

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

ISO-CF-2021-RLC1-ID

SERFF FILING - ISRB-133187364

Loss Costs

FILED AND APROVED	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	

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

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	

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

IDAHO (11)

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	

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

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	

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

IDAHO (11)

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	

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

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
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
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	

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	

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

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	

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

IDAHO (11)

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	

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

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	

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

IDAHO (11)

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.