A3. BUILDING CODE EFFECTIVENESS GRADING

A. General Information

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

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

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

B. Community Grading

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

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

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

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

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

C. Individual Grading

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

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

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

D. Ungraded Risks

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

E. Rate Modification

1. Community Grading

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

a. Basic Group II Factors

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Territory | | | | | |
|  |  | Grade/(Code) | | Inland | Seacoast | Beach |
|  |  | 1 | (01) | 0.94 | 0.89 | 0.89 |
|  |  | 2 | (02) | 0.94 | 0.89 | 0.89 |
|  |  | 3 | (03) | 0.94 | 0.89 | 0.89 |
|  |  | 4 | (04) | 0.97 | 0.93 | 0.93 |
|  |  | 5 | (05) | 0.97 | 0.93 | 0.93 |
|  |  | 6 | (06) | 0.97 | 0.93 | 0.93 |
|  |  | 7 | (07) | 0.97 | 0.93 | 0.93 |
|  |  | 8 | (08) | 0.99 | 0.97 | 0.97 |
|  |  | 9 | (09) | 0.99 | 0.97 | 0.97 |
|  |  | 10 | (10) | 1.00 | 1.00 | 1.00 |
|  | Ungraded (99) | | | 1.00 | 1.00 | 1.00 |

Table A3.E.1.a. Basic Group II Factors

b. Earthquake Factors



|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | | Territory | | | |
|  |  | Grade/(Code) | | 1 | 2 | 3 | 4 |
|  |  | 1 | (01) | 0.90 | 0.90 | 0.90 | 0.90 |
|  |  | 2 | (02) | 0.90 | 0.90 | 0.90 | 0.90 |
|  |  | 3 | (03) | 0.90 | 0.90 | 0.90 | 0.90 |
|  |  | 4 | (04) | 1.00 | 1.00 | 1.00 | 1.00 |
|  |  | 5 | (05) | 1.00 | 1.00 | 1.00 | 1.00 |
|  |  | 6 | (06) | 1.00 | 1.00 | 1.00 | 1.00 |
|  |  | 7 | (07) | 1.00 | 1.00 | 1.00 | 1.00 |
|  |  | 8 | (08) | 1.10 | 1.09 | 1.09 | 1.09 |
|  |  | 9 | (09) | 1.10 | 1.09 | 1.09 | 1.09 |
|  |  | 10 | (10) | 1.16 | 1.15 | 1.14 | 1.14 |
|  | Ungraded (99) | | | 1.16 | 1.15 | 1.14 | 1.14 |

Table A3.E.1.b. Earthquake Factors

2. Individual Grading

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

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

Table A3.E.2. Individual Grading

A10. RESERVED FOR FUTURE USE

14. BASIC FORMS AND ENDORSEMENTS APPLICABLE

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

**C.** Attach South Carolina Changes – Valuation Endorsement CP 01 10 to all policies except when:

**1.** Real property is not covered; or

**2.** The policy is issued exempt from the South Carolina Valuation Law (see Rule **A4.** Valuation Clause).

**D.** Attach Exterior Paint And Waterproofing Exclusion Endorsement CP 01 05 for policies:

**1.** For which covered property is located in the Beach Territory; and

**2.** Windstorm or Hail is a covered cause of loss.

**E.** Attach South Carolina Changes – Cancellation And Nonrenewal Endorsement IL 02 49 to all policies.

**F.** Companies must stamp the words "COINSURANCE CLAUSE" onto the face of the policy if the Coinsurance Clause or its equivalent applies, in accordance with South Carolina Section 38-75-40. The following forms and endorsements contain such clauses:

Building And Personal Property Coverage Form CP 00 10

Condominium Association Coverage Form CP 00 17

Condominium Commercial Unit-owners Coverage Form CP 00 18

Builders Risk Coverage Form CP 00 20

Business Income (And Extra Expense) Coverage Form CP 00 30

Business Income (Without Extra Expense) Coverage Form CP 00 32

Tobacco Sales Warehouses Coverage Form CP 00 80

Standard Property Policy CP 00 99

Builders Risk Reporting Form CP 11 05

Value Reporting Form CP 13 10

Additional Locations – Special Coinsurance Provisions CP 13 20

Business Income Premium Adjustment CP 15 20

**G.** Attach South Carolina Changes – Legal Action Against Us Endorsement IL 01 94 to all policies.

38. BUILDING AND PERSONAL PROPERTY COVERAGE OPTIONS

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The following is added to Paragraph **T.4.b.:**

T. Spoilage Coverage

4. Premium Determination

b. Rates

**(3)** If Power Outage is a Covered Cause of Loss, multiply the Power Outage coverage rate by 1.25. If both Power Outage and Breakdown or Contamination are Covered Causes of Loss, multiply the combination rate by 1.10.

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70. CAUSES OF LOSS – BASIC FORM

Paragraph **E.1.e.(1)** is replaced by the following:

E. Rating Procedure

1. Property Damage – Group I Causes Of Loss

e. Coinsurance

(1) Specific Insurance

(a) Buildings

**(i)** Use an 80% or higher coinsurance percentage.

**(ii)** Use 80% coinsurance rates **except** as provided in Paragraph **E.1.e.(1)(a)(iii).**

**(iii)** If the policy is issued **exempt** from the South Carolina Valuation Law, pursuant to Section 38-75-30 of the Insurance Laws, use 80% or **higher** coinsurance rates. See Rule **A4.** for details of the exemption.

For exempt policies only, multiply the 80% coinsurance building rate by the appropriate factor to convert the 80% rate to 90% or 100% coinsurance.

|  |  |  |  |
| --- | --- | --- | --- |
|  | Percent Of Coinsurance | | Factor |
|  | 100% |  | .90 |
|  | 90% |  | .95 |

Table 70.E.1.e.(1)(a)(iii) Coinsurance Modification Factors – Group I – Buildings

**(iv)** For flat rates, multiply the applicable 80% coinsurance rate by 1.5 to convert the 80% coinsurance rate to a flat rate.

(b) Contents

**(i)** Multiply the 80% coinsurance personal property rate by the appropriate factor to convert the 80% rate to 90% or 100% coinsurance:

|  |  |  |  |
| --- | --- | --- | --- |
|  | Percent Of Coinsurance | | Factor |
|  | 100% |  | .90 |
|  | 90% |  | .95 |

Table 70.E.1.e.(1)(b)(i) Coinsurance Modification Factors – Group I – Contents

**(ii)** For flat rates, multiply the applicable 80% coinsurance rate by 1.5 to convert the 80% coinsurance rate to a flat rate.

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72. CAUSES OF LOSS – SPECIAL FORM

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

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

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

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

|  |  |  |  |
| --- | --- | --- | --- |
|  | Occupancy Category | Theft Exclusion Factor | |
|  | Residential Apartments And Condominiums |  | .60 |
|  | Motel-hotel Risks |  | .60 |
|  | Contractors Risks |  | .20 |
|  | All Other Risks |  | .40 |

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

73. CAUSES OF LOSS – EARTHQUAKE FORM

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

D. Rating Procedure

2. Deductibles

d. Earthquake Deductible Options

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

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

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

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

7. Sprinklered Risk

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

8. Building Height

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



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

Table 73.D.8. Building Height Modification Factors

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

E. Premium Determination

1. Rate Calculations

b. Time Element

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



74. OTHER CAUSES OF LOSS FORMS

Paragraphs **A.1.** and **A.2.** are replaced by the following:

A. Additional Exclusions

1. Explanation

One or more of the following causes of loss may be excluded from coverage under the Causes of Loss – Basic, Broad and Special Forms, as follows:

**a.** Windstorm or Hail may be excluded from **direct damage and Business Income Coverages only,** and **only** where such coverage is available from the South Carolina Windstorm & Hail Underwriting Association.

Windstorm or Hail may not be excluded from Extra Expense or Leasehold Interest Coverages.

**b.** Vandalism.

**c.** Sprinkler Leakage.

2. Forms

**a.** Use Windstorm Or Hail Exclusion – South Carolina Endorsement CP 10 59 to exclude Windstorm or Hail (direct damage and business income), in accordance with Paragraph **A.**

**b.** Use Vandalism Exclusion Endorsement CP 10 55 to exclude Vandalism.

**c.** Use Sprinkler Leakage Exclusion Endorsement CP 10 56 to exclude Sprinkler Leakage. Endorsement CP 10 56 may be used for properties which have a sprinkler leakage exposure, whether these properties qualify for sprinklered (specific) rating or are non-sprinkler-rated. Endorsement CP 10 56 may **not** be used on non-sprinkler-rated properties which do not have a sprinkler leakage exposure.

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

a. Windstorm Or Hail

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

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

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

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



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

The following is added to Paragraph **C.6.a.(5):**

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

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

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

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

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

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

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

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

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

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

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

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



85. BASIC GROUP I CLASS RATES

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

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

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

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

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

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

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

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

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

**1.** This transition rule applies:

**a.** To the first and second renewals of coverage on property rated based on the Basic Group I loss costs introduced in Notice to Manualholders CF-SC-2003-LC-001. These loss costs reflect class relativity changes as well as expansion of class rate eligibility;

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

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

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

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

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