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SECTION XV RATING ASSOCIATION RULES

Applicable rules and Loss Costs of the Insurance Services Office, Inc. govern when not in conflict with rules and rates of the Plan.

Since early 1992, the Insurance Services Office has provided pure loss costs instead of rates. To arrive at a base rate using loss cost found in the I.S.O. manual, the following factors must be applied:

Dwelling Program Loss Costs

Dwelling Fire	X	3.35
Extended Coverage	X	1.72
Commercial Property Loss Costs	X	2.157

The resultant figure(s) will be the base rate(s) in dollars and cents per one hundred dollars of insured value.