A1. BUILDING CODE EFFECTIVENESS GRADING

A. General Information

**1.** The Building Code Effectiveness Grading Schedule develops grades of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies which cover the Windstorm or Hail or Earthquake causes of loss may be eligible for special rating treatment, subject to the criteria in the following paragraphs. The Building Code Effectiveness Grading factor applies, where applicable, in addition to the Public Protection Classification factors.

**2.** In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to one- and two-family dwellings; the other grade will apply to all other buildings. The Community Mitigation Classification Manual will indicate the application of each grade. This separation applies even if the residential property is written under a Commercial Property policy. The rate modification factors in Paragraph **E.** apply to the numerical grade shown, regardless of whether the property is graded as residential or commercial.

**3.** The Building Code Effectiveness Grades for a community, and their effective date, are provided in the Community Mitigation Classification Manual published by Insurance Services Office, Inc.

B. Community Grading

**1.** The Building Code Effectiveness Grading applies to any building that has an original certificate of occupancy dated in the year of the effective date of the community grading, or later. A rating factor has been developed for each community grade.

**2.** If a community is regraded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.

**3.** Where certificates of occupancy are not issued, equivalent documentation acceptable to the company may be used.

**4.** If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community grading applicable at the time the reconstruction is completed will apply to such building.

**5.** The Building Code Effectiveness Grade may apply to Windstorm/Hail or Earthquake, or to both. Specific information is provided in the Community Mitigation Classification Manual. If the grade in the manual does not apply to one of the causes of loss, the factor should not be applied for that cause of loss.

C. Individual Grading

Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes even though the community grade is less than 1, exception rating procedures may apply.

**1.** Any building may be classified as Grade 1 for Windstorm/Hail upon certification by a registered or licensed design professional, based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the Windstorm and/or Hail hazard. This classification is effective only from the date of the certification.

**2.** Any building may be classified as Grade 1 for Earthquake upon certification by a registered or licensed design professional, based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the earthquake hazard. This classification is effective only from the date of the certification.

D. Ungraded Risks

Buildings which do not meet the criteria described in Paragraphs **B.** and **C.** for Grade assignment are rated and coded as ungraded risks. Do not classify as Grade 10.

E. Rate Modification

1. Community Grading

For buildings which are eligible under Paragraph **B.,** and for personal property **inside** such buildings, modify the Basic Group II and/or Earthquake rates by the applicable factor from the following tables. Do not apply a factor if the policy excludes Windstorm or Hail Coverage or if Earthquake Coverage has not been added.

a. Basic Group II Factors

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Territory | | | | |
|  | Grade (Code) | | Division A | Division B | Division C |
|  | 1 | (01) | 0.96 | 0.96 | 0.95 |
|  | 2 | (02) | 0.96 | 0.96 | 0.95 |
|  | 3 | (03) | 0.96 | 0.96 | 0.95 |
|  | 4 | (04) | 0.98 | 0.98 | 0.97 |
|  | 5 | (05) | 0.98 | 0.98 | 0.97 |
|  | 6 | (06) | 0.98 | 0.98 | 0.97 |
|  | 7 | (07) | 0.98 | 0.98 | 0.97 |
|  | 8 | (08) | 0.99 | 0.99 | 0.99 |
|  | 9 | (09) | 0.99 | 0.99 | 0.99 |
|  | 10 | (10) | 1.00 | 1.00 | 1.00 |
|  | Ungraded | (99) | 1.00 | 1.00 | 1.00 |

Table A1.E.1.a. Basic Group II Factors

b. Earthquake Factors

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Grade/(Code) | | Entire State | |
|  | 1 | (01) |  | 0.96 |
|  | 2 | (02) |  | 0.96 |
|  | 3 | (03) |  | 0.96 |
|  | 4 | (04) |  | 1.00 |
|  | 5 | (05) |  | 1.00 |
|  | 6 | (06) |  | 1.00 |
|  | 7 | (07) |  | 1.00 |
|  | 8 | (08) |  | 1.04 |
|  | 9 | (09) |  | 1.04 |
|  | 10 | (10) |  | 1.06 |
|  | Ungraded | (99) |  | 1.06 |

Table A1.E.1.b. Earthquake Factors

2. Individual Grading

For any building classified as Grade 1 based upon certification as set forth in Paragraph **C.,** use the appropriate factor listed under Paragraph **E.1.** Code as follows:

|  |  |  |
| --- | --- | --- |
|  | Community Grade | Code |
|  | 1 | 11 |
|  | 2 | 12 |
|  | 3 | 13 |
|  | 4 | 14 |
|  | 5 | 15 |
|  | 6 | 16 |
|  | 7 | 17 |
|  | 8 | 18 |
|  | 9 | 19 |
|  | 10 | 20 |
|  | Ungraded | 99 |

Table A1.E.2. Individual Grading

14. BASIC FORMS AND ENDORSEMENTS APPLICABLE

The following is added to Rule **14.:**

**C.** Attach Montana Changes Endorsement IL 02 43 to all policies.

**D.** Attach Montana Changes – Conformity With Statutes Endorsement IL 01 67 to all policies.

**E.** If a policy contains one or more of the following: Building And Personal Property Coverage Form CP 00 10**,** Builders Risk Coverage Form CP 00 20**,** Condominium Association Coverage Form CP 00 17 or Standard Property Policy CP 00 99**,** attach Montana Changes – Mortgageholders Endorsement IL 01 29**.**























72. CAUSES OF LOSS – SPECIAL FORM

The following is added to Paragraph **E.2.b.(2):**

When theft is excluded from Building Coverage, apply a factor of .94 to the appropriate building rate under Rule **72.** in the state rates.

The following is added to Paragraph **E.2.c.(3):**

When theft is excluded from Personal Property Coverage, select the appropriate theft exclusion factor from Table **72.E.2.c.(3).** Refer to Rule **72.** in the state rates for the personal property rate and territorial multiplier.

|  |  |  |  |
| --- | --- | --- | --- |
|  | Occupancy Category | Theft Exclusion Factor | |
|  | Residential Apartments And Condominiums |  | .85 |
|  | Motel-hotel Risks |  | .85 |
|  | Contractors Risks |  | .30 |
|  | All Other Risks |  | .60 |

Table 72.E.2.c.(3) Theft Exclusion Factors – Personal Property

73. CAUSES OF LOSS – EARTHQUAKE FORM

Paragraph **D.2.d.** is replaced by the following:

D. Rating Procedure

2. Deductibles

d. Earthquake Deductible Options

Deductibles for building and personal property may be increased to a maximum of 40%, subject to application of credits. Multiply the rates at the base deductible by the appropriate factor as shown in Table **73.D.2.d.** Refer to the state rates for applicable Deductible Tier.

|  |  |  |  |  |  |  |  |  |  |  |  |
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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Deductible Tier | Building Classes | Percentage Deductible | | | | | | |
|  | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
|  | 1 | A1 | 0.68 | 0.47 | 0.36 | 0.29 | 0.23 | 0.19 | 0.16 |
|  | 1 | B1 and C1 | 0.69 | 0.49 | 0.37 | 0.29 | 0.23 | 0.19 | 0.15 |
|  | 1 | D1, D2, D3 and E1 | 0.70 | 0.51 | 0.39 | 0.31 | 0.25 | 0.21 | 0.17 |
|  | 1 | E2 and E3 | 0.74 | 0.57 | 0.45 | 0.38 | 0.31 | 0.26 | 0.22 |
|  | 2 | A1 | 0.75 | 0.59 | 0.49 | 0.43 | 0.40 | 0.37 | 0.33 |
|  | 2 | B1 and C1 | 0.77 | 0.61 | 0.50 | 0.43 | 0.39 | 0.34 | 0.30 |
|  | 2 | D1, D2, D3 and E1 | 0.78 | 0.62 | 0.52 | 0.45 | 0.41 | 0.38 | 0.34 |
|  | 2 | E2 and E3 | 0.79 | 0.64 | 0.55 | 0.48 | 0.45 | 0.42 | 0.38 |
|  | 3 | A1 | 0.81 | 0.67 | 0.58 | 0.51 | 0.47 | 0.45 | 0.41 |
|  | 3 | B1 and C1 | 0.82 | 0.69 | 0.60 | 0.53 | 0.48 | 0.45 | 0.40 |
|  | 3 | D1, D2, D3 and E1 | 0.84 | 0.72 | 0.64 | 0.57 | 0.52 | 0.48 | 0.45 |
|  | 3 | E2 and E3 | 0.87 | 0.78 | 0.72 | 0.66 | 0.62 | 0.58 | 0.55 |

Table 73.D.2.d. Earthquake Deductible Options



The following is added to Paragraph **D.:**

7. Sprinklered Risk

The building and personal property loss costs shown in the state rates apply to a non-sprinklered risk. For a sprinklered risk (meaning, a building with an operable sprinkler system in any part of the building), multiply the Earthquake building and personal property rates by a factor of 1.06.

8. Building Height

The building and personal property loss costs shown in the state rates apply to low-rise buildings, meaning buildings of one to three stories. For medium-rise and high-rise buildings, multiply the Earthquake building and personal property rates by a factor from Table **73.D.8.** The appropriate factor is determined based on building classification and height territory group. The height territory group is specified for each territory in the state rates.

|  |  |  |  |  |  |  |  |  |
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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Building Class | 4 – 7 Stories | | | | 8 Or More Stories | | | |
|  | Group 1 | Group 2 | Group 3 | Group 4 | Group 1 | Group 2 | Group 3 | Group 4 |
|  | A1 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | B1 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | C1 | 0.80 | 0.89 | 1.00 | 1.03 | 0.71 | 0.84 | 1.00 | 1.00 |
|  | D1 | 0.73 | 0.80 | 1.00 | 0.91 | 0.68 | 0.79 | 1.00 | 1.00 |
|  | D2 | 0.73 | 0.80 | 1.00 | 0.91 | 0.68 | 0.79 | 1.00 | 1.00 |
|  | D3 | 0.78 | 0.88 | 1.00 | 1.13 | 0.71 | 0.84 | 1.00 | 1.27 |
|  | E1 | 0.80 | 0.93 | 1.00 | 1.11 | 0.73 | 0.87 | 1.00 | 1.40 |
|  | E2 | 0.83 | 0.98 | 1.03 | 1.24 | 0.83 | 0.98 | 1.03 | 1.24 |
|  | E3 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |

Table 73.D.8. Building Height Modification Factors



74. OTHER CAUSES OF LOSS FORMS

Paragraph **A.3.a.** is replaced by the following:

a. Windstorm Or Hail

When Windstorm or Hail is excluded, multiply the 80% coinsurance Basic Group II rate for the lowest-rated territory by the appropriate factor in Table **74.A.3.a.** Use the resulting rate for the remaining Group II causes of loss in all territories.

|  |  |  |
| --- | --- | --- |
|  | Symbol | Factor |
|  | A (Wind Resistive) | .350 |
|  | AB (Semi-Wind Resistive) | .315 |
|  | B (Ordinary) | .315 |

Table 74.A.3.a. Factors To Exclude Windstorm Or Hail

With respect to Rule **70.E.2.a.(1),** disregard any numerical (multiplicative) prefix to the Basic Group II Symbol when determining the 80% coinsurance rate. Use the rate corresponding to the **letter symbol** only.



75. EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT (SUB-LIMIT FORM)

Paragraph **C.6.a.** is replaced by the following:

C. Rules

6. Rating

a. Rate Determination – Sub-limit Form

**(1)** Refer to Rule **73.D.1.** to obtain Earthquake Building Classification.

**(2)** Refer to the territory section for ZIP code-based definitions to determine the territory applicable to the location of the property being insured.

**(3)** Determine the deductible tier, which is specified for each territory in Rule **73.** in the state rates.

**(4)** Select an Earthquake loss cost (building, personal property) from Rule **73.** in the state rates, based on building classification and territory.

**(5)** Refer to Table **75.C.6.a.(5)** for sub-limit factors. The applicable table is determined by deductible tier. The appropriate factor is determined based on building classification, sub-limit percentage and deductible percentage.

For sub-limit percentages not shown in Table **75.C.6.a.(5),** interpolate using the factors for the nearest sub-limit percentages above and below the selected sub-limit percentage. Refer to the following example. Do not round until the final step of the interpolation procedure. The sub-limit factors shown in this example are for illustrative purposes only and are not necessarily the factors shown in the sub-limit factor tables of this manual.

**(a)** If the selected sub-limit percentage is 32%, the nearest sub-limit percentages for which factors are shown are percentages of 30% and 35%.

**(b)** Assume that for 30%, the sub-limit factor for deductible tier 2 at 5% deductible is 1.93 and for 35% the sub-limit factor for deductible tier 2 at 5% deductible is 1.77.

**(c)** Calculate the difference between the two factors.

|  |  |  |
| --- | --- | --- |
|  |  | 1.93 – 1.77 = 0.16 |

**(d)** Calculate the difference between the selected sub-limit percentage (32%) and the lower percentage (30%), as decimals.

|  |  |  |
| --- | --- | --- |
|  |  | 0.32 – 0.30 = 0.02 |

**(e)** Calculate the difference between the higher and lower sub-limit percentages, as decimals.

|  |  |  |
| --- | --- | --- |
|  |  | 0.35 – 0.30 = 0.05 |

**(f)** Multiply the result of Paragraph **(c)** by the result of Paragraph **(d)** and divide by the result of Paragraph **(e).**

|  |  |  |
| --- | --- | --- |
|  |  | 0.16 x 0.02 ÷ 0.05 = 0.064 |

**(g)** Subtract the result of Paragraph **(f)** from the factor for the lower sub-limit percentage. Round the factor to three decimal places. The result is the sub-limit factor for a sub-limit percentage of 32%.

|  |  |  |
| --- | --- | --- |
|  |  | 1.93 – 0.064 = 1.866 (rounded to 1.866) |























|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Building Classes | Sub-limit Percentage | | Deductibles | | | | | | | |
|  | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
|  | A1 | 1 | % | 6.86 | 3.80 | 2.12 | 1.25 | 0.82 | 0.61 | 0.48 | 0.37 |
|  | 2 |  | 6.48 | 3.59 | 2.00 | 1.19 | 0.80 | 0.59 | 0.46 | 0.36 |
|  | 3 |  | 6.13 | 3.39 | 1.90 | 1.14 | 0.77 | 0.58 | 0.45 | 0.35 |
|  | 4 |  | 5.80 | 3.21 | 1.81 | 1.10 | 0.75 | 0.56 | 0.44 | 0.34 |
|  | 5 |  | 5.50 | 3.04 | 1.72 | 1.05 | 0.73 | 0.55 | 0.43 | 0.33 |
|  | 10 |  | 4.27 | 2.38 | 1.39 | 0.89 | 0.64 | 0.49 | 0.38 | 0.28 |
|  | 15 |  | 3.42 | 1.94 | 1.17 | 0.78 | 0.57 | 0.44 | 0.33 | 0.25 |
|  | 20 |  | 2.83 | 1.64 | 1.01 | 0.69 | 0.51 | 0.39 | 0.29 | 0.22 |
|  | 25 |  | 2.41 | 1.42 | 0.90 | 0.62 | 0.46 | 0.34 | 0.26 | 0.20 |
|  | 30 |  | 2.10 | 1.25 | 0.80 | 0.56 | 0.41 | 0.31 | 0.24 | 0.19 |
|  | 35 |  | 1.86 | 1.12 | 0.72 | 0.50 | 0.37 | 0.28 | 0.22 | 0.18 |
|  | 40 |  | 1.67 | 1.01 | 0.65 | 0.45 | 0.34 | 0.26 | 0.21 | 0.17 |
|  | 45 |  | 1.51 | 0.92 | 0.60 | 0.42 | 0.31 | 0.25 | 0.20 | 0.16 |
|  | 50 |  | 1.38 | 0.84 | 0.55 | 0.39 | 0.30 | 0.24 | 0.19 | 0.15 |
|  | 55 |  | 1.26 | 0.77 | 0.51 | 0.37 | 0.28 | 0.22 | 0.17 | 0.14 |
|  | 60 |  | 1.17 | 0.72 | 0.48 | 0.34 | 0.26 | 0.21 | 0.17 | 0.14 |
|  | 65 |  | 1.09 | 0.68 | 0.45 | 0.32 | 0.25 | 0.20 | 0.17 | N/A |
|  | 70 |  | 1.02 | 0.64 | 0.42 | 0.30 | 0.24 | 0.19 | N/A | N/A |
|  | 75 |  | 0.96 | 0.60 | 0.40 | 0.29 | 0.23 | N/A | N/A | N/A |
|  | B1 and C1 | 1 | % | 6.55 | 3.78 | 2.20 | 1.35 | 0.90 | 0.66 | 0.50 | 0.38 |
|  | 2 |  | 6.21 | 3.58 | 2.10 | 1.30 | 0.87 | 0.64 | 0.49 | 0.37 |
|  | 3 |  | 5.89 | 3.40 | 2.00 | 1.24 | 0.85 | 0.62 | 0.47 | 0.35 |
|  | 4 |  | 5.59 | 3.23 | 1.90 | 1.20 | 0.82 | 0.60 | 0.46 | 0.34 |
|  | 5 |  | 5.32 | 3.07 | 1.82 | 1.15 | 0.79 | 0.59 | 0.45 | 0.33 |
|  | 10 |  | 4.20 | 2.45 | 1.49 | 0.97 | 0.69 | 0.52 | 0.39 | 0.29 |
|  | 15 |  | 3.40 | 2.01 | 1.26 | 0.84 | 0.61 | 0.46 | 0.34 | 0.25 |
|  | 20 |  | 2.84 | 1.71 | 1.09 | 0.75 | 0.54 | 0.40 | 0.30 | 0.22 |
|  | 25 |  | 2.43 | 1.49 | 0.96 | 0.66 | 0.48 | 0.36 | 0.26 | 0.20 |
|  | 30 |  | 2.12 | 1.31 | 0.86 | 0.59 | 0.43 | 0.32 | 0.24 | 0.18 |
|  | 35 |  | 1.88 | 1.17 | 0.77 | 0.53 | 0.39 | 0.29 | 0.22 | 0.17 |
|  | 40 |  | 1.69 | 1.06 | 0.69 | 0.48 | 0.35 | 0.27 | 0.21 | 0.16 |
|  | 45 |  | 1.53 | 0.96 | 0.63 | 0.44 | 0.32 | 0.25 | 0.19 | 0.15 |
|  | 50 |  | 1.39 | 0.87 | 0.58 | 0.41 | 0.30 | 0.23 | 0.18 | 0.14 |
|  | 55 |  | 1.28 | 0.80 | 0.54 | 0.38 | 0.28 | 0.22 | 0.17 | 0.13 |
|  | 60 |  | 1.18 | 0.75 | 0.50 | 0.36 | 0.27 | 0.20 | 0.16 | 0.13 |
|  | 65 |  | 1.10 | 0.70 | 0.47 | 0.33 | 0.25 | 0.19 | 0.16 | N/A |
|  | 70 |  | 1.03 | 0.66 | 0.44 | 0.31 | 0.24 | 0.19 | N/A | N/A |
|  | 75 |  | 0.97 | 0.62 | 0.41 | 0.30 | 0.23 | N/A | N/A | N/A |

Table 75.C.6.a.(5)#1 Sub-limit Factors – Deductible Tier 1

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Building Classes | Sub-limit Percentage | | Deductibles | | | | | | | |
|  | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
|  | D1, D2, D3 and E1 | 1 | % | 6.28 | 3.67 | 2.19 | 1.38 | 0.94 | 0.70 | 0.54 | 0.41 |
|  | 2 |  | 5.96 | 3.49 | 2.08 | 1.32 | 0.91 | 0.68 | 0.52 | 0.40 |
|  | 3 |  | 5.66 | 3.32 | 1.99 | 1.27 | 0.88 | 0.66 | 0.51 | 0.39 |
|  | 4 |  | 5.38 | 3.16 | 1.90 | 1.22 | 0.86 | 0.64 | 0.50 | 0.38 |
|  | 5 |  | 5.12 | 3.01 | 1.82 | 1.18 | 0.83 | 0.63 | 0.48 | 0.37 |
|  | 10 |  | 4.07 | 2.42 | 1.50 | 1.01 | 0.73 | 0.56 | 0.43 | 0.32 |
|  | 15 |  | 3.32 | 2.00 | 1.28 | 0.88 | 0.65 | 0.49 | 0.37 | 0.28 |
|  | 20 |  | 2.78 | 1.71 | 1.12 | 0.78 | 0.58 | 0.44 | 0.33 | 0.25 |
|  | 25 |  | 2.39 | 1.49 | 0.99 | 0.70 | 0.52 | 0.39 | 0.29 | 0.22 |
|  | 30 |  | 2.10 | 1.33 | 0.89 | 0.63 | 0.46 | 0.35 | 0.27 | 0.21 |
|  | 35 |  | 1.87 | 1.19 | 0.80 | 0.56 | 0.42 | 0.32 | 0.25 | 0.19 |
|  | 40 |  | 1.68 | 1.07 | 0.72 | 0.51 | 0.38 | 0.29 | 0.23 | 0.18 |
|  | 45 |  | 1.52 | 0.98 | 0.66 | 0.47 | 0.35 | 0.27 | 0.22 | 0.17 |
|  | 50 |  | 1.39 | 0.89 | 0.61 | 0.44 | 0.33 | 0.26 | 0.20 | 0.16 |
|  | 55 |  | 1.28 | 0.82 | 0.56 | 0.41 | 0.31 | 0.24 | 0.19 | 0.15 |
|  | 60 |  | 1.18 | 0.77 | 0.53 | 0.38 | 0.29 | 0.22 | 0.18 | 0.15 |
|  | 65 |  | 1.10 | 0.72 | 0.49 | 0.36 | 0.27 | 0.21 | 0.17 | N/A |
|  | 70 |  | 1.03 | 0.67 | 0.46 | 0.34 | 0.26 | 0.21 | N/A | N/A |
|  | 75 |  | 0.97 | 0.63 | 0.43 | 0.32 | 0.25 | N/A | N/A | N/A |
|  | E2 and E3 | 1 | % | 5.48 | 3.36 | 2.13 | 1.44 | 1.06 | 0.82 | 0.66 | 0.53 |
|  | 2 |  | 5.22 | 3.20 | 2.04 | 1.40 | 1.03 | 0.81 | 0.65 | 0.51 |
|  | 3 |  | 4.98 | 3.06 | 1.96 | 1.35 | 1.00 | 0.79 | 0.63 | 0.50 |
|  | 4 |  | 4.75 | 2.93 | 1.89 | 1.31 | 0.98 | 0.77 | 0.62 | 0.49 |
|  | 5 |  | 4.54 | 2.81 | 1.82 | 1.27 | 0.96 | 0.76 | 0.60 | 0.48 |
|  | 10 |  | 3.68 | 2.32 | 1.55 | 1.11 | 0.86 | 0.68 | 0.54 | 0.42 |
|  | 15 |  | 3.06 | 1.97 | 1.35 | 0.99 | 0.77 | 0.61 | 0.48 | 0.37 |
|  | 20 |  | 2.61 | 1.72 | 1.20 | 0.90 | 0.70 | 0.55 | 0.43 | 0.34 |
|  | 25 |  | 2.28 | 1.52 | 1.08 | 0.81 | 0.63 | 0.50 | 0.39 | 0.30 |
|  | 30 |  | 2.03 | 1.37 | 0.98 | 0.74 | 0.57 | 0.45 | 0.35 | 0.28 |
|  | 35 |  | 1.82 | 1.24 | 0.89 | 0.67 | 0.52 | 0.41 | 0.33 | 0.26 |
|  | 40 |  | 1.66 | 1.13 | 0.82 | 0.62 | 0.48 | 0.38 | 0.30 | 0.24 |
|  | 45 |  | 1.51 | 1.04 | 0.75 | 0.57 | 0.44 | 0.35 | 0.28 | 0.23 |
|  | 50 |  | 1.39 | 0.96 | 0.69 | 0.53 | 0.41 | 0.33 | 0.26 | 0.21 |
|  | 55 |  | 1.28 | 0.89 | 0.64 | 0.49 | 0.39 | 0.31 | 0.25 | 0.20 |
|  | 60 |  | 1.19 | 0.83 | 0.60 | 0.46 | 0.36 | 0.29 | 0.23 | 0.19 |
|  | 65 |  | 1.11 | 0.77 | 0.57 | 0.43 | 0.34 | 0.27 | 0.22 | N/A |
|  | 70 |  | 1.04 | 0.73 | 0.53 | 0.41 | 0.32 | 0.26 | N/A | N/A |
|  | 75 |  | 0.98 | 0.68 | 0.50 | 0.39 | 0.31 | N/A | N/A | N/A |

Table 75.C.6.a.(5)#2 Sub-limit Factors – Deductible Tier 1

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Building Classes | Sub-limit Percentage | | Deductibles | | | | | | | |
|  | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
|  | A1 | 1 | % | 5.37 | 3.24 | 1.99 | 1.29 | 0.91 | 0.71 | 0.59 | 0.51 |
|  | 2 |  | 5.11 | 3.08 | 1.90 | 1.24 | 0.89 | 0.70 | 0.58 | 0.50 |
|  | 3 |  | 4.87 | 2.94 | 1.82 | 1.20 | 0.86 | 0.68 | 0.57 | 0.50 |
|  | 4 |  | 4.64 | 2.81 | 1.74 | 1.16 | 0.84 | 0.67 | 0.57 | 0.49 |
|  | 5 |  | 4.43 | 2.68 | 1.67 | 1.12 | 0.82 | 0.66 | 0.56 | 0.48 |
|  | 10 |  | 3.56 | 2.18 | 1.40 | 0.97 | 0.74 | 0.61 | 0.52 | 0.45 |
|  | 15 |  | 2.93 | 1.82 | 1.20 | 0.87 | 0.68 | 0.57 | 0.49 | 0.42 |
|  | 20 |  | 2.48 | 1.57 | 1.07 | 0.79 | 0.63 | 0.53 | 0.46 | 0.40 |
|  | 25 |  | 2.15 | 1.39 | 0.97 | 0.73 | 0.59 | 0.50 | 0.43 | 0.38 |
|  | 30 |  | 1.90 | 1.25 | 0.89 | 0.68 | 0.55 | 0.47 | 0.41 | 0.36 |
|  | 35 |  | 1.71 | 1.14 | 0.82 | 0.63 | 0.52 | 0.44 | 0.39 | 0.35 |
|  | 40 |  | 1.55 | 1.05 | 0.76 | 0.59 | 0.49 | 0.42 | 0.37 | 0.34 |
|  | 45 |  | 1.43 | 0.98 | 0.71 | 0.56 | 0.47 | 0.41 | 0.36 | 0.32 |
|  | 50 |  | 1.32 | 0.91 | 0.67 | 0.53 | 0.45 | 0.39 | 0.35 | 0.31 |
|  | 55 |  | 1.23 | 0.85 | 0.64 | 0.51 | 0.43 | 0.38 | 0.33 | 0.30 |
|  | 60 |  | 1.15 | 0.81 | 0.61 | 0.49 | 0.41 | 0.36 | 0.32 | 0.29 |
|  | 65 |  | 1.09 | 0.77 | 0.58 | 0.47 | 0.40 | 0.35 | 0.31 | N/A |
|  | 70 |  | 1.03 | 0.73 | 0.55 | 0.45 | 0.38 | 0.33 | N/A | N/A |
|  | 75 |  | 0.98 | 0.69 | 0.53 | 0.43 | 0.37 | N/A | N/A | N/A |
|  | B1 and C1 | 1 | % | 5.04 | 3.19 | 2.07 | 1.41 | 1.03 | 0.80 | 0.65 | 0.54 |
|  | 2 |  | 4.82 | 3.06 | 1.99 | 1.36 | 1.00 | 0.78 | 0.64 | 0.53 |
|  | 3 |  | 4.61 | 2.93 | 1.92 | 1.32 | 0.97 | 0.76 | 0.63 | 0.52 |
|  | 4 |  | 4.42 | 2.81 | 1.84 | 1.28 | 0.95 | 0.75 | 0.61 | 0.51 |
|  | 5 |  | 4.23 | 2.70 | 1.78 | 1.24 | 0.93 | 0.73 | 0.60 | 0.50 |
|  | 10 |  | 3.47 | 2.24 | 1.51 | 1.08 | 0.83 | 0.67 | 0.55 | 0.46 |
|  | 15 |  | 2.90 | 1.91 | 1.32 | 0.97 | 0.76 | 0.61 | 0.51 | 0.43 |
|  | 20 |  | 2.49 | 1.66 | 1.17 | 0.88 | 0.69 | 0.57 | 0.47 | 0.40 |
|  | 25 |  | 2.18 | 1.48 | 1.06 | 0.80 | 0.64 | 0.52 | 0.44 | 0.37 |
|  | 30 |  | 1.94 | 1.33 | 0.96 | 0.74 | 0.59 | 0.49 | 0.41 | 0.35 |
|  | 35 |  | 1.75 | 1.21 | 0.89 | 0.68 | 0.55 | 0.46 | 0.39 | 0.33 |
|  | 40 |  | 1.59 | 1.11 | 0.82 | 0.64 | 0.51 | 0.43 | 0.37 | 0.32 |
|  | 45 |  | 1.46 | 1.03 | 0.76 | 0.60 | 0.48 | 0.41 | 0.35 | 0.30 |
|  | 50 |  | 1.35 | 0.96 | 0.71 | 0.56 | 0.46 | 0.39 | 0.33 | 0.29 |
|  | 55 |  | 1.25 | 0.89 | 0.67 | 0.53 | 0.44 | 0.37 | 0.32 | 0.28 |
|  | 60 |  | 1.17 | 0.84 | 0.63 | 0.50 | 0.41 | 0.35 | 0.30 | 0.26 |
|  | 65 |  | 1.10 | 0.79 | 0.60 | 0.48 | 0.40 | 0.34 | 0.29 | N/A |
|  | 70 |  | 1.04 | 0.75 | 0.57 | 0.46 | 0.38 | 0.32 | N/A | N/A |
|  | 75 |  | 0.98 | 0.71 | 0.54 | 0.44 | 0.36 | N/A | N/A | N/A |

Table 75.C.6.a.(5)#3 Sub-limit Factors – Deductible Tier 2

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Building Classes | Sub-limit Percentage | | Deductibles | | | | | | | |
|  | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
|  | D1, D2, D3 and E1 | 1 | % | 4.88 | 3.10 | 2.02 | 1.39 | 1.02 | 0.80 | 0.66 | 0.56 |
|  | 2 |  | 4.66 | 2.97 | 1.94 | 1.34 | 0.99 | 0.79 | 0.65 | 0.55 |
|  | 3 |  | 4.46 | 2.84 | 1.87 | 1.30 | 0.97 | 0.77 | 0.64 | 0.54 |
|  | 4 |  | 4.28 | 2.73 | 1.80 | 1.26 | 0.95 | 0.76 | 0.63 | 0.54 |
|  | 5 |  | 4.10 | 2.62 | 1.74 | 1.22 | 0.92 | 0.74 | 0.62 | 0.53 |
|  | 10 |  | 3.36 | 2.18 | 1.48 | 1.07 | 0.83 | 0.68 | 0.57 | 0.49 |
|  | 15 |  | 2.82 | 1.86 | 1.29 | 0.96 | 0.76 | 0.63 | 0.53 | 0.46 |
|  | 20 |  | 2.42 | 1.63 | 1.16 | 0.88 | 0.70 | 0.59 | 0.50 | 0.43 |
|  | 25 |  | 2.12 | 1.45 | 1.05 | 0.81 | 0.65 | 0.55 | 0.47 | 0.40 |
|  | 30 |  | 1.89 | 1.31 | 0.96 | 0.75 | 0.61 | 0.51 | 0.44 | 0.38 |
|  | 35 |  | 1.71 | 1.20 | 0.89 | 0.70 | 0.57 | 0.48 | 0.42 | 0.36 |
|  | 40 |  | 1.56 | 1.11 | 0.83 | 0.65 | 0.54 | 0.46 | 0.40 | 0.35 |
|  | 45 |  | 1.44 | 1.03 | 0.77 | 0.61 | 0.51 | 0.43 | 0.38 | 0.33 |
|  | 50 |  | 1.33 | 0.96 | 0.73 | 0.58 | 0.48 | 0.41 | 0.36 | 0.32 |
|  | 55 |  | 1.24 | 0.90 | 0.68 | 0.55 | 0.46 | 0.40 | 0.35 | 0.31 |
|  | 60 |  | 1.16 | 0.85 | 0.65 | 0.52 | 0.44 | 0.38 | 0.34 | 0.29 |
|  | 65 |  | 1.10 | 0.80 | 0.62 | 0.50 | 0.42 | 0.37 | 0.32 | N/A |
|  | 70 |  | 1.04 | 0.76 | 0.59 | 0.48 | 0.41 | 0.35 | N/A | N/A |
|  | 75 |  | 0.98 | 0.72 | 0.56 | 0.46 | 0.39 | N/A | N/A | N/A |
|  | E2 and E3 | 1 | % | 4.69 | 2.98 | 1.95 | 1.34 | 1.00 | 0.80 | 0.68 | 0.59 |
|  | 2 |  | 4.48 | 2.85 | 1.87 | 1.30 | 0.98 | 0.79 | 0.67 | 0.58 |
|  | 3 |  | 4.29 | 2.73 | 1.80 | 1.26 | 0.95 | 0.77 | 0.66 | 0.57 |
|  | 4 |  | 4.11 | 2.62 | 1.74 | 1.23 | 0.93 | 0.76 | 0.65 | 0.57 |
|  | 5 |  | 3.94 | 2.52 | 1.68 | 1.19 | 0.91 | 0.75 | 0.64 | 0.56 |
|  | 10 |  | 3.23 | 2.10 | 1.43 | 1.05 | 0.83 | 0.70 | 0.60 | 0.52 |
|  | 15 |  | 2.71 | 1.80 | 1.26 | 0.95 | 0.77 | 0.65 | 0.56 | 0.49 |
|  | 20 |  | 2.33 | 1.58 | 1.13 | 0.87 | 0.72 | 0.61 | 0.53 | 0.47 |
|  | 25 |  | 2.05 | 1.41 | 1.03 | 0.81 | 0.67 | 0.57 | 0.50 | 0.44 |
|  | 30 |  | 1.83 | 1.28 | 0.96 | 0.76 | 0.63 | 0.54 | 0.48 | 0.42 |
|  | 35 |  | 1.66 | 1.18 | 0.89 | 0.71 | 0.60 | 0.51 | 0.45 | 0.41 |
|  | 40 |  | 1.52 | 1.09 | 0.83 | 0.67 | 0.56 | 0.49 | 0.43 | 0.39 |
|  | 45 |  | 1.41 | 1.02 | 0.78 | 0.63 | 0.54 | 0.47 | 0.42 | 0.38 |
|  | 50 |  | 1.31 | 0.96 | 0.74 | 0.60 | 0.51 | 0.45 | 0.40 | 0.36 |
|  | 55 |  | 1.23 | 0.90 | 0.70 | 0.58 | 0.49 | 0.43 | 0.39 | 0.35 |
|  | 60 |  | 1.15 | 0.85 | 0.67 | 0.55 | 0.47 | 0.42 | 0.38 | 0.34 |
|  | 65 |  | 1.09 | 0.81 | 0.64 | 0.53 | 0.46 | 0.41 | 0.36 | N/A |
|  | 70 |  | 1.03 | 0.77 | 0.61 | 0.51 | 0.44 | 0.39 | N/A | N/A |
|  | 75 |  | 0.98 | 0.74 | 0.59 | 0.49 | 0.42 | N/A | N/A | N/A |

Table 75.C.6.a.(5)#4 Sub-limit Factors – Deductible Tier 2

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Building Classes | Sub-limit Percentage | | Deductibles | | | | | | | |
|  | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
|  | A1 | 1 | % | 4.30 | 2.83 | 1.92 | 1.37 | 1.05 | 0.85 | 0.72 | 0.63 |
|  | 2 |  | 4.13 | 2.72 | 1.85 | 1.33 | 1.02 | 0.83 | 0.71 | 0.62 |
|  | 3 |  | 3.96 | 2.62 | 1.79 | 1.29 | 1.00 | 0.82 | 0.70 | 0.61 |
|  | 4 |  | 3.81 | 2.52 | 1.73 | 1.26 | 0.98 | 0.81 | 0.69 | 0.60 |
|  | 5 |  | 3.66 | 2.43 | 1.68 | 1.23 | 0.96 | 0.79 | 0.68 | 0.60 |
|  | 10 |  | 3.04 | 2.05 | 1.45 | 1.09 | 0.88 | 0.74 | 0.64 | 0.56 |
|  | 15 |  | 2.59 | 1.78 | 1.29 | 0.99 | 0.81 | 0.69 | 0.60 | 0.53 |
|  | 20 |  | 2.25 | 1.57 | 1.16 | 0.92 | 0.76 | 0.65 | 0.57 | 0.50 |
|  | 25 |  | 1.99 | 1.42 | 1.07 | 0.85 | 0.71 | 0.61 | 0.54 | 0.48 |
|  | 30 |  | 1.79 | 1.29 | 0.99 | 0.80 | 0.67 | 0.58 | 0.51 | 0.46 |
|  | 35 |  | 1.63 | 1.20 | 0.92 | 0.75 | 0.64 | 0.55 | 0.49 | 0.44 |
|  | 40 |  | 1.50 | 1.11 | 0.87 | 0.71 | 0.60 | 0.53 | 0.47 | 0.42 |
|  | 45 |  | 1.39 | 1.04 | 0.82 | 0.67 | 0.58 | 0.51 | 0.45 | 0.41 |
|  | 50 |  | 1.30 | 0.98 | 0.77 | 0.64 | 0.55 | 0.49 | 0.44 | 0.40 |
|  | 55 |  | 1.22 | 0.92 | 0.74 | 0.61 | 0.53 | 0.47 | 0.42 | 0.38 |
|  | 60 |  | 1.15 | 0.88 | 0.70 | 0.59 | 0.51 | 0.45 | 0.41 | 0.36 |
|  | 65 |  | 1.09 | 0.83 | 0.67 | 0.57 | 0.49 | 0.44 | 0.39 | N/A |
|  | 70 |  | 1.04 | 0.80 | 0.65 | 0.54 | 0.48 | 0.42 | N/A | N/A |
|  | 75 |  | 0.99 | 0.76 | 0.62 | 0.53 | 0.45 | N/A | N/A | N/A |
|  | B1 and C1 | 1 | % | 3.93 | 2.71 | 1.93 | 1.45 | 1.14 | 0.94 | 0.79 | 0.68 |
|  | 2 |  | 3.79 | 2.62 | 1.87 | 1.41 | 1.12 | 0.92 | 0.78 | 0.67 |
|  | 3 |  | 3.65 | 2.53 | 1.82 | 1.37 | 1.09 | 0.91 | 0.77 | 0.66 |
|  | 4 |  | 3.52 | 2.45 | 1.77 | 1.34 | 1.07 | 0.89 | 0.76 | 0.66 |
|  | 5 |  | 3.40 | 2.37 | 1.72 | 1.31 | 1.05 | 0.88 | 0.75 | 0.65 |
|  | 10 |  | 2.88 | 2.04 | 1.52 | 1.18 | 0.96 | 0.81 | 0.70 | 0.60 |
|  | 15 |  | 2.50 | 1.80 | 1.36 | 1.08 | 0.89 | 0.76 | 0.65 | 0.56 |
|  | 20 |  | 2.20 | 1.61 | 1.24 | 1.00 | 0.83 | 0.71 | 0.61 | 0.53 |
|  | 25 |  | 1.97 | 1.47 | 1.14 | 0.93 | 0.78 | 0.66 | 0.57 | 0.50 |
|  | 30 |  | 1.79 | 1.35 | 1.06 | 0.87 | 0.73 | 0.62 | 0.54 | 0.47 |
|  | 35 |  | 1.64 | 1.25 | 0.99 | 0.81 | 0.69 | 0.59 | 0.51 | 0.45 |
|  | 40 |  | 1.52 | 1.16 | 0.93 | 0.76 | 0.65 | 0.56 | 0.49 | 0.43 |
|  | 45 |  | 1.41 | 1.09 | 0.87 | 0.72 | 0.61 | 0.53 | 0.47 | 0.41 |
|  | 50 |  | 1.32 | 1.02 | 0.82 | 0.68 | 0.58 | 0.51 | 0.45 | 0.40 |
|  | 55 |  | 1.24 | 0.96 | 0.78 | 0.65 | 0.56 | 0.49 | 0.43 | 0.38 |
|  | 60 |  | 1.16 | 0.91 | 0.74 | 0.62 | 0.53 | 0.47 | 0.41 | 0.36 |
|  | 65 |  | 1.10 | 0.86 | 0.71 | 0.59 | 0.51 | 0.45 | 0.39 | N/A |
|  | 70 |  | 1.05 | 0.82 | 0.67 | 0.57 | 0.49 | 0.43 | N/A | N/A |
|  | 75 |  | 1.00 | 0.79 | 0.65 | 0.55 | 0.47 | N/A | N/A | N/A |

Table 75.C.6.a.(5)#5 Sub-limit Factors – Deductible Tier 3

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Building Classes | Sub-limit Percentage | | Deductibles | | | | | | | |
|  | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
|  | D1, D2, D3 and E1 | 1 | % | 3.61 | 2.53 | 1.85 | 1.41 | 1.14 | 0.95 | 0.83 | 0.73 |
|  | 2 |  | 3.48 | 2.45 | 1.79 | 1.38 | 1.11 | 0.94 | 0.82 | 0.72 |
|  | 3 |  | 3.36 | 2.38 | 1.75 | 1.35 | 1.09 | 0.93 | 0.80 | 0.71 |
|  | 4 |  | 3.25 | 2.30 | 1.70 | 1.32 | 1.08 | 0.91 | 0.79 | 0.70 |
|  | 5 |  | 3.14 | 2.23 | 1.66 | 1.29 | 1.06 | 0.90 | 0.78 | 0.69 |
|  | 10 |  | 2.69 | 1.94 | 1.47 | 1.17 | 0.98 | 0.84 | 0.74 | 0.65 |
|  | 15 |  | 2.34 | 1.73 | 1.33 | 1.08 | 0.91 | 0.79 | 0.70 | 0.62 |
|  | 20 |  | 2.08 | 1.56 | 1.23 | 1.01 | 0.86 | 0.75 | 0.66 | 0.58 |
|  | 25 |  | 1.88 | 1.43 | 1.14 | 0.95 | 0.81 | 0.71 | 0.62 | 0.56 |
|  | 30 |  | 1.71 | 1.32 | 1.06 | 0.89 | 0.77 | 0.67 | 0.59 | 0.53 |
|  | 35 |  | 1.58 | 1.23 | 1.00 | 0.84 | 0.73 | 0.64 | 0.57 | 0.51 |
|  | 40 |  | 1.47 | 1.15 | 0.94 | 0.80 | 0.69 | 0.61 | 0.54 | 0.49 |
|  | 45 |  | 1.37 | 1.09 | 0.89 | 0.76 | 0.66 | 0.58 | 0.52 | 0.47 |
|  | 50 |  | 1.29 | 1.03 | 0.85 | 0.72 | 0.63 | 0.56 | 0.50 | 0.45 |
|  | 55 |  | 1.22 | 0.97 | 0.81 | 0.69 | 0.60 | 0.54 | 0.48 | 0.44 |
|  | 60 |  | 1.15 | 0.93 | 0.77 | 0.66 | 0.58 | 0.52 | 0.47 | 0.41 |
|  | 65 |  | 1.10 | 0.88 | 0.74 | 0.64 | 0.56 | 0.50 | 0.44 | N/A |
|  | 70 |  | 1.04 | 0.84 | 0.71 | 0.61 | 0.54 | 0.47 | N/A | N/A |
|  | 75 |  | 1.00 | 0.81 | 0.68 | 0.59 | 0.51 | N/A | N/A | N/A |
|  | E2 and E3 | 1 | % | 3.05 | 2.18 | 1.64 | 1.30 | 1.09 | 0.96 | 0.87 | 0.80 |
|  | 2 |  | 2.94 | 2.12 | 1.60 | 1.27 | 1.08 | 0.95 | 0.86 | 0.80 |
|  | 3 |  | 2.85 | 2.06 | 1.56 | 1.25 | 1.06 | 0.94 | 0.86 | 0.79 |
|  | 4 |  | 2.76 | 2.00 | 1.52 | 1.23 | 1.05 | 0.93 | 0.85 | 0.78 |
|  | 5 |  | 2.67 | 1.94 | 1.49 | 1.21 | 1.04 | 0.92 | 0.84 | 0.78 |
|  | 10 |  | 2.31 | 1.72 | 1.35 | 1.12 | 0.98 | 0.88 | 0.81 | 0.75 |
|  | 15 |  | 2.03 | 1.55 | 1.24 | 1.06 | 0.93 | 0.85 | 0.78 | 0.72 |
|  | 20 |  | 1.83 | 1.42 | 1.16 | 1.00 | 0.89 | 0.82 | 0.75 | 0.69 |
|  | 25 |  | 1.67 | 1.32 | 1.10 | 0.96 | 0.86 | 0.78 | 0.72 | 0.67 |
|  | 30 |  | 1.54 | 1.24 | 1.05 | 0.92 | 0.83 | 0.76 | 0.70 | 0.65 |
|  | 35 |  | 1.44 | 1.17 | 1.00 | 0.88 | 0.80 | 0.73 | 0.67 | 0.63 |
|  | 40 |  | 1.36 | 1.12 | 0.96 | 0.85 | 0.77 | 0.70 | 0.65 | 0.61 |
|  | 45 |  | 1.29 | 1.07 | 0.92 | 0.82 | 0.74 | 0.68 | 0.63 | 0.59 |
|  | 50 |  | 1.23 | 1.02 | 0.88 | 0.79 | 0.72 | 0.66 | 0.62 | 0.58 |
|  | 55 |  | 1.17 | 0.98 | 0.85 | 0.76 | 0.70 | 0.64 | 0.60 | 0.56 |
|  | 60 |  | 1.12 | 0.94 | 0.82 | 0.74 | 0.68 | 0.63 | 0.59 | 0.53 |
|  | 65 |  | 1.08 | 0.91 | 0.80 | 0.72 | 0.66 | 0.61 | 0.56 | N/A |
|  | 70 |  | 1.03 | 0.88 | 0.77 | 0.70 | 0.64 | 0.58 | N/A | N/A |
|  | 75 |  | 1.00 | 0.85 | 0.75 | 0.68 | 0.61 | N/A | N/A | N/A |

Table 75.C.6.a.(5)#6 Sub-limit Factors – Deductible Tier 3



































85. BASIC GROUP I CLASS RATES











The following is added to Rule **85.:**

N. Transition Rule For Changes In Class Rating Eligibility – Light Manufacturing Classes And Hotels/Motels

**1.** This transition rule is applicable to the first and second renewals of coverage on property that was previously specifically rated and is now class rated (or vice versa) using the following classifications, provided the occupancy, construction and location are unchanged:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | 0533 |  | Baking on premises, no delivery  to outlets |
|  |  | 0745 |  | Motels and hotels without cooking  – Up to 10 units |
|  |  | 0746 |  | Motels and hotels without cooking  – 11-30 units |
|  |  | 0747 |  | Motels and hotels without cooking  – Over 30 units |
|  |  | 2200 |  | Baking on premises, delivery to  outlets |
|  |  | 2350 |  | Beverages excluding alcoholic  beverages |
|  |  | 2459 |  | Distilleries and wineries |
|  |  | 2800 |  | Textile mill products |
|  |  | 3409 |  | Leather and leather products |
|  |  | 4809 |  | Printing |

**2.** The Basic Group I rate for the first year of rating under the new eligibility rules shall not be more than 25% higher or 20% lower than the rate which applied at the last rating or re-rating of the property.

**3.** The Basic Group I rate for the second year of rating under the new eligibility rules shall not be more than 25% higher or 20% lower than the initial rate developed under Paragraph **2.** of this transition rule (or the rate applicable at the end of the first year if the property was re-rated during that year).

**4.** The percentages shown in Paragraphs **2.** and **3.** of this rule apply in addition to any rate level change implemented by the Company in accordance with state regulatory procedures. Thus, for example, if a rate level change of +10% (1.1) applies, the percentages shown in this transition rule are modified by that rate level change (1.1 x 1.25 = 1.375; 1.1 x .80 = .88).

**5.** Rate changes produced by changes in deductible level, coinsurance level and/or optional coverages are not subject to the capping procedure provided in Paragraphs **2.** and **3.** of this rule.

O. Transition Rule For Expansion Of Class Rating Eligibility And Classification Relativity Changes

**1.** This transition rule applies:

**a.** To the first and second renewals of coverage on property rated based on the Basic Group I loss costs introduced in Notice to Manualholders CF-MT-2001-LC-002. These loss costs reflect class relativity changes as well as expansion of class rate eligibility;

**b.** Only if the occupancy, construction and location of the risk are unchanged.

**2.** The Basic Group I rate for the **first year** of rating shall not be more than 25% higher or 20% lower than the rate which applied at the last rating or re-rating of the property.

**3.** The Basic Group I rate for the **second year** of rating shall not be more than 25% higher or 20% lower than the initial rate developed under Paragraph **2.** of this transition rule (or the rate applicable at the end of the first year if the property was re-rated during that year).

**4.** The percentages shown in Paragraphs **2.** and **3.** of this rule apply in addition to any rate level change implemented by the Company in accordance with state regulatory procedures. Thus, for example, if a rate level change of +10% (1.1) applies, the percentages shown in this transition rule are modified by that rate level change (1.1 x 1.25 = 1.375; 1.1 x .80 = .88).

**5.** Rate changes produced by changes in deductible level, coinsurance level and/or optional coverages are not subject to the capping procedure provided in Paragraphs **2.** and **3.** of this rule.