A8. 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.** A 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 insidesuch 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

|  |  |  |  |
| --- | --- | --- | --- |
|  | Grade/(Code) | | Entire State |
|  | 1 | (01) | 0.93 |
|  | 2 | (02) | 0.93 |
|  | 3 | (03) | 0.93 |
|  | 4 | (04) | 0.96 |
|  | 5 | (05) | 0.96 |
|  | 6 | (06) | 0.96 |
|  | 7 | (07) | 0.96 |
|  | 8 | (08) | 0.99 |
|  | 9 | (09) | 0.99 |
|  | 10 | (10) | 1.00 |
|  | Ungraded | (99) | 1.00 |

Table A8.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 A8.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 A8.E.2. Individual Grading

38. BUILDING AND PERSONAL PROPERTY COVERAGE OPTIONS

Paragraph **P.1.d.(3)(a)(i)** is replaced by the following:

(i) Causes Of Loss – Basic Form

Multiply the current Group **I** and Group **II** rates by .13 to develop the Vacancy Permit Basic rates. If this calculation produces a Group **I** or Group **II** rate that is less than the minimum rate developed from information in the multistate rates, use the minimum rate. This procedure applies separately to Basic Group **I** and Group **II**. Minimum rates apply to Basic Group **I** (Special Vandalism Classes and other than Special Vandalism Classes) and Basic Group **II**.

Special Vandalism Classes means property classified as of the policy inception or last anniversary date under one of the following codes:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | 0196 | 0834 | 1000 |
|  |  | 0197 | 0841 | 1051 |
|  |  | 0198 | 0843 | 1052 |
|  |  | 0580 | 0844 | 1070 |
|  |  | 0701 | 0846 | 1150 |
|  |  | 0702 | 0900 | 1180 |
|  |  | 0755 | 0913 | 1185 |
|  |  | 0756 | 0931 | 1190 |
|  |  | 0757 | 0951 | 1650 |
|  |  | 0833 | 0952 |  |

Table **38.T.4.a.** is replaced by the following:

|  |  |  |
| --- | --- | --- |
|  |  | Types Of Property Or Occupancy For Spoilage Coverage |
|  |  | **Class 1** |
|  |  | Bakery Goods |
|  |  | Cheese Shops |
|  |  | Delicatessens |
|  |  | Fruits & Vegetables |
|  |  | Restaurants |
|  |  | **Class 2** |
|  |  | Dairy Products, excluding Ice Cream |
|  |  | Grocery Stores |
|  |  | Meat & Poultry Markets |
|  |  | Pharmaceuticals – Non-Manufacturing |
|  |  | Supermarkets |
|  |  | **Class 3** |
|  |  | Dairy Products, including Ice Cream |
|  |  | Florists |
|  |  | Greenhouses |
|  |  | Seafood |
|  |  | **Other Types** |
|  |  | For other types of property or occupancies not listed |
|  |  | in this table, refer to company for rating. |

Table 38.T.4.a. Types Of Property Or Occupancy For Spoilage Coverage

39. CANNABIS

Paragraph **A.3.** does not apply.

Paragraph **B.** does not apply.

SECTION III – Coverage form RULES BUILDERS' RISK COVERAGE

70. CAUSES OF LOSS – BASIC FORM

**Table 70.E.2.a.(4)(b)** is replaced by the following:

Additional Classes

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | BG II Symbols | | | |
|  | CSP Classification Code(s) | BG I Construction Code | | |
|  | 1, 2, 3 | 4 | 5, 6 |
|  | Open Sides | 4B | 3AB | 2A |
|  | 0580 (Greenhouses) | 4B | N/A | N/A |
|  | 1150 (Builders' Risk) | 2B | 1 1/2AB | A |
|  | 0833, 1185, 1190 and 1200 | For symbol, see Rule 85.**L.** in the multistate rates. | | |
|  | 1300 (Baled Cotton and Cotton Seed Yards) | B | N/A | N/A |
|  | 1650 (Lumber Yards) | 4B | N/A | N/A |

Table 70.E.2.a.(4)(b) Additional Classes

72. CAUSES OF LOSS – SPECIAL FORM

Paragraph **C.2.b,** is replaced by the following**:**

**b.** Florist greenhouses, nurseries, plant or shrubbery dealers; and

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

When theft is excluded from Building Coverage, apply a factor of .88 to the appropriate building rate under Rule **72.** in the state rates.

Paragraphs **E.2.c.(1)(c)** and **E.2.c.(1)(g)** are replaced by the following:

(c) Mercantile Risks

An establishment in which the principal business is the retail or wholesale buying and selling of goods, wares and merchandise. Included are bars, grills, and restaurants. Mercantile risks are further categorized as high, low or medium risk as follows:

High: Occupancy classes 0511, 0520, 0550, 0562, 0566, 0567, 0581, 0702, 1180, 1185, 1190, 1200, 1211, 1212, 1213, 1251, 1300, 1400, 1751 or 1752.

Low: Occupancy classes 0512, 0541, 0563, 0921, 0922, 0933, 0940 or 1230.

Medium: All other mercantile risks.

(g) Industrial And Processing Risks

An establishment in which the principal activity is the manufacturing of goods and wares or processing of raw materials or finished goods. Industrial and processing risks are further categorized as high or low risk as follows:

High: Occupancy classes 1252, 1300, 1400, 1700, 2000, 2059, 2150, 2200, 2250, 2300, 2350, 2400, 2459, 2550, 2600, 2750, 2800, 2805, 3009, 3409, 3809, 3959 or 4400.

Low: All other industrial and processing risks.

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 |  | .60 |
|  | Motel-hotel Risks |  | .60 |
|  | Contractors Risks |  | .20 |
|  | All Other Risks |  | .40 |

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

Paragraph **D.3.** is replaced by the following:

3. Territory

Refer to Table **73.D.3.,** to determine the territory applicable to the location of the property being insured.

|  |  |  |
| --- | --- | --- |
|  | ZIP Code | Territory |
|  | Entire State | 1 |

Table 73.D.3. Earthquake Territories

Table **73.D.4.c.** is replaced by the following:

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Equivalent Building Class | Mandatory Deductible | | Structure | | | | |
|  | E3 | 5 | % | **1.** | Bridges | | | |
|  | E3 | 5 |  | **2.** | Dams | | | |
|  | C1 | 5 |  | **3.** | Greenhouses with glass walls and roofs | | | |
|  | A1 | 5 |  | **4.** | Open air swimming pools in excavations in the ground | | | |
|  |  |  |  | **5.** | Radio and TV towers (steel) | | | |
|  | C1 | 5 |  |  | **a.** | Not located on buildings | | |
|  | C1 | 5 |  |  | **b.** | Over 75 feet in height located on buildings | | |
|  |  |  |  |  | **c.** | Not over 75 feet in height located on buildings  **Note:** Building Class & Building Deductible Applies | | |
|  |  |  |  | **6.** | Reservoirs – See "Dams" | | | |
|  | C1 | 5 |  | **7.** | Sewage Treatment Plants | | | |
|  |  |  |  | **8.** | Silos – See "Tanks at Ground Level" | | | |
|  |  |  |  | **9.** | Stacks | | | |
|  | C1 | 5 |  |  | **a.** | Steel | | |
|  | C1 | 5 |  |  | **b.** | Reinforced concrete | | |
|  | E3 | 5 |  |  | **c.** | Brick | | |
|  |  |  |  | **10.** | Tanks | | | |
|  |  |  |  |  | **a.** | Tanks at ground level | | |
|  |  |  |  |  | | **(1)** | Steel and reinforced concrete tanks | |
|  | A1 | 5 |  |  | |  | **(a)** | Height to diameter ratio less than 1 |
|  | C1 | 5 |  |  | |  | **(b)** | Height to diameter ratio less than 1 to 2.5 |
|  | E2 | 5 |  |  | |  | **(c)** | Height to diameter ratio over 2.5 |
|  |  |  |  |  | | **(2)** | Wood tanks | |
|  | C1 | 5 |  |  | | | **(a)** | Height to diameter ratio less than 1 |
|  | E2 | 5 |  |  | | | **(b)** | Height to diameter ratio 1 and over |
|  |  |  |  |  | **b.** | Tanks on elevated towers | | |
|  | E2 | 5 |  |  | | **(1)** | Steel tank and tower | |
|  | E2 | 5 |  |  | | **(2)** | Reinforced concrete tank and tower | |
|  | E3 | 5 |  |  | | **(3)** | Wood tank and tower | |
|  | E3 | 5 |  |  | | **(4)** | Mixed construction | |
|  | A1 | 5 |  | **11.** | Transmission lines or tramway tower | | | |
|  | E3 | 5 |  | **12.** | Any structure not included above | | | |

Table 73.D.4.c. Class 7 Special Structures

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

Paragraph **E.1.b.** is replaced by the following:

E. Premium Determination

1. Rate Calculations

b. Time Element

Calculate the Earthquake rate for time element coverage using the base rate and time element factors as specified in Rules **50.** and **52.**

74. OTHER CAUSES OF LOSS FORMS

Paragraphs **A.3.a.** and **A.3.b.** are replaced by the following:

a. Windstorm Or Hail

When Windstorm or Hail is excluded, use the Basic Group II loss cost in the state rates.

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.

b. Vandalism

When Vandalism is excluded, multiply the 80% Coinsurance Basic Group I rate by the appropriate factor.

|  |  |  |  |
| --- | --- | --- | --- |
|  | CSP Class Code | Classification Description | Vandalism Exclusion Factor |
|  |  | All classes except those listed below: | 0.98 |
|  |  |  |  |
|  |  | All property eligible for Special Fire Class rates (Class Code 1190) except Billboards and Signs (Not on Buildings) | 0.95 |
|  |  |  |  |
|  | 0931 | Automobile Parking Garages |  |
|  |  | and Car Washes | 0.85 |
|  |  |  |  |
|  | 1185 | Billboards and Signs |  |
|  |  | (Not on Buildings) | 0.85 |
|  |  |  |  |
|  | 1150 | Builders Risk (Completed Value Rate) | 0.95 |
|  |  |  |  |
|  | 0841 | Bowling Alleys | 0.95 |
|  |  |  |  |
|  | 1650 | Building Supply Yards |  |
|  |  | Including Retail Lumber Yards, |  |
|  |  | Coal and Coke Yards | 0.95 |
|  |  |  |  |
|  | 0900 | Churches and Synagogues | 0.95 |
|  |  |  |  |
|  | 0757 | Clubs, NOC, Including Fraternal |  |
|  |  | and Union Halls | 0.95 |
|  |  |  |  |
|  | 0846 | Dance Halls, Ballrooms and |  |
|  |  | Discotheques | 0.95 |
|  |  |  |  |
|  | 0833 | Drive-in Theaters | 0.85 |
|  |  |  |  |
|  | 0196 | Dwelling Written in Conjunction |  |
|  | 0197 | with Commercial Risks |  |
|  | 0198 |  | 0.95 |
|  |  |  |  |
|  | 1070 | Fire Departments, Police, Sewage, Water Works and Other Public Buildings | 0.95 |
|  |  |  |  |
|  | 0951 | Gambling Casinos – With  Restaurants | 0.95 |
|  |  |  |  |
|  | 0952 | Gambling Casinos – Without Restaurants | 0.95 |
|  |  |  |  |
|  | 0755 | Golf Clubs, Tennis Clubs and |  |
|  | 0756 | Similar Sports Facilities With |  |
|  |  | and Without Cooking | 0.95 |
|  |  |  |  |
|  | 0701 | Government Offices | 0.95 |
|  |  |  |  |
|  | 0580 | Greenhouses | 0.95 |
|  |  |  |  |
|  | 0843 | Halls and Auditoriums | 0.95 |
|  |  |  |  |
|  | 1051 | Museums, Libraries, Art Galleries (Non-profit) | 0.95 |
|  |  |  |  |
|  | 0702 | Non-governmental Offices |  |
|  |  | and Banks | 0.95 |
|  |  |  |  |
|  | 1000 | Penal Institutions | 0.95 |
|  |  |  |  |
|  | 0844 | Recreational Facilities, NOC – |  |
|  |  | Billiard and Pool Halls, Ice Rinks, |  |
|  |  | Stadiums, Amusement Parks, |  |
|  |  | Fair Grounds and Baseball Parks | 0.95 |
|  |  |  |  |
|  | 1052 | Schools, Academic | 0.95 |
|  |  |  |  |
|  | 0913 | Self-service Laundries and Dry Cleaners | 0.95 |
|  |  |  |  |
|  | 0834 | Skating Rinks – Roller Rinks | 0.95 |
|  |  |  |  |
|  | 1180 | Vacant Buildings | 0.85 |
|  |  |  |  |
|  | 1190 | Yard Property, NOC, |  |
|  |  | Including Property in the Open | 0.95 |

Table 74.A.3.b. Vandalism Exclusion Factors

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 Table **73.D.3.** Earthquake Territories in these state exceptions 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

78. EQUIPMENT BREAKDOWN

Table **78.D.1.a.** is replaced by the following:

|  |  |  |  |
| --- | --- | --- | --- |
|  | Occupancy Category | Occupancy Group | Occupancy Group Number |
|  | Apartments | All apartments | 1 |
|  | Institutional | Water or Sewage Treatment Plants (class code 1070) | 2 |
|  | Institutional | All other institutional risks | 3 |
|  | Industrial And Processing | Asphalt or Tar Distilling or Refining, Or Asphalt Works (class codes 5000, 5050, 5100, 6009)  Concrete Products Mfg., Brick Mfg., Cement or Plaster Mfg. (class code 6009) | 4 |
|  | Industrial And Processing | Wood Products Mfg. NOC (class code 3959) Paper and Pulp Mfg. (class code 4400) Metal Works and Metal Goods Mfg. – other than heavy metalworking (class codes 6850 and 6900) Metals – extraction or refining of metals (class code 6810)  Foundries (class code 6810) | 5 |
|  | Industrial And Processing | Fiber Mfg. (class code 2800) Chemical or Rubber Mfg. (class codes 5000, 5050, 5100) Metal Works and Metal Goods Mfg. – heavy metalworking (class code 6810) Forging Work (class code 6810) Wire Rope or Cable Mfg. – metal (class code 6850) | 6 |
|  | Industrial And Processing | All other industrial and processing risks | 7 |
|  | Mercantile | Restaurants (class codes 0532, 0542, 0545) Bars and Taverns (class code 0541) | 8 |
|  | Mercantile | All other mercantile risks | 9 |
|  | Motel – Hotel | All motel-hotel risks | 10 |
|  | Office | All office risks | 11 |
|  | Service | Computer Service or Repair (class code 0922) Computer Data Processing – Operations (class code 0702) | 12 |
|  | Service | Laundries and Dry Cleaning Plants (excluding Receiving Stations) (class codes 0911 and 0912) Laundry and Dry Cleaning Stores (excluding Receiving Stations) (class code 0913) | 13 |
|  | Service | Electric Generating Stations – Public Utilities (class code 7350) | 14 |
|  | Service | All other service risks | 15 |

Table 78.D.1.a. Occupancy Group

85. BASIC GROUP I CLASS RATES

Paragraph **B.3.c.** is replaced by the following:

c. CSP Class Codes

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 0511 | 0561 | 0582 | 0841 | 0913 | 0952 | 1220 |
| 0512 | 0562 | 0701 | 0843 | 0921 | 1000 | 1230 |
| 0520 | 0563 | 0702 | 0844 | 0922 | 1051 | 1400\* |
| 0531 | 0564 | 0755\* | 0845\* | 0923 | 1052 | 1650\* |
| 0532 | 0565 | 0756 | 0846 | 0931 | 1070 | 1700\* |
| 0533 | 0566 | 0757 | 0851 | 0932\* | 1150\* | 1751\* |
| 0534\* | 0567 | 0831 | 0852 | 0933 | 1180\* | 1752\* |
| 0541 | 0570 | 0832 | 0900 | 0934 | 1211 |  |
| 0545\* | 0580\* | 0833 | 0911 | 0940 | 1212 |  |
| 0550 | 0581 | 0834 | 0912 | 0951\* | 1213 |  |

\*See Paragraph **G.** for eligibility information and exceptions**.**

Paragraph **B.4.c.** is replaced by the following:

4. Manufacturing

c. CSP Class Codes

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | 2200 | 2800 |  |
|  |  | 2350 | 3409 |  |
|  |  | 2459 | 4809 |  |

Paragraphs **C.4.c.** and **C.4.d.** are replaced by the following:

**c.** Agriculture product storage and processing (CSP Class Codes 1251, 1252, 1300, 1501, 1502, 1550, 1610).

**d.** Manufacturing occupancies where the applicable CSP Class Code is 2000 or greater, including auxiliary buildings on the same premises (except Class Codes 2200, 2350, 2459, 2800, 3409 and 4809 as qualified in Paragraph **B.4.)**.

Paragraphs **E.3.b.(2)** and **E.3.b.(5)** are replaced by the following:

**(2)** When 75% or more of the building is occupied by:

⚫Habitational Properties (CSP Class Codes 0074 through 0079 and 0196 through 0198), or

⚫Apartments or residential Condominiums,

the CSP Class Code applicable to the building is determined as follows:

**(a)** When the remaining area is devoted to Funeral Homes (CSP 0923), Offices (CSP 0701 or 0702) or Light Hazard Service Occupancies (CSP 0921), the CSP Class Code for the building is the predominant Habitational (CSP 0074 through 0079 and 0196 through 0198) Apartment (CSP 0311 through 0313) or Condominium (CSP 0331 through 0333) Code.

**(b)** When the remaining area is devoted to occupancies other than Funeral Homes, Offices or Light Hazard Service Occupancies and:

**(i)** The predominant class code is Habitational, such codes are not applicable and the CSP Class Code for the building is the code applicable to the largest remaining floor area. However, when the largest remaining floor area is occupied by two or more mercantile tenants (CSP Class Codes 0511 through 0580), use CSP Class Code 0581 or 0582. CSP Class Code 0582 is applicable when any tenant in a multiple occupancy mercantile building has a CSP Class Code of 0564.

In determining the CSP Class Code with the largest remaining floor area, the area of all mercantile tenants is to be combined.

**(ii)** The predominant occupancy is Apartments or Residential Condominiums, the CSP Class Code for the building is the applicable Apartment – Mercantile code (CSP 0321 through 0323) or Condominium – Mercantile code (CSP 0341 through 0343).

**(5)** For all other buildings:

**(a)** For buildings occupied solely by Apartment, residential Condominium, Habitational and Office Occupancies, with no one such occupancy more than 75% of the building area, disregard the area occupied for Apartment/Condominium and Habitational purposes. The CSP Class Code applicable to the building is the largest floor area CSP 0701 or 0702 Code.

**(b)** When the building occupancy is other than in Paragraph **(a),** disregard the area associated with Habitational, Apartment, Residential Condominium or Office occupancies. The CSP Class Code applicable to the building is the code applicable to the largest remaining floor area. However, when the largest remaining floor area is occupied by two or more mercantile tenants (CSP Class Codes 0511 through 0580), use CSP Class Code 0581 or 0582. CSP Class Code 0582 is applicable when any tenant in a multiple occupancy mercantile building has a CSP Class Code of 0564.

In determining the CSP Class Code with the largest remaining floor area, the area of all mercantile tenants is to be combined.

Paragraph **F.2.b.** is replaced by the following:

**b.** For building with CSP Class Codes 0321, 0322, 0323, 0341, 0342, 0343, 0581, 0582, 0701 and 0702, contents rates appear in three groupings: **A, B** and **C.** The appropriate group is determined from the CSP Class Code in the Classification Table applicable to the tenant being rated as described in the following table:

|  |  |  |
| --- | --- | --- |
|  | Group | CSP Class Codes |
|  | **A** | 0074 through 0343, 0511, 0701, |
|  |  | 0702, 0745, 0746, 0747, 0851, |
|  |  | 0852, 0900, 0921, 0923, 0931, |
|  |  | 1000, 1052, 1070 |
|  | **B** | 0520, 0534, 0541, 0545, 0562, 0564, 0570, |
|  |  | 0580, 0742 through 0744, 0755, 0832, 0940, 0951, |
|  |  | 1051, 1211 through 1752 |
|  | **C** | All other |

Table 85.F.2.b. CSP Class Codes

Paragraphs **G.1.** and **G.5.** are replaced by the following:

G. Special Rules

1. CSP Class Code 0580 (Greenhouses)

Greenhouses are eligible for class rating without floor area limitation. Classify glass in metal frame greenhouses as Non-Combustible construction. Classify all other greenhouses (including greenhouses with plastic windows in metal frame) as Frame Construction. Contents rates for greenhouses apply to all contents including plants and flowers, or to plants and flowers only. For contents excluding plants and flowers, the contents rate is the same as the building rate.

5. CSP Class Code 1180 (Vacant Buildings)

Use rates for the CSP Class Code associated with the intended or previous occupancy. Add the increment shown in the Basic Group I table in the state rates, unless the Class Code of the previous or intended occupancy is 0580, 0742 through 0747, 0833, 0834, 0841, 0843, 0844, 0846, 0900, 0951, 0952, 1051 or 1052.

\*\*\*

-B- CLASSIFICATIONS

The following description(s) do not apply:

2205 Bakeries – Baking on premises – delivery to other outlets – using cannabis as ingredient

**Class Code:** 2205

**Note:**

0535 Bakeries – Baking on premises – no delivery to other outlets – using cannabis as ingredient

**Class Code:** 0535

**Note:**

0574 Bakeries – No baking on premises – sales only – using cannabis as ingredient

**Class Code:** 0574

**Note:**

-C- CLASSIFICATIONS

The following description(s) do not apply:

1255 Cannabis – Distributors – wholesale or warehouse stock of cultivated cannabis products

**Class Code:** 1255

**Note:**

2205 Cannabis – Food products mfg. using cannabis as ingredient

**Class Code:** 2205

**Note:**

0585 Cannabis – Greenhouses – traditional soil

**Class Code:** 0585

**Note:**

0575 Cannabis – Growers other than greenhouses – including hydroponics

**Class Code:** 0575

**Note:**

0574 Cannabis – Retail sales – cannabis-containing products distributors NOC

**Class Code:** 0574

**Note:**

5155 Cannabis Processing or Mfg. – Extraction using combustible gases or chemicals, or rapid burning

**Class Code:** 5155

**Note:**

5105 Cannabis Processing or Mfg. – Extraction using noncombustible gases or chemicals

**Class Code:** 5105

**Note:**

2215 Cannabis Processing or Mfg. – No extraction

**Class Code:** 2215

**Note:**