

LOSS COSTS – INFORMATION

JULY 21, 2021

COMMERCIAL PROPERTY

LI-CF-2021-034

ILLINOIS COMMERCIAL FIRE AND ALLIED LINES ADVISORY PROSPECTIVE LOSS COST REVISION UPDATED

KEY MESSAGE

Illinois Loss Costs Filing CF-2020-RLA1 is being updated.

UPGRADE TO WORD AND EXCEL DOCUMENTS

As previously noted, ISO is implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format to be phased in by product/service. In addition to **form** documents, we are pleased to announce that during the third quarter 2021, you will be receiving **circular cover letter** and **Notice To Manualholders (NTM)** documents in .docx format delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library, PRM and Suite +. Changes continue for other document types to be phased in by product/service. Products impacted include, but are not limited to, documents delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library (including PolicyWriting Support Forms Instructional Supplement), PRM, Statistical Plans and Suite +.

BACKGROUND

In circular [LI-CF-2021-021](#), we implemented and provided you with Commercial Property loss cost filing CF-2020-RLA1. After announcing implementation, it has come to our attention that the Rule **72.E.2.(c).2** Causes of Loss – Special Form loss cost provided for Institutional – High was not as intended. Consequently, Section E, page E3 of loss cost filing CF-2020-RLA1, has been revised to display the intended loss cost.

ISO ACTION

We are providing updated loss costs pages for CF-2020-RLA1 contained in [LI-CF-2021-021](#).

UPDATE

Note that the revised loss cost for Institutional – High is the only item from filing CF-2020-RLA1 that is being revised. If this particular loss cost was utilized, please evaluate for potential impact, if any, that usage may have on policies previously issued, including determining any necessary remedial action you may need to take with respect to those policies issued utilizing the advisory loss cost information provided via [LI-CF-2021-021](#).

CONSIDERATION OF COVID-19

ISO has considered whether any adjustments need to be made to prospective loss costs, which are based on historical experience (pre-COVID-19), to reflect the conditions in which these loss costs will be effective (post-COVID-19). While there will almost certainly be long-term behavioral, social and economic changes as a result of COVID-19, we expect, based on the information currently available, that those changes will have negligible and/or offsetting effects on prospective loss costs.

While an economic recession may be a likely outcome of the COVID-19 pandemic, ISO would not expect it to have a quantifiable impact on Commercial Property loss costs. In examining data from the Great Recession, which impacted the United States in 2008-2010, ISO found that long-term trends in claim frequency and severity for Basic Group I, Basic Group II, and Special Cause of Loss generally continued through that recession. Occasional cases of possible deviation from long-term trends are difficult to separate from inherent volatility in Commercial Property losses due to the low-frequency, high-severity nature of BGI, and the weather-driven perils in BGII and SCL.

Therefore, ISO is not making any explicit adjustment to our Commercial Property prospective loss costs due to COVID-19.

EFFECTIVE DATE

We do not establish an effective date for Commercial Fire and Allied Lines loss cost revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of November 1, 2021, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular and circular [LI-CF-2021-021](#).

COMPANY ACTION

You must independently determine the final rates you will use and the effective date of any rate change. If you decide to use our prospective loss costs to revise your rates, you are NOT required to file anything with the Insurance Department.

You must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Filing Number [CF-2020-RLA1](#), NOT this circular number.

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2021-004](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

REVISION DISTRIBUTION INFORMATION

- **Manual And ISO Suite**

We will issue a Notice to Manualholders with an edition date of 11-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

- **ProMetrix**

Revised loss costs for specifically rated and class-rated properties contained in ProMetrix will be displayed as "Pending" beginning on June 7, 2021. On November 1, 2021, these loss costs will move to "Current" status. The previous "Current" becomes the most recent "Prior" and joins all previously displayed "Priors". With each subsequent loss cost revision, we will make an additional "Prior" available. Information in ProMetrix will distinguish between loss costs which reflect the effect of limit of insurance (LOI) relativities and pre-LOI loss costs.

- **Toll-free Telephone Service**

Revised loss costs for specifically rated and class-rated properties will be available by calling toll-free 1-800-444-4554 and requesting "Pending" from June 7, 2021 to November 1, 2021. On November 1, 2021, these loss costs will move to "Current" status. The previous "Current" becomes the most recent "Prior" and joins all previously displayed "Priors". With each subsequent loss cost revision, we will make an additional "Prior" available. Information available via toll-free telephone service will distinguish between loss costs which reflect the effect of limit of insurance (LOI) relativities and pre-LOI loss costs.

NOTE: Specific property information is provided for Basic Group I and Basic Group II in this state. However, the eligibility criteria for Basic Group I and Basic Group II are independent and, therefore, an individual property may be eligible for Basic Group I and/or Basic Group II specific rating.

REFERENCE(S)

- [LI-CF-2021-021](#) (05/07/2021) Illinois Commercial Fire And Allied Lines Advisory Prospective Loss Cost Revision To Be Implemented; Exhibits Newly Presented In Excel
- [LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing

ATTACHMENT(S)

Filing Exhibits of filing CF-2020-RLA1

FILES AVAILABLE FOR DOWNLOAD

To download all files associated with this circular, including attachments in the full circular PDF and/or any additional files not included in the PDF, search for the circular number on [ISOnet Circulars](#). Then click the Word/Excel link under the Full Circular column on the Search Results screen.

Please note that in some instances, not all files listed in the Attachment(s) block (if applicable) are included in the PDF.

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DATA QUALITY

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification procedures so that only valid data would be used for ratemaking. Subsequent to this initial data submission review, additional analyses on the statistical plan data involving an even more customized data review for this line were performed by staff. During these processes, various data records were excluded from the review. The ISO staff responsible for this circular also reviewed the data for reasonableness.

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

The American Academy of Actuaries' "Qualifications Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" requires that an actuary issuing a Statement of Actuarial Opinion should include an acknowledgment with the opinion that he/she has met the qualification standards of the AAA. ISO considers the loss cost level indications shown in this document a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Rimma Maasbach, am an Actuarial Consultant in Actuarial Operations for ISO, and I, Brian Klaif, am an Actuarial Associate for Commercial Property for ISO. We are jointly responsible for the content of this Statement of Actuarial Opinion. We are both members of the American Academy of Actuaries and we meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

XACTWARE SOLUTIONS, INC.

This filing incorporates the use of pricing data from Xactware Solutions, Inc., to estimate trends in building costs for commercial properties. Xactware provides computer software solutions for professionals involved in estimating all phases of building construction and repair. The company has been providing building cost data, estimate tracking and data trending to the insurance repair market since 1986. Insurance carriers using Xactware data are responsible for settlement of the majority of property claims in the USA and Canada.

For more information concerning Xactware Solutions, Inc., please see the Contact Information block.

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Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at www.verisk.com/iso. To keep abreast of the latest Insurance Lines Services updates, view www.verisk.com/ils.

ILLINOIS
COMMERCIAL PROPERTY INSURANCE

SECTION E - REVISED LOSS COST PAGES

Basic Group II Loss Costs.....	E2
Special Causes of Loss Loss Costs.....	E3
Basic Group I Loss Costs.....	E4-14

70. CAUSES OF LOSS – BASIC FORM

E. Rating Procedure**2. Property Damage – Group II Causes Of Loss****e. Loss Costs**

- (1) Determine the Basic Group II symbol from the specific publication or from Rule **70.E.2.a**.
- (2) For Symbols **AA**, **A**, **AB** and **B** use the applicable rate.
- (3) For symbols with numerical prefixes, multiply the applicable rate by the prefix shown in Rule **70.E.2.a**.

Symbol/Loss Cost

	AA	A	AB	B
Cook County				
Buildings	<u>.043-.041</u>	<u>.049-.046</u>	<u>.065-.061</u>	<u>.074-.070</u>
Contents	<u>.059-.056</u>	<u>.066-.062</u>	<u>.078-.074</u>	<u>.086-.081</u>
Balance of State				
Buildings	<u>.056-.053</u>	<u>.064-.060</u>	<u>.082-.077</u>	<u>.096-.091</u>
Contents	<u>.074-.070</u>	<u>.084-.079</u>	<u>.101-.095</u>	<u>.113-.107</u>

72. CAUSES OF LOSS – SPECIAL FORM

E.2. Rating Procedure – Property Damage – Other than Builders' Risk**b.(1) Building Coverage – Loss Cost: .032****c.(2) Personal Property Coverage – Loss Costs**

Occupancy Category	Loss Cost
Residential Apartments and Condominiums	.082
Offices	.077 .084
Mercantile – High	.112 .109
Mercantile – Medium	.096 .093
Mercantile – Low	.086 .083
Motels and Hotels	.060 .058
Institutional – High	.042 .034
Institutional – Low	.023 .022
Industrial and Processing – High	.150 .143
Industrial and Processing – Low	.143 .138
Service – High	.151 .149
Service – Low	.072 .069
Contractors	.154 .148
Territory (County)	Territorial Multiplier
Cook	1.480
St. Clair	1.216
Remainder of State	1.000

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DIVISION FIVE
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ILLINOIS (12)

85. BASIC GROUP I CLASS LOSS COSTS

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0074	Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories – Up to 10 Units					
0075	Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories – 11 to 30 Units					
0076	Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories – Over 30 Units					
0077	Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes – Up to 10 Units					
0078	Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes – 11 to 30 Units					
0079	Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes – Over 30 Units					
0196	1 Family Dwellings (Lessor's Risk)					
0197	2 Family Dwellings (Lessor's Risk)					
0198	3 or 4 Family Dwellings (Lessor's Risk)					
0311	Apartments without Mercantile Occupancies – Up to 10 Units					
0312	Apartments without Mercantile Occupancies – 11 to 30 Units					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0074	Building (1)	0.114	0.104	0.092	0.074	0.070
	Contents (2)	0.115	0.104	0.097	0.087	0.080
0075	Building (1)	0.114	0.104	0.092	0.074	0.070
	Contents (2)	0.115	0.104	0.097	0.087	0.080
0076	Building (1)	0.114	0.104	0.092	0.074	0.070
	Contents (2)	0.115	0.104	0.097	0.087	0.080
0077	Building (1)	0.105	0.094	0.085	0.068	0.063
	Contents (2)	0.110	0.097	0.093	0.084	0.077
0078	Building (1)	0.105	0.094	0.085	0.068	0.063
	Contents (2)	0.110	0.097	0.093	0.084	0.077
0079	Building (1)	0.105	0.094	0.085	0.068	0.063
	Contents (2)	0.110	0.097	0.093	0.084	0.077
0196	Building (1)	0.071	0.065	0.057	0.045	0.043
	Contents (2)	0.079	0.071	0.067	0.058	0.056
0197	Building (1)	0.071	0.065	0.057	0.045	0.043
	Contents (2)	0.079	0.071	0.067	0.058	0.056
0198	Building (1)	0.071	0.065	0.057	0.045	0.043
	Contents (2)	0.079	0.071	0.067	0.058	0.056
0311	Building (1)	0.120	0.109	0.097	0.078	0.072
	Contents (2)	0.133	0.122	0.117	0.102	0.095
0312	Building (1)	0.120	0.109	0.097	0.078	0.072
	Contents (2)	0.133	0.122	0.117	0.102	0.095
Territory					Territorial Multiplier	
Chicago					1.360	
Balance of State (Illinois)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0313	Apartments without Mercantile Occupancies – Over 30 Units					
0321	Apartments with Mercantile Occupancies – Up to 10 Units					
0322	Apartments with Mercantile Occupancies – 11 to 30 Units					
0323	Apartments with Mercantile Occupancies – Over 30 Units					
0331	Residential Condominiums without Mercantile Occupancies – Up to 10 Units					
0332	Residential Condominiums without Mercantile Occupancies – 11 to 30 Units					
0333	Residential Condominiums without Mercantile Occupancies – Over 30 Units					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0313	Building (1)	0.120	0.109	0.097	0.078	0.072
	Contents (2)	0.133	0.122	0.117	0.102	0.095
0321	Building (1)	0.183	0.167	0.148	0.120	0.110
	Contents (2)					
	A	0.273	0.247	0.233	0.205	0.191
	B&C	0.321	0.289	0.272	0.241	0.226
0322	Building (1)	0.183	0.167	0.148	0.120	0.110
	Contents (2)					
	A	0.273	0.247	0.233	0.205	0.191
	B&C	0.321	0.289	0.272	0.241	0.226
0323	Building (1)	0.183	0.167	0.148	0.120	0.110
	Contents (2)					
	A	0.273	0.247	0.233	0.205	0.191
	B&C	0.321	0.289	0.272	0.241	0.226
0331	Building (1)	0.066	0.060	0.053	0.043	0.041
	Contents (2)	0.059	0.051	0.051	0.046	0.041
0332	Building (1)	0.066	0.060	0.053	0.043	0.041
	Contents (2)	0.059	0.051	0.051	0.046	0.041
0333	Building (1)	0.066	0.060	0.053	0.043	0.041
	Contents (2)	0.059	0.051	0.051	0.046	0.041
Territory					Territorial Multiplier	
Chicago					1.360	
Balance of State (Illinois)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0341	Residential Condominiums with Mercantile Occupancies – Up to 10 Units					
0342	Residential Condominiums with Mercantile Occupancies – 11 to 30 Units					
0343	Residential Condominiums with Mercantile Occupancies – Over 30 Units					
0511	Mercantile – Sole Occupancy Only – Not Otherwise Classified – Low Susceptibility					
0512	Mercantile – Sole Occupancy Only – Tire, Battery and Accessory Dealers without Tire Recapping and Vulcanizing					
0520	Mercantile – Sole Occupancy Only – Wearing Apparel, Textiles, Shoes					
0531	Mercantile – Sole Occupancy Only – Alcoholic Beverages other than Bars					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0341	Building (1)	0.105	0.093	0.085	0.067	0.064
	Contents (2)					
	A	0.120	0.107	0.101	0.089	0.082
	B&C	0.140	0.124	0.120	0.105	0.099
0342	Building (1)	0.105	0.093	0.085	0.067	0.064
	Contents (2)					
	A	0.120	0.107	0.101	0.089	0.082
	B&C	0.140	0.124	0.120	0.105	0.099
0343	Building (1)	0.105	0.093	0.085	0.067	0.064
	Contents (2)					
	A	0.120	0.107	0.101	0.089	0.082
	B&C	0.140	0.124	0.120	0.105	0.099
0511	Building (1)	0.101	0.090	0.082	0.066	0.061
	Contents (2)	0.168	0.152	0.142	0.127	0.120
0512	Building (1)	0.098	0.085	0.077	0.062	0.059
	Contents (2)	0.150	0.135	0.127	0.114	0.106
0520	Building (1)	0.121	0.108	0.098	0.078	0.074
	Contents (2)	0.219	0.199	0.186	0.163	0.153
0531	Building (1)	0.103	0.092	0.082	0.067	0.061
	Contents (2)	0.178	0.159	0.150	0.135	0.126
Territory					Territorial Multiplier	
Chicago					1.360	
Balance of State (Illinois)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0532	Merc – Sole Occy Only – Food Products Inc. Retail Bakeries; Non-Alcoholic Beverages (Sales Only – No Baking or Cooking)					
0533	Mercantile – Sole Occupancy Only – Baking on Premises, No Delivery to Outlets					
0534	Mercantile – Sole Occupancy Only – Food Products with Limited Cooking, Excluding Bakeries					
0541	Mercantile – Sole Occupancy Only – Bars and Taverns					
0545	Mercantile – Sole Occupancy Only – Restaurants with Limited Cooking					
0550	Mercantile – Sole Occupancy Only – Motor Vehicles, No Repair					
0561	Mercantile – Sole Occupancy Only – Boat and Marine Supply Dealers					
0562	Mercantile – Sole Occupancy Only – Drugs					
0563	Mercantile – Sole Occupancy Only – Electrical Goods, Hardware and Machinery					
0564	Mercantile – Sole Occupancy Only – Furniture and Home Furnishings other than Appliances					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0532	Building (1)	0.157	0.138	0.124	0.101	0.093
	Contents (2)	0.219	0.199	0.186	0.163	0.153
0533	Building (1)	0.121	0.110	0.099	0.078	0.074
	Contents (2)	0.176	0.158	0.149	0.134	0.123
0534	Building (1)	0.169	0.153	0.136	0.112	0.103
	Contents (2)	0.183	0.166	0.158	0.137	0.129
0541	Building (1)	0.199	0.179	0.160	0.129	0.119
	Contents (2)	0.213	0.190	0.181	0.160	0.148
0545	Building (1)	0.235	0.209	0.188	0.150	0.142
	Contents (2)	0.265	0.240	0.225	0.199	0.183
0550	Building (1)	0.092	0.083	0.074	0.060	0.056
	Contents (2)	0.182	0.163	0.157	0.136	0.127
0561	Building (1)	0.098	0.087	0.077	0.062	0.059
	Contents (2)	0.182	0.163	0.157	0.136	0.127
0562	Building (1)	0.110	0.100	0.089	0.074	0.067
	Contents (2)	0.203	0.182	0.173	0.152	0.141
0563	Building (1)	0.108	0.099	0.087	0.073	0.066
	Contents (2)	0.150	0.135	0.127	0.114	0.106
0564	Building (1)	0.150	0.135	0.121	0.099	0.090
	Contents (2)	0.264	0.239	0.225	0.199	0.184
Territory					Territorial Multiplier	
Chicago					1.360	
Balance of State (Illinois)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0565	Mercantile – Sole Occupancy Only – Jewelry					
0566	Mercantile – Sole Occupancy Only – Sporting Goods					
0567	Mercantile – Sole Occupancy Only – Not Otherwise Classified – Moderate Susceptibility					
0570	Mercantile – Sole Occupancy Only – Not Otherwise Classified – High Susceptibility					
0580	Greenhouses – Sole Occupancy Only					
0581	Mercantile – Multiple Occupancy without 0564 Occupant					
0582	Mercantile – Multiple Occupancy with 0564 Occupant					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0565	Building (1)	0.101	0.090	0.081	0.066	0.060
	Contents (2)	0.146	0.134	0.126	0.112	0.104
0566	Building (1)	0.114	0.103	0.090	0.074	0.068
	Contents (2)	0.199	0.179	0.168	0.149	0.138
0567	Building (1)	0.101	0.090	0.082	0.066	0.061
	Contents (2)	0.168	0.152	0.142	0.127	0.120
0570	Building (1)	0.101	0.090	0.082	0.066	0.061
	Contents (2)	0.178	0.159	0.150	0.135	0.126
0580	Building (1)	0.101	0.090	0.082	0.066	0.061
	Contents (2)	0.184	0.167	0.158	0.138	0.133
0581	Building (1)	0.108	0.098	0.084	0.069	0.066
	Contents (2)					
	A	0.178	0.159	0.150	0.135	0.126
	B	0.217	0.195	0.183	0.161	0.152
0582	Building (1)	0.119	0.107	0.095	0.077	0.073
	Contents (2)					
	A	0.158	0.142	0.135	0.120	0.112
	B	0.195	0.174	0.166	0.145	0.135
	C	0.176	0.158	0.149	0.134	0.123
Territory					Territorial Multiplier	
Chicago					1.360	
Balance of State (Illinois)					1.000	

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All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0701	Government Offices					
0702	Banks and Offices other than Governmental					
0742	Motels and Hotels with Limited Cooking Restaurant – Up to 10 Units					
0743	Motels and Hotels with Limited Cooking Restaurant – 11 to 30 Units					
0744	Motels and Hotels with Limited Cooking Restaurant – Over 30 Units					
0745	Motels and Hotels without Restaurant – Up to 10 Units					
0746	Motels and Hotels without Restaurant – 11 to 30 Units					
0747	Motels and Hotels without Restaurant – Over 30 Units					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0701	Building (1)	0.058	0.053	0.045	0.035	0.033
	Contents (2)					
	A	0.062	0.058	0.054	0.046	0.044
	B	0.090	0.081	0.078	0.068	0.064
0702	Building (1)	0.063	0.057	0.052	0.041	0.039
	Contents (2)					
	A	0.075	0.068	0.063	0.056	0.053
	B	0.103	0.093	0.089	0.078	0.073
0742	Building (1)	0.522	0.472	0.419	0.339	0.315
	Contents (2)	0.575	0.518	0.489	0.432	0.403
0743	Building (1)	0.522	0.472	0.419	0.339	0.315
	Contents (2)	0.575	0.518	0.489	0.432	0.403
0744	Building (1)	0.522	0.472	0.419	0.339	0.315
	Contents (2)	0.575	0.518	0.489	0.432	0.403
0745	Building (1)	0.226	0.202	0.182	0.145	0.137
	Contents (2)	0.247	0.222	0.210	0.186	0.173
0746	Building (1)	0.226	0.202	0.182	0.145	0.137
	Contents (2)	0.247	0.222	0.210	0.186	0.173
0747	Building (1)	0.226	0.202	0.182	0.145	0.137
	Contents (2)	0.247	0.222	0.210	0.186	0.173
Territory					Territorial Multiplier	
Chicago					1.360	
Balance of State (Illinois)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0755	Golf, Tennis and Similar Sport Facilities with Limited Cooking					
0756	Golf, Tennis and Similar Sport Facilities without Cooking					
0757	Clubs, Not Otherwise Classified, Including Fraternal and Union Halls					
0831	Motion Picture Studios					
0832	Theaters Excluding Drive-in Theaters					
0833	Drive-in Theaters					
0834	Skating Rinks – Roller Rinks					
0841	Bowling Alleys without Cooking					
0843	Halls and Auditoriums					
0844	Recreational Facilities, Not Otherwise Classified					
0845	Boys' and Girls' Camps					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0755	Building (1)	0.326	0.293	0.261	0.213	0.196
	Contents (2)	0.376	0.338	0.319	0.281	0.262
0756	Building (1)	0.134	0.119	0.105	0.087	0.079
	Contents (2)	0.152	0.136	0.128	0.114	0.105
0757	Building (1)	0.141	0.128	0.114	0.093	0.087
	Contents (2)	0.152	0.136	0.128	0.114	0.105
0831	Building (1)	0.112	0.100	0.090	0.074	0.067
	Contents (2)	0.128	0.114	0.107	0.097	0.091
0832	Building (1)	0.141	0.127	0.114	0.093	0.086
	Contents (2)	0.152	0.136	0.128	0.114	0.105
0833	Building (1)	0.120	0.107	0.097	0.078	0.074
	Contents (2)	0.140	0.126	0.119	0.105	0.099
0834	Building (1)	0.195	0.175	0.155	0.126	0.115
	Contents (2)	0.197	0.177	0.168	0.150	0.137
0841	Building (1)	0.197	0.177	0.158	0.128	0.118
	Contents (2)	0.205	0.187	0.175	0.154	0.144
0843	Building (1)	0.099	0.090	0.078	0.064	0.057
	Contents (2)	0.105	0.094	0.090	0.078	0.074
0844	Building (1)	0.134	0.119	0.105	0.087	0.079
	Contents (2)	0.146	0.133	0.125	0.110	0.103
0845	Building (1)	0.088	0.078	0.073	0.056	0.052
	Contents (2)	0.100	0.091	0.087	0.076	0.073
Territory					Territorial Multiplier	
Chicago					1.360	
Balance of State (Illinois)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0846	Dance Halls, Ballrooms and Discotheques					
0851	Hospitals					
0852	Nursing and Convalescent Homes					
0900	Churches and Synagogues					
0911	Dry Cleaners and Dyeing Plants, other than Self-Service					
0912	Laundries, other than Self-Service					
0913	Self-Service Laundries and Dry Cleaners					
0921	Light Hazard Service Occupancies					
0922	Service Occupancies, other than Light Hazard					
0923	Funeral Homes					
0931	Auto Parking Garages, Car Washes					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0846	Building (1)	0.184	0.166	0.146	0.119	0.110
	Contents (2)	0.180	0.162	0.154	0.136	0.126
0851	Building (1)	0.038	0.035	0.031	0.026	0.024
	Contents (2)	0.045	0.040	0.037	0.035	0.032
0852	Building (1)	0.040	0.035	0.034	0.027	0.026
	Contents (2)	0.048	0.042	0.038	0.035	0.034
0900	Building (1)	0.122	0.109	0.096	0.078	0.074
	Contents (2)	0.129	0.115	0.109	0.095	0.090
0911	Building (1)	0.196	0.176	0.160	0.128	0.117
	Contents (2)	0.232	0.208	0.197	0.175	0.164
0912	Building (1)	0.259	0.235	0.207	0.168	0.155
	Contents (2)	0.318	0.288	0.272	0.239	0.224
0913	Building (1)	0.171	0.153	0.137	0.111	0.102
	Contents (2)	0.199	0.179	0.170	0.149	0.139
0921	Building (1)	0.102	0.091	0.080	0.065	0.062
	Contents (2)	0.122	0.110	0.103	0.090	0.086
0922	Building (1)	0.114	0.102	0.090	0.074	0.068
	Contents (2)	0.137	0.124	0.117	0.104	0.097
0923	Building (1)	0.075	0.068	0.060	0.049	0.046
	Contents (2)	0.079	0.073	0.070	0.060	0.055
0931	Building (1)	0.062	0.057	0.049	0.040	0.037
	Contents (2)	0.072	0.064	0.062	0.055	0.049
Territory					Territorial Multiplier	
Chicago					1.360	
Balance of State (Illinois)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0932	Gasoline Service Stations					
0933	Motor Vehicle and Aircraft Repair, with or without Sales					
0934	Tire Recapping and Vulcanizing, with or without Sales					
0940	Aircraft Hangars without Repair					
0951	Gambling Casinos with Limited Cooking Restaurants					
0952	Gambling Casinos without Restaurants					
1000	Penal Institutions					
1051	Museums, Libraries, Art Galleries (Non-Profit)					
1052	Schools, Academic					
1070	Fire Departments, Police, Sewage, Water Works and Other Public Buildings					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0932	Building (1)	0.092	0.080	0.071	0.058	0.054
	Contents (2)	0.111	0.099	0.095	0.081	0.078
0933	Building (1)	0.075	0.069	0.060	0.046	0.044
	Contents (2)	0.097	0.087	0.081	0.071	0.067
0934	Building (1)	0.099	0.092	0.080	0.063	0.058
	Contents (2)	0.118	0.106	0.099	0.090	0.081
0940	Building (1)	0.045	0.042	0.037	0.033	0.027
	Contents (2)	0.058	0.053	0.049	0.043	0.040
0951	Building (1)	0.382	0.342	0.306	0.247	0.228
	Contents (2)	0.420	0.377	0.358	0.316	0.294
0952	Building (1)	0.128	0.114	0.104	0.082	0.076
	Contents (2)	0.185	0.167	0.157	0.137	0.128
1000	Building (1)	0.055	0.048	0.044	0.034	0.032
	Contents (2)	0.047	0.042	0.041	0.035	0.033
1051	Building (1)	0.033	0.031	0.027	0.023	0.020
	Contents (2)	0.044	0.041	0.036	0.032	0.031
1052	Building (1)	0.051	0.048	0.041	0.032	0.031
	Contents (2)	0.059	0.052	0.051	0.045	0.041
1070	Building (1)	0.054	0.047	0.041	0.033	0.032
	Contents (2)	0.063	0.058	0.054	0.047	0.044
Territory					Territorial Multiplier	
Chicago					1.360	
Balance of State (Illinois)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
1150	Builders' Risk					
1180	Vacant Buildings – See CSP Class Code of previous or intended occupancy. Add loss cost of .015 unless Class Code of previous or intended occupancy is 0580, 0742-0747, 0833, 0834, 0841, 0843, 0844, 0846, 0900, 0951, 0952, 1051 or 1052.					
1211	Freight Terminals					
1212	General Storage Warehouses – Bailee					
1213	Miscellaneous Products Storage – (Other Than Retail Or Wholesale Or Cold Storage)					
1220	Household Goods Storage					
1230	Cold Storage Warehouses					
1400	Waste and Reclaimed Materials Including Yards					
1650	Building Supply Yards, Including Retail Lumberyards, Coal and Coke Yards					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
1150	Building (1)	0.051	0.046	0.042	0.034	0.029
1211	Building (1)	0.152	0.137	0.123	0.098	0.091
	Contents (2)	0.178	0.160	0.152	0.134	0.127
1212	Building (1)	0.123	0.108	0.096	0.077	0.074
	Contents (2)	0.148	0.134	0.127	0.110	0.104
1213	Building (1)	0.107	0.094	0.084	0.068	0.064
	Contents (2)	0.139	0.128	0.123	0.107	0.098
1220	Building (1)	0.128	0.113	0.100	0.081	0.077
	Contents (2)	0.154	0.138	0.132	0.115	0.108
1230	Building (1)	0.109	0.098	0.086	0.071	0.067
	Contents (2)	0.150	0.135	0.128	0.113	0.105
1400	Building (1)	0.328	0.295	0.262	0.214	0.198
	Contents (2)	0.399	0.359	0.338	0.300	0.281
	Yard	0.494		0.049		
1650	Building (1)	0.196	0.176	0.158	0.128	0.120
	Contents (2)	0.246	0.222	0.213	0.185	0.175
	Yard	0.137		0.017		
Territory					Territorial Multiplier	
Chicago					1.360	
Balance of State (Illinois)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
1700	Mill Yards					
1751	Oil Distributing, Oil Terminals and LPG Tank Farms – Including Stock					
1752	Oil Distributing, Oil Terminals and LPG Tank Farms – Excluding Stock					
2200	Baking on Premises, Delivery to Outlets					
2350	Beverage Bottlers Excluding Alcoholic Beverages					
2459	Distilleries and Wineries					
2800	Textile Mill Products					
3409	Leather and Leather Products					
4809	Printing					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
1700	Building (1)	0.159	0.143	0.128	0.105	0.094
	Contents (2)	0.243	0.220	0.206	0.183	0.173
	Yard	0.134		0.016		
1751	Building (1)	0.104	0.093	0.081	0.067	0.060
	Contents (2)	0.134	0.123	0.113	0.100	0.094
1752	Building (1)	0.096	0.085	0.077	0.062	0.058
	Contents (2)	0.094	0.085	0.079	0.071	0.067
2200	Building (1)	0.290	0.263	0.234	0.192	0.175
	Contents (2)	0.346	0.314	0.296	0.262	0.244
2350	Building (1)	0.189	0.170	0.150	0.120	0.112
	Contents (2)	0.221	0.202	0.189	0.166	0.157
2459	Building (1)	0.120	0.109	0.096	0.077	0.071
	Contents (2)	0.157	0.141	0.135	0.118	0.109
2800	Building (1)	0.147	0.133	0.119	0.096	0.090
	Contents (2)	0.194	0.174	0.166	0.146	0.137
3409	Building (1)	0.156	0.141	0.127	0.103	0.093
	Contents (2)	0.182	0.164	0.153	0.136	0.127
4809	Building (1)	0.120	0.108	0.095	0.078	0.073
	Contents (2)	0.146	0.131	0.126	0.109	0.105
Territory					Territorial Multiplier	
Chicago					1.360	
Balance of State (Illinois)					1.000	