MONTANA

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

Basic Group I Sub-Standard Condition Charges........................................... E16

**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)** Determine where the property is located based on information in Paragraph **E.2.e.(5).**

**(3)** For Symbols **A, AB** and **B,** use the applicable rate.

**(4)** For symbols with numerical prefixes, multiply the applicable rate by the prefix shown in Rule **70.E.2.a.**

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|  |  | | **Symbol/Loss Cost** | | |
|  |  | | **A** | **AB** | **B** |
|  | **Division A** | | | | |
|  |  | Building | .048 | .061 | .072 |
|  |  | Contents | .038 | .045 | .051 |
|  |  |  |  |  |  |
|  | **Division B** | | | | |
|  |  | Building | .074 | .094 | .112 |
|  |  | Contents | .059 | .070 | .079 |
|  |  |  |  |  |  |
|  | **Division C** | | | | |
|  |  | Building | .131 | .170 | .202 |
|  |  | Contents | .104 | .125 | .140 |

**(5)** Montana Divisions

**Division A**

Counties of Beaverhead, Broadwater, Deer Lodge, Flathead, Gallatin, Granite, Jefferson, Lake, Lewis and Clark, Lincoln, Madison, Mineral, Missoula, Powell, Ravalli, Sanders and Silver Bow

**Division B**

Counties of Cascade, Glacier, Liberty, Meagher, Park, Pondera, Teton and Toole

**Division C**

All remaining Montana counties

**72. CAUSES OF LOSS – SPECIAL FORM**

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

**b.(1)** Building Coverage – Loss Cost: .060

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

|  |  |  |
| --- | --- | --- |
|  | **Occupancy Category** | **Loss Cost** |
|  | Residential Apartments and Condominiums | .254 |
|  | Offices | .117 |
|  | Mercantile – High | .161 |
|  | Mercantile – Medium | .136 |
|  | Mercantile – Low | .105 |
|  | Motels and Hotels | .074 |
|  | Institutional – High | .076 |
|  | Institutional – Low | .053 |
|  | Industrial and Processing – High | .149 |
|  | Industrial and Processing – Low | .114 |
|  | Service – High | .121 |
|  | Service – Low | .094 |
|  | Contractors | .173 |
|  | **Territory (County)** | **Territorial Multiplier** |
|  | Entire State | 1.000 |

**85. BASIC GROUP I CLASS LOSS COSTS**

All rates are subject to protection class and territorial multipliers.

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| **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 | | | | | |
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|  |  | **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)** | 0.104 | 0.095 | 0.084 | 0.067 | 0.062 |
|  | **Contents (2)** | 0.106 | 0.095 | 0.089 | 0.078 | 0.073 |
| **0075** | **Building (1)** | 0.104 | 0.095 | 0.084 | 0.067 | 0.062 |
|  | **Contents (2)** | 0.106 | 0.095 | 0.089 | 0.078 | 0.073 |
| **0076** | **Building (1)** | 0.104 | 0.095 | 0.084 | 0.067 | 0.062 |
|  | **Contents (2)** | 0.106 | 0.095 | 0.089 | 0.078 | 0.073 |
| **0077** | **Building (1)** | 0.096 | 0.085 | 0.076 | 0.061 | 0.059 |
|  | **Contents (2)** | 0.099 | 0.089 | 0.084 | 0.075 | 0.069 |
| **0078** | **Building (1)** | 0.096 | 0.085 | 0.076 | 0.061 | 0.059 |
|  | **Contents (2)** | 0.099 | 0.089 | 0.084 | 0.075 | 0.069 |
| **0079** | **Building (1)** | 0.096 | 0.085 | 0.076 | 0.061 | 0.059 |
|  | **Contents (2)** | 0.099 | 0.089 | 0.084 | 0.075 | 0.069 |
| **0196** | **Building (1)** | 0.063 | 0.059 | 0.050 | 0.043 | 0.038 |
|  | **Contents (2)** | 0.071 | 0.063 | 0.060 | 0.054 | 0.049 |
| **0197** | **Building (1)** | 0.063 | 0.059 | 0.050 | 0.043 | 0.038 |
|  | **Contents (2)** | 0.071 | 0.063 | 0.060 | 0.054 | 0.049 |
| **0198** | **Building (1)** | 0.063 | 0.059 | 0.050 | 0.043 | 0.038 |
|  | **Contents (2)** | 0.071 | 0.063 | 0.060 | 0.054 | 0.049 |
| **0311** | **Building (1)** | 0.172 | 0.155 | 0.138 | 0.112 | 0.104 |
|  | **Contents (2)** | 0.193 | 0.177 | 0.166 | 0.146 | 0.136 |
| **0312** | **Building (1)** | 0.172 | 0.155 | 0.138 | 0.112 | 0.104 |
|  | **Contents (2)** | 0.193 | 0.177 | 0.166 | 0.146 | 0.136 |
| **Territory** | | | | | **Territorial Multiplier** | |
|  | Entire State (Montana) | | | | 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.

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| **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 | | | | | |
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|  |  | **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)** | 0.172 | 0.155 | 0.138 | 0.112 | 0.104 |
|  | **Contents (2)** | 0.193 | 0.177 | 0.166 | 0.146 | 0.136 |
| **0321** | **Building (1)** | 0.264 | 0.239 | 0.210 | 0.172 | 0.159 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.393 | 0.352 | 0.336 | 0.295 | 0.275 |
|  | **B&C** | 0.461 | 0.413 | 0.391 | 0.345 | 0.324 |
| **0322** | **Building (1)** | 0.264 | 0.239 | 0.210 | 0.172 | 0.159 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.393 | 0.352 | 0.336 | 0.295 | 0.275 |
|  | **B&C** | 0.461 | 0.413 | 0.391 | 0.345 | 0.324 |
| **0323** | **Building (1)** | 0.264 | 0.239 | 0.210 | 0.172 | 0.159 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.393 | 0.352 | 0.336 | 0.295 | 0.275 |
|  | **B&C** | 0.461 | 0.413 | 0.391 | 0.345 | 0.324 |
| **0331** | **Building (1)** | 0.096 | 0.086 | 0.077 | 0.061 | 0.059 |
|  | **Contents (2)** | 0.085 | 0.076 | 0.070 | 0.062 | 0.059 |
| **0332** | **Building (1)** | 0.096 | 0.086 | 0.077 | 0.061 | 0.059 |
|  | **Contents (2)** | 0.085 | 0.076 | 0.070 | 0.062 | 0.059 |
| **0333** | **Building (1)** | 0.096 | 0.086 | 0.077 | 0.061 | 0.059 |
|  | **Contents (2)** | 0.085 | 0.076 | 0.070 | 0.062 | 0.059 |
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| **Territory** | | | | | **Territorial Multiplier** | |
|  | Entire State (Montana) | | | | 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.

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| **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 | | | | | |
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|  |  | **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)** | 0.149 | 0.135 | 0.119 | 0.097 | 0.088 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.171 | 0.152 | 0.143 | 0.126 | 0.117 |
|  | **B&C** | 0.200 | 0.180 | 0.171 | 0.149 | 0.139 |
| **0342** | **Building (1)** | 0.149 | 0.135 | 0.119 | 0.097 | 0.088 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.171 | 0.152 | 0.143 | 0.126 | 0.117 |
|  | **B&C** | 0.200 | 0.180 | 0.171 | 0.149 | 0.139 |
| **0343** | **Building (1)** | 0.149 | 0.135 | 0.119 | 0.097 | 0.088 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.171 | 0.152 | 0.143 | 0.126 | 0.117 |
|  | **B&C** | 0.200 | 0.180 | 0.171 | 0.149 | 0.139 |
| **0511** | **Building (1)** | 0.185 | 0.166 | 0.146 | 0.118 | 0.110 |
|  | **Contents (2)** | 0.303 | 0.273 | 0.259 | 0.227 | 0.214 |
| **0512** | **Building (1)** | 0.177 | 0.157 | 0.139 | 0.114 | 0.105 |
|  | **Contents (2)** | 0.272 | 0.245 | 0.229 | 0.203 | 0.188 |
| **0520** | **Building (1)** | 0.219 | 0.196 | 0.177 | 0.140 | 0.129 |
|  | **Contents (2)** | 0.393 | 0.354 | 0.336 | 0.295 | 0.277 |
| **0531** | **Building (1)** | 0.185 | 0.166 | 0.148 | 0.120 | 0.110 |
|  | **Contents (2)** | 0.322 | 0.287 | 0.272 | 0.240 | 0.225 |
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| **Territory** | | | | | **Territorial Multiplier** | |
|  | Entire State (Montana) | | | | 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.

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| **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 | | | | | |
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|  |  | **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)** | 0.283 | 0.254 | 0.227 | 0.185 | 0.170 |
|  | **Contents (2)** | 0.393 | 0.354 | 0.336 | 0.295 | 0.277 |
| **0533** | **Building (1)** | 0.223 | 0.199 | 0.180 | 0.143 | 0.134 |
|  | **Contents (2)** | 0.316 | 0.285 | 0.268 | 0.239 | 0.223 |
| **0534** | **Building (1)** | 0.312 | 0.278 | 0.247 | 0.202 | 0.186 |
|  | **Contents (2)** | 0.333 | 0.299 | 0.283 | 0.248 | 0.234 |
| **0535** | **Building (1)** | 0.223 | 0.199 | 0.180 | 0.143 | 0.134 |
|  | **Contents (2)** | 0.316 | 0.285 | 0.268 | 0.239 | 0.223 |
| **0541** | **Building (1)** | 0.334 | 0.302 | 0.268 | 0.218 | 0.203 |
|  | **Contents (2)** | 0.360 | 0.323 | 0.304 | 0.268 | 0.250 |
| **0545** | **Building (1)** | 0.393 | 0.356 | 0.318 | 0.257 | 0.238 |
|  | **Contents (2)** | 0.446 | 0.403 | 0.379 | 0.334 | 0.312 |
| **0550** | **Building (1)** | 0.166 | 0.149 | 0.134 | 0.108 | 0.100 |
|  | **Contents (2)** | 0.327 | 0.295 | 0.278 | 0.246 | 0.229 |
| **0561** | **Building (1)** | 0.178 | 0.160 | 0.140 | 0.114 | 0.106 |
|  | **Contents (2)** | 0.327 | 0.295 | 0.278 | 0.246 | 0.229 |
| **0562** | **Building (1)** | 0.199 | 0.181 | 0.161 | 0.129 | 0.120 |
|  | **Contents (2)** | 0.364 | 0.327 | 0.311 | 0.273 | 0.254 |
| **0563** | **Building (1)** | 0.198 | 0.180 | 0.160 | 0.128 | 0.118 |
|  | **Contents (2)** | 0.272 | 0.245 | 0.229 | 0.203 | 0.188 |
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| **Territory** | | | | | **Territorial Multiplier** | |
|  | Entire State (Montana) | | | | 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.

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| **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 | | | | | |
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|  |  | **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)** | 0.273 | 0.246 | 0.219 | 0.180 | 0.165 |
|  | **Contents (2)** | 0.476 | 0.430 | 0.405 | 0.357 | 0.334 |
| **0565** | **Building (1)** | 0.182 | 0.165 | 0.144 | 0.118 | 0.108 |
|  | **Contents (2)** | 0.266 | 0.239 | 0.225 | 0.199 | 0.186 |
| **0566** | **Building (1)** | 0.205 | 0.185 | 0.166 | 0.134 | 0.125 |
|  | **Contents (2)** | 0.357 | 0.324 | 0.303 | 0.268 | 0.252 |
| **0567** | **Building (1)** | 0.185 | 0.166 | 0.146 | 0.118 | 0.110 |
|  | **Contents (2)** | 0.303 | 0.273 | 0.259 | 0.227 | 0.214 |
| **0570** | **Building (1)** | 0.185 | 0.166 | 0.146 | 0.118 | 0.110 |
|  | **Contents (2)** | 0.322 | 0.287 | 0.272 | 0.240 | 0.225 |
| **0574** | **Building (1)** | 0.185 | 0.166 | 0.146 | 0.118 | 0.110 |
|  | **Contents (2)** | 0.303 | 0.273 | 0.259 | 0.227 | 0.214 |
| **0575** | **Building (1)** | 0.185 | 0.166 | 0.146 | 0.118 | 0.110 |
|  | **Contents (2)** | 0.322 | 0.287 | 0.272 | 0.240 | 0.225 |
| **0580** | **Building (1)** | 0.185 | 0.166 | 0.146 | 0.118 | 0.110 |
|  | **Contents (2)** | 0.334 | 0.301 | 0.285 | 0.252 | 0.237 |
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| **Territory** | | | | | **Territorial Multiplier** | |
|  | Entire State (Montana) | | | | 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.

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| **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 | | | | | |
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|  |  | **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)** | 0.195 | 0.177 | 0.156 | 0.126 | 0.117 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.322 | 0.287 | 0.272 | 0.240 | 0.225 |
|  | **B** | 0.389 | 0.350 | 0.333 | 0.293 | 0.273 |
|  | **C** | 0.352 | 0.316 | 0.301 | 0.266 | 0.246 |
| **0582** | **Building (1)** | 0.216 | 0.193 | 0.172 | 0.140 | 0.128 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.285 | 0.259 | 0.245 | 0.214 | 0.199 |
|  | **B** | 0.350 | 0.314 | 0.299 | 0.263 | 0.245 |
|  | **C** | 0.316 | 0.285 | 0.268 | 0.239 | 0.223 |
| **0585** | **Building (1)** | 0.185 | 0.166 | 0.146 | 0.118 | 0.110 |
|  | **Contents (2)** | 0.334 | 0.301 | 0.285 | 0.252 | 0.237 |
| **0701** | **Building (1)** | 0.073 | 0.064 | 0.059 | 0.046 | 0.043 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.080 | 0.073 | 0.066 | 0.060 | 0.056 |
|  | **B** | 0.116 | 0.106 | 0.100 | 0.089 | 0.082 |
|  | **C** | 0.091 | 0.082 | 0.078 | 0.069 | 0.064 |
| **0702** | **Building (1)** | 0.100 | 0.089 | 0.081 | 0.064 | 0.060 |
|  | **Contents (2)** |  |  |  |  |  |
|  | **A** | 0.120 | 0.107 | 0.101 | 0.088 | 0.083 |
|  | **B** | 0.164 | 0.149 | 0.140 | 0.123 | 0.115 |
|  | **C** | 0.146 | 0.132 | 0.125 | 0.110 | 0.103 |
| **Territory** | | | | | **Territorial Multiplier** | |
|  | Entire State (Montana) | | | | 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.

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| **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)** | 0.299 | 0.269 | 0.238 | 0.193 | 0.179 |
|  | **Contents (2)** | 0.328 | 0.298 | 0.280 | 0.245 | 0.231 |
| **0743** | **Building (1)** | 0.299 | 0.269 | 0.238 | 0.193 | 0.179 |
|  | **Contents (2)** | 0.328 | 0.298 | 0.280 | 0.245 | 0.231 |
| **0744** | **Building (1)** | 0.299 | 0.269 | 0.238 | 0.193 | 0.179 |
|  | **Contents (2)** | 0.328 | 0.298 | 0.280 | 0.245 | 0.231 |
| **0745** | **Building (1)** | 0.129 | 0.115 | 0.106 | 0.084 | 0.077 |
|  | **Contents (2)** | 0.141 | 0.126 | 0.122 | 0.108 | 0.100 |
| **0746** | **Building (1)** | 0.129 | 0.115 | 0.106 | 0.084 | 0.077 |
|  | **Contents (2)** | 0.141 | 0.126 | 0.122 | 0.108 | 0.100 |
| **0747** | **Building (1)** | 0.129 | 0.115 | 0.106 | 0.084 | 0.077 |
|  | **Contents (2)** | 0.141 | 0.126 | 0.122 | 0.108 | 0.100 |
| **0755** | **Building (1)** | 0.333 | 0.299 | 0.265 | 0.216 | 0.199 |
|  | **Contents (2)** | 0.381 | 0.342 | 0.325 | 0.286 | 0.266 |
| **0756** | **Building (1)** | 0.136 | 0.121 | 0.108 | 0.086 | 0.081 |
|  | **Contents (2)** | 0.153 | 0.139 | 0.131 | 0.115 | 0.108 |
| **0757** | **Building (1)** | 0.146 | 0.131 | 0.115 | 0.095 | 0.086 |
|  | **Contents (2)** | 0.153 | 0.139 | 0.131 | 0.115 | 0.108 |
| **0831** | **Building (1)** | 0.113 | 0.103 | 0.088 | 0.073 | 0.067 |
|  | **Contents (2)** | 0.131 | 0.116 | 0.111 | 0.099 | 0.089 |
| **0832** | **Building (1)** | 0.144 | 0.129 | 0.115 | 0.095 | 0.086 |
|  | **Contents (2)** | 0.153 | 0.139 | 0.131 | 0.115 | 0.108 |
| **Territory** | | | | | **Territorial Multiplier** | |
|  | Entire State (Montana) | | | | 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.

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| **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 | | | | | |
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|  |  | **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)** | 0.122 | 0.111 | 0.099 | 0.080 | 0.073 |
|  | **Contents (2)** | 0.143 | 0.127 | 0.121 | 0.108 | 0.100 |
| **0834** | **Building (1)** | 0.197 | 0.179 | 0.157 | 0.127 | 0.117 |
|  | **Contents (2)** | 0.200 | 0.181 | 0.171 | 0.151 | 0.140 |
| **0841** | **Building (1)** | 0.200 | 0.181 | 0.160 | 0.131 | 0.119 |
|  | **Contents (2)** | 0.208 | 0.189 | 0.179 | 0.156 | 0.147 |
| **0843** | **Building (1)** | 0.100 | 0.088 | 0.080 | 0.065 | 0.060 |
|  | **Contents (2)** | 0.106 | 0.096 | 0.088 | 0.080 | 0.073 |
| **0844** | **Building (1)** | 0.136 | 0.121 | 0.108 | 0.086 | 0.081 |
|  | **Contents (2)** | 0.148 | 0.134 | 0.126 | 0.112 | 0.104 |
| **0845** | **Building (1)** | 0.087 | 0.080 | 0.071 | 0.059 | 0.055 |
|  | **Contents (2)** | 0.103 | 0.089 | 0.086 | 0.077 | 0.071 |
| **0846** | **Building (1)** | 0.187 | 0.168 | 0.148 | 0.121 | 0.112 |
|  | **Contents (2)** | 0.184 | 0.166 | 0.156 | 0.138 | 0.127 |
| **0851** | **Building (1)** | 0.054 | 0.048 | 0.045 | 0.035 | 0.034 |
|  | **Contents (2)** | 0.063 | 0.057 | 0.054 | 0.047 | 0.045 |
| **0852** | **Building (1)** | 0.057 | 0.052 | 0.046 | 0.037 | 0.034 |
|  | **Contents (2)** | 0.065 | 0.060 | 0.055 | 0.048 | 0.047 |
| **0900** | **Building (1)** | 0.103 | 0.094 | 0.082 | 0.067 | 0.063 |
|  | **Contents (2)** | 0.112 | 0.100 | 0.094 | 0.081 | 0.077 |
| **0911** | **Building (1)** | 0.360 | 0.326 | 0.289 | 0.234 | 0.216 |
|  | **Contents (2)** | 0.426 | 0.384 | 0.361 | 0.320 | 0.298 |
| **Territory** | | | | | **Territorial Multiplier** | |
|  | Entire State (Montana) | | | | 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.

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| **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)** | 0.475 | 0.430 | 0.383 | 0.310 | 0.285 |
|  | **Contents (2)** | 0.589 | 0.528 | 0.499 | 0.439 | 0.411 |
| **0913** | **Building (1)** | 0.313 | 0.282 | 0.249 | 0.205 | 0.189 |
|  | **Contents (2)** | 0.367 | 0.331 | 0.312 | 0.275 | 0.257 |
| **0921** | **Building (1)** | 0.189 | 0.168 | 0.150 | 0.122 | 0.115 |
|  | **Contents (2)** | 0.222 | 0.201 | 0.190 | 0.167 | 0.157 |
| **0922** | **Building (1)** | 0.208 | 0.189 | 0.167 | 0.137 | 0.125 |
|  | **Contents (2)** | 0.254 | 0.228 | 0.216 | 0.192 | 0.177 |
| **0923** | **Building (1)** | 0.139 | 0.125 | 0.111 | 0.089 | 0.082 |
|  | **Contents (2)** | 0.149 | 0.135 | 0.126 | 0.111 | 0.104 |
| **0931** | **Building (1)** | 0.120 | 0.108 | 0.096 | 0.079 | 0.071 |
|  | **Contents (2)** | 0.140 | 0.125 | 0.120 | 0.106 | 0.098 |
| **0932** | **Building (1)** | 0.171 | 0.153 | 0.137 | 0.110 | 0.104 |
|  | **Contents (2)** | 0.207 | 0.189 | 0.177 | 0.156 | 0.144 |
| **0933** | **Building (1)** | 0.143 | 0.129 | 0.115 | 0.091 | 0.086 |
|  | **Contents (2)** | 0.181 | 0.166 | 0.155 | 0.137 | 0.126 |
| **0934** | **Building (1)** | 0.189 | 0.170 | 0.150 | 0.122 | 0.113 |
|  | **Contents (2)** | 0.222 | 0.200 | 0.190 | 0.167 | 0.156 |
| **0940** | **Building (1)** | 0.089 | 0.083 | 0.073 | 0.060 | 0.056 |
|  | **Contents (2)** | 0.113 | 0.103 | 0.096 | 0.085 | 0.080 |
| **0951** | **Building (1)** | 0.386 | 0.347 | 0.309 | 0.252 | 0.231 |
|  | **Contents (2)** | 0.427 | 0.384 | 0.364 | 0.322 | 0.300 |
| **Territory** | | | | | **Territorial Multiplier** | |
|  | Entire State (Montana) | | | | 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.

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| **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)** | 0.131 | 0.116 | 0.105 | 0.084 | 0.078 |
|  | **Contents (2)** | 0.188 | 0.169 | 0.158 | 0.140 | 0.131 |
| **1000** | **Building (1)** | 0.070 | 0.062 | 0.056 | 0.045 | 0.041 |
|  | **Contents (2)** | 0.061 | 0.056 | 0.052 | 0.045 | 0.043 |
| **1051** | **Building (1)** | 0.044 | 0.038 | 0.035 | 0.028 | 0.026 |
|  | **Contents (2)** | 0.057 | 0.050 | 0.047 | 0.043 | 0.038 |
| **1052** | **Building (1)** | 0.060 | 0.052 | 0.046 | 0.038 | 0.035 |
|  | **Contents (2)** | 0.067 | 0.061 | 0.057 | 0.049 | 0.046 |
| **1070** | **Building (1)** | 0.066 | 0.061 | 0.054 | 0.044 | 0.040 |
|  | **Contents (2)** | 0.080 | 0.073 | 0.069 | 0.061 | 0.057 |
| **1150** | **Building (1)** | 0.048 | 0.045 | 0.038 | 0.030 | 0.028 |
|  |  |  |  |  |  |  |
| **1211** | **Building (1)** | 0.226 | 0.203 | 0.180 | 0.147 | 0.137 |
|  | **Contents (2)** | 0.266 | 0.239 | 0.226 | 0.198 | 0.185 |
| **1212** | **Building (1)** | 0.179 | 0.162 | 0.144 | 0.117 | 0.110 |
|  | **Contents (2)** | 0.220 | 0.197 | 0.185 | 0.166 | 0.153 |
| **1213** | **Building (1)** | 0.158 | 0.143 | 0.126 | 0.105 | 0.096 |
|  | **Contents (2)** | 0.209 | 0.190 | 0.179 | 0.158 | 0.147 |
| **1220** | **Building (1)** | 0.190 | 0.170 | 0.150 | 0.123 | 0.115 |
|  | **Contents (2)** | 0.229 | 0.206 | 0.195 | 0.173 | 0.162 |
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| **Territory** | | | | | **Territorial Multiplier** | |
|  | Entire State (Montana) | | | | 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.

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| **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 | | | | | |
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|  |  | **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)** | 0.165 | 0.147 | 0.131 | 0.108 | 0.100 |
|  | **Contents (2)** | 0.223 | 0.200 | 0.190 | 0.167 | 0.155 |
| **1400** | **Building (1)** | 0.489 | 0.438 | 0.392 | 0.318 | 0.293 |
|  | **Contents (2)** | 0.592 | 0.534 | 0.504 | 0.446 | 0.415 |
|  | **Yard** | 0.736 |  | 0.076 |  |  |
| **1650** | **Building (1)** | 0.291 | 0.261 | 0.232 | 0.190 | 0.175 |
|  | **Contents (2)** | 0.369 | 0.332 | 0.314 | 0.277 | 0.259 |
|  | **Yard** | 0.203 |  | 0.025 |  |  |
| **1700** | **Building (1)** | 0.237 | 0.213 | 0.192 | 0.155 | 0.143 |
|  | **Contents (2)** | 0.363 | 0.326 | 0.308 | 0.271 | 0.253 |
|  | **Yard** | 0.198 |  | 0.024 |  |  |
| **1751** | **Building (1)** | 0.152 | 0.139 | 0.123 | 0.100 | 0.093 |
|  | **Contents (2)** | 0.198 | 0.179 | 0.170 | 0.150 | 0.140 |
| **1752** | **Building (1)** | 0.144 | 0.128 | 0.116 | 0.095 | 0.085 |
|  | **Contents (2)** | 0.143 | 0.127 | 0.122 | 0.108 | 0.100 |
| **2200** | **Building (1)** | 0.558 | 0.505 | 0.451 | 0.366 | 0.338 |
|  | **Contents (2)** | 0.666 | 0.601 | 0.565 | 0.498 | 0.470 |
| **2205** | **Building (1)** | 0.558 | 0.505 | 0.451 | 0.366 | 0.338 |
|  | **Contents (2)** | 0.666 | 0.601 | 0.565 | 0.498 | 0.470 |
| **2350** | **Building (1)** | 0.360 | 0.326 | 0.287 | 0.237 | 0.217 |
|  | **Contents (2)** | 0.427 | 0.385 | 0.360 | 0.319 | 0.300 |
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| **Territory** | | | | | **Territorial Multiplier** | |
|  | Entire State (Montana) | | | | 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.

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| **CSP Class Codes And Description** | | | | | | |
| **2459** | Distilleries and Wineries | | | | | |
| **2800** | Textile Mill Products | | | | | |
| **3409** | Leather and Leather Products | | | | | |
| **4809** | Printing | | | | | |
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|  |  | **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)** | 0.237 | 0.208 | 0.186 | 0.150 | 0.138 |
|  | **Contents (2)** | 0.300 | 0.270 | 0.259 | 0.227 | 0.208 |
| **2800** | **Building (1)** | 0.374 | 0.339 | 0.304 | 0.245 | 0.227 |
|  | **Contents (2)** | 0.495 | 0.447 | 0.419 | 0.370 | 0.347 |
| **3409** | **Building (1)** | 0.428 | 0.384 | 0.342 | 0.277 | 0.257 |
|  | **Contents (2)** | 0.497 | 0.447 | 0.421 | 0.371 | 0.344 |
| **4809** | **Building (1)** | 0.327 | 0.295 | 0.263 | 0.211 | 0.197 |
|  | **Contents (2)** | 0.400 | 0.359 | 0.338 | 0.299 | 0.281 |
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| **Territory** | | | | | **Territorial Multiplier** | |
|  | Entire State (Montana) | | | | 1.000 | |
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**85. BASIC GROUP I CLASS LOSS COSTS** (Cont'd)

**Sub-Standard Condition Charges (Not Applicable to Special Class Rates)**

Add the charges per $100 of insurance, when applicable to the Basic Group I Class Rates for both buildings and contents.

**Note 1.**

When any of the conditions indicated in this item apply, submit properties to the insuring company for review of the charges.

**Note 2.**

Charges under Items **a., b., c., d.** and **e.** below are cumulative.

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| --- | --- | --- | --- | --- | --- | --- |
|  | **SUB-STANDARD CONDITION** | | | **LOSS COSTS** | | |
|  |  | | | **Frame Non-Com- bustible Or Joisted Masonry Buildings** | **Masonry Non-Com- bustible Buildings** | **Modi- fied Fire Resistive Or Fire Resistive Buildings** |
|  |  | **a.** | Heating and Cooking: |  |  |  |
|  |  |  | Unsafe arrangement of heating including chimneys, stovepipes and gas vents and unsafe arrangement of cooking devices | .313 | .156 | .074 |
|  |  | **b.** | Wiring: |  |  |  |
|  |  |  | Unsafe or inadequate electric wiring, non-standard extensions, overload- ing, overfusing | .156 | .074 | .039 |
|  |  | **c.** | Conversion: |  |  |  |
|  |  |  | Subdivision or conversion of original living spaces into multiple units with overcrowded occupancy | .313 | .156 | .074 |
|  |  | **d.** | Physical Condition and Housekeeping: |  |  |  |
|  |  |  | Building not in good repair, roof or chimneys deteriorating, wood surfaces unpainted or decaying, garages or porches not well maintained and yards, basements, hallways or attics not kept clean and free from  rubbish and litter | .313 | .156 | .074 |
|  |  | **e.** | Exposure: |  |  |  |
|  |  |  | For adjoining properties of an exceptionally hazardous nature | .156 | .074 | .039 |