

ISRB CIRCULAR

IDAHO COMMERCIAL FIRE & ALLIED LINES LOSS COST CHANGES – FILED AND APPROVED BY THE IDAHO DEPARTMENT OF INSURANCE (DOI) ON March 16, 2022

March 16, 2022

ISRB-2022-CF-02

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SERFF FILING - ISRB-133187364

Loss Costs

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| FILED AND APPROVED | This information is intended exclusively for Idaho Surveying and Rating Bureau, Inc. affiliated companies. |
| CHANGES | <p>The Bureau submitted new Commercial Lines Manual pages for the Basic Group I Class Loss Costs with the DOI as a result of the adoption of Fire Class Rate Expansion. The DOI filed and approved the revised manual pages. Included in this filing were updated construction relativity factors.</p> <p>The SERFF tracking number is ISRB-133187364.</p> |
| EFFECTIVE DATE | The effective date for these changes is July 1, 2022. |
| COMPANY ACTIONS | <p>All correspondence with the Idaho Department of Insurance should refer to CF-2021-RLC1-ID.</p> <p>If you have authorized us to file on your behalf and decide:</p> <ul style="list-style-type: none">• To use our revision and effective date, you are not required to file anything with the Idaho Department of Insurance.• To use our revision with a different effective date, to use our revision with modifications or to not use our revision, then you must make an appropriate submission with the Idaho Department of Insurance. |
| ATTACHMENT | Final copies of the manual pages are attached for your information. |
| PERSON TO CONTACT | <p>Corey R. Ries 208-343-5483 x18 crries@isrb.com</p> |

COMMERCIAL LINES MANUAL
DIVISION FIVE
FIRE AND ALLIED LINES
LOSS COST PAGES

IDAHO (11)

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) | 0.042 | 0.034 | 0.030 | 0.021 | 0.013 |
| | Contents (2) | 0.042 | 0.034 | 0.036 | 0.029 | 0.023 |
| 0075 | Building (1) | 0.043 | 0.034 | 0.035 | 0.021 | 0.013 |
| | Contents (2) | 0.043 | 0.034 | 0.039 | 0.029 | 0.023 |
| 0076 | Building (1) | 0.045 | 0.034 | 0.035 | 0.021 | 0.013 |
| | Contents (2) | 0.045 | 0.034 | 0.039 | 0.029 | 0.023 |
| 0077 | Building (1) | 0.051 | 0.031 | 0.028 | 0.023 | 0.020 |
| | Contents (2) | 0.051 | 0.035 | 0.035 | 0.034 | 0.030 |
| 0078 | Building (1) | 0.067 | 0.031 | 0.039 | 0.023 | 0.020 |
| | Contents (2) | 0.069 | 0.038 | 0.050 | 0.034 | 0.030 |
| 0079 | Building (1) | 0.082 | 0.031 | 0.050 | 0.023 | 0.020 |
| | Contents (2) | 0.083 | 0.039 | 0.059 | 0.034 | 0.030 |
| 0196 | Building (1) | 0.022 | 0.018 | 0.012 | 0.012 | 0.012 |
| | Contents (2) | 0.030 | 0.023 | 0.018 | 0.018 | 0.018 |
| 0197 | Building (1) | 0.023 | 0.021 | 0.014 | 0.014 | 0.014 |
| | Contents (2) | 0.035 | 0.027 | 0.018 | 0.018 | 0.018 |
| 0198 | Building (1) | 0.023 | 0.021 | 0.014 | 0.014 | 0.014 |
| | Contents (2) | 0.035 | 0.027 | 0.018 | 0.018 | 0.018 |
| 0311 | Building (1) | 0.064 | 0.043 | 0.062 | 0.037 | 0.029 |
| | Contents (2) | 0.086 | 0.058 | 0.083 | 0.053 | 0.052 |
| 0312 | Building (1) | 0.094 | 0.063 | 0.091 | 0.057 | 0.045 |
| | Contents (2) | 0.105 | 0.085 | 0.100 | 0.075 | 0.070 |
| Territory | | | | | Territorial Multiplier | |
| Entire State (Idaho) | | | | | 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) | 0.122 | 0.080 | 0.115 | 0.057 | 0.053 |
| | Contents (2) | 0.138 | 0.090 | 0.130 | 0.075 | 0.074 |
| 0321 | Building (1) | 0.083 | 0.055 | 0.073 | 0.046 | 0.037 |
| | Contents (2) | | | | | |
| | A | 0.113 | 0.081 | 0.105 | 0.074 | 0.072 |
| | B&C | 0.238 | 0.155 | 0.151 | 0.138 | 0.087 |
| 0322 | Building (1) | 0.137 | 0.080 | 0.110 | 0.069 | 0.054 |
| | Contents (2) | | | | | |
| | A | 0.173 | 0.109 | 0.167 | 0.101 | 0.099 |
| | B&C | 0.238 | 0.155 | 0.151 | 0.138 | 0.087 |
| 0323 | Building (1) | 0.142 | 0.095 | 0.133 | 0.089 | 0.063 |
| | Contents (2) | | | | | |
| | A | 0.204 | 0.133 | 0.174 | 0.117 | 0.124 |
| | B&C | 0.238 | 0.155 | 0.151 | 0.138 | 0.087 |
| 0331 | Building (1) | 0.050 | 0.037 | 0.043 | 0.032 | 0.024 |
| | Contents (2) | 0.060 | 0.040 | 0.058 | 0.036 | 0.036 |
| 0332 | Building (1) | 0.089 | 0.045 | 0.080 | 0.042 | 0.031 |
| | Contents (2) | 0.091 | 0.059 | 0.083 | 0.056 | 0.054 |
| 0333 | Building (1) | 0.105 | 0.058 | 0.095 | 0.053 | 0.038 |
| | Contents (2) | 0.109 | 0.072 | 0.099 | 0.065 | 0.064 |
| | | | | | | |
| Territory | | | | | Territorial Multiplier | |
| Entire State (Idaho) | | | | | 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) | 0.075 | 0.046 | 0.061 | 0.038 | 0.031 |
| | Contents (2) | | | | | |
| | A | 0.088 | 0.062 | 0.075 | 0.059 | 0.059 |
| | B&C | 0.168 | 0.105 | 0.105 | 0.096 | 0.072 |
| 0342 | Building (1) | 0.108 | 0.069 | 0.099 | 0.050 | 0.046 |
| | Contents (2) | | | | | |
| | A | 0.120 | 0.080 | 0.116 | 0.066 | 0.066 |
| | B&C | 0.168 | 0.105 | 0.105 | 0.096 | 0.072 |
| 0343 | Building (1) | 0.134 | 0.069 | 0.119 | 0.064 | 0.046 |
| | Contents (2) | | | | | |
| | A | 0.152 | 0.090 | 0.137 | 0.082 | 0.086 |
| | B&C | 0.168 | 0.105 | 0.105 | 0.096 | 0.072 |
| 0511 | Building (1) | 0.105 | 0.066 | 0.078 | 0.076 | 0.071 |
| | Contents (2) | 0.121 | 0.090 | 0.113 | 0.108 | 0.101 |
| 0512 | Building (1) | 0.124 | 0.069 | 0.083 | 0.073 | 0.067 |
| | Contents (2) | 0.143 | 0.115 | 0.109 | 0.095 | 0.090 |
| 0520 | Building (1) | 0.141 | 0.076 | 0.086 | 0.091 | 0.084 |
| | Contents (2) | 0.186 | 0.153 | 0.153 | 0.140 | 0.130 |
| 0531 | Building (1) | 0.134 | 0.073 | 0.076 | 0.078 | 0.071 |
| | Contents (2) | 0.155 | 0.135 | 0.128 | 0.113 | 0.106 |
| Territory | | | | | Territorial Multiplier | |
| Entire State (Idaho) | | | | | 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) | 0.177 | 0.087 | 0.088 | 0.119 | 0.109 |
| | Contents (2) | 0.186 | 0.139 | 0.139 | 0.140 | 0.130 |
| 0533 | Building (1) | 0.198 | 0.069 | 0.115 | 0.093 | 0.086 |
| | Contents (2) | 0.286 | 0.152 | 0.178 | 0.112 | 0.105 |
| 0534 | Building (1) | 0.200 | 0.181 | 0.160 | 0.130 | 0.120 |
| | Contents (2) | 0.157 | 0.141 | 0.133 | 0.117 | 0.110 |
| 0541 | Building (1) | 0.286 | 0.131 | 0.143 | 0.187 | 0.173 |
| | Contents (2) | 0.307 | 0.217 | 0.217 | 0.230 | 0.215 |
| 0545 | Building (1) | 0.340 | 0.305 | 0.272 | 0.221 | 0.204 |
| | Contents (2) | 0.382 | 0.344 | 0.325 | 0.287 | 0.268 |
| 0550 | Building (1) | 0.118 | 0.048 | 0.072 | 0.070 | 0.065 |
| | Contents (2) | 0.171 | 0.104 | 0.132 | 0.117 | 0.109 |
| 0561 | Building (1) | 0.133 | 0.076 | 0.089 | 0.074 | 0.068 |
| | Contents (2) | 0.155 | 0.140 | 0.132 | 0.117 | 0.109 |
| 0562 | Building (1) | 0.143 | 0.078 | 0.084 | 0.084 | 0.077 |
| | Contents (2) | 0.173 | 0.141 | 0.141 | 0.130 | 0.121 |
| 0563 | Building (1) | 0.143 | 0.078 | 0.084 | 0.083 | 0.076 |
| | Contents (2) | 0.166 | 0.115 | 0.109 | 0.095 | 0.090 |
| 0564 | Building (1) | 0.176 | 0.102 | 0.139 | 0.114 | 0.106 |
| | Contents (2) | 0.226 | 0.181 | 0.192 | 0.170 | 0.158 |
| Territory | | | | | Territorial Multiplier | |
| Entire State (Idaho) | | | | | 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) | 0.143 | 0.075 | 0.084 | 0.076 | 0.070 |
| | Contents (2) | 0.166 | 0.113 | 0.106 | 0.094 | 0.087 |
| 0566 | Building (1) | 0.143 | 0.079 | 0.084 | 0.086 | 0.079 |
| | Contents (2) | 0.169 | 0.141 | 0.141 | 0.127 | 0.118 |
| 0567 | Building (1) | 0.143 | 0.076 | 0.084 | 0.076 | 0.071 |
| | Contents (2) | 0.166 | 0.129 | 0.122 | 0.108 | 0.101 |
| 0570 | Building (1) | 0.148 | 0.078 | 0.095 | 0.076 | 0.071 |
| | Contents (2) | 0.171 | 0.135 | 0.128 | 0.113 | 0.106 |
| 0580 | Building (1) | 0.118 | 0.060 | 0.058 | 0.076 | 0.071 |
| | Contents (2) | 0.158 | 0.086 | 0.084 | 0.119 | 0.111 |
| 0581 | Building (1) | 0.209 | 0.083 | 0.101 | 0.082 | 0.075 |
| | Contents (2) | | | | | |
| | A | 0.226 | 0.130 | 0.123 | 0.109 | 0.101 |
| | B | 0.273 | 0.168 | 0.159 | 0.140 | 0.130 |
| 0582 | Building (1) | 0.231 | 0.097 | 0.142 | 0.094 | 0.087 |
| | Contents (2) | | | | | |
| | A | 0.212 | 0.118 | 0.171 | 0.098 | 0.092 |
| | B | 0.262 | 0.142 | 0.214 | 0.119 | 0.111 |
| | C | 0.239 | 0.133 | 0.193 | 0.111 | 0.103 |
| Territory | | | | | Territorial Multiplier | |
| Entire State (Idaho) | | | | | 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 | | | | | |
| 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) | 0.057 | 0.024 | 0.027 | 0.037 | 0.034 |
| | Contents (2) | | | | | |
| | A | 0.062 | 0.032 | 0.036 | 0.047 | 0.044 |
| | B | 0.092 | 0.045 | 0.053 | 0.069 | 0.065 |
| | C | 0.072 | 0.039 | 0.044 | 0.054 | 0.051 |
| 0702 | Building (1) | 0.054 | 0.025 | 0.031 | 0.031 | 0.029 |
| | Contents (2) | | | | | |
| | A | 0.060 | 0.034 | 0.040 | 0.043 | 0.040 |
| | B | 0.084 | 0.047 | 0.056 | 0.060 | 0.055 |
| | C | 0.075 | 0.042 | 0.049 | 0.053 | 0.049 |
| 0742 | Building (1) | 0.331 | 0.298 | 0.265 | 0.216 | 0.199 |
| | Contents (2) | 0.364 | 0.328 | 0.309 | 0.273 | 0.255 |
| 0743 | Building (1) | 0.331 | 0.298 | 0.265 | 0.216 | 0.199 |
| | Contents (2) | 0.364 | 0.328 | 0.309 | 0.273 | 0.255 |
| 0744 | Building (1) | 0.331 | 0.298 | 0.265 | 0.216 | 0.199 |
| | Contents (2) | 0.364 | 0.328 | 0.309 | 0.273 | 0.255 |
| 0745 | Building (1) | 0.107 | 0.069 | 0.100 | 0.094 | 0.086 |
| | Contents (2) | 0.107 | 0.080 | 0.099 | 0.117 | 0.109 |
| 0746 | Building (1) | 0.143 | 0.095 | 0.115 | 0.094 | 0.086 |
| | Contents (2) | 0.156 | 0.108 | 0.133 | 0.117 | 0.109 |
| 0747 | Building (1) | 0.208 | 0.129 | 0.186 | 0.094 | 0.086 |
| | Contents (2) | 0.202 | 0.140 | 0.183 | 0.117 | 0.109 |
| Territory | | | | | Territorial Multiplier | |
| Entire State (Idaho) | | | | | 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) | 0.320 | 0.288 | 0.256 | 0.208 | 0.192 |
| | Contents (2) | 0.369 | 0.332 | 0.313 | 0.277 | 0.258 |
| 0756 | Building (1) | 0.130 | 0.066 | 0.070 | 0.085 | 0.078 |
| | Contents (2) | 0.148 | 0.095 | 0.093 | 0.111 | 0.103 |
| 0757 | Building (1) | 0.128 | 0.066 | 0.072 | 0.091 | 0.084 |
| | Contents (2) | 0.135 | 0.108 | 0.108 | 0.111 | 0.103 |
| 0831 | Building (1) | 0.177 | 0.071 | 0.088 | 0.071 | 0.066 |
| | Contents (2) | 0.191 | 0.114 | 0.117 | 0.095 | 0.089 |
| 0832 | Building (1) | 0.180 | 0.077 | 0.107 | 0.091 | 0.084 |
| | Contents (2) | 0.191 | 0.121 | 0.126 | 0.111 | 0.103 |
| 0833 | Building (1) | 0.184 | 0.073 | 0.094 | 0.076 | 0.071 |
| | Contents (2) | 0.194 | 0.124 | 0.119 | 0.103 | 0.096 |
| 0834 | Building (1) | 0.190 | 0.075 | 0.075 | 0.124 | 0.114 |
| | Contents (2) | 0.194 | 0.095 | 0.105 | 0.145 | 0.136 |
| 0841 | Building (1) | 0.198 | 0.104 | 0.135 | 0.126 | 0.116 |
| | Contents (2) | 0.207 | 0.154 | 0.172 | 0.152 | 0.141 |
| 0843 | Building (1) | 0.172 | 0.060 | 0.060 | 0.062 | 0.058 |
| | Contents (2) | 0.182 | 0.081 | 0.087 | 0.077 | 0.072 |
| 0844 | Building (1) | 0.184 | 0.066 | 0.066 | 0.085 | 0.078 |
| | Contents (2) | 0.194 | 0.086 | 0.097 | 0.107 | 0.100 |
| 0845 | Building (1) | 0.086 | 0.063 | 0.067 | 0.056 | 0.052 |
| | Contents (2) | 0.099 | 0.089 | 0.085 | 0.075 | 0.069 |
| Territory | | | | | Territorial Multiplier | |
| Entire State (Idaho) | | | | | 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 | 0.074 | 0.073 | 0.116 | 0.107 |
| | Contents (2) | 0.194 | 0.092 | 0.102 | 0.133 | 0.123 |
| 0851 | Building (1) | 0.057 | 0.031 | 0.033 | 0.037 | 0.034 |
| | Contents (2) | 0.071 | 0.030 | 0.035 | 0.049 | 0.045 |
| 0852 | Building (1) | 0.058 | 0.031 | 0.033 | 0.038 | 0.035 |
| | Contents (2) | 0.071 | 0.031 | 0.035 | 0.050 | 0.046 |
| 0900 | Building (1) | 0.039 | 0.033 | 0.028 | 0.025 | 0.023 |
| | Contents (2) | 0.042 | 0.037 | 0.030 | 0.032 | 0.030 |
| 0911 | Building (1) | 0.104 | 0.049 | 0.074 | 0.099 | 0.092 |
| | Contents (2) | 0.120 | 0.070 | 0.101 | 0.136 | 0.126 |
| 0912 | Building (1) | 0.109 | 0.047 | 0.070 | 0.131 | 0.120 |
| | Contents (2) | 0.124 | 0.067 | 0.098 | 0.186 | 0.174 |
| 0913 | Building (1) | 0.122 | 0.063 | 0.073 | 0.087 | 0.080 |
| | Contents (2) | 0.140 | 0.105 | 0.104 | 0.118 | 0.110 |
| 0921 | Building (1) | 0.079 | 0.050 | 0.063 | 0.051 | 0.047 |
| | Contents (2) | 0.094 | 0.085 | 0.080 | 0.071 | 0.066 |
| 0922 | Building (1) | 0.092 | 0.055 | 0.070 | 0.057 | 0.052 |
| | Contents (2) | 0.107 | 0.096 | 0.096 | 0.080 | 0.075 |
| 0923 | Building (1) | 0.059 | 0.035 | 0.047 | 0.039 | 0.035 |
| | Contents (2) | 0.064 | 0.054 | 0.060 | 0.047 | 0.045 |
| 0931 | Building (1) | 0.077 | 0.041 | 0.045 | 0.045 | 0.042 |
| | Contents (2) | 0.093 | 0.059 | 0.063 | 0.061 | 0.057 |
| Territory | | | | | Territorial Multiplier | |
| Entire State (Idaho) | | | | | 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) | 0.099 | 0.047 | 0.063 | 0.064 | 0.059 |
| | Contents (2) | 0.120 | 0.092 | 0.098 | 0.090 | 0.085 |
| 0933 | Building (1) | 0.117 | 0.045 | 0.067 | 0.054 | 0.050 |
| | Contents (2) | 0.142 | 0.079 | 0.109 | 0.080 | 0.074 |
| 0934 | Building (1) | 0.169 | 0.048 | 0.123 | 0.070 | 0.065 |
| | Contents (2) | 0.202 | 0.081 | 0.168 | 0.097 | 0.090 |
| 0940 | Building (1) | 0.082 | 0.038 | 0.042 | 0.035 | 0.032 |
| | Contents (2) | 0.091 | 0.059 | 0.056 | 0.049 | 0.046 |
| 0951 | Building (1) | 0.373 | 0.336 | 0.298 | 0.243 | 0.224 |
| | Contents (2) | 0.413 | 0.372 | 0.351 | 0.309 | 0.289 |
| 0952 | Building (1) | 0.184 | 0.066 | 0.065 | 0.083 | 0.076 |
| | Contents (2) | 0.194 | 0.093 | 0.103 | 0.136 | 0.127 |
| 1000 | Building (1) | 0.058 | 0.028 | 0.031 | 0.036 | 0.033 |
| | Contents (2) | 0.065 | 0.035 | 0.041 | 0.037 | 0.034 |
| 1051 | Building (1) | 0.068 | 0.032 | 0.028 | 0.023 | 0.021 |
| | Contents (2) | 0.079 | 0.060 | 0.038 | 0.033 | 0.031 |
| 1052 | Building (1) | 0.033 | 0.026 | 0.029 | 0.022 | 0.020 |
| | Contents (2) | 0.038 | 0.034 | 0.032 | 0.028 | 0.026 |
| 1070 | Building (1) | 0.053 | 0.026 | 0.030 | 0.034 | 0.032 |
| | Contents (2) | 0.064 | 0.034 | 0.039 | 0.048 | 0.045 |
| | | | | | | |
| Territory | | | | | Territorial Multiplier | |
| Entire State (Idaho) | | | | | 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) | 0.038 | 0.022 | 0.014 | 0.014 | 0.013 |
| 1211 | Building (1) | 0.161 | 0.084 | 0.094 | 0.105 | 0.097 |
| | Contents (2) | 0.295 | 0.170 | 0.163 | 0.142 | 0.133 |
| 1212 | Building (1) | 0.150 | 0.078 | 0.092 | 0.083 | 0.076 |
| | Contents (2) | 0.277 | 0.140 | 0.163 | 0.117 | 0.109 |
| 1213 | Building (1) | 0.150 | 0.075 | 0.090 | 0.073 | 0.067 |
| | Contents (2) | 0.273 | 0.138 | 0.163 | 0.113 | 0.105 |
| 1220 | Building (1) | 0.150 | 0.079 | 0.092 | 0.087 | 0.080 |
| | Contents (2) | 0.282 | 0.148 | 0.163 | 0.123 | 0.115 |
| 1230 | Building (1) | 0.150 | 0.075 | 0.092 | 0.076 | 0.070 |
| | Contents (2) | 0.279 | 0.143 | 0.163 | 0.120 | 0.111 |
| 1400 | Building (1) | 0.391 | 0.109 | 0.254 | 0.226 | 0.209 |
| | Contents (2) | 0.527 | 0.186 | 0.361 | 0.319 | 0.298 |
| | Yard | 0.692 | | 0.038 | | |
| 1650 | Building (1) | 0.140 | 0.114 | 0.093 | 0.136 | 0.125 |
| | Contents (2) | 0.185 | 0.167 | 0.144 | 0.198 | 0.185 |
| | Yard | 0.146 | | 0.016 | | |
| Territory | | | | | Territorial Multiplier | |
| Entire State (Idaho) | | | | | 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) | 0.132 | 0.106 | 0.086 | 0.110 | 0.101 |
| | Contents (2) | 0.197 | 0.177 | 0.154 | 0.238 | 0.222 |
| | Yard | 0.140 | | 0.016 | | |
| 1751 | Building (1) | 0.093 | 0.093 | 0.087 | 0.071 | 0.065 |
| | Contents (2) | 0.127 | 0.127 | 0.121 | 0.107 | 0.100 |
| 1752 | Building (1) | 0.079 | 0.079 | 0.079 | 0.067 | 0.061 |
| | Contents (2) | 0.101 | 0.092 | 0.086 | 0.076 | 0.072 |
| 2200 | Building (1) | 0.280 | 0.099 | 0.155 | 0.182 | 0.168 |
| | Contents (2) | 0.379 | 0.261 | 0.283 | 0.250 | 0.233 |
| 2350 | Building (1) | 0.180 | 0.087 | 0.144 | 0.117 | 0.108 |
| | Contents (2) | 0.213 | 0.173 | 0.181 | 0.160 | 0.150 |
| 2459 | Building (1) | 0.117 | 0.094 | 0.094 | 0.076 | 0.070 |
| | Contents (2) | 0.150 | 0.134 | 0.127 | 0.113 | 0.105 |
| 2800 | Building (1) | 0.283 | 0.139 | 0.226 | 0.184 | 0.170 |
| | Contents (2) | 0.371 | 0.234 | 0.315 | 0.279 | 0.260 |
| 3409 | Building (1) | 0.356 | 0.125 | 0.148 | 0.120 | 0.110 |
| | Contents (2) | 0.458 | 0.192 | 0.243 | 0.160 | 0.150 |
| 4809 | Building (1) | 0.161 | 0.074 | 0.113 | 0.092 | 0.084 |
| | Contents (2) | 0.226 | 0.154 | 0.194 | 0.129 | 0.120 |
| | | | | | | |
| Territory | | | | | Territorial Multiplier | |
| Entire State (Idaho) | | | | | 1.000 | |

REVISED BG I CONSTRUCTION RELATIVITIES

Basic Group I construction relativities were revised with the introduction of the Limit of Insurance curves in most states because the results of the LOI analysis indicated a flattening of the BG I construction relativities for class-rated risks, reflecting the positive correlation between construction and limit of insurance, i.e., larger buildings are usually of better construction. The revised construction relativities are shown below.

BG I Construction Relativities

| Construction | Building | Contents |
|-------------------|----------|----------|
| Frame | 1.00 | 1.00 |
| Joisted Masonry | 0.90 | 0.90 |
| Non-Combustible | 0.80 | 0.85 |
| Masonry Non-Comb. | 0.65 | 0.75 |
| Fire Resistive | 0.60 | 0.70 |

The revised Construction relativities match the ISO multistate factors.

Capped Changes

In order to minimize the impact of loss cost swings the revised relativities are being phased in over three revisions. Individual class loss cost changes will be capped at +15% and -20% in addition to any filed loss cost level revision on an annual basis. However, for those changes that will not reach the indicated changes after three years, the cube root of the (Final Loss Cost reflecting the revised relativities / Current Loss Cost) will be used as the capped change for each of the three years. This way the class will obtain the same percentage increase/decrease each year, and will reach the indicated level after three years. Because the capping procedure applies the percentage increases to growing premiums and percentage decreases to shrinking premiums, it may cause a decrease in overall premiums for the first two years, but will level out to no material overall premium impact in the final year.