VIRGINIA

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)** Determine the territory in which the property is located. Refer to the Territory Section.

**(3)** For Symbols **AA, A, AB** and **B,** use the applicable rate.

**(4)** 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** |
|  | **Territory I** | | | | | |
|  |  | Building | .031 | .034 | .041 | .060 |
|  |  | Contents | .027 | .030 | .036 | .053 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Territory II** | | | | | |
|  |  | Building | .054 | .060 | .072 | .120 |
|  |  | Contents | .048 | .053 | .062 | .110 |

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| --- | --- | --- | --- | --- | --- | --- |
|  | **Territory III** | | | | | |
|  |  | Building | .076 | .084 | .099 | .166 |
|  |  | Contents | .074 | .082 | .093 | .165 |

**72. CAUSES OF LOSS – SPECIAL FORM**

**E.2.** Rating Procedure – Property Damage – Other than Builders' Risk

**b.(1)** Building Coverage – Loss Cost: .031

**c.(2)** Personal Property Coverage – Loss Costs

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Occupancy Category** | **Loss Cost** | |
|  | Residential Apartments and Condominiums | .109 |  |
|  | Offices | .115 |  |
|  | Mercantile – High | .139 |  |
|  | Mercantile – Medium | .113 |  |
|  | Mercantile – Low | .085 |  |
|  | Motels and Hotels | .065 |  |
|  | Institutional – High | .063 |  |
|  | Institutional – Low | .034 |  |
|  | Industrial and Processing – High | .133 |  |
|  | Industrial and Processing – Low | .124 |  |
|  | Service – High | .113 |  |
|  | Service – Low | .091 |  |
|  | Contractors | .165 |  |
|  | **Territory (County)** | **Territorial Multiplier** | |
|  | Arlington, Fairfax, Alexandria (city), Falls Church (city) | 1.199 |  |
|  | Norfolk (city), Portsmouth (city) | 1.211 |  |
|  | Chesapeake (city) | 1.028 |  |
|  | Chesterfield, Henrico, Richmond (city) | 1.186 |  |
|  | Remainder of State | 1.000 |  |

**85. BASIC GROUP I CLASS LOSS COSTS**

All rates are subject to protection class and territorial multipliers.

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| **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 | | | | | | | |
|  |  | | | | | | | |
|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0074** | | **Building (1)** | | 0.102 | 0.092 | 0.083 | 0.068 | 0.061 |
|  | | **Contents (2)** | | 0.103 | 0.093 | 0.089 | 0.076 | 0.072 |
| **0075** | | **Building (1)** | | 0.102 | 0.092 | 0.083 | 0.068 | 0.061 |
|  | | **Contents (2)** | | 0.103 | 0.093 | 0.089 | 0.076 | 0.072 |
| **0076** | | **Building (1)** | | 0.102 | 0.092 | 0.083 | 0.068 | 0.061 |
|  | | **Contents (2)** | | 0.103 | 0.093 | 0.089 | 0.076 | 0.072 |
| **0077** | | **Building (1)** | | 0.093 | 0.084 | 0.073 | 0.061 | 0.057 |
|  | | **Contents (2)** | | 0.097 | 0.089 | 0.083 | 0.072 | 0.069 |
| **0078** | | **Building (1)** | | 0.093 | 0.084 | 0.073 | 0.061 | 0.057 |
|  | | **Contents (2)** | | 0.097 | 0.089 | 0.083 | 0.072 | 0.069 |
| **0079** | | **Building (1)** | | 0.093 | 0.084 | 0.073 | 0.061 | 0.057 |
|  | | **Contents (2)** | | 0.097 | 0.089 | 0.083 | 0.072 | 0.069 |
| **0196** | | **Building (1)** | | 0.062 | 0.058 | 0.051 | 0.040 | 0.038 |
|  | | **Contents (2)** | | 0.070 | 0.062 | 0.060 | 0.052 | 0.050 |
| **0197** | | **Building (1)** | | 0.062 | 0.058 | 0.051 | 0.040 | 0.038 |
|  | | **Contents (2)** | | 0.070 | 0.062 | 0.060 | 0.052 | 0.050 |
| **0198** | | **Building (1)** | | 0.062 | 0.058 | 0.051 | 0.040 | 0.038 |
|  | | **Contents (2)** | | 0.070 | 0.062 | 0.060 | 0.052 | 0.050 |
| **0311** | | **Building (1)** | | 0.232 | 0.209 | 0.186 | 0.153 | 0.140 |
|  | | **Contents (2)** | | 0.264 | 0.238 | 0.222 | 0.199 | 0.183 |
| **0312** | | **Building (1)** | | 0.232 | 0.209 | 0.186 | 0.153 | 0.140 |
|  | | **Contents (2)** | | 0.264 | 0.238 | 0.222 | 0.199 | 0.183 |
| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.070 | |
|  | | | City of Richmond | | | | 1.414 | |
|  | | | Virginia Beach | | | | 0.795 | |
|  | | | Fairfax County | | | | 1.468 | |
|  | | | Balance of State (Virginia) | | | | 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.

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| **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 | | | | | | | |
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|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0313** | | **Building (1)** | | 0.232 | 0.209 | 0.186 | 0.153 | 0.140 |
|  | | **Contents (2)** | | 0.264 | 0.238 | 0.222 | 0.199 | 0.183 |
| **0321** | | **Building (1)** | | 0.358 | 0.326 | 0.286 | 0.232 | 0.216 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.533 | 0.479 | 0.454 | 0.400 | 0.372 |
|  | | **B&C** | | 0.623 | 0.561 | 0.532 | 0.468 | 0.438 |
| **0322** | | **Building (1)** | | 0.358 | 0.326 | 0.286 | 0.232 | 0.216 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.533 | 0.479 | 0.454 | 0.400 | 0.372 |
|  | | **B&C** | | 0.623 | 0.561 | 0.532 | 0.468 | 0.438 |
| **0323** | | **Building (1)** | | 0.358 | 0.326 | 0.286 | 0.232 | 0.216 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.533 | 0.479 | 0.454 | 0.400 | 0.372 |
|  | | **B&C** | | 0.623 | 0.561 | 0.532 | 0.468 | 0.438 |
| **0331** | | **Building (1)** | | 0.131 | 0.117 | 0.104 | 0.084 | 0.080 |
|  | | **Contents (2)** | | 0.116 | 0.102 | 0.096 | 0.088 | 0.080 |
| **0332** | | **Building (1)** | | 0.131 | 0.117 | 0.104 | 0.084 | 0.080 |
|  | | **Contents (2)** | | 0.116 | 0.102 | 0.096 | 0.088 | 0.080 |
| **0333** | | **Building (1)** | | 0.131 | 0.117 | 0.104 | 0.084 | 0.080 |
|  | | **Contents (2)** | | 0.116 | 0.102 | 0.096 | 0.088 | 0.080 |
|  | |  | |  |  |  |  |  |
|  | |  | |  |  |  |  |  |
| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.070 | |
|  | | | City of Richmond | | | | 1.414 | |
|  | | | Virginia Beach | | | | 0.795 | |
|  | | | Fairfax County | | | | 1.468 | |
|  | | | Balance of State (Virginia) | | | | 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 | | | | | | | |
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|  |  | | | | | | | |
|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0341** | | **Building (1)** | | 0.201 | 0.181 | 0.162 | 0.133 | 0.120 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.231 | 0.207 | 0.197 | 0.172 | 0.161 |
|  | | **B&C** | | 0.270 | 0.242 | 0.231 | 0.201 | 0.188 |
| **0342** | | **Building (1)** | | 0.201 | 0.181 | 0.162 | 0.133 | 0.120 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.231 | 0.207 | 0.197 | 0.172 | 0.161 |
|  | | **B&C** | | 0.270 | 0.242 | 0.231 | 0.201 | 0.188 |
| **0343** | | **Building (1)** | | 0.201 | 0.181 | 0.162 | 0.133 | 0.120 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.231 | 0.207 | 0.197 | 0.172 | 0.161 |
|  | | **B&C** | | 0.270 | 0.242 | 0.231 | 0.201 | 0.188 |
| **0511** | | **Building (1)** | | 0.088 | 0.079 | 0.070 | 0.056 | 0.052 |
|  | | **Contents (2)** | | 0.126 | 0.113 | 0.106 | 0.094 | 0.088 |
| **0512** | | **Building (1)** | | 0.083 | 0.076 | 0.068 | 0.054 | 0.050 |
|  | | **Contents (2)** | | 0.112 | 0.101 | 0.096 | 0.083 | 0.078 |
| **0520** | | **Building (1)** | | 0.104 | 0.094 | 0.083 | 0.069 | 0.062 |
|  | | **Contents (2)** | | 0.162 | 0.149 | 0.140 | 0.123 | 0.114 |
| **0531** | | **Building (1)** | | 0.088 | 0.079 | 0.070 | 0.057 | 0.052 |
|  | | **Contents (2)** | | 0.132 | 0.118 | 0.112 | 0.100 | 0.093 |
|  | |  | |  |  |  |  |  |
|  | |  | |  |  |  |  |  |
| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.070 | |
|  | | | City of Richmond | | | | 1.414 | |
|  | | | Virginia Beach | | | | 0.795 | |
|  | | | Fairfax County | | | | 1.468 | |
|  | | | Balance of State (Virginia) | | | | 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 | | | | | | | |
|  |  | | | | | | | |
|  |  | | | | | | | |
|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0532** | | **Building (1)** | | 0.133 | 0.122 | 0.108 | 0.088 | 0.081 |
|  | | **Contents (2)** | | 0.162 | 0.149 | 0.140 | 0.123 | 0.114 |
| **0533** | | **Building (1)** | | 0.106 | 0.097 | 0.084 | 0.069 | 0.064 |
|  | | **Contents (2)** | | 0.131 | 0.118 | 0.110 | 0.098 | 0.091 |
| **0534** | | **Building (1)** | | 0.149 | 0.133 | 0.118 | 0.097 | 0.089 |
|  | | **Contents (2)** | | 0.136 | 0.123 | 0.117 | 0.102 | 0.097 |
| **0541** | | **Building (1)** | | 0.384 | 0.344 | 0.307 | 0.248 | 0.231 |
|  | | **Contents (2)** | | 0.410 | 0.370 | 0.349 | 0.307 | 0.287 |
| **0545** | | **Building (1)** | | 0.452 | 0.408 | 0.362 | 0.293 | 0.273 |
|  | | **Contents (2)** | | 0.512 | 0.459 | 0.437 | 0.384 | 0.357 |
| **0550** | | **Building (1)** | | 0.079 | 0.071 | 0.064 | 0.052 | 0.048 |
|  | | **Contents (2)** | | 0.134 | 0.123 | 0.116 | 0.102 | 0.096 |
| **0561** | | **Building (1)** | | 0.084 | 0.076 | 0.069 | 0.054 | 0.052 |
|  | | **Contents (2)** | | 0.134 | 0.123 | 0.116 | 0.102 | 0.096 |
| **0562** | | **Building (1)** | | 0.097 | 0.087 | 0.077 | 0.062 | 0.057 |
|  | | **Contents (2)** | | 0.152 | 0.134 | 0.128 | 0.113 | 0.106 |
| **0563** | | **Building (1)** | | 0.094 | 0.084 | 0.076 | 0.061 | 0.056 |
|  | | **Contents (2)** | | 0.112 | 0.101 | 0.096 | 0.083 | 0.078 |
| **0564** | | **Building (1)** | | 0.131 | 0.118 | 0.104 | 0.084 | 0.079 |
|  | | **Contents (2)** | | 0.197 | 0.180 | 0.167 | 0.149 | 0.139 |
|  | |  | |  |  |  |  |  |
|  | |  | |  |  |  |  |  |
| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.070 | |
|  | | | City of Richmond | | | | 1.414 | |
|  | | | Virginia Beach | | | | 0.795 | |
|  | | | Fairfax County | | | | 1.468 | |
|  | | | Balance of State (Virginia) | | | | 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 | | | | | | | |
|  |  | | | | | | | |
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|  |  | | | | | | | |
|  |  | | | | | | | |
|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0565** | | **Building (1)** | | 0.087 | 0.079 | 0.070 | 0.056 | 0.052 |
|  | | **Contents (2)** | | 0.109 | 0.098 | 0.093 | 0.082 | 0.077 |
| **0566** | | **Building (1)** | | 0.098 | 0.088 | 0.079 | 0.064 | 0.060 |
|  | | **Contents (2)** | | 0.149 | 0.133 | 0.126 | 0.110 | 0.103 |
| **0567** | | **Building (1)** | | 0.088 | 0.079 | 0.070 | 0.056 | 0.052 |
|  | | **Contents (2)** | | 0.126 | 0.113 | 0.106 | 0.094 | 0.088 |
| **0570** | | **Building (1)** | | 0.088 | 0.079 | 0.070 | 0.056 | 0.052 |
|  | | **Contents (2)** | | 0.132 | 0.118 | 0.112 | 0.100 | 0.093 |
| **0580** | | **Building (1)** | | 0.088 | 0.079 | 0.070 | 0.056 | 0.052 |
|  | | **Contents (2)** | | 0.139 | 0.123 | 0.118 | 0.103 | 0.098 |
| **0581** | | **Building (1)** | | 0.093 | 0.083 | 0.076 | 0.060 | 0.056 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.132 | 0.118 | 0.112 | 0.100 | 0.093 |
|  | | **B** | | 0.160 | 0.146 | 0.136 | 0.121 | 0.113 |
|  | | **C** | | 0.148 | 0.131 | 0.123 | 0.109 | 0.102 |
| **0582** | | **Building (1)** | | 0.102 | 0.093 | 0.082 | 0.069 | 0.061 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.118 | 0.106 | 0.101 | 0.088 | 0.082 |
|  | | **B** | | 0.146 | 0.130 | 0.123 | 0.108 | 0.101 |
|  | | **C** | | 0.131 | 0.118 | 0.110 | 0.098 | 0.091 |
|  | |  | |  |  |  |  |  |
|  | |  | |  |  |  |  |  |
| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.070 | |
|  | | | City of Richmond | | | | 1.414 | |
|  | | | Virginia Beach | | | | 0.795 | |
|  | | | Fairfax County | | | | 1.468 | |
|  | | | Balance of State (Virginia) | | | | 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** | | | | | | | | |
| **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 | | | | | | | |
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|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0701** | | **Building (1)** | | 0.069 | 0.062 | 0.057 | 0.044 | 0.041 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.077 | 0.069 | 0.066 | 0.057 | 0.054 |
|  | | **B** | | 0.112 | 0.102 | 0.096 | 0.083 | 0.078 |
|  | | **C** | | 0.088 | 0.079 | 0.073 | 0.067 | 0.062 |
| **0702** | | **Building (1)** | | 0.104 | 0.093 | 0.082 | 0.067 | 0.062 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.122 | 0.111 | 0.106 | 0.092 | 0.086 |
|  | | **B** | | 0.171 | 0.153 | 0.146 | 0.128 | 0.119 |
|  | | **C** | | 0.150 | 0.138 | 0.130 | 0.114 | 0.108 |
| **0742** | | **Building (1)** | | 0.408 | 0.367 | 0.328 | 0.267 | 0.246 |
|  | | **Contents (2)** | | 0.447 | 0.404 | 0.382 | 0.337 | 0.314 |
| **0743** | | **Building (1)** | | 0.408 | 0.367 | 0.328 | 0.267 | 0.246 |
|  | | **Contents (2)** | | 0.447 | 0.404 | 0.382 | 0.337 | 0.314 |
| **0744** | | **Building (1)** | | 0.408 | 0.367 | 0.328 | 0.267 | 0.246 |
|  | | **Contents (2)** | | 0.447 | 0.404 | 0.382 | 0.337 | 0.314 |
| **0745** | | **Building (1)** | | 0.177 | 0.159 | 0.141 | 0.114 | 0.106 |
|  | | **Contents (2)** | | 0.192 | 0.173 | 0.163 | 0.144 | 0.134 |
| **0746** | | **Building (1)** | | 0.177 | 0.159 | 0.141 | 0.114 | 0.106 |
|  | | **Contents (2)** | | 0.192 | 0.173 | 0.163 | 0.144 | 0.134 |
| **0747** | | **Building (1)** | | 0.177 | 0.159 | 0.141 | 0.114 | 0.106 |
|  | | **Contents (2)** | | 0.192 | 0.173 | 0.163 | 0.144 | 0.134 |
| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.070 | |
|  | | | City of Richmond | | | | 1.414 | |
|  | | | Virginia Beach | | | | 0.795 | |
|  | | | Fairfax County | | | | 1.468 | |
|  | | | Balance of State (Virginia) | | | | 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.

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| **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 | | | | | | | |
|  |  | | | | | | | |
|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0755** | | **Building (1)** | | 0.264 | 0.237 | 0.211 | 0.172 | 0.158 |
|  | | **Contents (2)** | | 0.304 | 0.273 | 0.260 | 0.228 | 0.213 |
| **0756** | | **Building (1)** | | 0.107 | 0.097 | 0.087 | 0.070 | 0.063 |
|  | | **Contents (2)** | | 0.121 | 0.111 | 0.102 | 0.091 | 0.087 |
| **0757** | | **Building (1)** | | 0.116 | 0.102 | 0.091 | 0.076 | 0.070 |
|  | | **Contents (2)** | | 0.121 | 0.111 | 0.102 | 0.091 | 0.087 |
| **0831** | | **Building (1)** | | 0.091 | 0.081 | 0.071 | 0.060 | 0.054 |
|  | | **Contents (2)** | | 0.102 | 0.093 | 0.088 | 0.078 | 0.072 |
| **0832** | | **Building (1)** | | 0.113 | 0.102 | 0.091 | 0.076 | 0.070 |
|  | | **Contents (2)** | | 0.121 | 0.111 | 0.102 | 0.091 | 0.087 |
| **0833** | | **Building (1)** | | 0.097 | 0.088 | 0.078 | 0.062 | 0.060 |
|  | | **Contents (2)** | | 0.113 | 0.101 | 0.097 | 0.087 | 0.080 |
| **0834** | | **Building (1)** | | 0.156 | 0.140 | 0.126 | 0.101 | 0.094 |
|  | | **Contents (2)** | | 0.159 | 0.143 | 0.136 | 0.120 | 0.112 |
| **0841** | | **Building (1)** | | 0.159 | 0.143 | 0.128 | 0.102 | 0.096 |
|  | | **Contents (2)** | | 0.166 | 0.150 | 0.141 | 0.124 | 0.117 |
| **0843** | | **Building (1)** | | 0.080 | 0.071 | 0.062 | 0.051 | 0.047 |
|  | | **Contents (2)** | | 0.084 | 0.077 | 0.071 | 0.062 | 0.060 |
| **0844** | | **Building (1)** | | 0.107 | 0.097 | 0.087 | 0.070 | 0.063 |
|  | | **Contents (2)** | | 0.117 | 0.107 | 0.100 | 0.090 | 0.082 |
| **0845** | | **Building (1)** | | 0.070 | 0.062 | 0.057 | 0.046 | 0.041 |
|  | | **Contents (2)** | | 0.081 | 0.072 | 0.070 | 0.061 | 0.057 |
| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.070 | |
|  | | | City of Richmond | | | | 1.414 | |
|  | | | Virginia Beach | | | | 0.795 | |
|  | | | Fairfax County | | | | 1.468 | |
|  | | | Balance of State (Virginia) | | | | 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.

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| **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 | | | | | | | |
|  |  | | | | | | | |
|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0846** | | **Building (1)** | | 0.149 | 0.133 | 0.117 | 0.097 | 0.090 |
|  | | **Contents (2)** | | 0.146 | 0.130 | 0.124 | 0.110 | 0.101 |
| **0851** | | **Building (1)** | | 0.059 | 0.052 | 0.046 | 0.038 | 0.036 |
|  | | **Contents (2)** | | 0.066 | 0.061 | 0.058 | 0.052 | 0.047 |
| **0852** | | **Building (1)** | | 0.060 | 0.056 | 0.048 | 0.039 | 0.037 |
|  | | **Contents (2)** | | 0.068 | 0.062 | 0.060 | 0.052 | 0.049 |
| **0900** | | **Building (1)** | | 0.106 | 0.094 | 0.083 | 0.068 | 0.063 |
|  | | **Contents (2)** | | 0.110 | 0.099 | 0.094 | 0.082 | 0.078 |
| **0911** | | **Building (1)** | | 0.223 | 0.203 | 0.182 | 0.149 | 0.134 |
|  | | **Contents (2)** | | 0.266 | 0.238 | 0.224 | 0.199 | 0.187 |
| **0912** | | **Building (1)** | | 0.297 | 0.267 | 0.238 | 0.191 | 0.180 |
|  | | **Contents (2)** | | 0.367 | 0.329 | 0.311 | 0.274 | 0.256 |
| **0913** | | **Building (1)** | | 0.197 | 0.177 | 0.157 | 0.128 | 0.118 |
|  | | **Contents (2)** | | 0.229 | 0.207 | 0.196 | 0.172 | 0.160 |
| **0921** | | **Building (1)** | | 0.118 | 0.104 | 0.094 | 0.077 | 0.071 |
|  | | **Contents (2)** | | 0.139 | 0.127 | 0.118 | 0.103 | 0.098 |
| **0922** | | **Building (1)** | | 0.131 | 0.118 | 0.103 | 0.084 | 0.078 |
|  | | **Contents (2)** | | 0.158 | 0.143 | 0.134 | 0.119 | 0.111 |
| **0923** | | **Building (1)** | | 0.086 | 0.078 | 0.070 | 0.057 | 0.052 |
|  | | **Contents (2)** | | 0.093 | 0.083 | 0.079 | 0.070 | 0.063 |
| **0931** | | **Building (1)** | | 0.102 | 0.091 | 0.080 | 0.066 | 0.060 |
|  | | **Contents (2)** | | 0.119 | 0.106 | 0.102 | 0.088 | 0.082 |
| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.070 | |
|  | | | City of Richmond | | | | 1.414 | |
|  | | | Virginia Beach | | | | 0.795 | |
|  | | | Fairfax County | | | | 1.468 | |
|  | | | Balance of State (Virginia) | | | | 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.

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| **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 | | | | | | | |
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|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0932** | | **Building (1)** | | 0.146 | 0.130 | 0.117 | 0.094 | 0.088 |
|  | | **Contents (2)** | | 0.177 | 0.160 | 0.150 | 0.133 | 0.123 |
| **0933** | | **Building (1)** | | 0.123 | 0.111 | 0.100 | 0.080 | 0.074 |
|  | | **Contents (2)** | | 0.156 | 0.140 | 0.131 | 0.117 | 0.108 |
| **0934** | | **Building (1)** | | 0.160 | 0.143 | 0.130 | 0.104 | 0.097 |
|  | | **Contents (2)** | | 0.190 | 0.170 | 0.161 | 0.141 | 0.133 |
| **0940** | | **Building (1)** | | 0.077 | 0.069 | 0.062 | 0.052 | 0.047 |
|  | | **Contents (2)** | | 0.097 | 0.087 | 0.080 | 0.071 | 0.067 |
| **0951** | | **Building (1)** | | 0.309 | 0.278 | 0.247 | 0.202 | 0.184 |
|  | | **Contents (2)** | | 0.341 | 0.306 | 0.289 | 0.256 | 0.238 |
| **0952** | | **Building (1)** | | 0.102 | 0.093 | 0.083 | 0.069 | 0.062 |
|  | | **Contents (2)** | | 0.149 | 0.134 | 0.127 | 0.112 | 0.102 |
| **1000** | | **Building (1)** | | 0.067 | 0.061 | 0.054 | 0.042 | 0.040 |
|  | | **Contents (2)** | | 0.059 | 0.052 | 0.049 | 0.043 | 0.041 |
| **1051** | | **Building (1)** | | 0.041 | 0.037 | 0.033 | 0.026 | 0.024 |
|  | | **Contents (2)** | | 0.056 | 0.049 | 0.046 | 0.040 | 0.037 |
| **1052** | | **Building (1)** | | 0.074 | 0.066 | 0.060 | 0.048 | 0.043 |
|  | | **Contents (2)** | | 0.082 | 0.074 | 0.070 | 0.062 | 0.060 |
| **1070** | | **Building (1)** | | 0.066 | 0.058 | 0.051 | 0.041 | 0.039 |
|  | | **Contents (2)** | | 0.077 | 0.069 | 0.066 | 0.058 | 0.056 |
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| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.070 | |
|  | | | City of Richmond | | | | 1.414 | |
|  | | | Virginia Beach | | | | 0.795 | |
|  | | | Fairfax County | | | | 1.468 | |
|  | | | Balance of State (Virginia) | | | | 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.

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| **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 | | | | | | | |
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|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **1150** | | **Building (1)** | | 0.052 | 0.046 | 0.042 | 0.033 | 0.030 |
|  | |  | |  |  |  |  |  |
| **1211** | | **Building (1)** | | 0.189 | 0.169 | 0.152 | 0.123 | 0.113 |
|  | | **Contents (2)** | | 0.222 | 0.201 | 0.189 | 0.166 | 0.157 |
| **1212** | | **Building (1)** | | 0.152 | 0.136 | 0.121 | 0.097 | 0.091 |
|  | | **Contents (2)** | | 0.184 | 0.166 | 0.157 | 0.138 | 0.130 |
| **1213** | | **Building (1)** | | 0.132 | 0.119 | 0.107 | 0.088 | 0.081 |
|  | | **Contents (2)** | | 0.176 | 0.160 | 0.152 | 0.132 | 0.123 |
| **1220** | | **Building (1)** | | 0.160 | 0.142 | 0.127 | 0.103 | 0.093 |
|  | | **Contents (2)** | | 0.193 | 0.172 | 0.164 | 0.143 | 0.136 |
| **1230** | | **Building (1)** | | 0.137 | 0.123 | 0.110 | 0.090 | 0.083 |
|  | | **Contents (2)** | | 0.186 | 0.168 | 0.160 | 0.139 | 0.131 |
| **1400** | | **Building (1)** | | 0.410 | 0.369 | 0.328 | 0.266 | 0.246 |
|  | | **Contents (2)** | | 0.497 | 0.449 | 0.423 | 0.376 | 0.348 |
|  | | **Yard** | | 0.617 |  | 0.063 |  |  |
| **1650** | | **Building (1)** | | 0.246 | 0.220 | 0.194 | 0.160 | 0.147 |
|  | | **Contents (2)** | | 0.310 | 0.278 | 0.263 | 0.231 | 0.217 |
|  | | **Yard** | | 0.169 |  | 0.022 |  |  |
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| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.070 | |
|  | | | City of Richmond | | | | 1.414 | |
|  | | | Virginia Beach | | | | 0.795 | |
|  | | | Fairfax County | | | | 1.468 | |
|  | | | Balance of State (Virginia) | | | | 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.

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| **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 | | | | | | | |
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|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **1700** | | **Building (1)** | | 0.199 | 0.179 | 0.160 | 0.131 | 0.119 |
|  | | **Contents (2)** | | 0.303 | 0.272 | 0.257 | 0.228 | 0.212 |
|  | | **Yard** | | 0.166 |  | 0.020 |  |  |
| **1751** | | **Building (1)** | | 0.128 | 0.116 | 0.103 | 0.083 | 0.077 |
|  | | **Contents (2)** | | 0.166 | 0.152 | 0.142 | 0.127 | 0.116 |
| **1752** | | **Building (1)** | | 0.121 | 0.110 | 0.094 | 0.078 | 0.071 |
|  | | **Contents (2)** | | 0.119 | 0.108 | 0.101 | 0.090 | 0.083 |
| **2200** | | **Building (1)** | | 0.853 | 0.772 | 0.689 | 0.559 | 0.513 |
|  | | **Contents (2)** | | 1.018 | 0.918 | 0.863 | 0.762 | 0.717 |
| **2350** | | **Building (1)** | | 0.551 | 0.497 | 0.441 | 0.358 | 0.330 |
|  | | **Contents (2)** | | 0.651 | 0.587 | 0.551 | 0.486 | 0.458 |
| **2459** | | **Building (1)** | | 0.358 | 0.322 | 0.287 | 0.231 | 0.212 |
|  | | **Contents (2)** | | 0.458 | 0.413 | 0.396 | 0.349 | 0.322 |
| **2800** | | **Building (1)** | | 0.741 | 0.671 | 0.601 | 0.484 | 0.450 |
|  | | **Contents (2)** | | 0.980 | 0.883 | 0.829 | 0.733 | 0.688 |
| **3409** | | **Building (1)** | | 0.761 | 0.684 | 0.610 | 0.493 | 0.456 |
|  | | **Contents (2)** | | 0.883 | 0.794 | 0.749 | 0.660 | 0.614 |
| **4809** | | **Building (1)** | | 0.582 | 0.526 | 0.468 | 0.377 | 0.353 |
|  | | **Contents (2)** | | 0.711 | 0.641 | 0.603 | 0.532 | 0.501 |
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| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.070 | |
|  | | | City of Richmond | | | | 1.414 | |
|  | | | Virginia Beach | | | | 0.795 | |
|  | | | Fairfax County | | | | 1.468 | |
|  | | | Balance of State (Virginia) | | | | 1.000 | |
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