

ISRB CIRCULAR

IDAHO COMMERCIAL FIRE & ALLIED LINES LOSS COST CHANGES- FILED AND APPROVED BY THE IDAHO DEPARTMENT OF INSURANCE (DOI) ON JANUARY 17, 2024.

January 17, 2024

2024-CF-1

CF-2023-RLA1-ID

SERFF# ISRB- 133946686

Loss Costs

LOSS COST IMPLEMENTATION

This information is intended exclusively for Idaho Surveying and Rating Bureau, Inc. affiliated companies.

CHANGES

COVERAGE	INDICATED	SELECTED
Basic Group I	0.7%	0.7%
Class Rated Risks	0.7%	0.7%
Specifically Rated Risks	0.7%	0.7%
Basic Group II	2.5%	2.5%
Special Causes of Loss	-0.2%	-0.2%
Overall	0.7%	0.7%

EFFECTIVE DATE

The effective date for this change remains April 1, 2024.

COMPANY ACTIONS

All correspondence with the Idaho Department of Insurance should refer to CF-2023-RLA1-ID.

If you have authorized us to file on your behalf and decide:

- 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

An advance copy of the manual pages is attached for your information.

PERSON TO CONTACT

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ADDITIONAL RULE(S)

**FUNGUS, WET ROT, DRY ROT AND BACTERIA –
COVERAGE LIMITATIONS AND OPTIONS**

B. Optional Endorsement – Increased Coverage

2. The following rating provisions apply to the use of Endorsement **CP 04 31**:
- a. Loss cost for amount of coverage in excess of \$15,000 \$ 0.09
 - b. Loss cost increment applicable to number of premises or locations (minus one) \$ 10
 - c. Refer to the state exceptions for the factors applicable to increased time element coverage.

TERRORISM PRICING – FEDERAL BACKSTOP

Refer to the Terrorism Supplement to the CLM.

**SECTION VI
CAUSES OF LOSS FORMS RULES**

70. CAUSES OF LOSS – BASIC FORM

E. Rating Procedure

2. Property Damage – Group II Causes Of Loss

e. Loss Costs

- (1) Determine the Basic Group II symbol from the specific publication or from Rule **70.E.2.a**.
- (2) For Symbols **A**, **AB** and **B** use the applicable rate.
- (3) For symbols with numerical prefixes, multiply the applicable rate by the prefix shown in Rule **70.E.2.a**.

Symbol		Loss Cost
A	Building	.023
	Contents	.025
AB	Building	.029
	Contents	.029
B	Building	.036
	Contents	.033

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72. CAUSES OF LOSS – SPECIAL FORM

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

b.(1) Building Coverage – Loss Cost: .044

c.(2) Personal Property Coverage – Loss Costs

Occupancy Category	Loss Cost
Residential Apartments and Condominiums	.223
Offices	.098
Mercantile – High	.133
Mercantile – Medium	.108
Mercantile – Low	.090
Motels and Hotels	.063
Institutional – High	.064
Institutional – Low	.041
Industrial and Processing – High	.145
Industrial and Processing – Low	.106
Service – High	.105
Service – Low	.089
Contractors	.145
Territory (County)	Territorial Multiplier
Entire State	1.000

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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)	0.038	0.034	0.030	0.024	0.017
	Contents (2)	0.038	0.034	0.032	0.029	0.026
0075	Building (1)	0.038	0.034	0.030	0.024	0.017
	Contents (2)	0.038	0.034	0.032	0.029	0.026
0076	Building (1)	0.038	0.034	0.030	0.024	0.017
	Contents (2)	0.038	0.034	0.032	0.029	0.026
0077	Building (1)	0.041	0.031	0.027	0.022	0.020
	Contents (2)	0.041	0.032	0.031	0.027	0.025
0078	Building (1)	0.048	0.031	0.031	0.022	0.020
	Contents (2)	0.050	0.032	0.039	0.027	0.025
0079	Building (1)	0.053	0.031	0.037	0.022	0.020
	Contents (2)	0.055	0.032	0.043	0.027	0.025
0196	Building (1)	0.023	0.021	0.015	0.014	0.014
	Contents (2)	0.026	0.023	0.021	0.020	0.018
0197	Building (1)	0.023	0.021	0.016	0.015	0.014
	Contents (2)	0.028	0.023	0.021	0.020	0.018
0198	Building (1)	0.023	0.021	0.016	0.015	0.014
	Contents (2)	0.028	0.023	0.021	0.020	0.018
0311	Building (1)	0.075	0.058	0.071	0.046	0.039
	Contents (2)	0.100	0.073	0.087	0.063	0.060
0312	Building (1)	0.089	0.072	0.074	0.057	0.052
	Contents (2)	0.101	0.091	0.087	0.076	0.070
Territory					Territorial Multiplier	
Entire State (Idaho)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0313	Apartments without Mercantile Occupancies – Over 30 Units					
0321	Apartments with Mercantile Occupancies – Up to 10 Units					
0322	Apartments with Mercantile Occupancies – 11 to 30 Units					
0323	Apartments with Mercantile Occupancies – Over 30 Units					
0331	Residential Condominiums without Mercantile Occupancies – Up to 10 Units					
0332	Residential Condominiums without Mercantile Occupancies – 11 to 30 Units					
0333	Residential Condominiums without Mercantile Occupancies – Over 30 Units					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0313	Building (1)	0.098	0.081	0.091	0.057	0.053
	Contents (2)	0.111	0.091	0.105	0.076	0.071
0321	Building (1)	0.108	0.082	0.091	0.064	0.055
	Contents (2)					
	A	0.153	0.123	0.136	0.108	0.103
	B&C	0.240	0.184	0.176	0.160	0.122
0322	Building (1)	0.138	0.101	0.111	0.079	0.067
	Contents (2)					
	A	0.200	0.143	0.175	0.126	0.120
	B&C	0.240	0.184	0.176	0.160	0.122
0323	Building (1)	0.138	0.110	0.111	0.090	0.072
	Contents (2)					
	A	0.205	0.158	0.175	0.136	0.144
	B&C	0.240	0.184	0.176	0.160	0.122
0331	Building (1)	0.050	0.043	0.040	0.032	0.028
	Contents (2)	0.048	0.040	0.046	0.033	0.031
0332	Building (1)	0.068	0.045	0.057	0.034	0.030
	Contents (2)	0.064	0.047	0.056	0.043	0.041
0333	Building (1)	0.073	0.046	0.062	0.041	0.030
	Contents (2)	0.070	0.055	0.061	0.046	0.045
Territory					Territorial Multiplier	
Entire State (Idaho)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
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)	0.078	0.057	0.061	0.044	0.038
	Contents (2)					
	A	0.089	0.071	0.076	0.066	0.062
	B&C	0.132	0.093	0.088	0.079	0.073
0342	Building (1)	0.087	0.069	0.078	0.050	0.046
	Contents (2)					
	A	0.097	0.081	0.094	0.066	0.062
	B&C	0.132	0.093	0.088	0.079	0.073
0343	Building (1)	0.102	0.069	0.086	0.051	0.046
	Contents (2)					
	A	0.117	0.081	0.102	0.067	0.070
	B&C	0.132	0.093	0.088	0.079	0.073
0511	Building (1)	0.120	0.084	0.091	0.077	0.071
	Contents (2)	0.140	0.109	0.123	0.109	0.102
0512	Building (1)	0.113	0.083	0.091	0.074	0.067
	Contents (2)	0.128	0.116	0.110	0.096	0.091
0520	Building (1)	0.142	0.099	0.100	0.092	0.085
	Contents (2)	0.187	0.169	0.160	0.141	0.131
0531	Building (1)	0.120	0.090	0.089	0.079	0.071
	Contents (2)	0.152	0.136	0.129	0.114	0.107
Territory					Territorial Multiplier	
Entire State (Idaho)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0532	Merc – Sole Occy Only – Food Products Inc. Retail Bakeries; Non-Alcoholic Beverages (Sales Only – No Baking or Cooking)					
0533	Mercantile – Sole Occupancy Only – Baking on Premises, No Delivery to Outlets					
0534	Mercantile – Sole Occupancy Only – Food Products with Limited Cooking, Excluding Bakeries					
0535	Mercantile – Sole Occupancy Only – Baking on Premises, No Delivery to Outlets – Using Cannabis as an Ingredient					
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					
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)	0.183	0.121	0.115	0.120	0.110
	Contents (2)	0.187	0.161	0.160	0.141	0.131
0533	Building (1)	0.159	0.094	0.116	0.094	0.087
	Contents (2)	0.208	0.136	0.143	0.113	0.106
0534	Building (1)	0.201	0.182	0.161	0.131	0.121
	Contents (2)	0.158	0.142	0.134	0.118	0.111
0535	Building (1)	0.159	0.094	0.116	0.094	0.087
	Contents (2)	0.208	0.136	0.143	0.113	0.106
0541	Building (1)	0.290	0.186	0.182	0.188	0.174
	Contents (2)	0.309	0.252	0.252	0.232	0.217
0545	Building (1)	0.342	0.307	0.274	0.223	0.205
	Contents (2)	0.385	0.346	0.327	0.289	0.270
0550	Building (1)	0.109	0.068	0.084	0.070	0.065
	Contents (2)	0.156	0.122	0.133	0.118	0.110
0561	Building (1)	0.115	0.089	0.092	0.075	0.068
	Contents (2)	0.156	0.141	0.133	0.118	0.110
0562	Building (1)	0.130	0.096	0.098	0.085	0.078
	Contents (2)	0.174	0.156	0.147	0.131	0.122
0563	Building (1)	0.128	0.096	0.098	0.084	0.077
	Contents (2)	0.134	0.116	0.110	0.096	0.091
Territory					Territorial Multiplier	
Entire State (Idaho)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0564	Mercantile – Sole Occupancy Only – Furniture and Home Furnishings other than Appliances					
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					
0574	Mercantile – Sole Occupancy Only – Cannabis containing Products Distributors or Retail Sales, Cannabis, NOC					
0575	Mercantile – Sole Occupancy Only – Cannabis - Growers other than Greenhouses					
0580	Greenhouses – Sole Occupancy Only					
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)
0564	Building (1)	0.177	0.128	0.142	0.115	0.107
	Contents (2)	0.228	0.205	0.193	0.171	0.159
0565	Building (1)	0.118	0.090	0.094	0.077	0.070
	Contents (2)	0.134	0.114	0.107	0.095	0.088
0566	Building (1)	0.133	0.098	0.098	0.087	0.080
	Contents (2)	0.170	0.153	0.144	0.128	0.119
0567	Building (1)	0.119	0.091	0.096	0.077	0.071
	Contents (2)	0.144	0.130	0.123	0.109	0.102
0570	Building (1)	0.119	0.092	0.096	0.077	0.071
	Contents (2)	0.152	0.136	0.129	0.114	0.107
0574	Building (1)	0.119	0.091	0.096	0.077	0.071
	Contents (2)	0.144	0.130	0.123	0.109	0.102
0575	Building (1)	0.119	0.092	0.096	0.077	0.071
	Contents (2)	0.152	0.136	0.129	0.114	0.107
0580	Building (1)	0.119	0.080	0.074	0.077	0.071
	Contents (2)	0.159	0.112	0.107	0.120	0.112
Territory					Territorial Multiplier	
Entire State (Idaho)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0581	Mercantile – Multiple Occupancy without 0564 Occupant					
0582	Mercantile – Multiple Occupancy with 0564 Occupant					
0585	Greenhouses – Sole Occupancy Only – Cannabis					
0701	Government Offices					
0702	Banks and Offices other than Governmental					
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)
0581	Building (1)	0.162	0.098	0.102	0.083	0.076
	Contents (2)					
	A	0.182	0.131	0.124	0.110	0.102
	B	0.220	0.169	0.160	0.141	0.131
0582	Building (1)	0.184	0.113	0.115	0.095	0.088
	Contents (2)					
	A	0.167	0.119	0.138	0.099	0.093
	B	0.205	0.143	0.170	0.120	0.112
0585	Building (1)	0.119	0.080	0.074	0.077	0.071
	Contents (2)	0.159	0.112	0.107	0.120	0.112
	A					
	B					
0701	Building (1)	0.057	0.035	0.035	0.037	0.034
	Contents (2)					
	A	0.062	0.042	0.044	0.047	0.044
	B	0.093	0.061	0.064	0.069	0.065
0702	Building (1)	0.048	0.033	0.036	0.031	0.029
	Contents (2)					
	A	0.057	0.042	0.046	0.043	0.040
	B	0.080	0.058	0.064	0.060	0.055
	C	0.071	0.052	0.056	0.053	0.049
Territory					Territorial Multiplier	
Entire State (Idaho)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
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					
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					
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)
0742	Building (1)	0.333	0.300	0.267	0.218	0.200
	Contents (2)	0.367	0.330	0.311	0.275	0.257
0743	Building (1)	0.333	0.300	0.267	0.218	0.200
	Contents (2)	0.367	0.330	0.311	0.275	0.257
0744	Building (1)	0.333	0.300	0.267	0.218	0.200
	Contents (2)	0.367	0.330	0.311	0.275	0.257
0745	Building (1)	0.125	0.094	0.116	0.095	0.087
	Contents (2)	0.131	0.107	0.116	0.118	0.110
0746	Building (1)	0.144	0.112	0.116	0.095	0.087
	Contents (2)	0.157	0.125	0.134	0.118	0.110
0747	Building (1)	0.167	0.130	0.147	0.095	0.087
	Contents (2)	0.162	0.141	0.147	0.118	0.110
0755	Building (1)	0.322	0.290	0.258	0.209	0.193
	Contents (2)	0.372	0.334	0.315	0.279	0.260
0756	Building (1)	0.131	0.088	0.085	0.086	0.079
	Contents (2)	0.149	0.114	0.109	0.112	0.104
0757	Building (1)	0.141	0.091	0.091	0.092	0.085
	Contents (2)	0.150	0.125	0.125	0.112	0.104
0831	Building (1)	0.140	0.084	0.089	0.071	0.066
	Contents (2)	0.154	0.115	0.108	0.096	0.090
0832	Building (1)	0.145	0.100	0.113	0.092	0.085
	Contents (2)	0.154	0.134	0.127	0.112	0.104
Territory					Territorial Multiplier	
Entire State (Idaho)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0833 0834 0841 0843 0844 0845 0846 0851 0852 0900 0911	Drive-in Theaters Skating Rinks – Roller Rinks Bowling Alleys without Cooking Halls and Auditoriums Recreational Facilities, Not Otherwise Classified Boys' and Girls' Camps Dance Halls, Ballrooms and Discotheques Hospitals Nursing and Convalescent Homes Churches and Synagogues Dry Cleaners and Dyeing Plants, other than Self-Service					
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)
0833	Building (1)	0.148	0.089	0.095	0.077	0.071
	Contents (2)	0.156	0.125	0.118	0.104	0.097
0834	Building (1)	0.191	0.115	0.109	0.125	0.115
	Contents (2)	0.195	0.130	0.132	0.146	0.137
0841	Building (1)	0.195	0.136	0.156	0.127	0.117
	Contents (2)	0.203	0.178	0.173	0.153	0.142
0843	Building (1)	0.129	0.072	0.069	0.062	0.058
	Contents (2)	0.138	0.094	0.088	0.078	0.073
0844	Building (1)	0.148	0.088	0.083	0.086	0.079
	Contents (2)	0.156	0.107	0.113	0.108	0.101
0845	Building (1)	0.087	0.072	0.069	0.056	0.052
	Contents (2)	0.100	0.090	0.086	0.076	0.069
0846	Building (1)	0.180	0.111	0.104	0.117	0.108
	Contents (2)	0.178	0.122	0.125	0.134	0.124
0851	Building (1)	0.057	0.040	0.039	0.037	0.034
	Contents (2)	0.065	0.041	0.044	0.049	0.045
0852	Building (1)	0.058	0.040	0.039	0.038	0.035
	Contents (2)	0.067	0.043	0.044	0.050	0.046
0900	Building (1)	0.039	0.036	0.032	0.025	0.023
	Contents (2)	0.042	0.038	0.035	0.032	0.030
0911	Building (1)	0.127	0.082	0.096	0.100	0.093
	Contents (2)	0.148	0.107	0.126	0.137	0.127
Territory					Territorial Multiplier	
Entire State (Idaho)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
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					
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					
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)
0912	Building (1)	0.150	0.092	0.106	0.132	0.121
	Contents (2)	0.177	0.122	0.145	0.187	0.175
0913	Building (1)	0.134	0.087	0.089	0.088	0.081
	Contents (2)	0.158	0.123	0.121	0.119	0.111
0921	Building (1)	0.080	0.060	0.063	0.051	0.047
	Contents (2)	0.095	0.086	0.081	0.071	0.066
0922	Building (1)	0.089	0.066	0.070	0.057	0.052
	Contents (2)	0.108	0.097	0.092	0.081	0.076
0923	Building (1)	0.059	0.043	0.047	0.039	0.035
	Contents (2)	0.063	0.057	0.054	0.047	0.045
0931	Building (1)	0.070	0.051	0.052	0.045	0.042
	Contents (2)	0.082	0.068	0.069	0.061	0.057
0932	Building (1)	0.100	0.065	0.072	0.064	0.059
	Contents (2)	0.121	0.107	0.103	0.091	0.086
0933	Building (1)	0.094	0.058	0.067	0.054	0.050
	Contents (2)	0.114	0.092	0.091	0.081	0.075
0934	Building (1)	0.136	0.068	0.099	0.070	0.065
	Contents (2)	0.162	0.098	0.135	0.098	0.091
0940	Building (1)	0.066	0.044	0.042	0.035	0.032
	Contents (2)	0.074	0.059	0.056	0.049	0.046
0951	Building (1)	0.376	0.338	0.300	0.245	0.226
	Contents (2)	0.416	0.375	0.353	0.311	0.291
Territory					Territorial Multiplier	
Entire State (Idaho)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
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					
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, 0585, 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					
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)
0952	Building (1)	0.148	0.087	0.081	0.084	0.077
	Contents (2)	0.182	0.125	0.127	0.137	0.128
1000	Building (1)	0.055	0.037	0.037	0.036	0.033
	Contents (2)	0.052	0.040	0.041	0.037	0.034
1051	Building (1)	0.049	0.032	0.028	0.023	0.021
	Contents (2)	0.060	0.048	0.038	0.033	0.031
1052	Building (1)	0.033	0.029	0.026	0.022	0.020
	Contents (2)	0.038	0.034	0.032	0.028	0.026
1070	Building (1)	0.053	0.035	0.036	0.034	0.032
	Contents (2)	0.064	0.044	0.046	0.048	0.045
1150	Building (1)	0.038	0.027	0.020	0.019	0.017
1211	Building (1)	0.162	0.112	0.111	0.106	0.098
	Contents (2)	0.238	0.171	0.162	0.143	0.134
1212	Building (1)	0.129	0.096	0.103	0.084	0.077
	Contents (2)	0.209	0.141	0.134	0.118	0.110
1213	Building (1)	0.121	0.088	0.091	0.074	0.067
	Contents (2)	0.204	0.136	0.131	0.114	0.106
1220	Building (1)	0.135	0.099	0.107	0.088	0.081
	Contents (2)	0.217	0.149	0.140	0.124	0.116
Territory					Territorial Multiplier	
Entire State (Idaho)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
1230	Cold Storage Warehouses					
1400	Waste and Reclaimed Materials Including Yards					
1650	Building Supply Yards, Including Retail Lumberyards, Coal and Coke Yards					
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					
2205	Baking on Premises, Delivery to Outlets, and Food Products Manufacturing – Using Cannabis as an Ingredient					
2350	Beverage Bottlers Excluding Alcoholic Beverages					
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)
1230	Building (1)	0.121	0.090	0.094	0.077	0.070
	Contents (2)	0.212	0.144	0.137	0.121	0.112
1400	Building (1)	0.350	0.187	0.281	0.228	0.210
	Contents (2)	0.428	0.268	0.364	0.321	0.300
	Yard	0.558		0.046		
1650	Building (1)	0.172	0.148	0.126	0.137	0.126
	Contents (2)	0.222	0.200	0.181	0.199	0.186
	Yard	0.147		0.018		
1700	Building (1)	0.153	0.128	0.109	0.111	0.102
	Contents (2)	0.251	0.226	0.205	0.240	0.224
	Yard	0.141		0.017		
1751	Building (1)	0.108	0.099	0.088	0.071	0.065
	Contents (2)	0.144	0.130	0.122	0.108	0.101
1752	Building (1)	0.092	0.092	0.083	0.067	0.061
	Contents (2)	0.102	0.093	0.087	0.077	0.072
2200	Building (1)	0.282	0.160	0.188	0.183	0.169
	Contents (2)	0.335	0.302	0.285	0.252	0.235
2205	Building (1)	0.282	0.160	0.188	0.183	0.169
	Contents (2)	0.335	0.302	0.285	0.252	0.235
2350	Building (1)	0.181	0.120	0.145	0.118	0.109
	Contents (2)	0.214	0.194	0.182	0.161	0.151
Territory					Territorial Multiplier	
Entire State (Idaho)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
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)
2459	Building (1)	0.118	0.106	0.094	0.077	0.070
	Contents (2)	0.151	0.135	0.128	0.114	0.106
2800	Building (1)	0.285	0.189	0.228	0.185	0.171
	Contents (2)	0.374	0.282	0.317	0.281	0.262
3409	Building (1)	0.257	0.145	0.149	0.121	0.111
	Contents (2)	0.314	0.193	0.196	0.161	0.151
4809	Building (1)	0.142	0.099	0.114	0.093	0.085
	Contents (2)	0.182	0.155	0.156	0.130	0.121
Territory					Territorial Multiplier	
Entire State (Idaho)					1.000	