

January 15, 2014

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Dwelling Policy Program
Protection Classification Information

The Rate Bureau recently filed and received approval of revisions to the Fire Suppression Rating Schedule (FSRS) and revisions to the Insurance Services Office (ISO) Community Mitigation Classifications (CMC) Manual which include a new protection classification 8B.

In order to maintain a single comprehensive source of Public Protection Classification information for Dwelling risks and as a result of the recent addition of protection class 8B, Rule **104.** deletes detailed information related to public protection classification information and instead adds an instruction to refer to the public protection classification information in the ISO Community Mitigation Classifications (CMC) Manual.

In addition, the following rules are revised in the Dwelling Manual to introduce new Protection Classification 8B. As a result, the rate(s) that currently apply to class 9 risks will now also apply to class 8B risks.

- ◆ Rule **301.** Base Premium Computation
- ◆ Rule **500.** Miscellaneous Loss Costs
- ◆ Rule **508.** Trees, Shrubs and Other Plants

These changes become effective in accordance with the following Rule of Application:

These changes become effective with respect to all new and renewal policies effective on or after April 1, 2014.

Please see to it that this circular is brought to the attention of all interested personnel in your company.

Sincerely,

F. Timothy Lucas

Personal Lines Manager

FTL:dms

Attachments

P-14-2

**RULE 104.
PROTECTION CLASSIFICATION INFORMATION**

Rule 104. is replaced by the following:

Determine the ISO Public Protection classification: refer to ISO's Community Mitigation Classifications (CMC) Manual applicable to the municipality or classified area where the insured property is located.

The Protection Class listings in the Community Mitigation Classification manual apply to risks insured under Dwelling Program policies.

- ~~A. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.).~~
- ~~B. In a classified area where a single classification is "9E", the classification is determined as follows:~~

Distance To Fire Station	Class
1. 5 road miles or less	9S
2. Between 5 and 6 road miles	9E

Table 104.B. Two Or More Classifications

- ~~C. In a classified area where two or more classifications are shown (Example: 6/9 or 6/9S), the classification is determined as follows:~~

Distance To Fire Station	Class
1. 5 road miles or less with hydrant within 1,000 feet	*
2. 5 road miles or less with hydrant beyond 1,000 feet	9 or 9S
3. Over 5 road miles	10
* First protection class (Example: 6/9 ... use Class 6)	

Table 104.C. Two Or More Classifications

- ~~D. In a classified area where two or more classifications are shown and an "E" is designated (Example: 6/9E), the classification is determined as follows:~~

Distance To Fire Station	Class
1. 5 road miles or less with hydrant within 1,000 feet	*
2. 5 road miles or less with hydrant beyond 1,000 feet	9S
3. Between 5 and 6 road miles	9E
4. Over 6 road miles	10
* First protection class (Example: 6/9E ... use Class 6)	

Table 104.D. Two Or More Classifications

**RULE 104.
PROTECTION CLASSIFICATION INFORMATION (Cont'd)**

- ~~E. In a classified area where split classifications are shown where no hydrants are installed (Example: 9/10), or where the hydrant distance does not apply due to an alternate creditable water supply (Example: 7/10), the classification is determined as follows:~~

- ~~1. If the split class is X/10 (Example: 7/10):~~
 - ~~a. Within 5 road miles of fire station, unless otherwise indicated, use first protection class.~~
 - ~~b. Over 5 road miles from fire station, use class 10.~~
- ~~2. If the split class is X/9E (Example: 7/9E):~~
 - ~~a. Within 5 road miles of fire station, unless otherwise indicated, use first protection class.~~
 - ~~b. Between 5 and 6 road miles of fire station use Class 9E.~~
 - ~~c. Over 6 road miles from fire station, use class 10.~~
- ~~F. Rural Fire Protection Districts are areas which have been inspected and for which protection classes are published.~~
- ~~G. All other properties are class 10.~~

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**RULE 301.
 BASE PREMIUM COMPUTATION**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 07, 08, 32				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 07	Territory 08	Territory 32
1-4	M F	\$	\$	\$
5-6	M F			
7	M F			
8	M F			
8B, 9, 9e, 9s	M F			
10	M F			

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#1(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 34, 36, 38				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 34	Territory 36	Territory 38
1-4	M F	\$	\$	\$
5-6	M F			
7	M F			
8	M F			
8B, 9, 9e, 9s	M F			
10	M F			

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#3(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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**RULE 301.
 BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 39, 41, 44				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 39	Territory 41	Territory 44
1-4	M F	\$	\$	\$
5-6	M F			
7	M F			
8	M F			
8B. 9, 9e, 9s	M F			
10	M F			

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#5(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 45, 46, 47				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 45	Territory 46	Territory 47
1-4	M F	\$	\$	\$
5-6	M F			
7	M F			
8	M F			
8B. 9, 9e, 9s	M F			
10	M F			

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#7(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

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**RULE 301.
 BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 48, 49, 52				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 48	Territory 49	Territory 52
1-4	M F	\$	\$	\$
5-6	M F			
7	M F			
8	M F			
8B, 9, 9e, 9s	M			
	F			
10	M			
	F			

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#9(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 53, 57, 60				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 53	Territory 57	Territory 60
1-4	M F	\$	\$	\$
5-6	M F			
7	M F			
8	M F			
8B, 9, 9e, 9s	M			
	F			
10	M			
	F			

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#11(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

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**RULE 301.
 BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 07, 08, 32				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 07	Territory 08	Territory 32
1-4	M F	\$	\$	\$
5-6	M F			
7	M F			
8	M F			
8B, 9, 9e, 9s	M F			
10	M F			

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#13(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 34, 36, 38				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 34	Territory 36	Territory 38
1-4	M F	\$	\$	\$
5-6	M F			
7	M F			
8	M F			
8B, 9, 9e, 9s	M F			
10	M F			

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#15(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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**RULE 301.
 BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 39, 41, 44				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 39	Territory 41	Territory 44
1-4	M F	\$	\$	\$
5-6	M F			
7	M F			
8	M F			
8B, 9, 9e, 9s	M			
	F			
10	M			
	F			

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#17(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 45, 46, 47				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 45	Territory 46	Territory 47
1-4	M F	\$	\$	\$
5-6	M F			
7	M F			
8	M F			
8B, 9, 9e, 9s	M			
	F			
10	M			
	F			

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#19(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

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**RULE 301.
 BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 48, 49, 52				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 48	Territory 49	Territory 52
1-4	M F	\$	\$	\$
5-6	M F			
7	M F			
8	M F			
8B, 9, 9e, 9s	M F			
10	M F			

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#21(R) Fire – Coverage C – All Forms –
 Non-seasonal And Seasonal Non-owner-occupied Key
 Premiums**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 53, 57, 60				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 53	Territory 57	Territory 60
1-4	M F	\$	\$	\$
5-6	M F			
7	M F			
8	M F			
8B, 9, 9e, 9s	M F			
10	M F			

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#23(R) Fire – Coverage C – All Forms –
 Non-seasonal And Seasonal Non-owner-occupied Key
 Premiums**

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**RULE 500.
 MISCELLANEOUS LOSS COSTS**

Rates Per \$1,000*	
Exposure	Rates
A. Fire: Protection Class 1 – 8 Fire: Protection Class 8B , 9, 9E, 9S & 10 B. Extended Coverage (DP 00 01) C. Broad Form (DP 00 02) D. Special Form (DP 00 03) E. Broad Form (DP 00 02) with Endorsement DP 04 65	\$
* These rates apply to all occupancies, territories, construction and protection classifications, unless otherwise specified. Rates for A. are cumulative with either B. , C. , D. , or E.	

Table 500.(R) Miscellaneous Rates

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**RULE 508.
 TREES, SHRUBS AND OTHER PLANTS**

C. Premium Computation

1. Fire, Extended Coverage, Broad And Special Forms

The rates in the following table apply to all occupancies, territories, construction and protection classifications, unless otherwise specified:

Fire (DP 00 01)		
Protection Class	Rates Per \$1,000	
1 – 8	\$	
<u>8B.</u> 9, 9E, 9S & 10		
Extended Coverage (DP 00 01) – All Specified Perils		
Territory	Rates Per \$1,000	
	Including Wind Or Hail	Excluding Wind Or Hail
07, 08	\$	\$
48, 49, 52		
32, 34, 41, 45 – 47, 53		
36, 38, 39, 44, 57, 60		
Windstorm Or Hail (DP 00 02 And DP 00 03)		
Territory	Rates Per \$1,000	
07, 08	\$	
48, 49, 52		
32, 34, 41, 45 – 47, 53		
36, 38, 39, 44, 57, 60		

Table 508.C.1.(R) Premium Computation