MICHIGAN

COMMERCIAL PROPERTY INSURANCE

SECTION E - REVISED LOSS COST PAGES

Basic Group II Loss Costs............................................................................ E2

Special Causes of Loss Loss Costs............................................................... E3

Basic Group I Loss Costs.............................................................................. E4-15

**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 **AA, 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** | **Building Loss Cost** | **Contents Loss Cost** |
|  |  | **AA** | .032 | .043 |
|  |  | **A** | .034 | .049 |
|  |  | **AB** | .046 | .058 |
|  |  | **B** | .054 | .064 |

**72. CAUSES OF LOSS – SPECIAL FORM**

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

**b.(1)** Building Coverage – Loss Cost: .061

**c.(2)** Personal Property Coverage – Loss Costs

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Occupancy Category** | **Loss Cost** | |
|  | Residential Apartments and Condominiums | .166 |  |
|  | Offices | .172 |  |
|  | Mercantile – High | .327 |  |
|  | Mercantile – Medium | .258 |  |
|  | Mercantile – Low | .185 |  |
|  | Motels and Hotels | .142 |  |
|  | Institutional – High | .087 |  |
|  | Institutional – Low | .051 |  |
|  | Industrial and Processing – High | .195 |  |
|  | Industrial and Processing – Low | .186 |  |
|  | Service – High | .187 |  |
|  | Service – Low | .143 |  |
|  | Contractors | .397 |  |
|  | **Territory (County)** | **Territorial Multiplier** | |
|  | Wayne | 1.590 |  |
|  | Remainder of State | 1.000 |  |

**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 | | | | | |
|  |  | | | | | |
|  |  | **Construction (Code)** | | | | |
| **CSP Class Code** | **Coverage** | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0074** | **Building (1)** | 0.194 | 0.175 | 0.155 | 0.124 | 0.115 |
|  | **Contents (2)** | 0.195 | 0.176 | 0.166 | 0.145 | 0.137 |
| **0075** | **Building (1)** | 0.194 | 0.175 | 0.155 | 0.124 | 0.115 |
|  | **Contents (2)** | 0.195 | 0.176 | 0.166 | 0.145 | 0.137 |
| **0076** | **Building (1)** | 0.194 | 0.175 | 0.155 | 0.124 | 0.115 |
|  | **Contents (2)** | 0.195 | 0.176 | 0.166 | 0.145 | 0.137 |
| **0077** | **Building (1)** | 0.177 | 0.160 | 0.142 | 0.114 | 0.106 |
|  | **Contents (2)** | 0.184 | 0.166 | 0.158 | 0.138 | 0.131 |
| **0078** | **Building (1)** | 0.177 | 0.160 | 0.142 | 0.114 | 0.106 |
|  | **Contents (2)** | 0.184 | 0.166 | 0.158 | 0.138 | 0.131 |
| **0079** | **Building (1)** | 0.177 | 0.160 | 0.142 | 0.114 | 0.106 |
|  | **Contents (2)** | 0.184 | 0.166 | 0.158 | 0.138 | 0.131 |
| **0196** | **Building (1)** | 0.118 | 0.107 | 0.096 | 0.078 | 0.070 |
|  | **Contents (2)** | 0.132 | 0.118 | 0.111 | 0.098 | 0.095 |
| **0197** | **Building (1)** | 0.118 | 0.107 | 0.096 | 0.078 | 0.070 |
|  | **Contents (2)** | 0.132 | 0.118 | 0.111 | 0.098 | 0.095 |
| **0198** | **Building (1)** | 0.118 | 0.107 | 0.096 | 0.078 | 0.070 |
|  | **Contents (2)** | 0.132 | 0.118 | 0.111 | 0.098 | 0.095 |
| **0311** | **Building (1)** | 0.294 | 0.266 | 0.235 | 0.189 | 0.176 |
|  | **Contents (2)** | 0.331 | 0.301 | 0.280 | 0.253 | 0.233 |
| **0312** | **Building (1)** | 0.294 | 0.266 | 0.235 | 0.189 | 0.176 |
|  | **Contents (2)** | 0.331 | 0.301 | 0.280 | 0.253 | 0.233 |
| **Territory** | | | | | **Territorial Multiplier** | |
|  | Detroit | | | | 3.111 | |
|  | Balance of State (Michigan) | | | | 1.000 | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |

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

All rates are subject to protection class and territorial multipliers.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **CSP Class Codes And Description** | | | | | | |
| **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 | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | **Construction (Code)** | | | | |
| **CSP Class Code** | **Coverage** | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0313** | **Building (1)** | 0.294 | 0.266 | 0.235 | 0.189 | 0.176 |
|  | **Contents (2)** | 0.331 | 0.301 | 0.280 | 0.253 | 0.233 |
| **0321** | **Building (1)** | 0.453 | 0.408 | 0.360 | 0.294 | 0.269 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.672 | 0.606 | 0.573 | 0.507 | 0.472 |
|  | **B&C** | 0.787 | 0.707 | 0.670 | 0.591 | 0.555 |
| **0322** | **Building (1)** | 0.453 | 0.408 | 0.360 | 0.294 | 0.269 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.672 | 0.606 | 0.573 | 0.507 | 0.472 |
|  | **B&C** | 0.787 | 0.707 | 0.670 | 0.591 | 0.555 |
| **0323** | **Building (1)** | 0.453 | 0.408 | 0.360 | 0.294 | 0.269 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.672 | 0.606 | 0.573 | 0.507 | 0.472 |
|  | **B&C** | 0.787 | 0.707 | 0.670 | 0.591 | 0.555 |
| **0331** | **Building (1)** | 0.166 | 0.149 | 0.131 | 0.105 | 0.097 |
|  | **Contents (2)** | 0.143 | 0.129 | 0.120 | 0.107 | 0.097 |
| **0332** | **Building (1)** | 0.166 | 0.149 | 0.131 | 0.105 | 0.097 |
|  | **Contents (2)** | 0.143 | 0.129 | 0.120 | 0.107 | 0.097 |
| **0333** | **Building (1)** | 0.166 | 0.149 | 0.131 | 0.105 | 0.097 |
|  | **Contents (2)** | 0.143 | 0.129 | 0.120 | 0.107 | 0.097 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Territory** | | | | | **Territorial Multiplier** | |
|  | Detroit | | | | 3.111 | |
|  | Balance of State (Michigan) | | | | 1.000 | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |

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

All rates are subject to protection class and territorial multipliers.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **CSP Class Codes And Description** | | | | | | |
| **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 | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | **Construction (Code)** | | | | |
| **CSP Class Code** | **Coverage** | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0341** | **Building (1)** | 0.257 | 0.230 | 0.207 | 0.169 | 0.154 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.292 | 0.262 | 0.248 | 0.218 | 0.204 |
|  | **B&C** | 0.342 | 0.305 | 0.292 | 0.257 | 0.238 |
| **0342** | **Building (1)** | 0.257 | 0.230 | 0.207 | 0.169 | 0.154 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.292 | 0.262 | 0.248 | 0.218 | 0.204 |
|  | **B&C** | 0.342 | 0.305 | 0.292 | 0.257 | 0.238 |
| **0343** | **Building (1)** | 0.257 | 0.230 | 0.207 | 0.169 | 0.154 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.292 | 0.262 | 0.248 | 0.218 | 0.204 |
|  | **B&C** | 0.342 | 0.305 | 0.292 | 0.257 | 0.238 |
| **0511** | **Building (1)** | 0.138 | 0.126 | 0.110 | 0.090 | 0.088 |
|  | **Contents (2)** | 0.242 | 0.222 | 0.208 | 0.182 | 0.169 |
| **0512** | **Building (1)** | 0.134 | 0.119 | 0.108 | 0.089 | 0.075 |
|  | **Contents (2)** | 0.221 | 0.198 | 0.185 | 0.166 | 0.153 |
| **0520** | **Building (1)** | 0.166 | 0.150 | 0.134 | 0.109 | 0.100 |
|  | **Contents (2)** | 0.319 | 0.287 | 0.275 | 0.240 | 0.223 |
| **0531** | **Building (1)** | 0.138 | 0.128 | 0.116 | 0.092 | 0.088 |
|  | **Contents (2)** | 0.260 | 0.235 | 0.221 | 0.195 | 0.181 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Territory** | | | | | **Territorial Multiplier** | |
|  | Detroit | | | | 3.111 | |
|  | Balance of State (Michigan) | | | | 1.000 | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |

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

All rates are subject to protection class and territorial multipliers.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **CSP Class Codes And Description** | | | | | | |
| **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 | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | **Construction (Code)** | | | | |
| **CSP Class Code** | **Coverage** | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0532** | **Building (1)** | 0.212 | 0.193 | 0.169 | 0.138 | 0.131 |
|  | **Contents (2)** | 0.319 | 0.287 | 0.275 | 0.240 | 0.223 |
| **0533** | **Building (1)** | 0.167 | 0.152 | 0.136 | 0.109 | 0.102 |
|  | **Contents (2)** | 0.259 | 0.229 | 0.216 | 0.193 | 0.180 |
| **0534** | **Building (1)** | 0.238 | 0.211 | 0.190 | 0.153 | 0.141 |
|  | **Contents (2)** | 0.268 | 0.240 | 0.227 | 0.200 | 0.190 |
| **0535** | **Building (1)** | 0.167 | 0.152 | 0.136 | 0.109 | 0.102 |
|  | **Contents (2)** | 0.259 | 0.229 | 0.216 | 0.193 | 0.180 |
| **0541** | **Building (1)** | 0.185 | 0.168 | 0.149 | 0.119 | 0.113 |
|  | **Contents (2)** | 0.197 | 0.180 | 0.170 | 0.149 | 0.141 |
| **0545** | **Building (1)** | 0.222 | 0.197 | 0.178 | 0.142 | 0.134 |
|  | **Contents (2)** | 0.249 | 0.223 | 0.212 | 0.185 | 0.173 |
| **0550** | **Building (1)** | 0.128 | 0.116 | 0.102 | 0.080 | 0.073 |
|  | **Contents (2)** | 0.267 | 0.240 | 0.226 | 0.199 | 0.185 |
| **0561** | **Building (1)** | 0.136 | 0.122 | 0.108 | 0.089 | 0.079 |
|  | **Contents (2)** | 0.267 | 0.240 | 0.226 | 0.199 | 0.185 |
| **0562** | **Building (1)** | 0.152 | 0.137 | 0.122 | 0.100 | 0.092 |
|  | **Contents (2)** | 0.295 | 0.267 | 0.251 | 0.222 | 0.207 |
| **0563** | **Building (1)** | 0.152 | 0.136 | 0.122 | 0.098 | 0.090 |
|  | **Contents (2)** | 0.221 | 0.198 | 0.185 | 0.166 | 0.153 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Territory** | | | | | **Territorial Multiplier** | |
|  | Detroit | | | | 3.111 | |
|  | Balance of State (Michigan) | | | | 1.000 | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |

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

All rates are subject to protection class and territorial multipliers.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **CSP Class Codes And Description** | | | | | | |
| **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 | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | **Construction (Code)** | | | | |
| **CSP Class Code** | **Coverage** | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0564** | **Building (1)** | 0.208 | 0.185 | 0.166 | 0.136 | 0.123 |
|  | **Contents (2)** | 0.386 | 0.349 | 0.330 | 0.291 | 0.271 |
| **0565** | **Building (1)** | 0.137 | 0.123 | 0.110 | 0.090 | 0.080 |
|  | **Contents (2)** | 0.212 | 0.193 | 0.181 | 0.163 | 0.152 |
| **0566** | **Building (1)** | 0.155 | 0.138 | 0.126 | 0.102 | 0.093 |
|  | **Contents (2)** | 0.291 | 0.263 | 0.242 | 0.216 | 0.200 |
| **0567** | **Building (1)** | 0.138 | 0.126 | 0.110 | 0.090 | 0.088 |
|  | **Contents (2)** | 0.242 | 0.222 | 0.208 | 0.182 | 0.169 |
| **0570** | **Building (1)** | 0.138 | 0.126 | 0.110 | 0.090 | 0.088 |
|  | **Contents (2)** | 0.260 | 0.235 | 0.221 | 0.195 | 0.181 |
| **0574** | **Building (1)** | 0.138 | 0.126 | 0.110 | 0.090 | 0.088 |
|  | **Contents (2)** | 0.242 | 0.222 | 0.208 | 0.182 | 0.169 |
| **0575** | **Building (1)** | 0.138 | 0.126 | 0.110 | 0.090 | 0.088 |
|  | **Contents (2)** | 0.260 | 0.235 | 0.221 | 0.195 | 0.181 |
| **0580** | **Building (1)** | 0.138 | 0.126 | 0.110 | 0.090 | 0.088 |
|  | **Contents (2)** | 0.271 | 0.241 | 0.229 | 0.200 | 0.191 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Territory** | | | | | **Territorial Multiplier** | |
|  | Detroit | | | | 3.111 | |
|  | Balance of State (Michigan) | | | | 1.000 | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |

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

All rates are subject to protection class and territorial multipliers.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **CSP Class Codes And Description** | | | | | | |
| **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 | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | **Construction (Code)** | | | | |
| **CSP Class Code** | **Coverage** | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0581** | **Building (1)** | 0.150 | 0.134 | 0.119 | 0.098 | 0.090 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.260 | 0.235 | 0.221 | 0.195 | 0.181 |
|  | **B** | 0.314 | 0.283 | 0.268 | 0.239 | 0.222 |
|  | **C** | 0.285 | 0.259 | 0.241 | 0.212 | 0.199 |
| **0582** | **Building (1)** | 0.163 | 0.149 | 0.131 | 0.108 | 0.098 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.229 | 0.208 | 0.198 | 0.169 | 0.163 |
|  | **B** | 0.283 | 0.257 | 0.240 | 0.211 | 0.198 |
|  | **C** | 0.259 | 0.229 | 0.216 | 0.193 | 0.180 |
| **0585** | **Building (1)** | 0.138 | 0.126 | 0.110 | 0.090 | 0.088 |
|  | **Contents (2)** | 0.271 | 0.241 | 0.229 | 0.200 | 0.191 |
| **0701** | **Building (1)** | 0.028 | 0.027 | 0.024 | 0.020 | 0.018 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.030 | 0.028 | 0.027 | 0.025 | 0.024 |
|  | **B** | 0.047 | 0.043 | 0.041 | 0.038 | 0.037 |
|  | **C** | 0.039 | 0.037 | 0.030 | 0.028 | 0.027 |
| **0702** | **Building (1)** | 0.114 | 0.101 | 0.090 | 0.074 | 0.069 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.136 | 0.123 | 0.114 | 0.100 | 0.092 |
|  | **B** | 0.189 | 0.168 | 0.158 | 0.141 | 0.129 |
|  | **C** | 0.166 | 0.150 | 0.143 | 0.125 | 0.118 |
| **Territory** | | | | | **Territorial Multiplier** | |
|  | Detroit | | | | 3.111 | |
|  | Balance of State (Michigan) | | | | 1.000 | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |

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

All rates are subject to protection class and territorial multipliers.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **CSP Class Codes And Description** | | | | | | |
| **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 | | | | | |
|  |  | | | | | |
|  |  | **Construction (Code)** | | | | |
| **CSP Class Code** | **Coverage** | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0742** | **Building (1)** | 0.571 | 0.515 | 0.457 | 0.369 | 0.345 |
|  | **Contents (2)** | 0.628 | 0.566 | 0.531 | 0.472 | 0.439 |
| **0743** | **Building (1)** | 0.571 | 0.515 | 0.457 | 0.369 | 0.345 |
|  | **Contents (2)** | 0.628 | 0.566 | 0.531 | 0.472 | 0.439 |
| **0744** | **Building (1)** | 0.571 | 0.515 | 0.457 | 0.369 | 0.345 |
|  | **Contents (2)** | 0.628 | 0.566 | 0.531 | 0.472 | 0.439 |
| **0745** | **Building (1)** | 0.248 | 0.222 | 0.197 | 0.161 | 0.149 |
|  | **Contents (2)** | 0.270 | 0.244 | 0.230 | 0.199 | 0.187 |
| **0746** | **Building (1)** | 0.248 | 0.222 | 0.197 | 0.161 | 0.149 |
|  | **Contents (2)** | 0.270 | 0.244 | 0.230 | 0.199 | 0.187 |
| **0747** | **Building (1)** | 0.248 | 0.222 | 0.197 | 0.161 | 0.149 |
|  | **Contents (2)** | 0.270 | 0.244 | 0.230 | 0.199 | 0.187 |
| **0755** | **Building (1)** | 0.346 | 0.312 | 0.279 | 0.224 | 0.208 |
|  | **Contents (2)** | 0.397 | 0.358 | 0.339 | 0.297 | 0.282 |
| **0756** | **Building (1)** | 0.144 | 0.127 | 0.113 | 0.095 | 0.086 |
|  | **Contents (2)** | 0.160 | 0.148 | 0.135 | 0.124 | 0.113 |
| **0757** | **Building (1)** | 0.151 | 0.135 | 0.124 | 0.098 | 0.095 |
|  | **Contents (2)** | 0.160 | 0.148 | 0.135 | 0.124 | 0.113 |
| **0831** | **Building (1)** | 0.118 | 0.108 | 0.097 | 0.081 | 0.071 |
|  | **Contents (2)** | 0.135 | 0.124 | 0.114 | 0.104 | 0.097 |
| **0832** | **Building (1)** | 0.151 | 0.135 | 0.124 | 0.098 | 0.088 |
|  | **Contents (2)** | 0.160 | 0.148 | 0.135 | 0.124 | 0.113 |
| **Territory** | | | | | **Territorial Multiplier** | |
|  | Detroit | | | | 3.111 | |
|  | Balance of State (Michigan) | | | | 1.000 | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |

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

All rates are subject to protection class and territorial multipliers.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **CSP Class Codes And Description** | | | | | | |
| **0833** | Drive-in Theaters | | | | | |
| **0834** | Skating Rinks – Roller Rinks | | | | | |
| **0841** | Bowling Alleys without Cooking | | | | | |
| **0843** | Halls and Auditoriums | | | | | |
| **0844** | Recreational Facilities, Not Otherwise Classified | | | | | |
| **0845** | Boys' and Girls' Camps | | | | | |
| **0846** | Dance Halls, Ballrooms and Discotheques | | | | | |
| **0851** | Hospitals | | | | | |
| **0852** | Nursing and Convalescent Homes | | | | | |
| **0900** | Churches and Synagogues | | | | | |
| **0911** | Dry Cleaners and Dyeing Plants, other than Self-Service | | | | | |
|  |  | | | | | |
|  |  | **Construction (Code)** | | | | |
| **CSP Class Code** | **Coverage** | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0833** | **Building (1)** | 0.127 | 0.114 | 0.104 | 0.086 | 0.081 |
|  | **Contents (2)** | 0.149 | 0.133 | 0.127 | 0.113 | 0.104 |
| **0834** | **Building (1)** | 0.206 | 0.186 | 0.166 | 0.133 | 0.125 |
|  | **Contents (2)** | 0.208 | 0.188 | 0.181 | 0.157 | 0.148 |
| **0841** | **Building (1)** | 0.208 | 0.188 | 0.169 | 0.135 | 0.125 |
|  | **Contents (2)** | 0.218 | 0.198 | 0.187 | 0.161 | 0.153 |
| **0843** | **Building (1)** | 0.104 | 0.097 | 0.086 | 0.068 | 0.061 |
|  | **Contents (2)** | 0.110 | 0.100 | 0.097 | 0.086 | 0.081 |
| **0844** | **Building (1)** | 0.144 | 0.127 | 0.113 | 0.095 | 0.086 |
|  | **Contents (2)** | 0.153 | 0.138 | 0.133 | 0.114 | 0.108 |
| **0845** | **Building (1)** | 0.095 | 0.086 | 0.077 | 0.060 | 0.056 |
|  | **Contents (2)** | 0.108 | 0.097 | 0.095 | 0.082 | 0.077 |
| **0846** | **Building (1)** | 0.197 | 0.171 | 0.153 | 0.127 | 0.114 |
|  | **Contents (2)** | 0.194 | 0.170 | 0.161 | 0.145 | 0.133 |
| **0851** | **Building (1)** | 0.075 | 0.070 | 0.060 | 0.051 | 0.045 |
|  | **Contents (2)** | 0.088 | 0.079 | 0.075 | 0.069 | 0.063 |
| **0852** | **Building (1)** | 0.079 | 0.072 | 0.063 | 0.054 | 0.047 |
|  | **Contents (2)** | 0.090 | 0.082 | 0.077 | 0.070 | 0.066 |
| **0900** | **Building (1)** | 0.081 | 0.072 | 0.064 | 0.052 | 0.050 |
|  | **Contents (2)** | 0.086 | 0.078 | 0.072 | 0.064 | 0.059 |
| **0911** | **Building (1)** | 0.235 | 0.212 | 0.188 | 0.153 | 0.138 |
|  | **Contents (2)** | 0.280 | 0.249 | 0.235 | 0.208 | 0.191 |
| **Territory** | | | | | **Territorial Multiplier** | |
|  | Detroit | | | | 3.111 | |
|  | Balance of State (Michigan) | | | | 1.000 | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |

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

All rates are subject to protection class and territorial multipliers.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **CSP Class Codes And Description** | | | | | | |
| **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 | | | | | |
|  |  | | | | | |
|  |  | **Construction (Code)** | | | | |
| **CSP Class Code** | **Coverage** | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0912** | **Building (1)** | 0.310 | 0.282 | 0.248 | 0.198 | 0.187 |
|  | **Contents (2)** | 0.384 | 0.348 | 0.329 | 0.285 | 0.268 |
| **0913** | **Building (1)** | 0.205 | 0.182 | 0.162 | 0.133 | 0.120 |
|  | **Contents (2)** | 0.239 | 0.215 | 0.202 | 0.178 | 0.168 |
| **0921** | **Building (1)** | 0.120 | 0.110 | 0.100 | 0.081 | 0.073 |
|  | **Contents (2)** | 0.141 | 0.131 | 0.120 | 0.107 | 0.104 |
| **0922** | **Building (1)** | 0.134 | 0.120 | 0.107 | 0.089 | 0.083 |
|  | **Contents (2)** | 0.164 | 0.149 | 0.138 | 0.124 | 0.117 |
| **0923** | **Building (1)** | 0.091 | 0.083 | 0.073 | 0.057 | 0.055 |
|  | **Contents (2)** | 0.100 | 0.087 | 0.083 | 0.073 | 0.068 |
| **0931** | **Building (1)** | 0.122 | 0.109 | 0.095 | 0.080 | 0.072 |
|  | **Contents (2)** | 0.142 | 0.127 | 0.122 | 0.108 | 0.097 |
| **0932** | **Building (1)** | 0.173 | 0.153 | 0.137 | 0.113 | 0.100 |
|  | **Contents (2)** | 0.208 | 0.188 | 0.179 | 0.159 | 0.146 |
| **0933** | **Building (1)** | 0.146 | 0.131 | 0.116 | 0.093 | 0.086 |
|  | **Contents (2)** | 0.186 | 0.166 | 0.153 | 0.137 | 0.129 |
| **0934** | **Building (1)** | 0.188 | 0.172 | 0.152 | 0.124 | 0.114 |
|  | **Contents (2)** | 0.225 | 0.200 | 0.189 | 0.171 | 0.159 |
| **0940** | **Building (1)** | 0.091 | 0.082 | 0.077 | 0.061 | 0.055 |
|  | **Contents (2)** | 0.114 | 0.100 | 0.095 | 0.084 | 0.082 |
| **0951** | **Building (1)** | 0.405 | 0.364 | 0.323 | 0.260 | 0.241 |
|  | **Contents (2)** | 0.445 | 0.401 | 0.382 | 0.337 | 0.312 |
| **Territory** | | | | | **Territorial Multiplier** | |
|  | Detroit | | | | 3.111 | |
|  | Balance of State (Michigan) | | | | 1.000 | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |

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

All rates are subject to protection class and territorial multipliers.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **CSP Class Codes And Description** | | | | | | |
| **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 | | | | | |
|  |  | | | | | |
|  |  | **Construction (Code)** | | | | |
| **CSP Class Code** | **Coverage** | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0952** | **Building (1)** | 0.135 | 0.124 | 0.110 | 0.088 | 0.082 |
|  | **Contents (2)** | 0.197 | 0.176 | 0.166 | 0.148 | 0.135 |
| **1000** | **Building (1)** | 0.028 | 0.025 | 0.024 | 0.020 | 0.018 |
|  | **Contents (2)** | 0.025 | 0.024 | 0.023 | 0.020 | 0.018 |
| **1051** | **Building (1)** | 0.018 | 0.015 | 0.015 | 0.012 | 0.012 |
|  | **Contents (2)** | 0.024 | 0.023 | 0.020 | 0.018 | 0.015 |
| **1052** | **Building (1)** | 0.072 | 0.065 | 0.057 | 0.046 | 0.044 |
|  | **Contents (2)** | 0.081 | 0.072 | 0.070 | 0.060 | 0.057 |
| **1070** | **Building (1)** | 0.027 | 0.025 | 0.024 | 0.018 | 0.018 |
|  | **Contents (2)** | 0.030 | 0.028 | 0.028 | 0.025 | 0.024 |
| **1150** | **Building (1)** | 0.218 | 0.196 | 0.173 | 0.140 | 0.131 |
|  |  |  |  |  |  |  |
| **1211** | **Building (1)** | 0.128 | 0.115 | 0.104 | 0.083 | 0.078 |
|  | **Contents (2)** | 0.149 | 0.137 | 0.128 | 0.113 | 0.106 |
| **1212** | **Building (1)** | 0.102 | 0.092 | 0.082 | 0.065 | 0.063 |
|  | **Contents (2)** | 0.126 | 0.113 | 0.106 | 0.093 | 0.089 |
| **1213** | **Building (1)** | 0.091 | 0.081 | 0.070 | 0.061 | 0.055 |
|  | **Contents (2)** | 0.118 | 0.107 | 0.102 | 0.091 | 0.083 |
| **1220** | **Building (1)** | 0.107 | 0.096 | 0.088 | 0.069 | 0.065 |
|  | **Contents (2)** | 0.129 | 0.117 | 0.109 | 0.098 | 0.092 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Territory** | | | | | **Territorial Multiplier** | |
|  | Detroit | | | | 3.111 | |
|  | Balance of State (Michigan) | | | | 1.000 | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |

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

All rates are subject to protection class and territorial multipliers.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **CSP Class Codes And Description** | | | | | | |
| **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 | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | **Construction (Code)** | | | | |
| **CSP Class Code** | **Coverage** | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **1230** | **Building (1)** | 0.093 | 0.083 | 0.074 | 0.063 | 0.056 |
|  | **Contents (2)** | 0.127 | 0.114 | 0.107 | 0.095 | 0.089 |
| **1400** | **Building (1)** | 0.276 | 0.248 | 0.222 | 0.180 | 0.168 |
|  | **Contents (2)** | 0.336 | 0.304 | 0.287 | 0.252 | 0.235 |
|  | **Yard** | 0.418 |  | 0.043 |  |  |
| **1650** | **Building (1)** | 0.166 | 0.149 | 0.133 | 0.107 | 0.100 |
|  | **Contents (2)** | 0.211 | 0.189 | 0.179 | 0.158 | 0.148 |
|  | **Yard** | 0.115 |  | 0.015 |  |  |
| **1700** | **Building (1)** | 0.137 | 0.120 | 0.107 | 0.089 | 0.081 |
|  | **Contents (2)** | 0.207 | 0.186 | 0.175 | 0.155 | 0.145 |
|  | **Yard** | 0.113 |  | 0.012 |  |  |
| **1751** | **Building (1)** | 0.088 | 0.080 | 0.069 | 0.056 | 0.054 |
|  | **Contents (2)** | 0.113 | 0.102 | 0.096 | 0.088 | 0.080 |
| **1752** | **Building (1)** | 0.082 | 0.073 | 0.065 | 0.055 | 0.050 |
|  | **Contents (2)** | 0.081 | 0.073 | 0.068 | 0.063 | 0.056 |
| **2200** | **Building (1)** | 0.512 | 0.466 | 0.413 | 0.338 | 0.310 |
|  | **Contents (2)** | 0.614 | 0.553 | 0.517 | 0.458 | 0.429 |
| **2205** | **Building (1)** | 0.512 | 0.466 | 0.413 | 0.338 | 0.310 |
|  | **Contents (2)** | 0.614 | 0.553 | 0.517 | 0.458 | 0.429 |
| **2350** | **Building (1)** | 0.333 | 0.297 | 0.266 | 0.217 | 0.197 |
|  | **Contents (2)** | 0.393 | 0.356 | 0.333 | 0.294 | 0.275 |
|  |  |  |  |  |  |  |
| **Territory** | | | | | **Territorial Multiplier** | |
|  | Detroit | | | | 3.111 | |
|  | Balance of State (Michigan) | | | | 1.000 | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |

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

All rates are subject to protection class and territorial multipliers.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **CSP Class Codes And Description** | | | | | | |
| **2459** | Distilleries and Wineries | | | | | |
| **2800** | Textile Mill Products | | | | | |
| **3409** | Leather and Leather Products | | | | | |
| **4809** | Printing | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | | | | | |
|  |  | **Construction (Code)** | | | | |
| **CSP Class Code** | **Coverage** | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **2459** | **Building (1)** | 0.217 | 0.194 | 0.171 | 0.140 | 0.127 |
|  | **Contents (2)** | 0.275 | 0.248 | 0.239 | 0.211 | 0.194 |
| **2800** | **Building (1)** | 0.614 | 0.554 | 0.497 | 0.401 | 0.374 |
|  | **Contents (2)** | 0.810 | 0.731 | 0.686 | 0.605 | 0.568 |
| **3409** | **Building (1)** | 0.378 | 0.342 | 0.302 | 0.244 | 0.226 |
|  | **Contents (2)** | 0.439 | 0.394 | 0.372 | 0.327 | 0.305 |
| **4809** | **Building (1)** | 0.292 | 0.261 | 0.229 | 0.186 | 0.173 |
|  | **Contents (2)** | 0.351 | 0.316 | 0.301 | 0.266 | 0.249 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Territory** | | | | | **Territorial Multiplier** | |
|  | Detroit | | | | 3.111 | |
|  | Balance of State (Michigan) | | | | 1.000 | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |
|  |  | | | |  | |