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TEXAS COMMERCIAL PROPERTY RATING MANUAL

SCHEDULES AND RATES FOR CLASSES
OF RISKS RATED BY AGENTS,
COMPANIES, OR THE
TEXAS DEPARTMENT OF INSURANCE

Fire Section

Pages 1-288

Extended
Coverage
Section
EC

Electric
Light and Power
Section
EL&P

Agenda Item
1-80 & Application
For Approval
Certification
Program
Section
AI&A

Prescribed By The
STATE BOARD OF INSURANCE
Austin, Texas

This publication superseded all previous General Basis Schedules and amendments issued supplementary thereto.

TEXAS COMMERCIAL PROPERTY RATING MANUAL

RULES AND RATES
AND PREMIUMS
FOR
FIRE AND LIGHTNING POLICIES
PAGES 1 - 288

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CONSTRUCTION CLASSIFICATION OF BUILDINGS

CLASS B - Walls of brick, concrete, stone, adobe; or hollow masonry filler walls in reinforced concrete frame (columns of concrete frame not to be over 20 feet apart) or between concrete, brick or protected steel columns, pilasters or piers not over 20 feet apart supporting entire roof and floor loads.

NOTE: Supporting walls of hollow concrete masonry units listed by Underwriters' Laboratories, Inc., as B-4 retardants to be classed as "B".

CLASS C - Same as "B", except with wood shingle or board roof.

CLASS HTB - Walls of hollow masonry units veneered with brick or stone.

NOTE 1: Supporting walls of hollow concrete masonry units not veneered with brick or stone but certified in writing on prescribed forms by an acceptable testing laboratory as meeting Grade "N" or "S" requirements of the American Society for Testing Materials Specification C-90-44 to be classed as HTB. Units listed by Underwriters' Laboratories, Inc., as C-3 or D-2 retardants to be classed as HTB.

NOTE 2: Supporting walls of structural clay tile masonry units not veneered with brick or stone, but certified in writing on prescribed forms by an acceptable testing laboratory as meeting any grade of American Society for Testing Materials Specifications C 34-52 or C 212-52, which tile has three or more cells in wall thickness or which has two cells in wall thickness and contains at least forty-nine percent solid material in eight-inch units shall be classed as HTB.

CLASS HT - Walls of glass blocks or hollow tile masonry units of clay or concrete.

CLASS BV - Frame veneered with brick, stone or concrete, or brick nogged.

CLASS S - Walls of stucco not less than 1/4-inch thickness, or rigid cement type asbestos board on wood frame. (See note following ICMS below).

CLASS IC - Corrugated iron or sheet-metal on wood frame.

CLASS ICM - Structural metal frame throughout with sheet metal or other non-combustible material walls (including glass and glass block) and roof fastened to frame. Floors non-combustible. No combustible material in construction except, combustible inside trim, doors, partitions and window frames permitted.

CLASS ICMS (Substandard) - (1) Same construction as ICM except for wood nailing strips in roof and walls and/or with wood floors laid flat over non-combustible floors with no air space between, or (2) same construction as ICM except with 1-5/8 inch wood sheathed roof on steel trusses and girders, or (3) same construction as ICM except with wood floors of 1-5/8 inch solid planks with air space beneath, and with wood nailing strips in walls and roof, or (4) same construction as ICM except walls and roof may be incombustible cement asbestos facing, laminated on both sides of cane or wood fibreboard. (Cement asbestos to be not less than 1/8-inch in thickness.) (Two-story building with second floor wood does not qualify).

NOTE: Buildings qualifying as ICM or ICMS, except for floor, ceiling, roof and/or interior wall finish class as Stucco.

CLASS CD - Frame or wooden walls.

CLASS D - Frame, wooden, or metal clad with wood shingle or board roof.

NOTE 1: Above classifications except C, D, ICM and ICMS, contemplate roofs of metal, slate, tile, gravel or composition, on wood supports and/or wood deck.

NOTE 2: Classifications "FR" and "SFR" are abbreviations for Fire Resistive and Semi-Fire Resistive construction, respectively.

NOTE 3: Addition of "S" to classifications, HTB, HT, BV, or S signifies wood shingle or board roof.

MIXED CONSTRUCTION RULE

When walls are of two classes of construction, rate as for the classification comprising 50% or more of the building and make proportionate charge for inferior construction, unless otherwise provided for.

EXCEPTION: Special Hazards and School risks with all metal roofs, 2 or 3 outside masonry walls and 2 or 1 outside walls, respectively, of strictly ICM are to be classed and rated as ICM, with proportionate charge for hollow tile where applicable.

EXCEPTION: Condominium, Townhouse, Apartment Houses, Auto Courts, Boarding Houses, Rooming Houses and Dwellings. In applying this rule to arrive at rates or premiums for these classes use these rules except (1) Area of gable above ceiling to roof to be ignored (does not apply to FR and SFR Buildings). (2) Area of additions to be included. (3) No charge for inferior construction. (4) If 3 or more types of construction, see Rules below. (5) Applicable only to fire and extended coverage.

BUILDING OF THREE OR MORE TYPES OF CONSTRUCTION, WITH NO ONE TYPE COMPRISING 50% OF THE BUILDING:

To determine construction classification of such building(s), apply the following formula:

1. Begin with measurement of best type of construction.
2. Add second best construction.
3. Add third best construction; and if necessary
4. Add fourth best construction, and so on, consecutively, until a total equaling at least 50% of building is reached.
5. Class Building as type of construction last added to achieve 50% of building, and make proportionate charge for any remaining inferior construction.

NOTE: Where height of walls is not uniform, use wall areas (sq. ft.) as basis for above calculation; otherwise use linear feet measurements.

GROSS RATE CALCULATION RULE

In all calculations pertaining to rating schedules and published rates (before experience, coinsurance, etc.), each calculation shall be considered separately and fractions less than half a cent shall be dropped and fractions of half a cent and over shall be treated as a full cent. Calculations shall be made using percentages in lieu of complements.

EXAMPLES

Credit/Debit Factor	Rate (+)Factor=Result
-30%	$.25 - .08 (30\%) = .17$
+30%	$.25 + .08 (30\%) = .33$

Exception: In all instances, to determine KEY RATE CHARGE, refer to the precalculated Key Rate Charts on TCPRM pages

REFERENCE CHART - CONSTRUCTION CLASSIFICATIONS

<u>Construction Symbol</u>	<u>Similar Nationwide Construction Classification</u>	<u>Mercantile Rating Schedule*</u>	<u>Experience Classification All Schedules</u>
FRA	Class 6A	Fire Resistive	FR
FRB	Class 6B	Fire Resistive	FR
SFR	Class 5	Semi-Fire Resistive	SFR
NC-B, HTB, HT	Class 4 Non-combustible masonry	Brick	Brick Class
ICM	Class 3A Non-combustible metal	Brick	Brick Class
ICMS	Class 3B Non-combustible metal (Combustible nailing strips permitted)	Brick	Brick Class
S(ICM)**	Class 3C	Brick	Frame Class
Heavy Timber	Class 2A	Brick	Brick Class
Semi-Heavy Timber	Class 2B	Brick	Brick Class
B, C, HTB, HTBS, HT, HTS	Class 2C (Ordinary Masonry)	Brick	Brick Class
BV, BVS, S & SS	Class 1A (Frame)	Brick	Frame Class
CD, D & 1C	Class 1B (Frame)	Frame	Frame Class

*Special Class & Special Hazard Risks - Rate Under Special Schedules

**Buildings qualifying as ICM or ICMS, except for floor, ceiling, roof and/or interior wall finish.

PROTECTED & UNPROTECTED

PROTECTED RISKS are those within cities or towns having charge of less than \$.50 for "Water Works" in Key Rate Analysis (see Specific Rate Schedule for each community), and within distance shown below of standard public fire hydrant.

City or Town	Class of Risk	Distance
Incorporated	All within City Limits	None Specified
Unincorporated	Dwellings	1,000 feet
	All others	500 feet

UNPROTECTED RISKS are all those not qualifying as Protected.

This page reserved for future use.

OCCUPANCY TABLE

BRICK BUILDINGS

Rate on contents situated above or below grade floor, 10¢ higher than similar contents on grade floor.

This rule does not apply to contents owned by same party situated on grade and other floors.

In buildings of multiple occupancy, add to the Unoccupied Building rate the highest occupancy charge for building, to obtain Occupied Building Rate.

To ascertain Occupied Contents rate, add to the Unoccupied Building Rate the contents occupancy charge for contents being rated and the "differential" charge (i.e., the difference, if any, between the highest occupancy charge to building of any occupant and the building occupancy charge of the contents being rated).

NOTE: Rate on any contents of building shall not exceed the rate on contents fixing the Building rate; provided, however, that rate on no contents shall be less than were the foregoing rule not applied and no differential used. (That is, if contents charge for occupancy being rated equals or exceeds charge to contents for occupancy fixing building rate, waive differential charge).

The rule in the above Note does not apply to charge of 10 cents for contents above or below grade floor, that charge to be made in all cases; however, the charge shall not increase rate on grade floor contents.

FRAME BUILDINGS

Rate on contents situated above or below grade floor, 10¢ higher than similar contents on grade floor.

This rule does not apply to contents owned by the same party situated on grade and other floors.

In frame buildings the charge for contents occupancy shall also apply to the building.

OCCUPANCY TABLE

In cases of combination or mixed occupancies, rate together applying highest occupancy charge.

†Occupancies marked thus are not to be charged as additional occupants under Brick Mercantile Schedule.

*Contents rate on risk marked thus in no case to be less than rate of Building containing same.

To obtain occupied rates on Building and Contents, add to Unoccupied Building rate as ascertained by the mercantile schedule, as follows:

Class No.	F-R and S-F-R Grouping	OTC No.		For Building Rate	For Contents Rate
105	A	1.	† Academies and Schools in Mercantile Bldg.	\$.00	\$.10
510	D	2.	Acetylene Generator Houses	.05	.25
121	D	2A.	Acetylene Storage	.05	.35
745	A	2B.	Aerators. See Special Schedule.		
051	A	3.	Agricultural Implements, Not Powered	.00	.20
686	B	3A.	Agricultural Implements Works, Metal, Large. See Special Schedule.		
395	B	4.	Agricultural Implements Works, Wooden. See Special Schedule.		
093	C	4A.	Agricultural Machinery Powered. See Automobile.		
056	B	5.	Adding Machines	.00	.35
056	B	6.	Air Conditioners, No Repairing	.05	.25
056	C	7.	Air Conditioners With Repairing	.10	.50
056	C	7A.	Air Parcel Service	.05	.20
750	B	7B.	Airport Terminal Building (Rate as Railroad Passenger Depot)		
094	B	8.	Airplanes:		
	B		(a) Stock of Airplanes, reservoirs empty, no filling, nor repairing, etc.	.05	.30
	B		(b) Airplanes, with gasoline in reservoir	.20	.40
			Add to the above the following:		
	B		(c) Repairing (Mechanical, Battery and Glass Service)	.10	.25
	B		(d) Upholstering	.20	.25
	B		(e) Wood Floor	.25	.25
			(not applicable to show rooms with drip pans)		
	B		(f) Pyroxylin or Spray Painting See OTC678 NOTE: No charge for touch up or occasional use where no complete paint jobs are done.		
	B		(g) Unapproved gasoline pump	.25	.25
053	C	9.	Alcohol and High Wines	.10	.25
084	A	9A.	Alcoholics Anonymous	.05	.25
215	C	9B.	Alfalfa Dehydrating Plant. See Special Schedule.		
085	A	10.	Almshouses. See Special Schedule.		
084	A	10A.	American Legion Club. (See Club Rooms)		
084	A	10B.	American Legion Hall	.05	.25
056	D	10C.	Ammunition	.05	.35
084	D	11.	*Amusement Park Building (omit area)	1.00	2.00
084	A	11A.	Announcers Booth	.00	.10
205	C	11B.	Animal Oil Tanks. See Special Schedule.		
500	C	12.	Antiseptics Manufacturing	.15	.45

033	A	13.	† Apartments in Mercantile Buildings NOTE: If building contains less than three apartments, class as dwelling.	.05	.20
031	A	15.	Apartment House without Mercantile occupancy. See Special Schedule.		
032	A	15A.	Apartment House with small Mercantile occupancy. See Special Schedule.		
033	A	15B.	Apartment House All Contents of 031, 032, 038. See Special Schedule.		
038	A	15C.	Apartment Housing Projects, Buildings only (Eight or more units). See Special Schedule.		
039	A	15D.	Apartment Housing Projects, One Family & Duplexes, Bldgs. only; See Special Schedule.		
056	B	16.	Apiary Stocks and Supplies	.05	.25
056	C	17.	Antiques	.10	.50
057	D	17A	Antiques with Repairing	.50	.90
070	A	18.	† Architects Office	.00	.10
685	C	19.	Armature Winding	.10	.50
084	A	20.	† Armories	.10	.30
105	B	22.	† Art Galleries	.00	.45
560	C	23.	Artificial Bait Manufacturing	.05	.35
057	C	24.	Artificial Flowers	.05	.45
057	C	25.	Artificial Hair	.00	.40
200	B	25A.	Artificial Ice Manufacturing	.05	.25
056	C	26.	Artificial Limbs	.00	.30
057	C	27.	Artists, Commercial	.25	.60
057	C	28.	Artists Material and/or Studios	.05	.45
051	A	30.	Asbestos Coverings	.00	.20
605	A	31.	Asbestos Works. See Special Schedule.		
500	C	31A.	Asphalt Works. See Special Schedule.		
085	A	32.	Asylums. See Special Schedule.		
057	D	33.	Auction Stocks	.10	.60
083	D	33A.	Auditoriums	.50	1.00
011		33B.	Auto Courts, All except Frame and Iron Clad.		
	A		† (a) 0 to 3 rooms for rent	.05	.20
	A		* (b) 4 to 10 rooms for rent	.35	.50
	A		* (c) 11 or more rooms for rent	.50	.75
011		33C.	Auto Courts Frame and Iron Clad:		
			† (a) 0 to 3 rooms for rent	.00	.20
			* (b) 4 to 10 rooms for rent	.00	1.00
			* (c) 11 to 20 rooms for rent	.00	1.60
			* (d) 21 to 30 rooms for rent	.00	1.70
			* (e) 31 to 40 rooms for rent	.00	1.80
			* (f) 41 to 50 rooms for rent	.00	1.90
			* (g) 51 rooms or over for rent	.00	2.00
093	B	34.	Automobile Filling Stations	.10	.35
093	C	35.	Automobile Glass Shops, (See Automobiles).		
685	B	36.	Automobile Radiator Repairing (no autos in building)	.05	.40
093		36A.	Automobiles in Building, (See Automobiles).		

310	C	37.	Automobile Seat Covers - Manufacturing	.15	.35
056	C	38.	Automobile Seat Covers - No Manufacturing	.10	.25
056	C	39.	Automobile Supplies, no machines	.05	.30
685	C	40.	Automobile Supplies, with machines	.20	.35
093	C	40A.	Automobile Undercoating	.50	.50
093	B	41.	Automobile Washing and Greasing	.10	.35
140	C	42.	Automobile Wrecking	.30	.65
093		43.	Automobiles:		
	B		(a) Stock of Automobiles, reservoirs empty, no filling, no repairing, etc.	.05	.30
	B		(b) Automobiles, with gasoline in reservoir	.20	.40
			Add to the above the following:		
	B		(c) Repairing (Mechanical, Battery & Glass Service)	.10	.25
	B		(d) Upholstering	.20	.25
	B		(e) Wood Floor	.25	.25
			(not applicable to show rooms with drip pans)		
	B		(f) Pyroxylin or Spray Painting. See OTC 678.		
			NOTE: No charge for touch-up or occasional use where no complete paint jobs are done.		
	B		(g) Unapproved gasoline pump	.25	.25
056	C	44A.	Average Contents Rate	.25	.50
			NOTE: Apply average contents rate if; (1) Building contains ten (10) or more occupants and (2) Building has the MAXIMUM additional occupant charge and (3) Building has one or more occupant with a building OTC of .25¢ or greater and (4) Building is rated under the FR, SFR or Brick Mercantile Rating Schedule (FR, SFR, B, C, HT, HTS, HTB, HTBS, ICM, ICMS, NC, BV, BVS, S and SS). EXCEPTIONS: Offices and Restaurants to use their respective OTC #, charges and experiences.		
067	B	44.	Aviaries	.05	.50
310	C	45.	Awning, Sail and Tent Manufacturing	.15	.35
685	B	46.	Axle Works. See Special Schedule.		
310	C	47.	Bag Factories, Cloth, Sewing and Printing only	.15	.35
310	C	48.	Bag Factories, Cloth - Power. See Special Schedule.		
445	C	49.	Bag Factories, Paper - Hand or Electric Power	.15	.50
445	C	50.	Bag Factories, Paper - Power. See Special Schedule.		
056	C	51.	Baggage Rooms	.00	.25
310	D	52.	Bagging Factories, Jute. See Special Schedule.		
121	C	53.	Bags, Paper	.05	.30
121	C	54.	Bags or Bagging other than Paper or Nitre (new)	.05	.25
140	D	55.	Bags or Bagging other than Paper or Nitre (used)	.75	1.00
			NOTE: In FR, SFR, or Sprinklered Buildings	.07	.17
121	D	56.	Bags, Nitre	.75	1.00
057	C	56A.	Bait House	.05	.25

220	C	57.	Bakers Stocks, Small Retail, oven outside not exposing within 10 feet; or inside if heated by electricity	.05	.35
220	C	58.	Bakers Stocks, small retail, oven inside or exposing	.25	.65
220	B	59.	Bakeries Large. See Special Schedule.		
500	C	60.	Baking Powder Manufacturing	.15	.40
084	C	61.	Bandstand	.05	.25
070	A	62.	† Banks	.00	.10
054	C	63.	Bar Rooms	.05	.35
054	C	64.	Barbeque	.25	.65
053	C	65.	Barbeque - No serving	.20	.40
056	A	66.	† Barber Shops, above grade floor with no water heating (unless by electricity) in shop; or in FR, or SFR Building	.00	.25
056	B	67.	Barber Shops and Barber Colleges	.15	.35
056	C	68.	Barber Supplies, Stocks	.05	.40
500	C	69.	Barber Supplies, Stocks with Manufacturing	.15	.50
400	D	70.	Barrel and Box Assembling	.40	.50
056	B	71.	Barrel and Metal Drum Cleaning (Steam)	.10	.35
121	B	72.	Barrel Storage (Metal)	.00	.20
121	C	72A.	Barrel Storage (Wood)	.20	.40
400	B	73.	Barrel Factories. See Special Schedule.		
500	A	74.	Barytes Works. See Special Schedule.		
084	C	75.	Bath Houses	.15	.35
685	C	76.	Battery Manufacturing	.10	.50
			NOTE: If Box manufacturing in building, See Box Factories.		
093	B	77.	Battery Station (No Automobiles in Building)	.10	.25
400	D	78.	Basket Factories, Hand	.25	.60
400	D	79.	Basket Factories, Power. See Special Schedule.		
280	D	80.	Batting Mills. See Special Schedule.		
125	C	81.	Beans in the Shell	.15	.50
125	C	82.	Beans Shelled	.05	.25
056	B	83.	Beauty Parlors and Beauty Colleges, See Barber Shop		
121	B	84.	Bedspring Storage	.05	.25
685	B	84A.	Bedspring Works. See Special Schedule.		
056	B	85.	BeeKeeper Stocks	.05	.25
054	C	86.	Beer Parlors	.05	.35
053	C	87.	Beer Storage and Beer Depots	.00	.25
051	C	88.	Belting and Hose	.00	.30
056	B	89.	Bicycles Stores, No Repairing	.05	.30
056	C	90.	Bicycle Stores with Repairing	.10	.40
395	D	91.	Billiard Table Manufacturing. See Cabinet Works.		
057	B	92.	Bird Stores. See Pet Stocks.		
395	D	93.	Blackboard Manufacturing	.05	.35
685	C	94.	Blacksmith, Hand Power	.15	.35
685	C	95.	Blacksmith and Wheelwright, Hand Power	.25	.50
500	B	96.	Bleach Manufacturing	.05	.35
084	A	96A.	Bleachers. See Grandstands.		
070	A	96B.	† Blood Bank in Mercantile, See Doctor's Offices	.00	.25
057	B	97.	Blueprint Making in Mercantile	.00	.40

500	B	98.	Bluing Manufacturing	.05	.25
510	D	99.	Boat Cementing	.15	.50
084	C	100.	Boat Houses, No Motor Boats	.15	.35
084	C	101.	Boat Houses with Motor Boats	.20	.40
056	C	102.	Boats and Supplies	.10	.35
395	D	102A.	Bobbin Factories. See Special Schedule.		
	B	103.	Boiler Houses. See Special Schedule.		
681	B	104.	Boiler Works. See Special Schedule.		
480	C	105.	Bookbinderies	.15	.50
445	C	106.	Book Cover Manufacturing	.15	.50
056	C	107.	Books and Stationery. No Picture Frame Making.	.05	.40
056	C	108.	Books and Stationery with Picture Frame Making	.10	.50
350	C	109.	Boots and Shoes Manufacturing (10 or less employees)	.15	.40
350	C	110.	Boots and Shoes Manufacturing, over 10 Employees. See Special Schedule.		
121	B	111.	Bottle Storage	.00	.25
235	B	112.	Bottling Works. See Special Schedule.		
235	B	113.	Bottling Works in Mercantile Building	.05	.25
084	D	114.	Bowling Alleys	.25	.50
400	D	114A.	Box Factories at Packing & Slaughter Plants. See Special Schedule.		
445	D	115.	Box Factories, Paper, Hand or Electric Power	.15	.55
445	D	116.	Box Factories, Paper, Power. See Special Schedule.		
400	D	117.	Box Factories, Wooden, Hand Power	.25	.50
400	D	118.	Box Factories, Wooden, With Power. See Special Schedule.		
121	C	119.	Box Storage, Paper	.10	.30
121	C	120.	Box Storage, Wooden	.20	.40
011	A	120A.	Boy and Girl Scout Camp House. See Special Schedule.		
011	A	120B.	Boy and Girl Vacation Camp. See Special Schedule.		
681	B	121.	Brass Foundries, Small	.15	.25
681	B	122.	Brass Works. See Special Schedule.		
240	B	123.	Breweries. See Special Schedule.		
057	D	124.	Bric-A-Brac and Curios	.10	.70
615	A	124A.	Brick and Clay Sheds. See Special Schedule.		
051	A	125.	Brick Display	.00	.10
615	B	126	Brick Works. See Special Schedule.		
615	A	127.	Brick Yards. See Special Schedule.		
110	A	128.	Bridges. See Special Schedule.		
340	B	128A.	Bristle Works at Packing and Slaughter Plants. See Special Schedule.		
056	C	129.	Brooders and Incubators, Stocks of	.05	.25
135	D	130.	Broom Corn in Bales	.40	.75
135	D	131	Broom Corn Dying	.75	1.00
405	D	131A.	Broom Factories. See Special Schedule.		
405	D	132.	Broom Factories, Hand, No Bleaching	.50	.75
405	D	133.	Broom Factories, Hand with Bleaching	.75	1.00
405	D	134.	Brush Factories, No Fibre Manufacturing	.50	.75
056	C	135.	Brushes, Stocks	.00	.30
165	C	136.	Builders' Materials, No Priming or Glazing	.15	.25
165	C	137.	Builders' Material with Priming and/or Glazing	.25	.50
115	C	138.	Builders' Risk. See Special Schedule.		

076	C	139.	Bunk and Cot Rooms	.20	.40
056	B	140.	Bus Depots and/or Waiting Rooms	.05	.20
105	A	141.	† Business Colleges	.00	.10
056	C	141A.	Business Machines - With Repairing	.10	.40
056	C	141B.	Business Machines - Without Repairing	.05	.35
053	C	142.	Butcher Shops, No Rendering or Smoking	.05	.30
053	C	143.	Butcher Shops, Rendering and Smoking for own trade	.20	.45
056	C	144.	Butcher Supplies	.05	.35
053	C	145.	Butter, Cheese and Eggs, Stocks	.00	.35
	C		Add for Egg Candling by light other than electric	.10	.10
395	D	146.	Butter Dish Factories. See Special Schedule.		
205	B	146A.	Butter Oil Tanks at Packing & Slaughter Plants. See Special Schedule.		
052	C	147.	Buttons and Trimmings, Stocks	.00	.35
395	D	148.	Cabinet Shops, Hand	.25	.40
395	D	148A.	Cabinet Shops, Power. See Special Schedule.		
395	D	149.	Cabinet Works Power. See Special Schedule.		
084	B	151.	Caddy Houses	.05	.35
054	C	152.	Cafeterias	.25	.65
057	D	153.	Calcium Carbinde, Stock	1.00	1.00
205	D	154.	Candle Manufacturing	.10	.35
053	B	155.	Candy and Confectioneries, No Manufacturing	.05	.35
053	C	156.	Candy and Confectioneries, Small Manufacturing	.20	.50
220	C	157.	Candy Factories. See Special Schedule		
135	D	158.	Cane Pulp in Bales, Same as Hay.		
056	C	159.	Canes, Whips and Umbrellas, No Repairing	.05	.25
056	C	160.	Canes, Whips and Umbrellas with Repairing	.10	.35
053	B	161.	Canned Goods	.05	.25
225	B	162.	Canning Plants, not Dairy, Fish or Meat, Small	.10	.25
200	B	162A.	Canning Plants, Dairy Products, Small	.10	.25
205	B	162B.	Canning Plants, Meat Products, Small	.10	.25
210	B	162C.	Canning Plants, Fish Products, Small	.10	.25
225	B	163.	Canning Factories, Except Dairy, Fish and Meat. See Special Schedule.		
200	B	163A.	Canning Factories, Dairy Products. See Special Schedule.		
205	B	163B.	Canning Factories, Meat Products. See Special Schedule.		
210	B	163C.	Canning Factories, Fish Products. See Special Schedule.		
305	C	164.	Cap and Hat Factories, Cloth and Felt	.20	.40
305	D	165.	Cap and Hat Factories, Straw	.35	.60
052	C	166.	Caps and Hat Stocks	.00	.30
681	B	167.	Car Wheel Works. See Special Schedule.		
395	B	168.	Car Works, Wood. See Special Schedule.		
056	A	169.	Carbonic Acid Gas	.15	.50
121	D	170	Carnival and Circus Equipment Storage	.15	.45

395	D	171.	Carpenter Shop	.25	.40
			NOTE: If risk has any of the following machinery, rate as woodworker: Planer or Power Fed Jointer; Single or Double Surfacers; Moulder or Sticker with more than two heads; Matcher; Automatic Sander, 5-inch Belt or Larger Sander, Drum Sander or Arm Sander; Automatic Lathe; Double End Tenoner.		
395	D	171A.	Carpenter Shops. See Special Schedule.		
395	D	171B.	Carpenter Shops at Packing & Slaughter Plants. See Special Schedule.		
280	D	173.	Carpet Manufacturing	.35	.75
052	C	174.	Carpets, Oil Cloths and Matting	.05	.25
780	C	175.	Carpets Renovating Without Naphtha	.25	.45
785	D	176.	Carpet Renovating with Naphtha	.75	1.00
280	C	177.	Carpet Weaving, Hand	.10	.30
395	D	177A.	Carriage Works. See Special Schedule.		
056	B	178.	Cash Registers, Stocks	.00	.35
121	C	178A.	Casket Storage	.20	.40
070	C	178B.	Catalog Mail Order Office	.10	.35
225	B	179.	Catsup Manufacturing	.15	.35
205	C	180.	Cattle, Hog & Sheep Pens at Packing & Slaughter Plants. See Special Schedule.		
205	C	180A.	Cattle Pens Not at Packing House. See Special Schedule.		
550	C	181.	Cellophane Article Making	.15	.50
057	D	182.	Celluloid Goods, Stocks	.50	.75
615	A	183.	Cement Block Making	.05	.35
051	A	184	Cement and Plaster, Stocks	.15	.25
600	B	185.	Cement Mills. See Special Schedule.		
615	C	185A.	Ceramic Tile Decorating. See China Decorating.		
051	A	185B.	Ceramic Tile, Sale and Storage	.00	.10
615	B	185C.	Ceramic Plants. See Special Schedule.		
053	C	186.	Cereals, Stocks	.05	.25
215	C	187.	Cereal Manufacturing	.25	.65
215	C	187A.	Cereal Mills. See Special Schedule.		
395	D	188.	Chair Factories. See Special Schedule.		
121	C	189.	Charcoal Storage	.20	.35
056	C	190.	Chemical Laboratory, No Manufacturing	.05	.35
500	D	191.	Chemical Laboratories, Manufacturing	.30	.60
057	C	192.	Chemical Supplies	.05	.35
200	C	193.	Cheese Factories, in Mercantile Buildings	.05	.40
200	C	194.	Cheese Factories. See Special Schedule.		
200	C	194A.	Cheese Plant. See Special Schedule.		
280	C	195.	Chenille Bed Spread Manufacturing	.05	.45
220	C	196.	Chewing Gum Factories	.25	.60
205	C	197.	Chicken Dressing and Killing	.15	.40
205	C	198.	Chicken Hatcheries, (See Poultry Houses).		
011	A	198A.	Children's Camp. See Special Schedule.		
205	C	199.	Chili Manufacturing	.20	.45
615	C	200.	China Decorating, No Firing	.05	.35
615	C	201.	China Decorating with Firing	.10	.40
121	C	202A.	Chlorine Storage	.05	.35

090	A	203.	†Churches in Mercantile Building	.00	.10
090	A	204.	Churches. See Special Schedule.		
255	C	205.	Cigar Factories, Large. See Special Schedule.		
056	C	206.	Cigar and Tobacco Stocks, Wholesale or Retail, Hand Power	.00	.40
150	C	210.	Cigar and Tobacco Warehouses. See Special Schedule.		
070	A	211.	City Halls. See Special Schedule.		
100	A	212.	City Jails. See Special Schedule.		
615	A	212A.	Clay Storage	.00	.10
745	A	212B.	Clarifiers. See Special Schedule.		
052	C	213.	Cleaning and Pressing Pickup Stations	.05	.30
780	C	214A.	Cleaning and Pressing, Approved Solvents	.25	.50
785	D	214B.	Cleaning and Pressing, Non Approved Solvents	.50	.75
			NOTE: Add for volatiles in addition to above.		
085	A	215A.	Clinics. See Special Schedule.		
052	C	216.	Clothing Stocks, Wholesale, No Manufacturing	.05	.30
300	C	218.	Clothing Stocks, Wholesale with Manufacturing	1.00	1.25
			NOTE: In FR, SFR, and/or Sprinklered buildings	.07	.17
052	C	219.	Clothing Stocks, Retail, No Commercial Cleaning and Pressing	.05	.30
057	D	220.	Clothing, Used Stocks	.25	1.00
052	C	221.	Cloths, Woolens and Piece Goods	.05	.20
084	A	222.	†Club Rooms in Mercantile Buildings or Club houses in cities or towns (such as Fraternal, Athletic and Gymnasiums)	.10	.30
044	C	222A.	Club Buildings as described in OTC No. 222 with cooking	.25	
054	C	222B.	Club contents in clubs with cooking		.65
077	A	223.	Club Houses, Such as Golf, Hunting, Fishing. See Special Schedule.		
625	C	223A.	Coal Mining. See Special Schedule.		
165	D	224.	Coal, Wood Yards and Sheds. See Special Schedule.		
121	D	226.	Coal Storage in Mercantile Building	.50	.50
350	C	227.	Cobbler Shops	.05	.25
053	C	228.	Coffee, Tea and Spices, no Roasting	.05	.25
053	C	229.	Coffee, Tea and Spices with Roasting	.15	.50
225	C	230.	Coffee, Tea and Spice Mills. See Special Schedule.		
395	D	231.	Coffin Factories. See Special Schedule.		
056	C	231A.	Coin Dealers	.05	.25
056	C	232.	Coin Machines, No Repairing	.05	.25
056	C	232A.	Coin Machines with Repairing	.10	.50
123	B	233.	Cold Storage in Mercantile Buildings	.00	.10
			NOTE: Stocks to rate 30¢ higher than other contents of building or range.		
123	B	234.	Cold Storage Plants. See Special Schedule.		

355	D	235.	Collar Making, Horse, Hand Power	.15	.50
355	D	236.	Collar Making, Horse, Power other than Steam, small shops, straw, cotton, hair and shucks, not in excess of one day's supply kept on premises, (not over 10 employees)	.35	.70
355	D	237.	Collar Making, Horse, steam power or large shops. See Special Schedule.		
105	A	237A.	Colleges. See Special Schedule.		
505	D	238.	Color Works. See Special Schedule.		
084	A	239.	Comfort Stations	.00	.10
053	C	240.	Commissaries	.05	.30
121	C	241.	Commodity Warehouses, General Merchandise	.05	.30
480	C	242.	Composing Room, No Printing	.05	.35
	B	243.	Compressor Houses, See Special Schedule.		
083		244.	Concert Halls. See Halls.		
053	C	244A.	Concession Stands	.05	.35
036	A	244B.	Personal Property of Residential Condominium Buildings. See Special Schedule.		
037	A	244C.	Residential Condominium Buildings, including Outbuildings. See Special Schedule.		
053	C	245.	Confectioneries, No Manufacturing	.05	.35
053	C	245A.	Confectioneries, Manufacturing	.20	.50
007	A	245B.	Convalescent Home rated as Rooming Houses. See Special Schedule.		
085	A	245C.	Convalescent Home rated as Hospital. See Special Schedule.		
092	C	245D.	Convenience Store with Gasoline Pumps	.05	.30
105	A	246.	Convents. See School Schedule.		
121	C	246A.	Cookie Storage	.05	.35
400	D	247.	Cooper Shops, Hand Power	.40	.50
400	D	248.	Cooper Shops, Power, Other than Hand. See Special Schedule.		
225	D	248A.	Copra Mills. See Special Schedule.		
820	D	248B.	Copra Oil Mills. See Special Schedule.		
125	C	248C.	Copra Warehouses. See Special Schedule.		
165	D	249.	Cord Wood. See Special Schedule.		
056	C	250.	Cork Stocks, No Cutting or Manufacturing	.05	.30
400	D	251.	Cork Stocks With Cutting or Manufacturing	.25	.50
685	C	252.	Cornice Works	.15	.45
125	D	253.	Corn in the Shuck	.50	.50
215	C	254.	Cornmeal Grinding	.05	.35
215	C	255.	Corn Mills. See Special Schedule.		
215	C	256.	Corn Shelling Plants. See Special Schedule.		
215	D	257.	Corn Shucking Plants. See Special Schedule.		
052	C	258.	Corsets Stocks, No Manufacturing	.00	.25
300	C	259.	Corsets Stocks with Manufacturing	.10	.35
500	C	260.	Cosmetic Manufacturing	.05	.35
056	C	261.	Cosmetic Sales	.05	.25
052	C	262.	Costumers and Military Goods Stocks	.05	.35

132	C	262A.	Cotton Compress. See Special Schedule.		
278	D	262B.	Cotton Gins except Southern Territory. See Special Schedule.		
276	D	262C.	Cotton Gins, Southern Territory. See Special Schedule.		
280	C	262D.	Cotton Mills. See Special Schedule.		
280	C	262E.	Cotton Mill Cotton Warehouses. See Special Schedule.		
280	C	262F.	Cotton Mill Warehouse. See Special Schedule.		
057	C	263.	Cotton Office with Samples or Seed Cotton	.25	.65
310	D	263A.	Cotton Pickeries. See Special Schedule.		
131	C	264.	Cotton in Mercantile Building not exceeding 100 bales	.25	.35
			NOTE: If over 100 bales and no other contents in building rate as Cotton Warehouse, but if other contents, rate under schedule producing highest rate, with above occupancy used for cotton.		
820	D	265A.	Cotton Seed Cake House. See Special Schedule.		
820	D	265B.	Cotton Seed Cleanery House. See Special Schedule.		
820	D	265D.	Cotton Seed Hull House. See Special Schedule.		
820	D	265E.	Cotton Seed Meal House. See Special Schedule.		
820	D	265F.	Cotton Seed Oil Mill. See Special Schedule.		
820	D	265G.	Cotton Seed Oil Refineries. See Special Schedule.		
820	D	265H.	Cotton Seed Oil Storage Tanks. See Special Schedule.		
820	D	265J.	Cotton Seed Oil Warehouse. See Special Schedule.		
125	C	266.	Cottonseed Storage	.05	.25
125	C	267.	Cottonseed Storage with Delinting or Culling	.50	.75
125	C	268.	Cottonseed Storage, Fumigating, Heat Detached 25 feet	.30	.50
125	C	269.	Cottonseed Storage, Fumigating, Heat not Detached 25 feet	.50	1.00
131	C	269A.	Cotton Storage Sheds. See Special Schedule.		
131	C	269B.	Cotton Storage Sheds, Small. See Special Schedule.		
131	C	269C.	Cotton Warehouse. See Special Schedule.		
131	C	269D.	Cotton Warehouse, Small. See Special Schedule		
280	C	269E.	Cotton Weaving Mills. See Special Schedule.		
140	D	270.	Cotton Waste Storage	.15	.50
070	A	271.	Court Houses. See Special Schedule.		
070	A	272.	Court Rooms in Mercantile Building	.10	.25
220	B	273.	Cracker Factories. See Special Schedule.		
121	C	274.	Cracker Storage	.05	.35
400	D	275.	Crate Factory. See Special Schedule.		
053	B	276.	Cream and Milk Stations	.05	.40
200	B	277.	Creameries in Mercantile Building	.05	.40
			Add for Box Making	.05	.40
			For Egg Candling by other than electric light	.10	.10
200	B	278.	Creamery Plants. See Special Schedule.		
056	C	279.	Creamery Supplies	.00	.25
410	D	279A.	Creosote in Barrels or Drums. See Special Schedule.		
410	D	280.	Creosoting Works. See Special Schedule.		
056	C	281.	Crockery, China and Glassware, Retail	.05	.35
056	C	282.	Crockery, China and Glassware, Wholesale	.10	.45

057	D	284.	Curios or Bric-A-Brac	.10	.70
310	C	285.	Curtain Manufacturing	.05	.35
121	C	286.	Custom Brokers	.15	.45
056	C	287.	Cutlery, Stocks of, no paint or oils	.00	.40
200	B	289.	Dairies in Mercantile Buildings	.05	.40
056	C	290.	Dairy Equipment	.05	.25
200	D	291.	*Dairy Barns, Other Than Private	1.00	1.00
054	C	292.	Dairy Lunches. See Sandwich Shop.		
084	B	293.	Dancing Halls. See Halls.		
105	A	294.	† Dancing Schools, (in mercantile buildings) If occupied exclusively as such, see School Schedule.	.00	.10
070	A	294A.	† Data Processing	.00	.10
105	A	294B.	† Day Nurseries. See Special Schedule.		
054	C	295.	Delicatessens. See Sandwich Shop.		
053	C	296.	Delicatessens without serving	.20	.40
056	B	296A.	Dental Laboratory	.00	.25
070	A	297.	† Dentists' Office in Mercantile Buildings	.00	.25
085	A	297A.	Dentists' Offices Occupied Exclusively as such, rate as Hospital		
056	C	298.	Dentists' Supplies	.05	.35
056	C	299.	Department Stores, Large. See Dry Goods. Large General Stocks.		
056	C	300.	Department Stores, Small	.05	.35
093	C	300A.	Diesel Truck and Motor Repairing	.20	.35
745	A	300B.	Digesters. See Special Schedule.		
054	C	301.	Dining Rooms Only	.05	.35
056	C	301A.	Discount Houses, Large. See Dry Goods. Large General Stocks.		
056	C	301B.	Discount Houses, Small	.05	.35
500	C	302.	Disinfectants, Manufacture of	.25	.50
121	C	303.	Disinfectants, Storage of	.05	.35
085	A	304.	Doctors' Offices or Clinics Occupied Exclusively as such, rate as Hospital.		
070	A	305.	† Doctors' Offices in mercantile buildings	.00	.25
057	A	306.	Dog and Cat Hospitals	.05	.50
056	C	307.	Doll Hospitals	.10	.50
	C	307A.	Do-Nut Shops. See Restaurants.		
105	A	307B.	Dormitories on School Campuses. See Special Schedule.		
084	C	308.	Domino Parlors	.05	.25
310	C	308A.	Draperies Shops	.05	.35
300	C	309.	Dressmaking	.05	.35
054	C	309A.	Drive In Awning, Restaurant	.05	.35

084	C	310.	Drive-In Theatres. (1) Screen Tower:		
			(a) No occupancy in structure	.00	.10
			(b) If structure occupied, apply prescribed O.T.C.		
084	C		(2) Projection Booth:		
			(a) Occuied solely as such	.20	.40
			(b) Not sole occupancy - apply highest O.T.C.		
			NOTE: OTC No 568-568J not applicable to Drive-In projection booths.		
056	C	311.	Druggists Sundries, Stocks	.05	.35
056	C	312.	Drugs, Wholesale with Compounding	.35	.85
056	C	313.	Drugs, Wholesale Without Compounding, Dry Drugs Only	.15	.35
056	C	314.	Drugs, Retail, No Cooking Except Coffee and Toast	.05	.35
056	C	315.	Drugs, Retail, Cooking other than Coffee and Toast	.25	.65
056	B	315A.	Drum Cleaning, Steam	.10	.35
785	C	316.	Dry Cleaning or Dyeing Systems, cleaning or dyeing room properly cut off and system installed in standard manner	.75	1.00
785	D		(a) Add for Cleaning or dyeing room not cut off	.50	.50
785	D		(b) Add for nonstandard installation	1.00	1.00
780	C		NOTE: If only approved cleaning liquids are used and warranty to that effect attached to policies, use in lieu of the above charges	.25	.50
052	C	317.	Dry Goods, Wholesale	.00	.20
052	C	318.	Dry Goods, Retail	.05	.30
056	C	319.	Dry Goods, Large General Stocks; containing such goods as wood and willowware, furniture, house furnishing goods, millinery department, dress and cloakmaking, crochery, cafe, etc., in addition to dry goods, all under one roof and communicating, such as are to be found in large cities	.25	.50
381	D	320A.	Dry Kilns if at Sawmill. See Special Schedule.		
382	D	320B.	Drying Rooms, Lumber, not at Saw Mills. See Special Schedule.		
381	D	320C.	Drying Rooms, Lumber, at Saw Mills. See Special Schedule.		
382	D	321.	Dry Kilns, Not at Sawmill. See Special Schedule.		
161	C	321A.	Dump Pit Other than Terminal. See ICM, FR, and SFR Grain Elevator		
155	C	321B.	Dump Pit, Terminal. See ICM, FR and SFR Elevator Schedule.		
011	A	321C.	Dude Ranches. See Special Schedule.		
002	A	322.	† Dwelling in Mercantile Buildings	.00	.10
780	C	325.	Dye House, Steam. See Special Schedule.		
057	D	326.	Dynamite and Dynamite Caps. See Exceptional Charges.		

615	A	326A.	Earth Grinding Works. See Special Schedule.		
225	C	327.	Egg Powdering or Dying	.10	.35
053	C	328	Eggs, Stocks of	.00	.35
			Add for Candling by other than electric light	.10	.10
735	B	328A.	Electric Battery Stations. See Special Schedule.		
735	B	329.	Electric Light and Power Plants. See Special Schedule.		
735	B	329A.	Electric Transformers. See Special Schedule.		
056	B	330.	Electrical Supplies and Appliances, No Repairing	.05	.25
056	C	330A.	Electrical Supplies and Appliances with Repairing	.10	.50
690	C	330B.	Electronic Assembly and Manufacturing	.10	.50
485	C	331	Electrotyping	.10	.40
685	C	331A.	Electroplating	.10	.40
280	C	332.	Embroidery Works	.05	.45
011	A	332A.	Encampment, Religious Not rated as Church or Chapel. See Special Schedule.		
745	A	333.	Engine (Fire) Houses and Fire Patrol Houses. See Special Schedule.		
395	C	334.	Engravers, Wood	.05	.45
485	C	335.	Engravers, Metal	.00	.30
445	C	336.	Envelope Manufacturing	.15	.45
500	C	337.	Essential Oils	.05	.50
135	D	338.	Excelsior Storage. See Hay Warehouses.		
400	D	339.	Excelsior Works. See Special Schedule.		
121	C	339A.	Export Warehouses	.15	.45
084	D	340.	Exposition Buildings	.50	1.00
056	C	341.	Express Offices	.05	.20
500	C	342.	Extract Manufacturing	.20	.40
052	C	342a.	Fabric Shop	.05	.20
084	D	343.	Fair Grounds, Exhibition Buildings	.50	1.00
084	D	344.	*Fair Grounds, Grand Stands and Amusement Buildings (omit area)	1.00	2.00
057	C	345.	Fancy Goods, Stocks	.05	.40
093		345A.	Farm Machinery and Tractors. See Automobiles.		
780	D	346.	Feather Renovating	.15	.50
215	D	347.	Feed Grinding, Unless Otherwise provided for	.50	.50
			NOTE: Charges for Feed Grinding to be in addition to such other Occupancy Table Charges as may apply.		
215	D	348.	Feed Mills. See Special Schedule.		
215	D	348A.	Feed Mills, Small. See Special Schedule.		
057	C	349.	Feed Store, Stocks, No Hay	.05	.25
057	D	350.	Feed Store Stocks with Hay (Less than 25 bales)	.15	.35
057	D	351.	Feed Store Stocks, with Hay or Straw in bales (over 25 bales and not exceeding 200 bales)	.30	.50
057	D	352.	Feed Store Stocks, with Hay or Straw in bales (over 200 and less than 400 bales)	.55	.75
135	D	353.	Feed Store Stocks, with straw or Hay (400 bales or over). See Hay Warehouses.		

121	C	353C.	Fertilizer Storage at Packing and Slaughter plants. See Special Schedule.		
121	C	354.	Fertilizer Storage	.00	.20
500	D	354A.	Fertilizer Plants. See Special Schedule.		
500	D	354B.	Fertilizer Manufacturing at Packing and Slaughter Plants. See Special Schedule.		
405	D	355.	Fibre Brush Factories. See Special Schedule.		
056	B	356.	Filling Station Equipment	.05	.35
056	C	356A.	Filter Service	.05	.40
745	A	356B.	Filtration Plants. See Special Schedule.		
395	D	356C.	Finishing, Shipping and Storage Building. See Special Schedule.		
395	D	356D.	Finishing Factory, Furniture, Wooden. See Special Schedule.		
615	B	356E.	Fire Brick Manufacturing. See Special Schedule.		
745	A	356F.	Fire Department Houses. See Special Schedule.		
745	A	357.	Fire Engine Houses. See Special Schedule.		
745	A	358.	† Fire Engine Houses in Mercantile Building	.00	.10
056	D	359.	Firearms and Ammunition	.05	.35
056	B	360.	Fire Extinguishers	.05	.25
057	D	361.	Fireworks, Stocks of, Retail	.30	.70
057	D	362.	*Fireworks, Stocks of, Wholesale	1.00	1.00
057		363.	Fireworks with Other Stocks. See Fireworks.		
052	C	363A.	Fish Nets (Sales; Retail or Wholesale)	.05	.20
053	C	364.	Fish, Oysters and Game	.00	.15
210	C	366.	Fish Packing Houses	.10	.50
056	C	367.	Five and Ten Cent Stores	.10	.50
121	C	368.	Fixture Storage	.05	.25
031	A	368A.	Flats, Buildings. See Special Schedule.		
033	A	368B.	Flats, Contents. See Special Schedule.		
745	A	368C.	Flocculators. See Special Schedule.		
500	C	369.	Flavoring Extract Manufacturing	.20	.40
056	C	369A.	Floor Coverings Other than Rugs and Carpets	.05	.25
		369B.	Floor Sweep Manufacturing. See Sweeping Compound Manufctruing.		
057	C	370.	Florists	.05	.25
			NOTE: Stocks of plants and flowers to rate 50 cents higher.		
215	C	371.	Flour Mills. See Special Schedule.		
053	B	372.	Flour	.00	.10
053	C	373.	Flour and Produce	.05	.25
121	C	373A.	Food Storage	.05	.25
745	A	373B.	Flumes. See Special Schedule.		
681	B	374.	Foundries. See Special Schedule.		
056	C	374A.	Freight Office. See Motor Freight Terminals.		
007	A	374B.	Fraternity Houses. See Special Schedule.		
225	C	374C.	Fruit Packing. See Vegetable Packing.		
053	C	375.	Fruits Stocks	.05	.25
615	A	376.	Fullers Earth Works. See Special Schedule.		

045	A	377.	Funeral Homes in Mercantile Buildings, (Buildings)	.10	
058	A	377A.	Funeral Homes in Mercantile Buildings, Contents		.35
045	A	377B.	Funeral Homes, Building. See Sepcial Schedule.		
058	A	377C.	Funeral Homes, Contents. See Special Schedule.		
052	C	378.	Fur Goods and Fur Clothing	.05	.40
076	B	379.	Furnished Rooms in Mercantile Buildings. See Hotels.		
052	C	380.	Furnishing Goods, Mens NOTE: No commercial cleaning or pressing.	.05	.30
056	C	381.	Furniture, Grade Floor Only, no basement	.15	.50
056	C	382.	Furniture	.25	.65
057	D	383.	Furniture, Used and/or Repairing NOTE: Applicable where value of second hand furniture stock is in exess of 5% of total furniture stock value.	.50	.90
395	D	385.	Furniture Factories, Small	.50	.90
057	D	386.	Furniture Sterilizing	.50	.90
395	D	387.	Furniture Factories, Power. See Special Schedule.		
685	B	387A.	Galvanized Iron Works. See Special Schedule.		
300	C	388.	Garment Factories. See Pants Factory.		
056	C	389.	Gas Fixtures and appliance, Stocks, no manu- facturing or repairing	.00	.20
685	C	390.	Gas Fixtures and Appliances, Stocks, Manu- facturing and Repairing	.10	.45
575	C	391.	Gasket Manufacturing, Rubber	.05	.25
445	C	391A.	Gasket Manufacturing, Paper	.05	.25
400	C	391B.	Gasket Manufacturing, Cork	.05	.25
051	C	392.	Gas Meters	.00	.35
051	B	394.	Gasoline Pumps, Stocks	.05	.35
810	D	395.	*Gasoline and Volatiles, Stock of	1.50	1.50
056	C	398.	General Merchandise, Stocks	.05	.30
052	C	399.	Gents Furnishing Goods, no commercial cleaning or pressing	.05	.30
056	C	400.	Geophysical Laboratory	.05	.35
056	C	401.	Gift Shops, No Furniture for Sale	.10	.50
056	C	402.	Gift Shops, with Furniture. See Furniture.		
011	A	402A.	Girl Scout House. See Special Schedule.		
011	A	402B.	Girl Vacation Camp. See Special Schedule.		
056	C	403.	Glass, Glassware and Window Glass in Packages	.05	.30
651	C	404.	Glass Stocks with Mirror Manufacturing	.05	.45
651	C	405.	Glass Works. See Special Schedule.		
052	C	406.	Gloves, Stocks of	.00	.30
360	C	407.	Glove Manufacturing, Leather	.10	.40
575	C	407A.	Glove Manufacturing, Rubber	.10	.40
310	C	407B.	Glove Manufacturing, Other than Leather or Rubber	.10	.40
205	D	407C.	Glue Factories, Animal	.30	.60
205	D	407D.	Glue Factory at Packing and Slaughter Plants. See Special Schedule.		
500	D	408.	Glue Factories, Other than Animal	.30	.60
121	C	408A.	Glue Storage	.15	.30

500	D	408B.	Glycerine Factory at Packing and Slaughter Plants. See Special Schedule.		
690	C	409.	Gold Refining	.05	.35
057	C	410.	Grain Stocks. See Feed Store.		
161	C	410A.	Grain Dryers. See Special Schedule.		
161	C	411.	Grain Elevators other than terminal. See Special Schedule.		
155	C	411A.	Grain Elevators, Terminals. See Special Schedule.		
155	C	412.	Grain Storage Tanks, Terminal. See Special Schedule.		
161	C	412A.	Grain Storage Tanks, Other than Terminal. See Special Schedule.		
155	C	413.	Grain Warehouses, Terminal. See Special Schedule.		
161	C	413A.	Grain Warehouse Other than Terminal. See Special Schedule.		
125	C	413B.	Grain Warehouses Not at Elevator. See Special Schedule.		
084	A	414.	*Grandstands (omit area)	1.00	2.00
600	A	414A.	Gravel Washing Plants. See Special Schedule.		
057	C	415.	Greenhouses, Mercantile, not applicable if private and in connection with dwellings (Omit Area)	.05	.25
			See Rule 10, "Notes on Application of Exposures" (Flowers and Plants to rate \$1.75 higher).		
056	C	415A.	Greeting Cards Stocks	.05	.40
215	D	415B.	Grist Mills. See Special Schedule.		
053	C	416.	Grocery and Meats. See Butcher Shops.		
053	C	417.	Groceries, Wholesale, No Hay, Candy Manufacturing or Coffee Roasting	.35	.65
053	C	418.	Grocery, Wholesale, No Hay with Candy manufacturing or Coffee Roasting	.40	.80
053	C	419.	Grocery, Retail, No Hay, No Candy Manufacturing or Coffee Roasting	.05	.25
053	C	420.	Grocery, Retail, No Hay with Candy Manufacturing or Coffee Roasting	.15	.40
053	C	421.	Grocery Warehouses, Retail	.05	.25
053	C	422.	Groceries with Barbecue Oven	.20	.40
057	D	422A.	Gun Perforating. See Exceptional Charges.		
011	A	422B.	Guest Ranch. See Special Schedule.		
057	D	423.	Gunpowder. See Exceptional Charges.		
056	C	424.	Guns and Pistols	.05	.35
056	C	425.	Gunsmiths	.05	.35
084	A	426.	† Gymnasiums	.00	.25
057	C	427.	Hair Goods	.00	.40
084	A	428.	† Halls, Public, No Stage, Scenery or Drop Curtain	.05	.25
083	B	429.	Halls, Public, No Scenery but one drop curtain	.25	.50
083	C	430.	Halls, Public, Having Shifting Scenery	.50	.75
300	C	431.	Handkerchief Manufacturing	.05	.35
395	D	432.	Handle Factories. See Special Schedule.		
094		433.	Hangers. See Airplanes.		

056	C	434.	Hardware	.00	.25
165	C	436.	Hardware and Sash, Doors and Blinds	.15	.30
051	A	438.	Hardware, Heavy, Iron, Steel, Tubing and Piping	.00	.20
056	C	439.	Hardware with Tin Shop	.15	.40
355	D	440.	Harness Factories, Power. See Special Schedule.		
355	C	441.	Harness and Saddle Manufacturing Without Collar Making	.10	.40
355	D	442.	Harness and Saddle Manufacturing with Collar Making	.20	.50
051	C	443.	Harness and Saddlery Stores	.00	.25
052	C	444.	Hats and Caps. Wholesale or Retail	.00	.25
305	C	445.	Hat and Cap Factories. See Caps.		
780	C	447.	Hats Cleaning	.25	.50
135	D	452.	*Hay and Straw Warehouses	3.00	3.00
056	C	452A.	Hearing Aids	.05	.25
051	A	453.	Hides and Skins	.00	.10
056	C	453A.	Hobby Shops	.10	.50
051	B	454.	Hollow Ware. See Stoves.		
007	A	454A.	Home for Unwed Mothers	.00	.25
085	A	454B.	Homes for Aged. See Special Schedule.		
355	D	455.	Horse Collar Manufacturing. See Collar Manufacturing.		
280	C	456.	Hosiery Manufacturing	.20	.40
052	C	457.	Hosiery Stocks	.00	.25
085	A	458.	Hospitals. See Special Schedule.		
085	A	458A.	† Hospitals in Mercantile Buildings	.00	.25
056	C	459.	Hospital Supplies	.10	.45
056	C	460.	Hotel Supplies	.10	.45
076		461.	Hotels, All Except Frame and Iron Clad		
	A		† (a) 0 to 3 rooms for rent	.05	.20
	A		* (b) 4 to 10 rooms for rent	.35	.50
	A		* (c) 11 or more rooms for rent	.50	.75
076		462.	Hotels Frame and Iron Clad		
			† (a) 0 to 3 rooms for rent	.00	.20
			* (b) 4 to 10 rooms for rent	.00	1.00
			* (c) 11 to 20 rooms for rent	.00	1.60
			* (d) 21 to 30 rooms for rent	.00	1.70
			* (e) 31 to 40 rooms for rent	.00	1.80
			* (f) 41 to 50 rooms for rent	.00	1.90
			* (g) 51 rooms or over for rent	.00	2.00
056	B	463.	Household Appliances, No Repairing	.05	.25
056	C	463A.	Household Appliances with Repairing	.10	.50
122	C	464.	Household Furniture Storage, Grade Floor Only	.15	.50
122	C	464A.	Household Furniture Storage, Other than Grade Floor	.25	.65
685	C	464C.	Hydraulic Jack Repairing	.20	.35
200	B	465.	Ice Cream Factories in Mercantile Building	.05	.40
200	B	466.	Ice Cream Factories. See Special Schedule.		
053	C	467.	Ice Cream Parlors and Soft Drinks	.05	.35
200	B	468.	Ice Factories. See Special Schedule.		
056	A	469.	Icehouses and Depots	.00	.10
084	C	469A.	Ice Skating Rink	.05	.25

745	A	469B.	Incinerators. See Special Schedule.		
056	C	470.	Incubators and Brooders Stocks of	.05	.25
085	A	471.	Infirmaries. See Special Schedule.		
500	C	472.	Ink Manufacturing, Not Printers Ink	.20	.40
056	C	473.	Insecticides, Stocks of, With or Without Mixing	.05	.35
690	B	474.	Instrument Makers, Optical, Surgical, Etc.	.10	.40
056	B	475.	Instrument Makers Stocks, No Manufacturing	.05	.35
056	C	476.	Insulating Material	.15	.25
056	C	477.	Interior Decorations	.10	.50
051	A	478.	Iron and Steel Tubing and Pipes	.00	.20
681.	B	479.	Iron Fence and Railing Manufacturing. See. Special Schedule.		
051		479A.	Iron Pipe and Casing in Open. See Special Schedule.		
681	B	480.	Iron Workers. See Special Schedule.		
745	A	481.	Irrigation Plants. See Special Schedule.		
550	C	482.	Ivory, Stocks of, with turning, carving, etc.	.00	.50
135	D	483.	Ixtle or Istle. See Sisal.		
100	A	484.	Jails. See Special Schedule.		
100	A	485.	Jails in Mercantile Buildings	.25	.50
056	C	486.	Janitor Supplies	.05	.35
056	C	489.	Jewelry, Watches and Clocks, Wholesale and Retail	.05	.35
690	B	490.	Jewelry Manufacturing	.05	.30
057	D	491.	Junk Stores	.25	.65
070	A	492.	Justice of Peace Courts	.10	.25
135	D	493.	Jute in Bales	.20	.40
280	D	494.	Jute Factories. See Special Schedule.		
615	B	495.	Kaolin Works. See Special Schedule.		
615	B	496A.	Kilns, Brickyard. See Special Schedule.		
280	C	497.	Knitting, Hosiery	.20	.40
052	C	500.	Laces and Embroidery	.00	.40
510	D	500A.	† Lacquer Manufacturing	1.50	2.00
052	C	501.	Ladies Exchange	.05	.40
052	C	502.	Ladies Furnishings	.05	.30
056	C	502A.	Lamp Shades	.05	.45
056	C	502B.	Lapidarist	.05	.25
205	B	502C.	Lard Tanks at Packing and Slaughter Plants. See Special Schedule.		
382	D	502D.	Lath Mill, Not as Saw Mill. See Special Schedule.		
056	C	503.	Laundries, Hand and Washaterias	.25	.60
780	C	504.	Laundries, Dye Works, Approved Solvents. See Special Schedule.		
785	C	504A.	Laundries, Dye Works, Unapproved Solvent. See Special Schedule.		
052	C	505.	Laundry and Dry Cleaning Pickup Stations	.05	.30
056	C	506.	Laundry Supplies	.05	.25
056	C	506A.	Lawn Mowers, Power	.30	.55
056	C	506B.	Lawn Mowers, Hand	.05	.35
051	C	507.	Leather	.00	.25
051	C	508.	Leather, Sole Only	.00	.20
051	C	509.	Leather, Uppers and Findings	.00	.30
660	C	509A.	Lens Grinding	.00	.40

105	A	510.	Libraries Public. See Special Schedule.		
105	A	511.	† Libraries, in Mercantile Building	.05	.35
093	B	511A.	Lift Truck, No Repairing	.05	.25
093	B	511B.	Lift Truck with Repairing	.30	.50
051	A	512.	Lime, Cement and Plaster	.15	.25
600	B	513.	Lime Furnaces. See Special Schedule.		
500	C	513A.	Lime Kilns. See Special Schedule.		
052	C	514.	Linen Shops	.05	.20
121	C	514A.	Linotype Storage	.10	.40
480	C	514B.	Linotype Setting. See Printing.		
820	D	514C.	Linseed Oil Refinery. See Special Schedule.		
820	D	514D.	Linseed Oil Works. See Special Schedule.		
131	C	514E.	Linter Warehouse. See Special Schedule.		
053	C	515.	Liquors	.10	.25
485	C	516.	Lithographers	.15	.45
084	D	517.	Livery Stables. Not Over 400 Bales Hay	1.25	1.25
			NOTE: If over 400 bales of hay, rate as Hay warehouses.		
084	C	518.	Livestock Sales Pavilion, No Feeding	.50	.75
205	B	518A.	Loading Platforms, Runways, Shipping or Car Icing Sheds at Packing and Slaughter Plants. See Special Schedule.		
123	B	519.	Locker Plants, Storage Only, Cutting Permitted. Rate Under Cold Storage Plant Schedule.		
	C	520.	Locker Plants with Killing, Rendering, Smoking, Sausage Making or Retail Sales. Rate as Mercantile. (Butcher Shop or Meat Market)		
056	C	521.	Locksmiths	.05	.35
084	A	522.	† Lodge Rooms, Masonic, Odd Fellows, etc.	.10	.30
076	A	523.	Lodgings in Mercantile Buildings. See Hotel.		
056	C	523A.	Luggage	.05	.25
165	C	524.	Lumber and Building Materials Stored in Mercantile Buildings. See Builder's Material.		
410	D	524A.	Lumber at Creosoting Works. See Special Schedule.		
385	D	524B.	Lumber at Saw Mills. See Special Schedule.		
165	D	524C.	Lumber not at Saw Mills. See Special Schedule.		
165	D	524D.	Lumber Risk. See Special Schedule.		
165	C	525.	Lumber Yards. See Special Schedule.		
054	C	526.	Lunch Counters. See Restaurants.		
011	A	526A.	Luncheon Club Children.		
220	C	527.	Macaroni Factory	.15	.50
051	A	528.	Machinery, Stocks of Heavy	.00	.25
051	B	529.	Machinery, Stocks of Light	.05	.35
681	B	530.	Machine Shops, Large. See Special Schedule.		
685	C	531.	Machine Shops, Small	.20	.35
		531A.	Reserved for future use		
125		531B.	Maize in Head. See Special Schedule.		
215	C	531C.	Maize Threshing Plant. See Special Schedule.		
056		532.	Marble Machines. See Electrical Supplies.		
600	B	533.	Marble Works	.00	.40
053	C	534.	Market Houses, Public	.10	.25
220	C	535.	Marshmallow Manufacturing. See Candy.		

400	D	536.	Mattress Fiber Factories. See Special Schedule.		
310	D	537.	Mattress Making or Renovating, Hand Power no Picker	.35	.75
310	D	538.	Mattress Making, Power. See Special Schedule.		
057	C	539.	Mattress Sales and Display	.05	.35
310	D	540.	Mattress Sterilizing	.50	.90
090	A	540A.	Mausoleums. See Church Schedule.		
053	C	541.	Meat Markets, No Rendering or Smoking	.05	.30
053	C	541A.	Meat Markets with Rendering or Smoking	.20	.45
056	C	542.	Medicines, Patent, Stocks, No Manufacturing	.05	.35
500	C	543.	Medicines, Patent, Manufacturing	.15	.45
300	C	544.	Merchant Tailors, No commercial Cleaning or Pressing	.05	.35
056	C	545.	Messenger Service	.10	.50
681	B	545A.	Metal Worker, Heavy. See Special Schedule.		
685	C	546.	Metalworkers, Light	.20	.35
121	A	546A.	Metal Storage	.00	.20
052	C	547.	Military and Costumers Goods, Stocks	.05	.35
053	B	548.	Milk Depots	.05	.40
200	B	548A.	Milk Plants. See Special Schedule.		
051	B	549.	Mill and Mine Supplies	.00	.25
052	C	550.	Millinery, Stocks of, Retail	.05	.45
			NOTE: Where Millinery is in connection with other hazardous stocks, unless its vaule exceeds 10% of total stock value, use next highest Occupancy Charge.		
052	C	551.	Millinery, Stock of, Wholesale or Manufacturing	.10	.65
480	C	552.	† Mimeograph or Multigraph Shops	.05	.25
600	B	552A.	Mineral Grinding Works. See Special Schedule.		
053	B	553.	Mineral Water Depots	.00	.25
084	C	554.	Miniature Golf Courses	.05	.25
651	C	555.	Mirror Manufacturing. See Glass.		
090	A	556.	† Missions in Mercantile Buildings	.00	.10
056	C	557.	Model Airplanes	.10	.50
600	B	558.	Monuments Works	.00	.40
310	C	559.	Mop Factories	.15	.35
135	D	560.	Moss in Bales	.50	.50
011		560A.	Motels. See Auto Courts.		
093	B	561.	Motorcycles, no repairing If repairing, add	.05 .25	.30 .25
121	C	562.	Motor Freight Terminal	.20	.40
			NOTE: If used for storage purposes, see Warehouses.		
057	B	563.	Moving Picture Film Exchange, no storage re- pairing or examining	.25	.75
057	C	564.	Moving Picture Films, Stocks, No Repairing	1.00	1.00
057	C	565.	Moving Picture Films, Stocks with Repairing	1.25	1.50
505	D	566.	*Moving Picture Films with Manufacturing	1.50	1.75
			NOTE: Reduce OTC 563-65 inclusive 50% if acetate film (safety film) only is handled.		
056	C	567.	*Moving Picture Machines and Supplies, stocks of, no film	.25	.60
083	B	568.	Moving Picture Shows or Theaters		

	(a) Motion Picture shows or theaters having a motion picture projector, projection booth entirely of concrete or metal lath and plaster on metal frame, with 1 inch or better concrete floor, (no wood in booth, except base for concrete floor), all door openings from booth into building to be protected by self-closing metal doors and all other openings into building by No. 20 guage, or better, metal automatic closing shutters; booth adequately vented to outside of building, equipped with one aproved extinguisher, no combustible furniture or fixtures in booth	.20	.40
B	(b) Moving picture shows or theaters, booth entirely lined with at least No. 20 guage metal or lath and plaster or one-fourth inch asbestos board, (may be on wood frame), openings, vents protection and furnishings to be as provided under No. 568(a) above	.35	.75
B	NOTE 1: If booth is equipped in a standard manner with automatic sprinklers reduce above charges one-half. (Specifications for installing sprinklers will be furnished upon request.)		
C	(c) Motion Picture shows or theaters not complying with No.568(a) or 568(b) above	.75	2.00
	NOTE 2: If acetate film (safety film) only is used reduce the above occupancy table charges as follows:		
	568(a)		50%
	568(b)		50%
	568(c)		60%
	Add to Charges No. 568(a) and 568 (b) and 568(c) above, the following charges (if applicable):		
C	(d) If building is old style (not modern) opera house which has not been completely re-modeled and modernized	.50	.50
C	(e) Vaudeville or other theatrical performances in excess of 30 days during a calendar year	.50	.50
	NOTE: This charge not applicable if building is of Semi-Fire Resistive construction or if stage has standard automatic sprinkler system.		

	C		(f) No 12-inch HT or better construction proscenium wall through roof with standard asbestos curtain, and approved single "Class B" fire door on all other proscenium wall openings, where vaudeville exceeds 30 days per year	.50	.50
	C		(g) Exists or aisles not arranged according to standards (furnished upon request)	.25	.25
	C		(h) If "No Smoking" sign not posted on stage and in dressing rooms	.50	.50
	D		(i) Painting of signs or scenery in building unless entirely cut off	.25	.25
	D		(j) Accumulation of old scenery, or new scenery not stored in orderly manner	.50	.50
	D		(k) General housekeeping poor	.50	.50
480	C	568A.	Multilith Shop	.15	.45
105	A	569.	Museums, No Scenery	.25	.75
105	B	570.	Museums with Scenery	.50	1.00
105	A	570A.	Music Studio	.00	.10
			Occupied exclusively as such. See School Schedule.		
057	C	571.	Musical Instruments	.05	.45
084	A	573.	Natatoriums	.10	.35
300	C	574.	Necktie Manufacturing	.05	.35
651	C	575.	Neon Sign Shops	.10	.50
280	C	575A.	Net Making	.05	.35
121	C	575B.	Net Storage, Fish Nets, etc	.05	.20
056	C	576.	New Dealers	.05	.45
685	C	577.	Nickel Plating	.10	.40
054	C	578.	Night Clubs with Dining and Dancing and/or Floor Show	1.00	1.50
			NOTE: In FR, SFR or Sprinklered Buildings	.25	.37
215	C	579.	Nixtamal Mixtures, Cornmeal Grinding	.05	.35
056	C	580.	Notions, Retail	.10	.50
056	C	581.	Notions, Wholesale	.05	.40
007	A	581A.	Nurses Homes. See Special Schedule.		
007	A	582.	Nurses Homes in Mercantile Building	.00	.25
053	C	583.	Nuts	.05	.25
500	B	584.	Ochre Works. See Special Schedule.		
056	C	585.	Office Furniture and Fixtures, New (If second hand rate as second hand furniture)	.15	.50
056	C	586.	Office Supplies. No Furniture	.05	.40
070	A	587.	† Office, Doctors and Dental	.00	.25
070	A	588.	† Office, Private	.00	.10
057	C	590.	Oil and Paint Stores. See Paint.		
205	B	590A.	Oil, Bone and Rendering Plants at Packing and Slaughter Plants. See Special Schedule.		
056	C	591.	Oil Cloths, Linoleums, Etc. See Carpets.		
121	B	590B.	Oil, Bone Storage at Packing and Slaughter Plants. See Special Schedule.		
056	C	592.	Oil Drum Cleaning, Steam	.10	.35
800	D	593.	Oil Reclaiming, Waste Crank Case	.10	.35

800		594.	Oil Refineries. See Petroleum Manual.		
056	C	595.	Oil Well Samples and Work Room	.10	.35
051	B	596.	Oil Well supplies	.00	.20
057	C	599.	Oils, Linseed, Cottonseed and Lard	.15	.30
057	C	600.	Oils Stocks of Heavy Lubricating	.10	.35
225	C	600A.	Olive Bottling	.05	.25
225	C	600B.	Oleomargarine Manufacturing. See Special Schedule.		
205	C	600C.	Oleo or Butterine Extract House or Canning Factory. See Packing House Schedule.		
121	C	601.	Onion Warehouses	.00	.25
056	C	602.	Optical Supplies	.00	.40
660	A	603.	† Opticians	.00	.40
070	A	604.	† Optometrist	.00	.25
085	A	605.	Optometrist, occupied exclusively as such. Rate under Hospital Schedule.		
225	C	606.	Orange Packing Warehouses	.05	.25
093	C	606A.	Outboard Motor Repairing	.30	.55
085	A	606B.	Orphanages. See Special Schedule.		
735		606C.	Outside Equipment, Electrical Power Plant. See Special Schedule.		
121	C	607A.	Oxygen Storage	.05	.35
210	B	608.	Oyster Packing Houses. See Canning Factory.		
205	B	609.	Packing Houses, Meat. See Special Schedule.		
057	C	610.	Paint and Oil Stores, Retail or Wholesale	.10	.40
165	C	612.	Paints and oil Stores with Sash Doors and Blinds	.25	.50
505	D	614.	*Paint Manufacturing and Mixing, Cold Process	.75	1.00
057	D	615.	Paint Shops	.25	.60
300	C	616.	Pants, Overall and Clothing Factories	1.00	1.25
			NOTE: In FR, SFR, and/or Sprinklered Buildings	.07	.17
051	C	617.	Paper, Newspaper in Rolls	.05	.25
140	D	618.	Paper, Rags and Scraps in Bales, No Sorting, Baling or Shredding	.15	.50
057	C	619.	Paper, Stocks of Wholesale, No rags or scraps	.05	.30
140	D	620.	Paper with Sorting or Baling	.25	.65
121	C	621.	Paper Bags, Stocks of	.05	.30
445	C	622.	Paper Bag Factories. See Bag Factories.		
121	C	623.	Paper Boxes, Stocks of. See Boxes.		
445	D	624.	Paper Box Factories. See Box Factories.		
445	D	624B.	Paper Shredding. See Special Schedule.		
445	C	625.	Paper Patterns	.05	.40
215	C	625A.	Parboil Plant. See Rice Mill Schedule.		
056	C	625B.	Parcel Post	.05	.20
084	D	627.	*Park and Resort Pavillions (Omit Area)	1.00	2.00
056	A	628.	† Passageways	.00	.10
685	B	629A.	Pattern Shops, Metal. See Special Schedule.		
395	D	629B.	Pattern Shops, Wood. If rated as woodworker see Woodworker Schedule		
500	C	630.	Paste Factories	.15	.35
057	C	631.	Pawnbrokers	.05	.35
225	C	632.	Pea Threshing	.50	.50
225	C	633.	Peach Packing Warehouses	.05	.25

225	D	634.	Peanut Mills. See Special Schedule.		
053	C	635.	Peanuts, Stocks of	.05	.25
225	C	635A.	Peanut Roasting	.15	.50
225	C	635B.	Peanut Shelling	.20	.40
225	C	635C.	Peanut Drying	.30	.50
125	C	635D.	Peanut Storage Tanks. See Special Schedule.		
125	C	635E.	Peanut Warehouses	.05	.25
056	D	636.	Peat Moss	.15	.50
225	C	637.	Pecan Shelling	.05	.30
121	C	638.	Pecan Storage	.05	.25
084	C	639.	Penny Arcades	.05	.25
500	C	640.	Perfurmeries	.00	.35
057	B	641.	Pet Stocks, Animal, Birds and Fish	.05	.50
500	C	642.	Pharmaceutical Factories. See Drugs.		
056	C	643.	Phonographs and Records, Stocks	.05	.45
485	C	644.	Photo Engravers	.10	.45
057	C	645.	Photographers. Stock and Fixtures	.10	.50
057	C	646.	Photograph Supply Houses	.10	.60
057	C	646A.	Photostats	.00	.40
225	C	647.	Pickle Factories	.05	.25
121	C	647A.	Pickle Storage	.05	.25
395	C	648.	Picture Frames Manufacturing	.20	.60
056	C	649.	Picture Stores	.10	.50
110	C	650.	Piers. See Special Schedule.		
121	C	651.	Pillow Storage	.05	.35
057	D	651A.	Pin Refinishing, Bowling	.25	.60
056	C	652.	Pipes and Smokers Articles	.00	.40
681	B	653.	Pipe Casting Works. See Special Schedule		
382	D	654.	Planing Mills not at Saw Mills. See Special Schedule.		
381	D	654A.	Planing Mills at Saw Mills. See Special Schedule.		
056	C	655.	Plaster, Statuary and Casts	.00	.50
550	C	656.	Plastics, Fabricating	.25	.40
550	C	656A.	Plastics, Molding	.05	.30
056	C	656B.	Plastics, Stocks	.05	.30
056	C	657.	Plated Ware, Stocks	.00	.40
685	C	658.	Plating, Gold, Silver or Nickel	.10	.40
051	C	659.	Plumbers and Gas Fitters Stocks, with handwork	.05	.25
051	B	660.	Plumbers Supplies, No Shop	.00	.20
056	C	661.	Pocket Books, Leather Bags and Trunks. See. Trunks.		
745	A	662.	Police Stations in Mercantile Buildings	.10	.25
745	A	662A.	Police Stations. See Special Schedule.		
084	C	663.	Pool Halls or Pool Clubs	.10	.30
205	C	663A.	Pork or Beef Warehouses or Slaughter Building. See Special Schedule.		
121	C	664.	Pool Tables, Storage	.05	.40
070	A	665.	† Post Offices	.00	.15

225	C	666.	Potato Chip Manufacturing	.25	.65
225	C	666A.	Potato Curing Dehydrating Plants. See Special Schedule.		
225	C	666B.	Potato Curing, Private. See Special Schedule.		
121	C	667.	Potato Storage	.05	.25
745	A	667B.	Pumping Plants, Water Works. See Special Schedule.		
615	B	668.	Potteries. See Special Schedule.		
205	C	668A.	Poultry Houses, Chicken Hatcheries and Brooder Houses Used Exclusively For Commercial Purposes	.05	.25
205	C	669.	Poultry Killing and Dressing	.15	.40
056	C	670.	Poultry Supplies	.05	.25
500	D	671.	Printers Ink Manufacturing	.75	1.00
056	C	672.	Printers Supplies	.10	.40
480		673.	Printing, foot power, card and small job	.10	.35
	C		(a) Printing-Mechanical power-job office, or job office and newspaper (Combined)	.20	.50
	C		(b) Printing-Newspaper (Solely)	.10	.35
			If no approved labeled oily-waste cans where needed, add to above	.10	.10
681	C	674.	Printing Press Rolls Manufacturing	.15	.50
056	C	674A.	Pro Shop, Sports	.05	.35
053	C	675.	Produce	.05	.25
053	C	676.	Provisions, No Smoking Rendering or Hay	.05	.25
053	C	676A.	Provisions with Smoking or Rendering, No Hay	.15	.35
		676B.	Public Buildings. See "Public Building Credit."		
121	B	677.	Pump, Gasoline Storage	.05	.35
		678.	Pyroxylin painting and finishing		
	D		(a) Regularly used	.50	.50
	D		(b) Occasional use (touch up)	.25	.25
			NOTE: Charges for Pyroxylin Painting and finishing to be in addition to such other Occupancy Table Charges as may apply, but may be modified if hazard is guarded in a standard manner. See Requirements.		
070	B	680.	Radio Transmitting Stations. See Special Schedule.		
070	B	681.	† Radio and TV Transmitting Stations in Mercantile Buildings	.00	.10
070	B	682.	† Radio and TV Broadcasting Studios	.00	.10
056		683.	Radios and Television, Stocks of. See Electrical Supplies.		
140	D	684.	Rags in Bales. See Paper.		
750	A	685.	Railroad Terminal Building. See Special Schedule.		
750	B	686.	Railroad Depots. See Special Schedule.		
105	A	686A.	Reading Rooms	.00	.10
070	B	686B.	Recording Studio	.00	.10
121	C	687.	Records (Paper) Storage	.05	.30

084	A	688.	Recreation Buildings, Shelter Houses	.05	.25
121	C	689.	Red Cross Distribution Centers	.05	.30
056	C	690.	Reducing Salons	.15	.30
800		691.	Refineries, Oil. See Petroleum Manual.		
230	C	692.	Refineries, Sugar. See Special Schedule.		
100	A	692A.	Reformatories. See Special Schedule.		
615	B	692B.	Refractories. See Special Schedule.		
056	C	693.	Refrigerators, No Repairing or Manufacturing	.05	.35
276	D	693A.	Reginning Plant. Southern Territory. See Special Schedule.		
278	D	693B.	Reginning Plants Other Than Southern Territory. See Special Schedule.		
011		693C.	Religious Encampment, Not Rated Church or Chapel. See Special Schedule.		
205	B	694A.	Rendering Plants. See Special Schedule.		
044	C	695.	Restaurants, Buildings	.25	
054	C	695A.	Restaurants, Contents		.65
056	C	696.	Restaurant Supplies	.10	.45
161	C	696A.	Rice Driers. See Special Schedule.		
161	C	696B.	Rice Elevators. See Special Schedule.		
215	C	697.	Rice Mills. See Special Schedule.		
125	C	698.	Rice Warehouses. See Special Schedule.		
600	A	698A.	Rock Crushing. See Special Schedule.		
600	B	698B.	Rock Wool Works. See Special Schedule.		
165	C	700.	Roofing Materials, Composition	.20	.50
007	A	700A.	Rooming Houses. See Special Schedule.		
076	A	701.	Rooming Houses in Mercantile Buildings. See Hotels.		
056	C	702.	Rope and Cordage	.05	.20
051	D	703.	Rubber, Crude	.05	.30
056	C	704.	Rubber Goods, Retail, Stocks	.05	.30
056	C	705.	Rubber Goods, Wholesale	.00	.25
056	D	706.	Rubber Goods, if Rubber Cement on Hand	.10	.35
140	D	707.	Rubber Salvage	.25	.65
056	C	708.	Rubber Stamps and Stencils	.10	.35
093	D	709.	Rubber Tire Boot Cementing	.15	.50
051	D	710.	Rubber Tires and Tubes, No repairing	.05	.30
093	D	711.	Rubber Tires and Tubes, with Repairing	.15	.50
580	D	712.	Rubber Tires Recapping and Retreading	.75	1.00
052	C	713.	Rugs, Stocks of, No Carpets	.00	.25
051	A	715.	Safes, Iron, Stocks of	.00	.15
121	C	716.	Sail Lofts	.15	.35
121	C	717.	Sail Storage	.15	.35
225	C	718.	Salad Dressing Manufacturing	.05	.35
084	D	719.	Sales Stable. See Livery Stable.		
621	C	720.	Salt Works. See Special Schedule.		
057	C	721.	Salvage Goods	.05	.30
076	A	722.	Salvation Army Barracks	.20	.40
056	C	723.	Sample Rooms, Not in Hotel	.10	.35
056	C	723A.	Sand Blasting	.05	.25
054	C	724.	Sandwich Shops, No Cooking Except Coffee and Toast	.05	.35
054	C	725.	Sandwich Shops, Cooking Other than Coffee and Toast	.25	.65

085	A	726.	Sanitariums. See Hospital Schedule.		
085	A	727.	Sanitariums in Mercantile Buildings	.00	.25
310	C	727A.	Sanitary Napkin Manufacturing	.10	.40
205	C	729.	Sausage Factory, No Rendering or Smoking	.05	.30
205	C	730.	Sausage Factory with Rendering or Smoking	.20	.45
121	D	730A.	Sawdust Storage	.25	.40
056	C	731.	Saw Filing	.05	.35
385	D	731A.	Saw Mill Lumber Yards. See Special Schedule.		
381	D	732.	Saw Mills. See Special Schedule.		
070	A	732A.	Scale House	.00	.10
056	C	733.	Scales Stocks	.00	.35
395	D	734.	Scenery Manufacturing	.25	.60
105	A	735.	† Schools in Mercantile Buildings	.00	.10
105	A	736.	Schools Occupied Exclusively as Such. See School Schedule.		
056	C	737.	School Supplies	.05	.40
310	C	738.	Seat Cover Manufacturing	.15	.35
056	C	739.	Seat Covers, No Manufacturing	.10	.25
131	C	742.	Seed Cotton	.25	.65
057	C	743.	Seeds, Garden, Stocks of	.05	.25
057	C	744.	Seeds, Garden, Stocks with Machinery	.20	.40
056	C	744A.	Sewing Center	.05	.35
056	C	745.	Sewing Machines, Stocks of	.05	.35
745	A	745A.	Sewage Disposal Plants. See Special Schedule.		
084	A	746.	Shelter Houses	.05	.25
382	D	747.	Shingle Mill, Not at Saw Mill. See Special Schedule.		
056	C	748.	Ship Chandleries	.10	.35
395	D	749.	Shipwright Works. See Special Schedule.		
300	C	750.	Shirt Factories	1.00	1.25
			NOTE: In FR, SFR, and/or Sprinklered Buildings	.07	.17
350	C	751.	Shoe Factories. See Boots and Shoes.		
051	C	752.	Shoe Findings	.00	.30
505	D	753.	Shoe Polish Manufacturing	.35	.85
052	C	754.	Shoes Wholesale, No Manufacturing	.00	.15
052	C	755.	Shoes, Retail, No Manufacturing	.00	.25
350	C	756.	Shoemakers and/or Repairs	.05	.25
056	C	757.	Shoe Shine Parlor	.05	.25
084	C	758.	Shooting Galleries	.15	.50
057	C	759.	Show Card Painting	.05	.35
056	C	760.	Show Cases, Stocks of	.15	.50
395	D	761.	Show Case Manufacturing. See Cabinet Works.		
135	D	762.	Shuck Storage	3.00	3.00
395	D	762A.	Shuttle Factories. See Special Schedule.		
395	D	763.	Shuttle Spool Factories. See Special Schedule.		
395	D	764.	Shuttle Block Factories. See Special Schedule.		
057	D	765.	Sign Shops or Poster Advertising	.25	.60
651	C	766.	Sign Shops, Neon	.10	.50
280	C	767.	Silk Mills. See Special Schedule.		
057	D	768.	Silk Screen Manufacturing	.25	.60
280	C	768A.	Silk Weaving Mills. See Special Schedule.		
685	C	769.	Silver Plating	.10	.40

135	D	770.	*Sisal	1.50	1.50
			NOTE: Add for storage not as prescribed under Pier and Wharf Schedule	1.00	1.00
084	C	771.	Skating Rinks	.75	1.00
205	C	772.	Slaughter Houses, Small, Not with Packing Plant	.50	1.00
205	C	773.	Slaughter Houses, Large. See Special Schedule.		
500	C	774.	Soap Manufacturing	.30	.60
500	C	774A.	Soap Manufacturing at Packing and Slaughter Plants. See Special Schedule.		
056	C	775.	Soda Fountain, Furniture and Fixtures, Stocks of	.05	.25
053	C	776.	Soda Fountain Supplies	.05	.25
235	B	777.	Soda Water Factory. See Bottling Works Schedule.		
007	A	777A.	Sorority Houses. See Special Schedule.		
820	D	777B.	Soy Bean Oil Mills. See Special Schedule.		
125	D	777C.	Soy Bean Warehouse. See Special Schedule.		
225	C	778.	Spice Mills. See Special Schedule.		
395	D	779.	Spoke Factories. See Special Schedule.		
395	D	779A.	Spool (Wooden) Factory. See Special Schedule.		
056	C	780.	Sporting Goods Stocks	.05	.35
084		781.	Stables, Livery. See Livery Stables.		
084	D	782.	*Stables, Not Over 2500 Sq. Ft.	.25	.25
084	D	783.	*Stables Over 2500 Sq. Ft.	.75	.75
084	A	783A.	Stadium - Covered, used principally for major or minor league professional baseball and college or professional football, with one sole and exclusive occupant continuously responsible for all house- keeping, maintenance and usage	.05	.25
651	C	784.	Stained Glass Works	.15	.45
056	C	784A.	Stamp Collector	.05	.30
056	C	784B.	Stamp Redemption Center	.05	.30
070	A	785.	State Houses. See Court Houses.		
056	C	786.	Stationery and Book Stores. See Book and Stationery.		
382	D	786A.	Stave Mills, Wooden. See Special Schedule.		
056	C	788.	Stencil and Stamp Works	.10	.35
084	D	789.	Stock and Breeding Barns. See Dairy Barns.		
205	C	790.	Stock Yards Not at Packing House. See Special Schedule.		
205	C	790A.	Stock yards at Packing Plants. See Special Schedule.		
600	A	790B.	Stone Crushing. See Special Schedule.		
122	D	791.	Storage, General With Furniture	.35	.75
121	C	791A.	Storage, General, No Furniture	.15	.45
122	D	791B.	Storage, General with Furniture Containerized or Cartonized	.25	.60
051	B	792.	Stoves Without Tin Shop	.00	.30
051	C	792A.	Stoves with Tin Shop	.15	.45
681	B	793.	Stove Works. See Special Schedule.		
057	D	794.	Straw Goods, Stocks	.05	.40
405	D	795.	Straw Goods, Manufacturing	.35	.60

735	B	795A.	Substations, Electrical. See Special Schedule.		
053	C	796.	Sugar Stocks	.00	.10
230	C	797.	Sugar Houses. See Special Schedule.		
230	C	798.	Sugar Refineries. See Special Schedule.		
230	C	798A.	Sugar Warehouses. See Special Schedule.		
505		798B.	Sulphur in Open or in Bins. See Special Schedule.		
621	C	798C.	Sulphur Mining Properties. See Special Schedule.		
070	A	799.	Surgeons Office	.00	.25
056	B	800.	Surgical Instruments, Stocks of	.05	.35
690	C	800A.	Surgical Instrument, Manufacturing	.10	.40
300	C	801.	Suspender Manufacturing	.10	.35
500	C	802.	Sweeping Compound, Manufacturing, Approved	.10	.35
505	D	803.	Sweeping Compound, Manufacturing, Unapproved	.25	.50
225	C	804.	Sweet Potato Curing Plants. See Special Schedule for Potato Curing Plants.		
230	C	805.	Syrup Manufacturing	.20	.50
300	C	806.	Tailor, Merchant. No Commercial Cleaning or Pressing	.05	.35
056	C	807.	Tailor Supplies	.05	.35
500	B	808	Talc Works. See Special Schedule.		
057	C	809.	Tallow	.10	.35
500	C	809A.	Tanks, Acid. See Special Schedule.		
500	A	809B.	Tanks, Alkali. See Special Schedule.		
510	C	809C.	Tanks, Anhydros Ammonia. See Special Schedule.		
215	C	809D.	Tanks (Molasses) At Feed Mill. See Special Schedule.		
230	C	809E.	Tanks (Molasses) All Other. See Special Schedule.		
205	C	809F.	Tanks, Shortening. See Special Schedule.		
205	C	809G.	Tanks, Tallow and Animal Oil. See Special Schedule.		
745	A	809H.	Tanks, Water. See Special Schedule.		
052	C	810.	Tarpaulins	.05	.30
057	C	811.	Taxidermist	.05	.50
093		812.	Taxicabs. See Automobiles.		
053	C	813.	Tea, Coffee and Spices, No Roasting	.05	.25
053	C	813A.	Tea, Coffee and Spices with Roasting	.15	.50
054	C	814.	Tea Rooms	.25	.65
070	A	815.	† Telegraph Offices	.00	.00
070	A	816.	† *Telephone Offices and Exchanges, not exclusively owned and occupied as such: All contents (including switchboard)	.00	.35
070	A	817.	*Telephone Offices and Exchanges, Exclusively owned and occupied as such: All contents (including switchboard)	.00	.00
056	C	818.	Telephone Supplies	.05	.35
070	B	818A.	Television Transmitting Station. See Special Schedule.		
031	A	818B.	Tenements. See Special Schedule.		
033	A	820.	† Tenements in Mercantile Buildings, Not Exceeding Ten Families	.05	.20
033	A	821.	Tenements in Mercantile Buidlings, More than Ten Families	.10	.35

		822.	Tent Manufacturing. See Awnings.		
615	B	823.	Terra Cotta Works. See Special Schedule.		
056	C	824.	Testing Laboratory	.05	.25
052	C	825.	Theatrical Goods, Costumes, etc	.10	.50
070	A	825A.	Ticket Booth	.00	.10
615	B	825B.	Tile and Terra Cotta Works. See Special Schedule.		
051	A	826.	Tile Shop, No Manufacturing	.00	.10
121	A	826A.	Tile Storage	.00	.10
615	B	827.	Tile Works. See Special Schedule.		
685	C	828.	Tin Shops	.15	.45
685	B	829.	Tin Can Factories. See Special Schedule.		
051	C	830.	Tinware Stocks	.05	.35
255	C	832.	Tobacco Factories. See Special Schedule.		
150	C	833.	Tobacco Warehouses. See Special Schedule.		
056	C	834.	Tool Houses	.05	.25
220	C	835.	Tortilla Manufacturing	.25	.65
053	C	836.	Tortilla Shops, No Manufacturing	.05	.35
011	A	836A.	Tourist Courts. See Auto Courts.		
052	C	837.	Towel Service	.05	.30
036	A	837A.	Personal Property Owned in Common of Townhouse Buildings. See Special Schedule.		
037	A	837B.	Townhouse Buildings, including private out-buildings and private structures. See Special Schedule.		
056	C	838.	Toys, Fancy Goods, etc.	.10	.50
093		838A.	Tractors. See Automobiles.		
051	C	839.	Trailers, Automobiles	.05	.25
011	A	839A.	Trailer Camps. See Special Schedule.		
735	B	839B.	Transformer Stations. See Special Schedule.		
056	C	840.	Trunks and Valises with Light Manufacturing	.25	.50
056	C	842.	Trunks and Valises, No Manufacturing	.05	.25
395	D	843.	Trunk Factories. See Special Schedule.		
056	B	844.	Turkish and Swedish Bath Establishments	.25	.50
121	C	845.	Twines, Cord, Rope, etc., Stocks of	.05	.20
051	C	846.	Type, Stocks of	.10	.40
056	C	847.	Typewriters and Supplies, Stocks	.05	.35
056	C	848.	Typewriters, Repairing	.10	.40
310	C	849.	Umbrellas, Recovering and Repairing	.10	.35
056	C	850.	Unclaimed Freight	.10	.50
058	A	851.	Undertakers in Mercantile Buildings	.10	.35
045	A	852.	Undertakers in Separate Buildings. See Special Schedule for Funeral Homes.		
058	A	852A.	Undertakers in Separate Buildings, Contents. See Special Schedule for Funeral Homes.		
057	C	853.	Upholsterers, Stocks, No Manufacturing	.10	.35
310	C	854.	Upholsterers Shop, No Manufacturing	.50	.90
310	D	855.	Upholsterers Shop with Manufacturing. See Mattress Factory.		
043	A	855A.	Vacant Mercantile Buildings.		
056	C	856.	Variety Stores	.10	.50

225		858.	Vegetable and Fruit Packing		
	C		(a) Not over one days supply of boxes	.05	.25
	C		(b) Over one days supply of boxes	.20	.40
	C		(c) With box and/or crate assembly	.25	.40
125	D	858A.	Velvet Warehouses. See Special Schedule.		
056	B	859.	Vending Machines, No Repairing	.05	.25
056	C	859A.	Vending Machines, with Repairing	.10	.50
391	D	861.	Veneer Works. See Special Schedule.		
395	D	862.	Venetian Blinds, Manufacturing, Wood	.25	.40
685	B	862A.	Venetian Blinds, Manufacturing, Metal	.15	.35
056	C	863.	Venetian Blinds, Stocks of	.05	.25
057	A	863A.	Veterinarian	.05	.50
085	A	863A(1).	Veterinarian Office, occupied exclusive as such, with no boarding of animals, retail sale of supplies or medicines and no groom- ing, rate as hospital		
084	A	863B.	VFW Club. See Club Rooms.		
064	A	863C.	VFW Hall	.05	.25
235	C	864.	Vinegar Factories	.05	.25
093	D	866.	Vulcanizing	.15	.50
280	C	867.	Wadding Mills. See Special Schedule.		
395	D	868.	Wagon Factories. See Special Schedule.		
084	D	869.	*Wagon Yards	1.00	1.00
057	C	870.	Wallpaper	.10	.50
122	D	871.	Warehouse, General Storage with Furniture	.35	.75
121	C	871A.	Warehouses, General Storage no Furniture	.15	.45
122	D	871B.	Warehouse, General Storage with Furniture Containerized or Cartonized	.25	.60
056	C	871C.	Washateria	.25	.60
056	C	872.	Washing Machines, Stocks of	.05	.25
280	D	873.	Waste Mills. See Mattress Factory.		
140	D	874.	Waste Storage	.15	.50
056	C	875.	Watches, Clocks and Jewelry. See Jewelry.		
056	C	876.	Water Softener Equipment	.05	.35
745	A	877.	Water Works Plants. See Special Schedue.		
685	C	878.	Welding Shops	.20	.35
056	C	879.	Welding Supplies	.05	.35
011	A	879A.	Welfare Camp House. See Special Schedule.		
110	C	880.	Wharf Properties. See Special Schedule.		
395	D	881.	Wheelwright Works, Power. See Special Schedule.		
395	C	882.	Wheelwright Works, Hand	.25	.40
053	C	883.	Whiskey, Retail or Wholesale	.10	.25
505	D	883A.	White Lead Works. See Special Schedule.		
051	C	884.	Windmill Supplies	.00	.20
056	C	885.	Window Shades, Stocks of	.05	.45
250	C	885A.	Winery	.15	.40
685	B	886.	Wire Fence Works. See Special Schedule.		
121	A	887.	Wire Storage	.00	.20

395	D	888.	Woodcarving Shops, Hand	.25	.40
056	D	888A.	Wood Flour	.25	.50
057	D	888B.	Wood Shavings	.75	1.00
056	C	889.	Wooden and Willoware, Stocks of	.10	.50
395	D	890.	Wood Turning Shops. See Cabinet Shops.		
395	D	890A.	Woodworkers. See Special Schedule.		
165	D	891.	Woodyards. See Special Schedule.		
121	B	892.	Wool in Bales or Bags	.00	.10
052	C	893.	Woolen Goods	.00	.20
280	C	894.	Woolen Mills. See Special Schedule.		
052	C	895.	Worsted and Fancy Wools, Stock of	.00	.40
084	D	896.	Wrestling or Boxing Arena	1.00	2.00
070	C	897.	X-Ray Lab	.05	.15
052	C	898.	Yarns, Excluding Jute	.05	.40
240	C	899.	Yeast Storage or Manufacturing	.05	.35
076	A	900.	YMCA and YWCA Buildings	.00	.25
084	A	900A.	Youth Center	.00	.25

Occupancies not included in above Occupancy Table to be charged for according to Hazard.

Reserved for future use.

LIST OF RISKS FOR WHICH RATES ARE NOT PUBLISHED
(TO BE RATED BY COMPANIES AND AGENTS)

UNLESS

1. FIRE RESISTIVE, SEMI-FIRE RESISTIVE AND RISKS RATED UNDER THE INTERMEDIATE SCHEDULE, EXCEPT THOSE RISKS DESIGNATED BY ***, OR
2. PROTECTED BY AUTOMATIC SPRINKLERS, REGARDLESS OF CONSTRUCTION, OR
3. EXPOSED BY MERCANTILE OR SPECIAL HAZARD, EXCEPT THOSE RISKS DESIGNATED BY **

- ** Apartment Houses, Tenements and Flats.
- ** Auto Courts, Tourist Courts and Trailer Camps.
- ** Barns and Stables (Private).
Boarding and Rooming Houses (Private).
- ** Boy and Girl Scout Houses in the country.
Luncheon Club, Childrens Camps and Welfare Camp Houses.
Childrens Camps and Welfare Camp Houses.
- *** Bridges.
- *** Builder's Risks.
- ** Church Encampments.
- ** Cloth Awning (all).
- ** Condominiums (Residential).
- *** Cooling Towers and Icing Docks.
Cordwood in the Country.
- ** Cotton Floaters (Baled Cotton).
Cotton Gins.
- ** Cotton (Baled) in open and on platforms in yards.
- ** Cotton Products on Gin Premises.
- ** Cotton Seed Floaters.
Country Mercantiles (except Night Clubs and Restaurants).
- ** Dairies (Private).
- ** Drive-In Theaters that qualify as Country Mercantiles.
- ** Dwellings and Outbuildings.
- ** Fences (all except Farm).
- ** Flood Lights.
- ** Fraternity Houses.
- ** Garages (Private).
- ** Grain on Dwelling Premises (not Farm or Ranch).
Grain Warehouses in the Country except ICM and ICMS and except those risks subject to rating under the Farm and Ranch Schedules.
- ** Hay in the open (except on Farms and/or Ranches).
Lumber Risks, other than Lumber Yards and/or Sawmills.
Lumber, Timber, Staves and Posts (in open).
Metal Pipe in the open.
- ** Military Post Risks.
- ** Oil Distribution Stations (Wholesale occupied exclusively as such). For Petroleum Properties other than Oil Distribution Stations - see Petroleum Manual.
- ** Outhouses (Private).
Pole and Post Yards.
- ** Potato Curing Plants (Private).
Pumping or Irrigation Plants and Wooden Flumes.
- ** Radio and Television Antennas not on buildings (Dwellings Excepted).
- ** Ranches, Guest and Dude.
Rice Warehouses in the Country except ICM and ICMS construction and those risks subject to rating under the Farm and Ranch Schedules.

- ** Rooming and Boarding Houses (Private).
- ** Signs.
- ** Sorority Houses.
Sulphur in open bins or in the open.
- ** Swimming Pools, in the open.
- ** Temporary Rates.
- ** Tent and Cloth or Canvas Roofed Buildings and their Contents.
- ** Townhouses.
- ** Trailer Camps, Tourist Courts and Auto Courts.

SPECIAL CLASSES RATED UNDER THEIR OWN SCHEDULES

APARTMENT HOUSES, TENEMENTS AND FLATS (Form 5)

Including their Servant Houses, Garages, Carports and Miscellaneous Outbuildings
(See General Rules)

APARTMENT HOUSE OR FLAT - An apartment house or flat is a building containing three or more separate suites or apartments arranged as private residences and permanently equipped for housekeeping. A single room or a single room with bath, designed or converted for light housekeeping purposes, shall not be considered as a suite or an apartment.

TENEMENT - A Tenement is a building which is rented out to be occupied as its home or residence by each of three or more families living independently of each other and doing their cooking on the premises.

ROOMS - If over 4 rooms rented or for rent by any one occupant, risk shall be classified as a Rooming House and rated under the Rooming House Schedule.

BASIS

Frame or Iron-Clad	\$.70
Brick-Veneer, Stone-Veneer, Stucco or Asbestos Board	.60
Hollow Tile or Hollow Masonry Units	.50
Brick, Stone, Concrete, Hollow Tile Veneered with Brick, FR or SFR & ICM or ICMS	.45
FLUES: Nonstandard	.25
Each story over three	.05

(Omit charge if building Fire Resistive or Semi-Fire Resistive and equipped with standard system of vertical pipe and hose.)

NOTE: Deduct 25¢ if apartment house, tenement or flat does not contain private club, private cafeteria, or any similar private mercantile occupancies when such occupancies are used solely by the occupants and their guests of the apartment house, tenement or flat (mercantile occupancies other than private, see Small Mercantile Charge).

Small Mercantile Occupancy .25

Credits:

Vertical Pipes and Hose- Standard	8%
Substandard	4%
For standard requirements see "Standards for Private Fire Protection." Automatic Fire Alarms-	
For approved thermostat, or automatic fire alarm system, or approved fire alarm telegraph connected to paid fire department	8%
Watch Service - See Standards	
Watchman, inside building, with approved labeled Watchclock	8%
Watchman, inside building, reporting to an approved central station, where special messenger is used to ascertain cause of delinquent service	15%
Concrete, Brick or Tile Floors - Each Floor (not applicable to Fire Resistive or Semi-Fire Resistive buildings)	1%

NOTE: If more than one of the above credits apply, the percentages are to be totaled and deducted from Occupied Building rate, subject to Fraction Rule.

Key Rate: ADD 50% of Key Rate.

NOTE: Key Rate Charge to be determined in the same manner as provided for dwelling.

Exposures - If exposed by Mercantile or Special Hazard apply charges as per Exposure Tables.
Exceptional Charges - As per tables.

AUTO COURTS

(Toursit Courts)

(Form 5)

Including Office and Outbuildings of Courts and Trailer Camps

NOTE 1: Recreation Halls used in connection with auto courts are subject to auto court rates.

NOTE 2: If subject to rental on monthly basis only, rate as dwelling or apartment house. This is determined by the number of units in each structure.

BASIS	Pro- tected	Unpro- tected #1	Unpro- tected #2
Frame or iron-clad NOTE: Includes sheet Aluminum on wood, composition siding, and asphalt coated fiberboard	\$.35	\$.60	\$.35
Brick-veneer, Stone-veneer, Stucco or Asbestos Board NOTE: Includes rigid asbestos and hard cement type sidings.	.25	.45	.25
Brick, Stone, Concrete, HTB, HT, Hollow Masonry Units, FR, SFR, ICM or ICMS NOTE 1: Risks predominantly all metal but not qualifying for ICM or ICMS, rate as Stucco.	.15	.15	.15

NOTE 2: See definitions of "Protected" and "Unprotected."

Add for:

Protected Class	\$.50
Unprotected class	.30

Reduce auto court charge 1/2 if risk is Fire Resistive. Semi-Fire Resistive or equipped with automatic sprinkler system for which credit is allowed in rate.

Small Mercantile Occupancy .25

Key Rate: ADD 50% of Key Rate.

NOTE: Key Rate Charge to be determined in the same manner as provided for dwelling.

Exposures - If exposed by Mercantile or Special Hazard apply charges as per Exposure Tables.

*Unprotected #2 applies if risk qualifies under II, Exception 1 of the Special Dwelling Schedule Key Rate Rule. These risks shall take unprotected Experience and Exposure.

BOY AND GIRL SCOUT HOUSES

(Form 5)

(Applies to all buildings except dwellings occupied by caretaker).

BASIS \$.50

Add for deficiencies as follows:

Wood Shingle or board roof	.25
Frame, Iron-Clad, Stucco or Asbestos Clad Construction	.50
Brick-Veneer, Stone-Veneer	.20
Hollow tile or Hollow masonry units	.10

Credits:

Vertical Pipes and Hose - Standard	8%
Substandard	4%
For standard requirements see Standards for Private Fire Protection.	
Fire Extinguishers - See Standards	8%

Key Rate: ADD 50% of Key Rate.

Exposures - Charge as per Exposure Tables.

Exceptional Charges - As per tables.

**BOY AND GIRL VACTION CAMPS, RELIGIOUS ENCAMPMENTS, LUNCHEON CLUB,
CHILDREN'S CAMPS AND WELFARE CAMP HOUSES
(Form 5)**

Rate Under Auto Court Schedule

NOTE 1: If unexposed Frame Class building is occupied as administration building, dining and mess hall, recreation building or commissary apply Country Mercantile rates. If other than Frame Class or if risk is exposed by Mercantile or Special Hazard, submit for rating by the Texas Department of Insurance.

NOTE 2: If dining and mess hall or cafeteria building is subject to specific rating by the Texas Department of Insurance apply OTC #428.

NOTE 3: Church, Tabernacle or assembly building on premises of church encampments occupied exclusively as such to be rated by agent by applying Church Schedule.

**BRIDGES
(Form 6)**

BASIS

Concrete Construction	\$.10
Iron and Steel Construction	.50
Wood Construction	.75

Key Rate: ADD 50% of Key Rate
Exposures - Charge as per Exposure Tables.

**CHURCHES
(Form 5)**

BASIS **\$.40**

Add for deficiencies as follows:

Hollow Tile, Brick Veneer or Hollow Masonry Units	.05
Stucco or Asbestos Board on wood studding	.10
Frame or Iron-Clad	.15
Wood Shingle or board roof	.15
Flues: Non-standard	.25
Lodge occupancy, second floor	.25
Churches protected by approved system of Lightning Rods bearing the label of the Underwriters' Laboratories, Inc., deduct	.10

Key Rate: ADD 50% of Key Rate.

NOTE: Same rules apply as apply to dwellings, except distance to hydrants is limited to 500 feet.

Exposure - Charge as per Exposure Tables.

NOTE: When parsonage is occupied by paster in charge, parsonage and church are not to be considered as exposing each other.

Church Buildings occupied by same parties, not to be considered exposing each other.

Church Buildings of other than "Frame Class" connected by covered walkways are to be rated as separate buildings.

Exceptional Charges - As per tables.

CORDWOOD IN THE COUNTRY
(Form 6)

BASIS	\$4.50
Key Rate: ADD 50% of Key Rate.	
When corded, but not in woods, nor within 500 feet of any woods, deduct Exposure - Charge as per Exposure Tables.	1.00

DRIVE-IN THEATRES

I.	SCREEN TOWERS	
	A. With no occupancy nor space for occupancy in structure.	
	1. If all metal or masonry construction throughout (Not eligible for Coinsurance or subject to Experience)	Rate \$.25
	Rate to be published by Texas Department of Insurance in all cases.	
	2. If construction other than as above, rate as per Mercantile Schedule disregarding roof and floor charge or credit.	
	B. With occupancy or space for occupancy in structure.	
	Regardless of construction rate as per Mercantile Schedule.	
II.	PROJECTION BOOTHS	
	Rate under Mercantile Schedule. (Form 4)	
	NOTE 1: Mercantile Experience applicable to such structures as are rated under Mercantile Schedule. (Theatre experience not applicable)	
	NOTE 2: Any of the above qualifying as Country Mercantile Risks may be rated as such.	
III.	SPEAKERS (FOR CARS) IN OPEN	
	A. Supported on metal posts	\$.25
	B. Supported on wooden posts	.50
	C. Key rate: Not Applicable.	
	D. Exposure: Not Applicable.	
	NOTE: Rates under (A) and (B) above, to be applied by agents.	
IV.	OTHER BUILDINGS SHALL RATE AS OTHERWISE PROVIDED.	

GRAIN WAREHOUSES (Not Rice Warehouses)
(Form 6)

NOTE: If FR, SFR, ICM or ICMS construction rate under FR, SFR, ICM and ICMS Grain Elevator Schedule. (Extinguishers or Casks & Pails not required in Grain Warehouses.)

Including Those in Country, except Farm.

(Not applicable where other storage is permitted at any time)

BASIS	\$.40
Add for deficiencies as follows (Charges cumulative):	
Wood shingle or board roof	.25
Frame, Iron Clad, Stucco or Asbestos Siding	.75
Brick-Veneer	.50
Hollow Tile or Hollow Masonry Units	.25
Grain drying with fire heat	.25
Key Rate: ADD 50% of Key Rate.	
Exposures - Charge as per Exposure Tables.	
Exceptional Charges - As per tables.	

IRON PIPE AND CASING IN THE OPEN
(not scrap iron)
(Form 6)

If unexposed - Rate is 10¢.
Exposure - Charge as per Exposure Tables.
Key Rate: Not applicable.

LUMBER RISKS
(Form 6)

Cross-ties, logs, posts, pilings, poles and all similar material, may be classed under the general term Lumber.

Except Retail and Wholesale yards, or lumber at Sawmill or Planning Mills at Sawmills.

NOTE: Lumber to take rate of Woodworking Plant if within exposure distance unless specific rate is higher.

BASIS	\$1.00
Add for deficiencies as follows:	
Insufficient casks and pails (See Standards)	.25
Railroad exposure within 50 feet (except spur for exclusive use of insured, or locomotive burning oil exclusively)	.50
Weeds or grass exposing within fifty feet	.50

Key Rate: ADD 50% of Key Rate.

Exposure - Charge as per Exposure Tables.

Exceptional Charges - As per tables.

If hardwood, exclusively, 25¢ may be deducted from above rate. (Refer to Sawmill Schedule for Definition.)

LUMBER, TIMBER, POSTS AND STAVES IN WOODS	
Add to rates in preceding schedule	\$1.00

PUMPING OR IRRIGATION PLANTS AND WOODEN FLUMES
(Form 6)

Other Than Oil and Gas Pumping Plants and Other Than Private Plants on Farms.

BASIS	\$.75
Add for deficiencies as follows (charges cumulative):	
Wood shingle or board roof	.25
Frame, Iron Clad, Stucco or Asbestos Siding	.75
Brick-Veneer	.50
Hollow Tile or Hollow Masonry Units	.25

If boilers are not incased in brick, add 25¢ to above rates.

Key Rate: ADD 50% of Key Rate.

Exposure - Charge as per Exposure Tables.

Exceptional Charges - As per tables.

RICE WAREHOUSES
(Form 6)

NOTE: If FR, SFR, ICM or ICMS construction rate under FR, SFR, ICM & ICMS
Grain Elevator Schedule.

(Including those in Country, except Farm)

Occupied exclusively for storage of rough and clean rice in bulk or in sacks and
barrels, except incidental storage of sacked fertilizer permitted.

BASIS \$.25

Add for deficiencies as follows (charges cumulative):

Wood shingle or board roof	.25
Frame, Iron Clad, Stucco or Asbestos Siding	.25
Brick-Veneer	.20
Hollow Tile or Hollow Masonry Units	.15
Casks of water and firepails or approved, labeled fire extinguishers, insufficient. See Standards	.25
Cleaning machinery	.25
Rice Drying in building	.25

Key Rate: ADD 50% of Key Rate.

Exposure - Charge as per Exposure Tables.

Exceptional Charges - As per tables.

ROOMING HOUSES, BOARDING HOUSES, FRATERNITY AND SORORITY
HOUSES, GUEST AND DUDE RANCHES
(Form 5)

Including their servant houses, garages, carports and miscellaneous outbuildings.

(See General Rules)

(Not exceeding 5 rooms for transients)

ROOMING HOUSE - A rooming house shall be defined, for rating purposes, as a building or
house having 5 or more separate rooms, with or without private bath, rented or held for
rent to individuals to reside therein in the manner usual to such type of occupants and
where no ordinary family cooking is performed in the rooms rented or held for rent.

GUEST AND DUDE RANCHES - same as Rooming Houses.

NOTE 1: The installation or use of hot plates or other cooking devices in the rooms
rented or held for rent shall not permit the classification of a rooming house, as herein
defined, as an apartment house, flat or tenement.

NOTE 2: If over four rooms are rented, although sleeping quarters are on one sleeping
porch or in one room, charge for rooms applies, even though rooms are not used for
bedrooms.

NOTE 3: If not exceeding 4 rooms rented or for rent to roomers, rate as dwelling.

NOTE 4: If over 5 rooms rented or held for rent to transients, submit to Texas
Department of Insurance for rating as a Hotel.

NOTE 5: If five or more rooms are rented or held for rent by any occupant of a building
otherwise classed as an apartment or flat, such risk shall be classed as a Rooming
House and so rated with no charge for apartments.

NOTE 6: Frame Class recreation rooms, dining rooms and kitchens on premises of
Dude or Guest Ranch are subject to rating under Country Mercantile schedule if
qualifying as such. Otherwise submit for published rate to Texas Department of
Insurance.

NOTE 7: In case dwelling is occupied by two families, the highest number of rooms rented or for rent by either occupant shall determine whether risk shall be rated as a Rooming House.

FRATERNITY AND SORORITY HOUSES - A Fraternity or Sorority house is a building owned or rented by a fraternity or sorority and used as a domicile for its members.

BASIS

Frame	\$.60
Brick-Veneer, Stone-Veneer, Stucco or Asbestos Board	.50
Brick, Stone, Concrete, HTB, HT, Hollow Masonry Units, FR or SFR	.25
Exceeding 4 rooms and not more than 10 rooms rented or for rent	.40
Exceeding 10 rooms and not more than 20 rooms rented or for rent	.70
Exceeding 20 rooms rented or for rent	1.00

NOTE: Reduce room charge 1/2 if risk is Fire Resistive, Semi-Fire Resistive, or equipped with automatic sprinkler system for which credit is allowed in rate.

Small Mercantile Occupancy .25

Key Rate: ADD 50% of Key Rate.

NOTE: Key Rate charge to be determined in the same manner as provided for dwelling.

EXPOSURES - If exposed by Mercantile or Special Hazard apply charges as per Exposure Tables.

SCHOOLS, COLLEGES, UNIVERSITIES, COVENTS, DAY NURSERIES, ORPHANAGES,
PUBLIC LIBRARIES AND PRIVATE DORMITORIES ON SCHOOL CAMPUS

Net Building Rate to be applied where Building and Contents are written blanket.

NOTE 1: This schedule shall apply to all School and College properties, except Churches, Shops, Steam Laundries, Pump Houses, Light and Power Plants (in separate buildings), Cold Storage Plants or Ice Factories, Creameries, Barns, Dwellings and Infirmarys, which classes shall be rated under their respective schedules.

NOTE 2: If abodes of teachers contain teacher occupants in excess of ten, rate under School Schedule and apply charge for dormitories. Otherwise see rule under Special Dwelling Schedule.

NOTE 3: Abandoned Schools - Vacant (other than between terms): If situated localities for which Specific Schedule of rates is published - submit for rating. If in the country, rate as Country Mercantile; School Form not applicable.

NOTE 4: School buildings of other than "frame class," connected by covered walkways are to be rated as separate buildings.

NOTE 5: Orphanages of the cottage type, rate under Special Dwelling Schedule, when housing not more than 12 children.

NOTE 6: Buildings on school premises, belonging to Churches and occupied as church activities buildings, rate as church.

SCHEDULE FOR RATING

BASIS, other than "FR" or "SFR"	\$.50
BASIS, Fire Resistive or Semi-Fire Resistive construction	.25
Add for deficiencies as follows:	
Hollow Tile, Brick Veneer or Hollow Masonry Units	.05
Stucco or Asbestos Board on wood studding	.10
Frame or Iron-clad	.25
Wood Shingle or board roof	.15
Flues: Nonstandard	.25
Dormitories (omit Cafeteria charge if charge here applies)	.25
Chemical Laboratories, Domestic Science, Cafeteria and/or Manual Training Department	.05
Lodge Occupancy	.25
Dwelling in Building	.10
Grandstands of frame construction - omit frame construction charge above and add	.50
Credits:	
Vertical Pipes and Hose -	
Standard	8%
Substandard	4%
For standard requirements see Standards for Private Fire Protection.	
Fire Extinguishers - See Standards	8%
Watch Service - See Standards	
Watchman inside building with approved labeled clock	8%
Watchman inside building; reporting to an approved central station, where special messenger is used to ascertain cause of delinquent service	15%
Floors: (Concrete, Brick or Tile)	
Frame buildings	5%
All others	1%
(Not applicable to FR, SFR & Intermediate buildings)	

Foundation: (Frame buildings only)
Totally enclosed 5%
(Enclosing material must be concrete or masonry.) (Vents and other openings to be screened.)

NOTE: This credit not applicable when the ground floor and floors beneath are concrete, cement or brick.

Open Finish: (Brick & Frame) 5%
(Not applicable to FR, SFR & Intermediate buildings)

NOTE: Concealed spaces found only in non-combustible or Underwriter's Laboratories, Inc. fire retardant treated wood (as defined in the Fire Resistive Schedules) forming a part of masonry or non-combustible partitions, or fire resistive, non-combustible or Underwriter's Laboratories, Inc., labeled fire retardant treated wood floors, ceilings or roof should be disregarded and credit allowed.

NOTE: If more than one of the above credits apply, the percentages are to be totaled and deducted from occupied building rate, subject to Fraction Rules.

ICM & ICMS (all metal) construction refer to "Construction Classifications" of buildings in the TCPRM.

Schools, Colleges, Convents, Public Libraries and Universities protected by approved system of Lightning Rods bearing the label of the Underwriters' Laboratories, Inc., deduct .10

Where "Fire Prevention" is being taught in accordance with "Minimum Requirements" as prescribed by the Texas Department of Insurance, and school is situated in a locality (outside the city limits) for which Key Rate analysis has not been published, or if school is located in a city or town which has credit for teaching "Fire Prevention" allowed in the Key Rate, but risk is not subject to city key rate, deduct .05

NOTE: When the above credit is in order, allow credit to all risks located on the premises rated under the School Schedule.

In order to receive credit for the teaching of "Fire Prevention" in public schools, the school superintendent must furnish the Texas Department of Insurance satisfactory evidence that such teaching has been given throughout the entire preceding school term and that such practice will continue throughout the next school term. (Forms for such report may be obtained from the Texas Department of Insurance upon request.)

Key Rate: ADD 50% of Key Rate.

NOTE: Same rules apply as apply to dwellings, except distance to hydrants is limited to 500 feet.

Exposure - Charge as per Exposure Tables. School buildings operated by same parties shall not be treated as exposures to each other.

Exceptional Charges - As per tables.

SULPHUR IN OPEN BINS OR IN THE OPEN

Unexposed within 50 feet, rate shall be \$.15

If exposed by Mercantile or Special Hazard within 50 feet, submit to Texas Department of Insurance for rating.

Exposure - Charge as per Exposure Tables.

Key Rate: Not applicable.

FLAT RATES

Flat Rates provided herein are not affected by Key Rate, Coinsurance, Experience, Exposure Charges or Exceptional Charges unless otherwise specifically directed.

1.	Cloth Awnings (All)	Rate	\$3.40
2.	Flood Lights with wooden poles	Rate	.20
3.	Flood Lights with metal poles	Rate	.10
4.	Hay in the open (except on farms)	Rate	4.25
4A.	Radio and Television Antennas and Satellite Dishes not on buildings (Dwellings excepted)	Rate	.10
5.	Swimming pools in open or in process of construction: Masonry, Tile or Concrete	Rate	.10
	All others	Rate	.20
5A.	Tennis, Shuffle Board and Slab Courts (In Open)	Rate	.10
6.	Tents and Cloth or Canvas Roofed Buildings and their Contents	Rate	3.40
7.	Cooling Towers and Icing Docks	Rate	.67

If Fire Resistive or Semi-Fire Resistive, allow 50% credit in rate.

NOTE: Cooling tower located on roof or attached to and forming a part of building to take building rate, subject to same Experience and Coinsurance as the building.

7A.	Land and outside site improvements not otherwise provided for including, but not limited to landscaping (excluding trees, shrubs and plants), drives, parking areas, walks, curbs and gutters; and/or Underground Utilities located outside the perimeter of any building or structure	Rate	.10
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NOTE: Values of land and outside site improvements, and/or Underground Utilities located outside the perimeter of any building or structure, shall not be included in a blanket average rate unless the highest rate of any building on the premises be applied to the land and outside site improvements, and/or Underground Utilities located outside the perimeter of any building or structure.

7B.	Grain Elevator Legs		
	All metal	Rate	.20
	All others	Rate	.85

8. COUNTRY MERCANTILE RISKS (Except Night Clubs and Restaurants).

The following rates shall be applicable to the Country Mercantiles, with grade floor area not exceeding 5000 square feet and when not exposed by Mercantile or Special Hazards. If area exceeds 5000 square feet, or if risk is exposed, or is auxiliary building to special hazard, submit application for specific rate.

A. Specific rates will be published on request of Insured.

B. The following rates are not applicable to risks of construction other than shown below.

C. Night Club Dining with dancing and/or floor shows.

Increase the following rates 20¢ if flue is metal or non-standard.

	Building Rate	Con- tents Rate
Frame, shingle roof	\$0.90	\$1.00
Frame or iron-clad, non-combustible roof	.85	.95
Stucco, rigid asbestos with shingle roof	.75	1.00
Stucco, rigid asbestos with non-combustible roof	.70	.95
Brick-Veneer with shingle roof	.65	1.00
Brick-Veneer with non-combustible roof	.60	.95
Frame shingle roof, mercantile hay warehouses	1.75	1.90
Frame or iron-clad, non-combustible roof mercantile hay warehouses	1.60	1.75

9. FENCES (Except on Farms)

A. Construction: Brick, stone, concrete, adobe, hollow tile, concrete tile, cement block or steel fences set in concrete	.20
B. All others	2.10

NOTE: Reduce rates under Items A and B 10% when insured with 80% or higher Coinsurance.

C. Fences on dwelling premises take rate of dwelling unless constructed as indicated under Item A in which event apply dwelling rate or rate as provided under Item A whichever is lower.

D. Fence around Lumber Yard to take lumber yard rate.

NOTE: Coinsurance will not apply to Item C.

10. MILITARY POST RATES

The rates as given below are to be used for (1) property in United States Military posts, camps or stations operated by either some branch of the service or by concessionaires, when under full supervision of the Post Commander and under patrol of the Military Police;

(2) Veterans Administration hospitals:

Class of Construction	Fire Rates
A. Brick - As defined under "Experience Classification"	
Building	\$0.40
Contents	.50
B. Frame - As defined under "Experience Classification"	
With non-combustible roof	
Building and Contents	.75
With shingle or board roof	
Building and Contents	.95
C. Tents and tent houses - Building and Contents	2.10

NOTE 1: If the Specific Rate for any such risk is lower than these rates, the lower rate may be used.

NOTE 2: Privately owned personal effects at army camps when in other than dwelling or apartment house may be written at the rates shown above, subject to Note 1, above. If in dwelling or apartment house, rate must be arrived at by applying Special Dwelling or Apartment House Schedule.

NOTE 3: A Key Rate of 40¢ (regardless of distance to fire hydrant) will be used by the Texas Department of Insurance (if regular Key Rate has not been established) in publishing rates on risks located in United States Military Posts only having water works and military fire departments and this Key Rate shall also be used by agents in rating dwellings and other risks subject to rating by agents. Such risks shall be considered "Protected."

Treat as if in 1st Key Town for Coinsurance-See Tables.

NOTE 4: Form 179 must be used when writing coverage on theatres located on military posts.

NOTE 5: Exposures - As per tables.

10A. PORTABLE BUILDINGS

Building and/or Contents	Rate	\$1.20
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Definition of a Portable Building:

A Building that can be easily moved and/or may be used only as a temporary structure. Generally constructed on skids and normally used for construction shacks, tool houses, offices, etc. which are frequently moved from site to site.

10B. Scoreboards	Rate	\$0.40
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11. SIGNS (Must be specifically insured.)

DETACHED:

A. All metal or metal and masonry construction	Rate	\$0.40
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B. If any part of sign wood	Rate	.85
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NOT DETACHED:

Signs on roof of, supported by, suspended from or painted on buildings, take Net Building Rate. (Subject to same Experience and Coinsurance as the building.)

CLOTH SIGNS:	Rate	3.40
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12. TEMPORARY RATES

When it is desired to write insurance on newly erected buildings or contents therein, or other new risks before rates are promulgated by the Texas Department of Insurance the following temporary rates must be used:

Churches and Schools	\$1.25
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Brick Mercantile Buildings and/or Contents	1.25
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Fire Resistive and/or Sprinklered Buildings and/or Contents	.40
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All other classes (unless otherwise provided)	2.10
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When specific rate has been published by the Texas Department of Insurance, policy must be endorsed to conform with published rate from effective date of policy. (See Promulgated Rates.)

13. TABLES OF RATES FOR WHOLESALE TANK TRUCK, OIL, GASOLINE AND/OR LIQUIFIED PETROLEUM GAS DISTRIBUTING STATIONS (OCCUPIED EXCLUSIVELY AS SUCH) CONTEMPLATING ALL BUILDINGS AND TANKS AND/OR THEIR CONTENTS, IRRESPECTIVE OF CONSTRUCTION OR LOCATION.

NOTE: If blanket coverage is written on Building and/or Contents, Co-Insurance Clause of at least 90% must be attached or No Coinsurance rates must be used.

NOTE: Term Rate = 3 X Annual.

VANDALISM AND MALICIOUS MISCHIEF		1 year
		.010
	FIRE RATES	
COINSURANCE	(All Construction)	1 year
80% & 90%	"	\$.60
100%	"	.60
None	"	1.80
EXTENDED COVERAGE AND WINDSTORM INLAND TERRITORIES		
\$100 Deductible	E C RATES	W S RATES
COINSURANCE	1 year	1 year
	(All Construction)	
80% & 90%	\$.122	\$.105
100%	.095	.089
None (Bldg.)	2.125	4.000
None (Conts.)	.155	4.000
\$50 Deductible - Optional	E C RATES	W S RATES
COINSURANCE	1 year	1 year
	(All Construction)	
80% & 90%	\$.147	\$.125
100%	.119	.107
None (Bldg. & Conts.)	2.150	4.000
No Deductible **-Optional	E C RATES	W S RATES
COINSURANCE	1 year	1 year
	(All Construction)	
80% & 90%	\$.170	\$.147
100%	.137	.119
None (Bldg. & Conts.)	2.175	4.000
SEACOAST TERRITORY		
\$100 Deductible-Mandatory	E C RATES	W S RATES
COINSURANCE	1 year	1 year
	(All Construction)	
80% & 90%	\$.201	\$.212
100%	.165	.177
None (Bldg.)	2.650	5.000
None (Conts.)	.210	5.000

** These rates are in addition to the Initial Waiving Charge provided in Rules.

RESIDENTIAL CONDOMINIUM AND TOWNHOUSE RATING SCHEDULE

This Schedule is applicable to the following:

- A. Townhouses, as defined below, including all outbuildings, when written under a townhouse association policy.
- B. Residential condominium buildings arranged as private residences and permanently equipped for housekeeping, including outbuildings in which each individual unit owner has an undivided interest.

DEFINITION

A Townhouse is a building containing three or more units, each of which is owned by one or more individuals or a corporation, arranged as private residences and permanently equipped for housekeeping.

NOTE: Buildings which contain individually owned townhouse units where each unit or two units are separated by a divisional firewall of at least 8 inches of masonry or 6 inches of reinforced concrete extending continuously from the foundation through all stories to and above the roof, without openings, are not subject to rating under this schedule. (Where a roof is of semi-fire resistive construction, the wall need only be carried up tightly against the underside of the roof deck.) Townhouse units which qualify under this note are subject to rating under the Homeowners or Special Dwelling Schedules.

BASIS

Frame or Iron-Clad	\$.33
Brick-Veneer, Stone-Veneer, Stucco or Asbestos Board	.22
Hollow Tile or Hollow Masonry Units	.17
Brick, Stone, Concrete, Hollow Tile Veneered with Brick, FR or SFR and ICM or ICMS	.11
FLUES: Non-Standard	.25
Each story over three	.05
Small Mercantile Charge	.25

CREDITS:

Vertical Pipes and Hose-Standard	8%
Substandard	4%
For standard requirements see "Standards for Private Fire Protection."	
Automatic Fire Alarms- For approved thermostat, or automatic fire alarm system, or approved fire alarm telegraph connected to paid fire department	8%
Watch Service - See Standards	
Watchman, inside building, with approved labeled Watchclock	8%
Watchman, inside building, reporting to an approved central station, where special messenger is used to ascertain cause of delinquent service	15%

FLOORS

Concrete, Brick or Tile Floors - Each floor (not applicable to FR or SFR buildings)	1%
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NOTE: If more than one of the above credits applies, the percentages are to be totaled and deducted from Occupied Building rate, subject to the Fraction Rule.

KEY RATE:

Add 50% of Key Rate.

NOTE: Key Rate charge to be determined in the same manner as provided for dwelling.

EXPOSURES:

If exposed by Mercantile or Special Hazard apply charges as per Exposure Tables.

EXCEPTIONAL CHARGES

As per tables.

TOWNHOUSES

I. GENERAL

A. A townhouse is not a condominium and a townhouse association is not subject to the Texas Condominium Act. These rules, rates and forms are provided to recognize the special characteristics of a townhouse association, its insurable interest and the interest of the townhouse unit owners as members of the association.

B. Coverage may be provided for a townhouse association in accordance with the provisions of the association declarations and by-laws to insure the association for its interest in the townhouse units owned by the association members, and for personal property in which the members of the association have an undivided interest.

C. Definition: The definition of a TOWNHOUSE shall be the definition as outlined under the Townhouse Rating Schedule in this manual.

II. ELIGIBILITY:

A. Subject to the definition of a townhouse, a townhouse association may be insured provided it meets the eligibility requirements.

B. The declarations and/or by-laws of the association shall be the basis of determining eligibility.

C. The following are not eligible for townhouse coverages:

1. Residential premises subject to rating under the Homeowners or Special Dwelling Schedules.

III. DEDUCTIBLE CLAUSE: The standard Windstorm, Hurricane and Hail deductible endorsement must be attached to a policy providing coverage for townhouses.

IV. FORMS:

A. Townhouse Property Form No. 320 provides coverages on a named peril basis for townhouse buildings occupied as townhouse units and buildings and personal property owned in common.

B. Special Townhouse Property Form No. 321 provides all risk coverage for townhouse buildings occupied as townhouse units and buildings and personal property owned in common.

C. Optional Forms and Endorsements: Various endorsements available for attachment to a Texas Standard Policy may be used, provided the rules applicable to the endorsement would not prohibit its use.

V. RATING:

A. The Townhouse Property Form No. 320: Use the fire, extended coverage and vandalism and malicious mischief rates.

B. The Special Townhouse Property Form No. 321:

1. Use the fire and extended coverage rates, plus,
2. All other perils as follows:

SCHEDULE FOR RATING COTTON GINS AND REGINNING PLANTS
(Form 6)

FIRE PROTECTION REQUIREMENTS
(Gin House and Re-gin House)

1. Not less than three barrels of 40 gallons capacity, each provided with two buckets and not less than three approved, labeled hand fire extinguishers distributed as follows: -one barrel with two buckets and one extinguisher near gin stands, one barrel with two buckets and one extinguisher at press. Location of third barrel with two buckets and third extinguisher left to discretion of insured.
2. Where there are more than four gin stands there must be one additional barrel with two buckets and one additional approved, labeled hand fire extinguisher for each two additional gin stands or fraction thereof.
3. If the gin is two-story, there must be one additional barrel with two buckets and one additional approved, labeled hand fire extinguisher located on the first floor.
4. Two 17-gallon or 20-gallon (no larger) gas cartridge operated approved labeled portable "wet water" wheeled extinguishers with sufficient hose attached to reach all parts of buildings may be substituted for water barrels and buckets, except one additional such extinguisher required in two-story gin houses and one such additional extinguisher required in double battery gins. If 10-gallon size is employed, the number shall be double the requirements for 17 or 20-gallon size units.
5. Three quarter inch garden hose (other than plastic) with attached adjustable nozzle, with same water supply as outlined in Paragraph 7 below, and connected with 2-inch pipe to Gin House, and having 3/4-inch or larger distribution piping to sufficient connections on each floor so that all portions of building are within reach of attached hose (not to exceed 50-feet in length) may be substituted for water barrels and buckets.
6. Acceptable approved labeled hand fire extinguishers referred to in paragraphs 1, 2 and 3 above, must be of the following types and sizes:
 - (a) Water - 2 1/2 gallon.
 - (b) Foam - 2 1/2 gallon.
 - (c) Dry chemical - not less than 10 pounds.
 - (d) Carbon dioxide (CO₂) - not less than 15 pounds.

NOTE 1: One quart or larger approved labeled carbon tetrachloride fire extinguishers will be accepted in lieu of the above type extinguishers in the ratio of two for one.

NOTE 2: 2 1/2 Pound Approved Labeled, Dry Chemical Fire Extinguishers will be accepted in lieu of the above type extinguishers in the ratio of two for one.

7. Elevated tank, bottom to be at least 10 feet above peak of gin house roof, of not less than 2,000 gallons capacity, connected with 2-inch pipe to gin house. Inside vertical pipe to be not less than 1 1/2 inches in diameter and to have connected on each floor (including gin room) 50 feet of 1 1/2 inch approved, labeled hose with 1/2 inch nozzle attached. Hose to be in good condition. In lieu of elevated tank, same connection with city water works will be accepted.

8. For credit under Deduction No. 4 (in unsprinklered risks only) watchman and cleanup man must be maintained during operating season, making hourly rounds day and night at all times when the ginning crew is not on premises. Watchman to carry an approved labeled watch clock and report to stations located so as to require patrol of entire premises; watchman to remain on premises. Operating season begins on day the first bale is ginned and ends on the day following ginning of the last bale of the season.

REQUIREMENTS FOR CO₂ EXTINGUISHING SYSTEMS IN COTTON GIN

For Deduction No. 2(a):-

1. Capacity of System: One fifty-pound cylinder permanently connected to each battery of gin stands. Reserve cylinder for each batter of gin stands shall be provided and kept on the premises unless supply of gas cylinders or recharging facilities are available within 36 hours.

Optional Supply: One cylinder of at least 75 pounds equipped with approved valve, which will reserve for future use on a second fire the gas not used on first operation.

2. The gas container, operating valves, discharge fittings and other essential parts of the system to be listed as approved by Underwriters' Laboratories.

3. The operating valve for each battery of gin stands to be readily accessible and conveniently located.

4. Installation of the system to be in accordance with the regulations of the National Fire Protection Association for Class "B" carbon dioxide fire extinguisher system in so far as such regulations apply. When new equipment is installed, manufacturers of equipment or representative must furnish the Texas Department of Insurance certificate stating that equipment has been properly installed in accordance with National Fire Protection Association regulations, and is in full commission and that use of equipment has been demonstrated to manager and employees of plants to familiarize them with its operation. (Small cylinder may be used to demonstrate equipment.)

5. At the beginning of each ginning season satisfactory report shall be furnished by the manager of the gin to the companies carrying the insurance, showing that cylinders have been weighed, are fully charged and that equipment is in good condition ready to operate.

For Deduction No. 2(b):-

Gin Machinery System

1. General: The installation shall be made in accordance with the National Fire Protection Association Pamphlet No. 12, Standards for Carbon Dioxide Extinguishing Systems, with the additional provisions specified in this Appendix.

2. **Gas Supply:** The quantity of CO₂ supplied shall be based on 1 lb. for each 6 cu. ft. of net air volume of machinery and piping, including the first piece of operating equipment (not including wagon suction pipe) to and including the condenser, excluding the seed conveyor, and seed sterilizer.

3. **Gas Discharge Rate:** The discharge rate shall be controlled by compliance with the provision of NFPA Pamphlet No. 12. Standards for Carbon Dioxide Extinguishing Systems, which affect rate, such as piping schedule and valve outlet areas, and providing nozzles having a total area which does not exceed 65 per cent or is less than 45 per cent of total area of all discharge valves.

4. **Gas Release Controls:** A manual or remote manual gas release device or devices conveniently located to the operator shall be used.

5. **Machinery Shut-Down:** A device or devices shall be provided to positively shut down all moving machinery except fire heated sterilizers but including all fans or blowers on release of carbon dioxide. The device or devices shall be so installed and arranged that it cannot be readily circumvented. All moving machinery must come to a stop in not more than 20 seconds after the CO₂ System has been tripped.

6. **Nozzle Placement:** One or more nozzles shall be installed in each piece of equipment in such a manner as to take advantage of the flow of cotton and air currents to aid in the distribution of carbon dioxide.

7. **Waiting Period:** Gin Machinery shall not be operated for a period of at least 30 minutes after the actuation of the carbon dioxide system to assure an adequate flooding period. Recommended procedure is to install the reserve bank of cylinders and then inspect machinery for any signs of continued smoldering or combustion.

8. **Reserve Gas Supply:** It is required that a reserve bank of charged cylinders be kept on the premises at all times and be connected to the CO₂ distribution piping and nozzles.

Press Box System

1. **Gas Supply:** A minimum of one 75 lb. cylinder shall be supplied for the press box system.

2. **Gas Discharge Rate:** The discharge rate shall be controlled by compliance with the provisions of NFPA Pamphlet No. 12, Standard for Carbon Dioxide Extinguishing Systems, which affect rate, such as piping schedule and valve outlet areas, and providing nozzles having a total area which does not exceed 30 per cent or is less than 20 per cent of total area of the discharge valves.

3. **Gas Release Controls:** A manual or remote-manual gas release device or devices conveniently located to the press box operator shall be used.

4. **Nozzle Placement:** Two No. 3 nozzles shall be placed symmetrically at the one-third points in the tramper foot and one No. 4 nozzle in the condenser.

5. Operation: Operating instructions shall be conspicuously posted near the manual release and the press box operator shall follow the following procedure:

For smouldering fires the tramper is lowered and stopped, and the system operated manually. After the carbon-dioxide cylinder has discharged, a new carbon-dioxide cylinder is placed in the system and the baling operation is then continued by forming the rest of the bale, pressing and tying out the bale.

For flash fires the tramper is raised fully, and stopped, and the system operated manually. When initial discharge of carbon dioxide begins, the tramper is lowered and stopped. After the carbon-dioxide cylinder has discharged, a new carbon-dioxide cylinder is placed in the system and the baling operation continued by forming the rest of the bale, pressing and tying out the bale.

6. Reserve Gas Supply: A reserve supply of at least one charged cylinder must be kept on the premises at all times and preferably to be connected to the carbon-dioxide system piping and nozzles.

7. Press Box Construction: The number of openings in the sides of the press box must be kept to an absolute minimum and should not exceed that normally found in standard steel press boxes available on the present day market. This does not preclude the protection of wooden press boxes, however, if the press box is constructed of wood, care must be taken to close unnecessary openings between the boards and should boards be broken or damaged they shall be immediately repaired.

REQUIREMENTS APPLICABLE TO MAGNETIC SEPARATORS IN COTTON GINS:

1. Only those magnets listed by Underwriters' Laboratories, Inc., as CLASS 1 or CLASS 2 shall be acceptable.

2. Gin plants in which magnets are installed shall be arranged so that all cotton will pass the magnet as far ahead of machinery as possible. It is preferable that any by-pass be omitted between the wagon cotton suction line and point at which the magnet is located.

3. The length of the magnet shall be the width of the equipment in which installed less not more than 2 inches.

4. Magnets shall be so arranged in the machinery that cotton will impinge on the face of the magnet or will be carried closely across the face of the magnet.

5. Tower Drier - Transition from Tower Drier

a. When more than one drier is installed, magnet shall be in the first drier.

b. When installed in drier, magnet shall be located in the lower part of the drier, preferably on or at the rear of one of the lower four shelves.

c. When installed in the transition piece, magnet shall be so located that all cotton shall impinge on or pass as close as possible to the face of the magnet.

d. Magnets 36 inches long or longer may be CLASS 1.

e. Magnets 26 to 36 inches long shall be CLASS 2.

6. Air Line Installations
 - a. Magnets installed in air lines shall be restricted to the following general locations:
 - (1) After the air line cleaner.
 - (2) After reel driers.
 - (3) After conveyor driers.
 - b. Magnets installed in locations specified in (1), (2) or (3) shall be CLASS 2 when length is 26 to 45 inches (per magnet).
 - c. Magnets installed in locations specified in (1), (2) or (3) shall be located in or behind suitable transitions to provide complete spread of cotton over entire length of magnet.
7. Accessibility: Magnet shall be so placed in machinery that it can be easily cleaned and face of magnet observed when gin is in operation. This will require hinging of the device to the machinery in which it is installed and observation ports be provided. The installation shall not be more than 5 feet above floor, platform or other permanently located walkway.
8. Magnet shall be inspected and cleaned of collected metal several times daily.
9. Installation shall be made only in accordance with manufacturer's recommendations and preferably under his supervision.
10. An acceptable installation shall conform to these regulations and evidence of conformity must be filed with the Texas Department of Insurance covering each installation.

SCHEDULE FOR RATING BUILDING COMPOSING A COTTON GIN OR COTTON REGIN PLANT
(EXCEPT DWELLINGS)

Items marked by an asterisk * are applicable only to Gin or Regin House.

	Type NC	Type F
Basis		
*Gin Building	\$.75	\$3.00
Auxiliary Buildings	.75	2.50
Add for deficiencies as follows:		
*1. Height two or more stories or basement	.25	.50
NOTE: Pit beneath press not to class as basement.		
2.(a) Exterior walls of masonry construction and with metal, composition or gravel roof on wood rafters, supports or roof deck (any part)	.50	--
(b) For any wood or wood nailing strips in building:		
1. Roof	.25	--
2. Each Wall	.10	--
NOTE: No charge for (b)1, if charge applicable under (a)		
(c) Board or wood shingle roof (any portion)	--	.25
3. Wood floor (any portion)	.50	.25
NOTE 1: Inside decks, platforms and walkways excepted.		
NOTE 2: Charge under Type F Schedule applies only to Cotton House and Gin or Regin House.		
NOTE 3: Charge under Type NC Schedule does not apply to detached offices.		

*4.	Wood press platform		
	NOTE: If turntable only, reduce one half	.10	--
5.	Wood walkways, machinery decks, platforms, etc.	.25	--
	NOTE: No charge for wood walkways not exceeding 24" in width.		
6.	Additions of Type F Construction:		
	a. Not over 5%	.10	--
	b. Over 5% to 10%	.15	--
	c. Over 10% to 15%	.20	--
	d. Over 15% to 25%	.40	--
	e. Over 25% to 40%	.60	--
	f. Over 40%, rate as Type F		
	NOTE 1: Offices of less than 400 sq. ft. ground area attached only to gin awning are to be omitted in the application of this rule to Gin and Regin Houses.		
	NOTE 2: Above percentages are based on total ground floor area of building (i.e. gin and all additions).		
	NOTE 3: In calculating areas, reduce by one half the area of open platforms and sheds open on at least two sides.		
	NOTE 4: If total charges under Items 3, 4, 5 and 6 above exceed 75¢, rate as Type F.		
	NOTE 5: If board or wood shingle roof over any portion of addition, rate entire building as Type F.		
*7.	Any combustible machinery, equipment or conveyors	.75	.50
	NOTE: No charge for Cotton Seed Conveyors, wagon scale flooring, or press box.		
*8.	Heat producing devices (Including cotton dryer heaters) not separated from ginning room by a lint and dust-proof partition having self closing doors on all openings	.05	.15
9.(a)	Internal combustion engine exhaust pipe within 9" of combustible material or exhausting into building ("Starter" engines excepted where an integral part of a larger engine)	.20	.30
	(b) Metal stack or flue of any boiler or other heat producing device within 12" of any combustible material or vented within building	.20	.30
10.	Fuel Storage and Supply		
	(a) Fuel Oil Tanks		
	(1) Above ground tank within 25' of building	.10	.15
	(2) Gravity flow (or siphon flow) of fuel to or into building	.10	.15
	(b) Gasoline Tanks		
	(1) Above ground tank within 30' of building	.20	.30
	(2) Gravity flow (or siphon flow) of fuel to or into building	.20	.30
	NOTE: No charge for 5 gallons or less of gasoline when contained in approved labeled self-closing cans, nor for gravity flow from a tank not exceeding 1-gallon capacity to a "starter" engine where both tank and "starter" engine form an integral part of a large engine.		
	(c) Liquefied petroleum gas system installed by a person, firm or corporation, not licensed by the Liquefied Petroleum Gas Division of the Railroad Commission, or not installed in conformity with Liquefied Petroleum Gas Docket No. 1 of the Texas Railroad Commission	.50	.50

NOTE: Where gas container is over the prescribed distance from building being rated charge not to apply unless system is non-standard for reasons other than location of container and the gas is piped into the building being rated.

11. Trash Disposal

(a) NO BURNING: If any boll hulls, burrs, boll shale or any other cotton plant trash be deposited (temporarily or otherwise) within 100' of building being rated or within 100' of any building (except unroofed chutes without side walls or unroofed seed bins) which is within 40' of building being rated charge as follows:

(1) Less than 40' from building being rated or any building within 40' of building being rated	.30	.50
(2) 40' to 70' from building being rated or any building within 40' of building being rated	.20	.40
(3) Over 70' to 100' from building being rated or any building within 40' of the building being rated	.10	.25

NOTE: If conveyed by pneumatic conveyor system or by mechanical conveyor system, into an enclosed all-metal hopper or bin, and if contained therein reduce charges under (1) above by 50% and omit charges under (2) and (3). Motes and waste material from lint cleaners and condensers may be deposited in an all-metal hopper or bin and a cyclone separator is not required for the separation of such trash from the air stream.

(b) BY BURNING: If any boll hulls, burrs, boll shale, or any other cotton plant trash is burned within 100' of the building sidewalls or unroofed seed bins which is within 40' of the building being rated charge according to the following table:

	Type NC		Type F	
	Standard Burner	Non-Standard Burner	Standard Burner	Non-Standard Burner
Burner over 80' and less than 100' distant	--	\$.25	--	\$1.00
Burner over 60' to 80'	--	.50	--	1.25
Burner over 40' to 60'	--	.80	--	1.50
Burner less than 40'	\$.50	1.00	\$1.00	2.00

NOTE 1: If such trash be burned, as produced, in the boiler furnace, and be conveyed thereto as produced through all-metal conveyor boxes, having all-metal spouts, and if the smoke stack of the boiler furnace be provided with a spark arrester located on top of the stack and completely screening opening, arrester mesh to be not larger than 1/2 inch, and kept in repair, no charge to be made, otherwise charge as for non-standard burr burner.

NOTE 2: Description of standard burner:

(1) Burner shall be of enclosed type. Construction shall be of high heat duty quality type. A fire brick complying with A.S.T.M. specification No. 0-64-47. Bonding material to be of high temperature cement.

(2) Burner(s) capacity shall be such that the entire season's output of refuse can be disposed of without need of plant shutdown (single burner installation to be sufficient for entire season's output).

(3) All openings including opening at top, shall be protected by heavy duty fire screen maximum 1/2 inch mesh completely covering openings.

(4) All burners shall be maintained in safe operating condition and shall be carefully inspected before and during the season's operation.

(5) Burners constructed as above may be enclosed with other non-combustible material, if desired.

(6) In lieu of requirement No. 1 under Note 2, burr burners constructed of not less than 12 inches of adobe blocks with not less than one inch of adobe mud on the inside and outside will be accepted as standard in all counties west of the Pecos River and also in the three counties of Ward, Winkler and Loving. All other requirements under Note 2 shall be complied with.

NOTE 3: Charges under (a) and (b) not cumulative, apply highest charge applicable.

	Type NC	Type F
*12.(a) Overnight storage of seed cotton in Gin Building or addition	.65	.75
(b) If Gin building is within 40' continuous clear space of cotton house (Distance to be measured from platforms, sheds or awnings attached to the buildings, except that such attachments entirely of non-combustible construction shall be considered clear space in the application of this rule), add as follows:		
(1) If Cotton House is Frame, Iron-Clad, Stucco or Brick-Veneer	.50	.50
(2) If Cotton House is of construction other than in (1) above	.25	.25
NOTE 1: No charge under 12 (bx1) or 12 (bx2) if Cotton House is loaded or filled by hand. (Cotton not handled by machinery).		
NOTE 2: Where Gin House classes as Type NC and received no penalty under Item 2(a) or 2(b) or 6 above and Cotton House is at least 20' continuous clear space distance from Gin House (measured as outlined above), reduce charge under (1) to 25¢ and under (2) to 10¢.		
13. If any baled cotton stored or kept temporarily in or within 40' of building being rated or any other building which is within 40' continuous clear space of building being rated or an attached platform of any such building	.25	.50
NOTE 1: Not exceeding 15 bales may be temporarily within 40' of above building or on attached platform only while ginning crew is on premises, without charge.		
NOTE 2: Attached non-combustible platform and platform with uncovered runways or ramps containing an incombustible portion having both width and length equal to width of runway (and length not less than 10 feet) shall not be considered attached in the application of this charge.		
NOTE 3: A truck loaded or being loaded with baled cotton may be anywhere in the open on Gin premises while ginning crew is on premises without charge (Number of bales on truck not limited).		
14. Administration:		
(a) "No Smoking" signs not posted (Smoking permitted in Engine Room if separated from rest of Gin building by substantial partition). Charge applies only to Gin or Regin House, Seed House and Cotton House	.10	.10
(b) Building not arranged to prevent unauthorized entry during idle season	.25	.50
(c) If the building being rated or any gin plant building within 40' of the building being rated is used for any purpose other than ginning or handling of seed cotton and its products or open area within 40' of the building being rated is so used (Not to apply for the handling of sacked feeds, sacked seeds, sacked fertilizer or powdered insecticides), add	.50	1.00

DEDUCTIONS

(Each of the following items is to be taken from the amount remaining after deduction has been made for previous items in the list which are applicable.)

- *1. For magnetic separators conforming to standards 6% 6%
- *2.(a) For flues and condenser equipment with an approved carbon dioxide extinguishing system properly maintained, and with extra cylinder of carbon dioxide available 4% 4%
- (b) For all metal machinery (i.e. No penalty under Item 7 above) protected throughout, including press box, in accordance with standards by an approved carbon dioxide fire protection system 35%
- NOTE 1: Credits under (a) and (b) not cumulative, apply only once.
- NOTE 2: Gins receiving credit 2(b) to be rated by the Texas Department of Insurance.
- *3.(a) Portable hand fire extinguishers in conformance with standards 5% 5%
- (b) Water casks and Pails or garden type hose or wheeled extinguishers in conformance with standards 10% 10%
- (c) Inside 1 1/2" hand hose, nozzle, piping and water supply according to standard 10% 10%
- NOTE 1: Credits (a), (b) and (c) are to be deducted in consecutive order.
- 4. Watchman and cleanup man maintained according to requirements during operating season (not applicable in sprinklered buildings). 10% 10%
- Exposures - Charge as per Exposure Tables, except no charge applicable between buildings of same gin plant.
- Key Rate: ADD 50% of Key Rate.
- Exceptional Charges - Not Applicable.

***"Roller Type" (not saw type) gin stands: If gin stands are of this type, reduce Gin House and Regin House rate produced under foregoing schedule 25%.

Rates for Burr Burners:

Standard Burr Burner	
(as described in this Schedule)	.25
Nonstandard Burr Burner	.75

Rates for Burr Burners are not subject to further charge or credit except rates shall be reduced 10% when insured with 80% coinsurance.

RULES

1. Rate Sheet for gin plant must be attached to policy and daily report, unless a published rate has been promulgated.
2. All auxiliary buildings of Type F construction, as defined herein, rate same as highest rated GIN BUILDING within 100 feet, unless specific rate is higher.
3. All GIN BUILDINGS of type F construction, as defined herein, less than 100 feet apart shall take the rate of the highest rated GIN BUILDING, regardless of ownership or occupant.

4. Contents take same rate as buildings (unless separate rates are published), except baled and unbaled cotton, seed cotton, cottonseed, and bagging and ties, for which rates are provided under "Cotton Products on Gin Premises."
5. Cotton Gin Products, including bagging and ties, must not be insured under policies covering building and machinery schedules.
6. If any building is sprinklered, or eligible for Deduction No. 2(b) because of CO₂ extinguishing system, or if exposed by a Special Hazard or Mercantile risk, or is of brick, stone, concrete or hollow masonry construction throughout with concrete or all-metal roof on metal supports and non-combustible floor, submit to the Texas Department of Insurance for rating.
7. "Credits for Chemical Fire Engines, Vertical Pipes and Hose, and Watch Service" and "Credits for Fire Boat Protection" are not applicable to risks rated under this Schedule.
8. Minimum No-Coinsurance Rate (not applicable to sprinklered or semi-fireproof risks) .25
9. Rates on tanks, and tank supports are governed by preceding Rules 3 and 4.
10. Rate for coverage under Item 7 of Form No. 37 shall be that of the highest rated GIN BUILDING, cotton house or seed house on the gin premises.
11. In Form No. 37, coverage on any property in the open must specify distance from Gin House where rate employed is less than that of GIN BUILDING.
12. Specific rates applicable to fuel oil, gasoline and liquefied petroleum gas tanks in the open on gin premises shall be the Fire and E.C. building rates shown in the TCPRM for Tanks at Wholesale Petroleum Distributing Stations.
13. No policy covering on Building and/or Machinery or Business Interruption shall be issued for a term less than one year except to gain a common expiration in accordance with the rule, "Short Term and Broken Term Policies to Gain a Common Expiration Date," and, if cancelled by the Insured, the earned premium shall not be less than 60% of the annual premium regardless of term of policy. For Pro Rata cancellation and rewriting, see regular Cancellation Rules.
EXCEPTION: In case the property is sold and the policy is not transferred to the new owner, it may be cancelled in accordance with regular Short Rate Rules.
14. Asphalt coated metal shall classify as combustible under this Schedule.
15. For Coinsurance Rules and Credits refer to Coinsurance Section of the TCPRM.
16. The elimination of a condition upon which a charge in rate is based shall not constitute a change in hazard upon which to base elimination of charge from rate where such change in condition is only the result of cessation of ginning activities.
17. "Credits for ICM Construction" or "Credit for ICM Substandard Construction" are not applicable to risks rated under this Schedule.
18. Buildings of FR, SFR, B, HTB, HT, ICM and ICMS Construction Classification as defined elsewhere in the TCPRM shall rate hereunder as Type NC, unless otherwise provided for herein. All other buildings shall rate hereunder as Type F.
19. AUXILIARY BUILDING(S) is construed to mean any building except the GIN BUILDING.

20. Seed bins and hoppers, burr bins and hoppers when separately insured shall rate as AUXILIARY BUILDINGS.

21. See Average Rate Rules for Blanket Coverage.

COTTON PRODUCTS ON GIN PREMISES

1. Unless otherwise modified herein, the rates to be charged are:

	Pro- tected	Unpro- tected
a. For coverage under Item 1 or Form 38.	\$3.25	\$4.10
b. For coverage under Item 2 of Form 38.	3.25	4.10
c. For coverage under Item 3 of Form 38.	1.75	2.40
d. For coverage under Item 4 of Form 38.	1.30	1.75
e. For coverage under Item 5 of Form 38.	1.30	1.75

The above rates are subject to modification by the following Credits. When more than one credit is applicable, they are to be deducted in consecutive order. Seed Cotton Yards and Baled Cotton Yards are to be considered a single yard unless separated by a continuous clear space of 200'.

2. For rate credit to be allowed under 3(a) or 3(b) or 3(c) below, Seed Cotton and/or Baled Cotton in the open on gin premises shall be located as follows:

- a. Within yard boundaries which are identified by permanent marker signs and permanent "No Smoking" signs;
- b. Within yard boundaries which are over 50' in a direct line from an all-metal, or 100' in a direct line from a combustible, screened collector of motes and waste material from lint cleaners and condensers;
- c. Within yard boundaries which are over 50' in a direct line from an all-metal, or 100' in a direct line from a combustible burr hopper of bin;
- d. Within yard boundaries which are over 200' in a direct line from burrs deposited in the open (but not burned);
- e. Within yard boundaries which are over 200' in a direct line from a fully standard burr burner;
- f. Within yard boundaries which are over 500' in a direct line from a non-standard burr burner or open burr burning pile.

3.(a) Where seed cotton yard and baled cotton yard each comply with all the requirements outlined in 2, reduce by 10% the rates shown above on Item 1.

(b) Where seed cotton yard complies with all the requirements outlined under 2, reduce by 10% the rates shown above on Item 2.

(c) Where baled cotton yard complies with all the requirements outlined under 2, reduce by 10% the rates shown above on Item 3.

NOTE: Up to 15 bales of baled cotton, or a truck loaded or being loaded with baled cotton may be located temporarily anywhere on gin premises while ginning crew is on premises without affecting application of these credits.

(d) For at least one acceptable 250 gallon mobile pressurized tank filled to proper capacity with "wet water", maintained in good operating condition and always accessible for ready use, with hose attached and with self-propelled vehicle on premises and available for transporting the tank, deduct from the rates as shown above:

	Pro- tected	Unpro- tected
Item 1	50¢	60¢
Item 2	50¢	60¢
Item 3	28¢	35¢
Item 4	20¢	26¢
Item 5	20¢	26¢

(e) For watchman service deduct from rates shown above:

Item 1	50¢	60¢
Item 2	50¢	60¢
Item 3	28¢	35¢
Item 4	20¢	26¢
Item 5	20¢	26¢

4. To obtain watchman credit it is necessary that a watchman be employed during the term of the insurance, provided with an approved labeled watch clock and that hourly rounds be made night and day at all times when a ginning crew is not on the premises. Watchclock stations should be so located and sufficient in number to insure complete coverage of all areas on which or in which seed cotton, baled cotton or cottonseed are kept or stored. Watchclock records to be dated and filed in an iron safe or outside the premises for at least thirty days.

5. When insurance is written under Item 1 of Form 38, insurance may not be written under Item 2, Item 3, Item 4 or Item 5

6. Where policies cover products only while contained in specified sprinklered buildings, the published contents rate of such sprinklered buildings shall apply in lieu of the above rates and policy must be endorsed to limit coverage to "While in" the specific sprinklered building only.

7. "Planting Cottonseed" at cotton gins may be covered in any manner the company desires, either by altering Form 38 to indicate "Planting Cottonseed" or by merely indicating "Planting Cottonseed" on the face of the policy. When the latter is done, the policy must be made to show that 100% Coinsurance applies.

8. No policy covering on products shall be issued for a term less than 30 days, and if cancelled by the Insured with an earned period of less than 30 days, the company shall retain 19% of the annual premium.

9. Cotton Gin Stocks Form No. 38 must be used when insuring products at Cotton Gins (except as provided under 11. below) and same may not be modified or extended except as otherwise provided.

10. Form 38 may be extended to include sacked feed, sacked seed, sacked fertilizer or powdered insecticides. When specifically insured the rate shall be the rate applicable to Item 5 of Form 38.

11. Provided appropriate Clear Space Clause is attached, baled cotton in open on gin premises on storage area (or yard) located over 200' continuous clear space distance from all buildings forming part of gin or regin plant and over 500' continuous clear space distance from all burr burners or burning burrs is not subject to any of the rules above but is to be written under the special rules applicable to Cotton Risks not at gins.

BALED COTTON ON OPEN YARDS AND OPEN PLATFORMS (Experience Class 133 Applies)

1. The following rules and rates are to be used when writing fire insurance on baled cotton in the open, not on farms, when located on Baled Cotton Storage Areas separated by a continuous clear space of at least 200 feet from any building comprising part of a cotton gin or regin plant and by a continuous clear space of 500 feet from any burr burner or burning burr pile, and written with appropriate Clear Space Clause.

2. Baled cotton in the open not located as specified above or written without appropriate Clear Space Clause shall be rated under the Schedule applicable to Cotton Products on Gin Premises, and if located on gin premises shall be written subject to the rules of that Schedule.

3. Recommended Storage Arrangement:
Rows shall consist of two bales back to back, with sample aisle allowed if required, and shall run North to South or with the prevailing wind direction. A minimum aisle of 10 feet shall be maintained between double rows. A 50 foot center aisle running with the rows shall be maintained at the mid-point of the yard. For each 50 bales of row length, a 20 foot cross aisle shall be maintained.

4. Markers:
(a) Each yard shall be identified by corner markers.
(b) Adequate "No Smoking" signs shall be conspicuously posted.
(c) "No Trespassing" signs shall be conspicuously posted.

5. Properly designated and properly marked storage areas separated by a continuously clear space of at least 200 feet from other storage areas shall be separately rated.

6. All cotton on storage areas that are not clearly defined by fixed marker posts and all cotton on storage areas that are not separated by a continuous clear space of at least 200 feet between the marked limits of such storage areas shall be considered as being one storage area and shall be so rated.

7. When the combined storage on storage areas, whether clearly defined and properly marked and whether separated by a continuous clear space of at least 200 feet or not, reaches over 20,000 bales, a continuous clear space of 400 feet shall be established before other storage areas are set up and used.

8. Tiering of cotton shall not be permitted.

RATING SCHEDULE

All rates hereunder are subject to compliance with conditions of paragraph No.6 above. Otherwise, all cotton shall take rate of \$6.00 regardless of exposures, protection or storage arrangement.

No. 1. Without public or private fire protection as provided below:

a.	In excess of 3500 bales		\$6.00
b.	In excess of 3000 but not exceeding 3500 bales	Deduct	.50
c.	In excess of 2500 but not exceeding 3000 bales	Deduct	1.00
d.	In excess of 2000 but not exceeding 2500 bales	Deduct	1.50
e.	In excess of 1500 but not exceeding 2000 bales	Deduct	2.00
f.	In excess of 1000 but not exceeding 1500 bales	Deduct	2.50
g.	Not to exceed 1000 bales	Deduct	3.50
h.	Tiering of cotton	Add	.25
i.	"No Smoking" signs not posted	Add	.25

No. 2. If cotton yard classes as "Protected" (see definition), reduce the rates produced under No. 1 25¢.

No. 3. With standard watch service maintained and watch clock warranty attached to policy, with one 40 gallon barrel filled with water and with two buckets to each barrel for every 100 bales of cotton on yard, but not within 500 feet on a standard fire hydrant - reduce the rates produced under No. 1 25¢.

No. 4. With no standard watch service and no barrels and buckets, but all cotton within 500 feet of a standard fire hydrant supplied through a main which will deliver 500 gallons per minute under normal pressure - reduce the rates produced under No. 1 25¢.

No. 5. With standard watch service maintained and watch clock warranty attached to policy, with one 40-gallon barrel filled with water and two buckets to each barrel for every 100 bales of cotton on yard and all cotton within 500 feet of a standard fire hydrant supplied through a main which will deliver 500 gallons per minute at 20 pounds residual pressure at grade, and storage is not in excess of 5,000 bales, the rates set out under No. 1 shall be disregarded and the rate shall be \$3.25.

a.	In excess of 4500 but not exceeding 5000 bales	Deduct	\$1.00
b.	In excess of 4000 but not exceeding 4500 bales	Deduct	1.50
c.	Not to exceed 4000 bales	Deduct	2.00
d.	Tiering of Cotton	Add	.25
e.	"No Smoking" signs not posted	Add	.25
f.	Each group of yards not exceeding 20,000 bales per group provided with a four sided glassed-in watchman's tower with floor no lower than five feet from ground, (as headquarters when not making rounds) equipped with telephone with connection to local exchange or direct to the fire department and so situated that a watchman therein will have a clear visual coverage of all cotton on the yard	Deduct	.15
g.	Each group of yards not exceeding 20,000 bales per group provided with one mobile 250 gallon pressure water tank for each glassed-in watchman's tower (Pressure tank to be pulled by self-propelled vehicle)	Deduct	.10

h. Each group of yards not exceeding 20,000 bales per group provided with 1 self-propelled motor vehicle containing not less than 250 gallons of wet water under 125 pounds pressure and equipped with at least 250 feet of 2 1/2 inch hose and 300 feet of 1 1/2 inch hose with fog nozzle for each glassed in watchman's tower Deduct .15

No. 6. Specifications for private fire protection for yards situated beyond public fire protection will be furnished by Texas Department of Insurance upon request.

BALED COTTON FLOATERS

1. The rate for unlimited floater policies shall be \$3.50.
2. The rate for limited floater policies, the localities to be specifically named in policies and confined to one city or town only, shall be the highest rate of any locality embraced by the policy.
On unlimited floater policies, no Fire Record shall apply.
On limited floater policies, i.e., confined to one town, Fire Record applies

COTTONSEED FLOATERS

If cottonseed alone is written under Floater Form which has been approved by the Texas Department of Insurance use rate of highest rated location covered.

NOTE: If any location covered is on premises of Cotton Gin, refer to "Cotton Products on Gin Premises" for specific rate applicable to cottonseed at such location, bearing in mind the above rule applies.

EXCESS STOCK PENALTIES

The following additions are to be made by companies or agents to the net coinsurance rate on cotton only.

A. Classes Other Than Sprinklered -

Compress or warehouse having a total floor area of 10,000 square feet or less, add \$1.00 to net rate for storage of over 2500 bales of compressed cotton, or 2000 bales if any flat cotton stored, in one fire division.

Compress or warehouse having a total floor area of over 10,000 square feet but less than 15,000 square feet, add \$1.00 to net rate for storage of over 3750 bales of compressed cotton, or 3000 bales if any flat cotton stored in one fire division.

Compress or warehouse having a total floor area of over 15,000 square feet, add as follows:

Over 5000 and not exceeding 6000 bales in one fire division, add	\$.25
Over 6000 and not exceeding 7500 bales in one fire division, add	.50
Over 7500 and not exceeding 10,000 bales in one fire division, add	1.00
Over 10,000 bales in one fire division, add	2.00

B. Sprinklered - Penalty to apply to cotton only in compartment having excess stock.

Over 7500 bales and not exceeding 8500 bales in any one fire division, add	.10
Over 8500 bales and not exceeding 10,000 bales in any one fire division, add	.25
Over 10,000 bales in any one fire division, add	2.00

Above charges are not cumulative.

Reserved for future use.

INTERPRETATION OF RULES

An "official departmental interpretation," as that term is used in this section, means a formal statement of interpretation which, unless revoked or amended, will govern the action of all personnel of the department as to its subject matter, and as contrasted with any expression of opinion of a member of the staff. Necessary official departmental interpretations relating to subject matter in these schedules shall henceforth be handled in the following manner:

FIRST - Each request for an official departmental interpretation shall be reduced to writing describing the problem or question clearly, and shall state it is a request for such an interpretation under this rule.

SECOND - Such requests when received by the department shall be referred to the responsible head of the division or unit, a director, manager, supervisor or assistant thereof, who shall develop the history, facts, precedents and anticipated effects. Such responsible head shall prepare a recommendation supported by reasons therefor. The request for such interpretation and the written recommendation of the responsible head of the unit and separately of the Chief of the Property-Casualty Division with the supporting reasons in each case shall be referred to the Commissioner of Insurance, with copies of each to the Members of the Board for their information. If the requested interpretation does not involve the establishment of policy, the making of a rule, or the amendment of an existing rule, then the Commissioner of Insurance shall approve or disapprove the same, and if the Commissioner approves the request the Commissioner shall issue an official departmental interpretation in response to the request. If the reply to the request involves the establishment of policy, the making of a rule, or the amendment of an existing rule, the Commissioner shall refer the request, the recommendation and the reasons therefor to the State Board of Insurance for such action thereon as to it may be found proper.

THIRD - Official interpretations by the department will be issued only after the procedure outlines herein, in writing only, and shall be distributed promptly to all holders of the Texas CPRM.

FOURTH - If the request is such as to require a hearing under applicable law, or rules of practice and procedure before the State Board of Insurance and the Commissioner of Insurance adopted by the State Board of Insurance effective August 31, 1959, or as thereafter amended, the procedures therein outlines shall be followed.

AMENDMENT CHANGES

The Texas Department of Insurance should be requested, by rate revision certificate, to revise any published rate that is affected by amendment, or to cancel rates made obsolete by amendment.

AMENDMENTS TO TEXAS COMMERCIAL PROPERTY RATING MANUAL

Unless otherwise provided, policies issued with an effective date prior to the effective date of amendments to the Texas Commercial Property Rating Manual may not be adjusted to the rates, resulting from the amendments unless after the effective date of the amendment there is a Change in Hazard of the individual risk necessitating a change in rate, in which case the rate resulting from the amendment is to be applied in making rate adjustment.

ANNEXED AREAS

The effective date to be given newly annexed territory shall be the date the ordinances are finally passed by the city governing bodies provided certified copies of the ordinances, together with a map showing the metes and bounds of the territory affected are received by the Texas Department of Insurance within 15 days from the date the ordinances are finally passed by the city governing bodies. If such information is not received by this office within said 15 day period, then the effective date given said annexation shall be the date that certified copies of the ordinance, together with a map showing the metes and bounds of the territory affected, are received in the office of the Texas Department of Insurance.

AUTOMOBILE SERVICE STATIONS

For rating purposes, gasoline pumps and hydraulic lifts shall be considered contents and when specifically insured the contents rate shall be used.

For rating purposes underground tanks shall be considered as a building item and when specifically insured the building rate shall be used.

BARN, STABLE, POULTRY HOUSE OR PRIVATE GRANARY (No Commercial Storage): Rate under Special Dwelling Schedule.

NOTE 1: If used exclusively for commercial purposes, apply for published rate.

NOTE 2: Chicken Hatcheries and Brooder Houses rate same as poultry houses.

NOTE 3: Not applicable to buildings qualifying as Farm and Ranch Property

BOWLING ALLEYS

Bowling lanes are considered contents and shall be insured using contents rate.

CHANGE IN HAZARD

A Change in Hazard is construed to be:

- (1) Any physical change in the building structure,
- (2) installation of or removal of "first aid equipment" where credit or penalty is allowed therefor in the rating schedule,
- (3) creation of or removal of chargeable exposures,
- (4) or, any change in type of occupancy that will normally produce a change in rate. (Changes in type of occupancy that are rated under the Special Class or Special Hazard Schedule having similar schedules and mercantile occupancies having the same OTC will not necessarily produce a change in rate.)

NOTE 1: An effective date following the rate analysis of a published rate is evidence that such rate resulted from a Change in Hazard. Does not apply in cases of published rates for multiple occupancy buildings where a supplement is issued changing the occupancy in part, and the published rate on the building is not changed, or the new occupant does not create a new Experience class. In this case the Building rate is not subject to adjustment, as it is not considered that there has been an actual Change in Hazard. Same rule applies to other Contents of the building, even though supplement bears an effective date.

NOTE 2: Removal of property from one location to another is considered a Change in Hazard insofar as the policy covering the property moved is concerned.

NOTE 3: The attachment or removal of Coinsurance or the changing in percentage of Coinsurance is not a Change in Hazard.

NOTE 4: Existing policies must be endorsed to reduced rate resulting from a Change in Hazard, whether rate is one that is published by the Texas Department of Insurance or on a class that is subject to rating by the companies or agents.

NOTE 5: Revised published rates will not be dated back more than 60 days from the date change is reported to the Texas Department of Insurance; likewise, rate adjustments on property subject to rating by the company or agent are not to be made retroactive more than 60 days from the date of the adjustment.

NOTE 6: In cases of dwellings, apartments and rooming houses, the change of owner or tenant occupancy is not to be considered a Change in Hazard. (Except items rated under the Special Dwelling Schedule which are subject to a Tenant Occupancy charge.)

NOTE 7: The installation of a new standard fire hydrant within required distance of a risk previously over a required distance shall constitute a Change in Hazard and shall permit adjustment of rate under existing policies.

NOTE 8: Extension of city limits does not constitute a Change in Hazard. The application of a reduced rate to existing policies covering risks within such extended areas may not be made, unless there is a standard fire hydrant within required distance of the risk at the time of annexation, or unless there is a change in hazard of the individual risk after date of annexation, and even then Fire Record of city cannot be applied.

NOTE 9: When adjusting premium to a new rate resulting from a Change in Hazard, the current rating schedule, Key Rate and Experience must be used.

CHANGE IN SPECIFIC RATES AND/OR KEY RATES

Neither Specific Rates nor Key Rates shall be changed until report of improvements and/or conditions necessitating change in rate or Key Rate has been made to the Texas Department of Insurance, and only then after revised rate of Key Rate has been published.

CONTENTS IN FIRE RESISTIVE SAFES

When written specifically, Contents in Fire Resistive safes only, may be written at 50% of rate for such stocks not so contained

CONTENTS IN FIRE RESISTIVE VAULTS

When written specifically, Contents of standard Fire Resistive merchandise vaults only, may be written at the published vault Contents rate, subject to same Experience and Coinsurance provisions as other Contents in same Building. If not published, application should be made for published vault contents rate. (See Standards for Fire Resistive Vault Construction.)

NOTE: When written specifically, jewelry, watches and clocks in Fire Resistive safes or vaults only, and bank vault Contents may be written at 50% of rate for such Stock or Contents not so contained. (Bank and jewelry safe and vault Contents rates need not be published.)

CONVALESCENT HOMES

Convalescent Homes eligible for rating under Hospital Schedule are those having nurse(s) on duty at all times.

Convalescent Homes not having nurses(s) on duty at all times rate as Rooming Houses.

FIRE RESISTIVE AND SEMI-FIRE RESISTIVE RATES AND SCHEDULES

Not to apply to: Risks rated under the Electric Light, Power, Transformers and/or Storage Battery Stations and/or Radio or Television transmitting Stations Schedule or risks rated under the Petroleum Schedule.

NOTE: Unless otherwise specifically indicated the words "Fire Proof and Semi-Fire Proof" are synonymous with the words "Fire Resistive and Semi-Fire Resistive."

FIRE RECORD CREDITS AND DEBITS

For the purpose of computing Fire Record credits and penalties each stock and each mutual fire insurance company shall file, on or before November 15, of each year, with the Texas Department of Insurance, as to its Texas business (excluding reinsurance) a report of premiums written and losses paid during the preceding fiscal year ending September 30 (on blanks furnished by the Texas Department of Insurance) as follows:

Net Fire Insurance Premiums written (Including Business Interruption, Profits and Commissions, Leasehold Interest, Improvements and Betterments, and Demolition Fire Insurance, Additional Living Expense, Extra Expense and all other lines of fire insurance except Automobile Fire Insurance written under Automobile Policy & Rent Fire Insurance), and Net Fire Insurance Losses actually paid (losses actually paid, less only salvage, if any)

1. Within the corporate limits of each incorporated city or town in which insurance is written and,

2. In each unincorporated town that may be receiving a Good Fire Record Credit or Bad Fire Record Charge, or which has received a credit or charge but is now classified as "Neutral," that is, receiving neither a credit nor charge.

NOTE: Those companies using the service of the Texas Insurance Checking Office may assign to that office the duty of collecting and filing statistics in accordance with the foregoing requirement under such supervision and regulation as the Board may see fit to impose from time to time. Other companies may file the required information individually or through any other agency which, upon application, the Board may approve.

When the statements outlined above are received by the Texas Department of Insurance, the figures contained therein shall be combined and Fire Record credits or penalties shall be determined and promulgated in accordance with the following rules:

1. Fire Record credits and penalties and Neutral Fire Records, all hereinafter to be known and referred to as "Fire Records," shall be promulgated effective May 1st of each year and shall remain in force for twelve months.

2. Fire Records shall be promulgated annually and based upon the preceding five years' record. The period on which Fire Records are based shall hereinafter be known and referred to as "Fire Record Period."

3. An average annual net fire insurance premium volume of at least \$1,500 over the Fire Record Period shall be required before Fire Records will be promulgated for any city, town or community, except that a town with a Key Rate of 80 cents or less shall qualify regardless of premium.

SCHEDULES

4. When incorporated cities and towns and protected unincorporated towns, not heretofore having a Fire Record promulgated, qualify for a Fire Record, a record of premiums and losses for one full year shall be kept and reported after which a Fire Record will be promulgated. In such cases, the Fire Record each year shall be the years for which records have been kept and reported until such records are available for a full five year period, when the usual Fire Record Period shall apply.

NOTE 1: Fire Records will be published for all protected incorporated cities and towns. Fire Records for unprotected incorporated towns and protected unincorporated towns will not be published unless application is received from the officials of such town with proper map showing city limits or Fire Record limits if unincorporated and the city or town otherwise qualifies.

NOTE 2: No Fire Record will be allowed to any unprotected unincorporated town, village or community. This shall not prevent the continuance of Fire Records on such towns, villages or communities which had a Fire Record on April 1, 1952.

5. **TABLE OF FIRE RECORDS**

Loss Ratios		Credits	Penalties
1.	Over 75%	--	15%
2.	Over 65% to 75%, inclusive	--	10%
3.	Over 58% to 65%, inclusive	--	5%
4.	From 52% to 58%, inclusive	--	--
5.	Less than 52% to 45%, inclusive	5%	--
6.	Less than 45% to 38%, inclusive	10%	--
7.	Less than 38% to 31%, inclusive	15%	--
8.	Less than 31% to 24%, inclusive	20%	--
9.	Less than 24%	25%	--

6. The change in Fire Record credit or charge shall not exceed more than 5% in any year.

HOUSEBOATS, FLOATING BOATDOCKS AND FLOATING BOATHOUSES

Houseboats, boatdocks or boathouses which are build on pontoon or floating type of supports shall not be insured under the Standard Fire Policy.

KEY RATE

Applicable in all cases unless otherwise specifically excepted or modified in rating schedules.

Risks to which City or Town Key Rate is applicable:

1. Incorporated Cities and Towns:
Risk must be, 1st - Located within the city limits of City or Town and 2nd - If such City or Town has a recognized Water Works and Fire Department, risk must be not over 500 feet in a direct line, from a standard public fire hydrant. If there is no recognized Water Works, risk must be within the city limits.
2. Unincorporated Cities and Towns:
Risk must be not over 500 feet, in a direct line, from a Standard fire hydrant, if any, connected to and a part of a recognized Water Works, if any, upon which the Key Rate is based. If no recognized Water Works, risk must be in the populated area of the community.

NOTE 1: "Direct line" means the shortest distance between fire hydrant and the risk in question, irrespective of any buildings or other obstructions that may intervene.

NOTE 2: Risks not located as above shall be subject to the Maximum Key Rate of \$1.00.

TDI PROTECTION CLASSIFICATION OF CITIES AND TOWNS

Cities and towns will be classified after the application of the KEY RATE SCHEDULE FOR GRADING CITIES AND TOWN OF TEXAS as adopted by the Texas Department of Insurance. The Basis Key Rate Factor is \$1.00 minus the sum of the credits for fire defenses.

KEY RATE	TDI PROTECTION CLASS
.01 - .10	1
.11 - .20	2
.21 - .30	3
.31 - .40	4
.41 - .50	5
.51 - .60	6
.61 - .70	7
.71 - .80	8
.81 - .90	9
.91 - 1.00	10

Cities and towns classified as Class 1 through Class 8 shall be designated as "protected"; and those classified as Class 9 or 10 as "unprotected".

MERCANTILE OCCUPANCY, SMALL

If floor space in a dwelling, condominium, townhouse, apartment house, rooming house, or auto court used for storage and/or sale of merchandise, or for other business or professional purposes (except as listed under Note 2, below) does not exceed 500 square feet, such shall be considered small mercantile occupancy.

NOTE 1: In case floor space used as above exceeds 500 square feet, or building occupied exclusively for mercantile or mercantile storage, submit to Texas Department of Insurance for rating.

NOTE 2: No charge shall be made for offices, including Doctors' or Dentists' Offices, Telephone Exchanges, Music or Dancing Studios, Churches or Schools, unless more than 50% of the total floor area is used as such, in which case refer to Texas Department of Insurance for rating.

NOTE 3: If Music or Dancing Studio comprises more than 50% of the total floor area, rate under School Schedule.

NOTE 4: No charge for dressmaking by occupant where no outside help is employed, or for salesman's samples stored, unless space so used exceeds 500 square feet.

NOTE 5: Assured's professional tools such as carpenters or painters tools may be insured in a dwelling or garage without creating small mercantile occupancy.

NEW RISKS SUBJECT TO PUBLISHED RATES

New risks subject to published rate should be reported to the Texas Department of Insurance on the proper forms - which will be furnished upon request.

In order that rates may be kept consistent with existing conditions, agents or companies are requested to report to the Texas Department of Insurance all changes increasing or decreasing the fire hazard. Rates produced by such changes do not become legal rates and must not be used until supplements or computer printed rates showing same have been issued. Such supplements issued to Specific Schedules of Rates, from time to time, when received by agent should be posted by file numbers and new supplement pages should replace or add to previously published pages in order that Specific Rate Schedules may be kept up to date.

PRIVATE DAIRIES

Rate as farm barn if qualifying under definition of Farm Property. If risk does not qualify as Farm Property, rate as a barn under Special Dwelling Schedule.

NOTE: Applies to all outbuildings used in connection with private dairies.

PRIVATE POTATO CURING PLANT

Private potato curing plant on premises of dwelling: Rate under Special Dwelling Schedule.

PROMULGATED RATES

All rates promulgated by the Texas Department of Insurance are effective only from the effective date of the rate applicable to the individual risk as printed on the rate supplement.

This rule does not apply where a policy is written at a rate which does not contemplate the occupancy as shown in the policy. In such cases rate for the occupancy shown in the policy should be applied for and when published, policy should be adjusted from inception, regardless of the effective date shown on the rate supplement.

RURAL FIRE PREVENTION DISTRICT OR METROPOLITAN COUNTY FIRE PROTECTION DISTRICT CREDIT

1. Credit provided herein shall apply only in Rural Fire Prevention Districts approved by the Texas Department of Insurance. Standards and requirements for Rural Fire Prevention Districts or Metropolitan County Fire Protection Districts may be obtained from the Texas Department of Insurance upon request.
2. Credits provided herein shall apply to those risks subject to rating under the provisions of the
Texas Commercial Property Rating Manual (all Classes)
Texas Farm and Ranch Manual
Texas Homeowners Manual
Texas Farm and Ranch Owners Manual

Credits provided here shall not apply to any risks within the limits of a protected city or town.

3. Where provisions elsewhere in the TCPRM provide greater credit than would be provided by Standard Rural Fire Prevention District or Metropolitan County Fire Protection District Credit, then no additional credit shall accrue.

4. Credit provided herein shall not affect the classification (protected or unprotected) of the property to which it applies.

5. Credits to apply: (Also see Notes 1 through 5 below)

(a) Eligible risks located in an approved Metropolitan County or Rural Fire Prevention District, having a Class "1" fire department and complying with Class "1" requirements for water supply, shall receive an eight cent (\$0.08) reduction in the Country Key Rate of \$1.00

(b) Eligible risks located in an approved Metropolitan County or Rural Fire Prevention District, having a Class "1" fire department but NOT complying with Class "1" requirements for water supply, shall receive a four cent (\$0.04) reduction in the Country Key Rate of \$1.00.

(c) Eligible risks located in an approved Metropolitan County or Rural Fire Prevention District having a Class "2" fire department, shall receive a four cent (\$0.04) reduction in the Country Key Rate of \$1.00.

NOTE 1: Credits shall be applied by the agent to all risks specifically rated by the Texas Department of Insurance unless such risks are rated as Fire Resistive or Semi-Fire Resistive in which event submit to the Texas Department of Insurance for rating.

NOTE 2: Credits are to be deducted before any applicable Experience Credit or Penalty.

NOTE 3: Credits to be deducted from rates of "Country Mercantile" risks.

NOTE 4: Credits are not applicable when the schedule under which the risk is rated does not include provision for a Key Rate. (For Country Mercantiles - See Note 3 above.)

NOTE 5: For eligible risks insured in accordance with the provisions of the TEXAS HOMEOWNERS MANUAL or the TEXAS FARM AND RANCH OWNERS MANUAL.

The following credits apply in lieu of those provided in Rules above.

Basic premiums for risks eligible under (a) shall be reduced 2% rounded to the nearest dollar.

Basic premiums for risks eligible under Rules (b) and (c) shall be reduced 1% rounded to the nearest dollar.

SERVANTS HOUSES, PRIVATE GARAGES AND OUTBUILDINGS

(On premises of Apartments or Rooming Houses)

Servant Houses, Private Garages, Outbuildings, including Barns, Private Piers, Boat Houses and Water Tanks and Towers on the premises on which not more than \$750 insurance is carried on the building (not CONTENTS), the building and contents shall take the rate of the rooming house or apartment house to which they belong; otherwise they shall rate as individual risks under the schedule of the main building with which they are associated. Public Housing Credits are not to be applied to individually rated and privately owned property as described above.

WOOD SHINGLE OR BOARD ROOF

If any portion of roof is wood shingle or board, charge applies.

NOTE: Underwriters' Laboratories, Inc. labeled fire retardant treated wood shingles and handsplit shakes permitted without charge.

CASKS AND PAILS

Casks - To be of not less than 40 gallons capacity each, kept filled with water at all times and distributed as follows, unless otherwise provided:

One cask for first 3000 square feet of floor area and one additional cask for each remaining 2000 square feet of floor area, or fraction thereof. Water to be treated to prevent freezing. Unless otherwise provided, yard area to be included where required by applicable Schedule. Unobstructed passageways to each cask must be maintained.

Fire Pails - To be of galvanized iron, with conical or oval bottoms, capacity of not less than 10 quarts each, marked "For Fire Only", two pails must be suspended on cross arms attached to posts, or other suitable fixtures, over each cask, and elevated to such height as to permit being seen from any point of room, yard or platform.

NOTE: In some classes of risks, under certain conditions, approved labeled fire extinguishers are called for or will be accepted in lieu of casks and pails.

FIRE EXTINGUISHERS

Fire Extinguishers - Unless otherwise provided, one approved labeled extinguisher will be required for the first 3000 square feet of floor area and one additional extinguisher for each remaining 2000 square feet of floor area or fraction thereof; decks to be included in floor areas; area of each floor and area of each section to be figured separately.

To maintain credit in rate, extinguishers must be checked and recharged* as follows and tag showing date when last serviced must be attached to each device.

Type of Extinguisher

Carbon Dioxide	Weigh annually to detect loss from leakage, tampering, etc.
Dry Chemical	Weigh cartridge annually.
Foam	Discharge and recharge annually.
Soda Acid	Discharge and recharge annually.
Water and Antifreeze	Keep filled with water and weigh cartridge annually.
Water Pump Tanks	Inspected, cleaned and tested annually.

* All extinguishers must be fully recharged after use

NOTE: No credit for labeled extinguishers bearing the symbols "EAS" or "OCD."

REQUIREMENTS FOR SAFEGUARDING THE HAZARDS OF PYROXYLIN PAINTING AND FINISHING

1. Booths, Blower and Exhaust systems, and Electric Equipment to comply with the requirements in the National Fire Protection Association Pamphlet No. 33.
2. Partitions cutting off this hazard from balance of the risk of such type as will furnish protection against the passage of flame and dangerous transmission of heat for a period of one hour, according to standard fire test, and similar protection to floors and ceilings, are required. NOTE: Four-inch brick non-bearing, eight-inch concrete tile, three-inch gypsum block, eight-inch hollow masonry units, and metal lath and gypsum plaster on both sides of 2 X 4 wood studs are the minimum requirements that will be accepted for these partitions. Door openings to be protected on one side with self-closing, approved labeled Class "C" fire doors for partitions. Floors to be at least double wood with water-proofing material between. Ceilings, if the floor or roof above spray room is of wood joisted construction, to be protected by metal lath and gypsum plaster.

3. Walls cutting off this hazard from balance of risk, of such type as will furnish protection against the passage of flame and transmission of heat for a period of four hours according to standard fire test, are required.

NOTE: Eight-inch non-bearing brick, twelve-inch bearing brick and twelve-inch approved concrete tile are the minimum materials that can be used. Door openings in walls to be protected on each side of opening by an approved labeled Class "A" fire door for openings in fire walls, one to be self-closing and the other to be automatic. In buildings of wood joist construction, these walls are to extend from foundations through roof at least twenty-four inches, and the thicknesses given are for a one-story building. Therefore, for higher buildings, these must be increased as shown under standard "B" Building. In buildings of Fire Resistive construction (by that is meant, with so-called Fire Resistive floors and ceiling) only that section, or floor, used for the spraying of pyroxylin finishes need be cut off.

4. For compliance with the requirements set forth in Paragraph 1 or 2. Occupancy Table Charges 678(a) and 678(b) will be reduced 30%. For compliance with requirements set forth in Paragraphs 1 and 2, the charges will be reduced 50%. For compliance with requirements set forth in Paragraphs 1 and 3, the charges will be eliminated.

"APPROVED" - "LABELED" - "UNDERWRITERS' LABORATORIES, INC."

Wording "Approved", "Labeled", "Approved Labeled", and/or "Underwriters' Laboratories, Inc." in these schedules has reference to materials, equipment and devices that are approved by and/or bear the label of a Testing Laboratory recognized by the Texas Department of Insurance. Guidelines, standards and applications for approval of Testing Laboratories will be provided upon request.

DEFINITION OF FIRE HYDRANT

"Standard," "Standard Public," "Standard City"

Existing hydrants and mains recognized under previous standards are not affected by the following:

A fire hydrant for which the Key Rate of a city or town is allowed must be a National Standard type 3-way fire hydrant (pipe hydrant not to be recognized), located inside city limits of an incorporated city or town, and to be connected to a 6-inch or larger city main of a recognized Water Works System; or in cases of unincorporated cities or towns, connected to and a part of a recognized Water Works System upon which the Key Rate is based.

NOTE: Where city limit line follows a public street, a standard fire hydrant located directly across from city limit line and on such public street, may be considered as being inside city limits for rating purposes.

STANDARD DRAFTING CONNECTION OR APPROVED DRAFT EXTENSION SYSTEM (DES)

Shall be accepted in lieu of a standard fire hydrant only for rating of properties located within the city limits of a protected second key peninsular seacoast city.* Approval of the system by the Engineering Section of the Texas Department of Insurance is required. Details furnished upon request.

The draft extension is not to be considered equivalent to a standard fire hydrant. It will only be considered as a system of properly spaced units and only when served by an acceptable fire department..

* Such a city can only be within the following counties of the 1st tier seacoast territory:

Aransas	Chambers	Kleberg	Refugio
Brazoria	Galveston	Matagorda	San Patricio
Calhoun	Jefferson	Nueces	Willacy
Cameron	Kenedy		

DEFINITION OF MULTIPLE OCCUPANCY

Multiple Occuancy is construed to be a risk having more than one occupant.

DEFINITION OF NON-COMBUSTIBLE

Non-combustible as applied to a building construction material means a material which, in the form in which it is used, falls in one of the following groups (a) through (c). It does not apply to surface finish materials nor to the determination of whether a material is not combustible from the standpoint of clearances to heating appliances, flues or other sources of high temperature. No material shall be classed as non-combustible which is subject to increase in combustibility or flame spread rating beyond the limits herein established, through the effects of age, moisture or other atmospheric condition. Flame spread rating as used herein refers to ratings obtained according to the Standard Test Method for Fire Hazard Classification of Building Materials of Underwriters' Laboratories, Inc.

(a) Materials of which no part will ignite and burn when subjected to fire. Any material which liberates flammable gas when heated to a temperature of 1,380F., for five minutes shall not be considered non-combustible within the meaning of this standard.

(b) Materials, having a structural base of non-combustible material, as defined in (a), with a surfacing not over 1/8 inch thick which has a flame spread rating not higher than 50.

(c) Materials, other than as described in (a) or (b), having a surface flame spread rating not higher than 25 without evidence of continued progressive combustion and of such composition that surfaces that would be exposed by cutting through the material in any way would not have a flame spread rating higher than 25 without evidence of continued progressive combustion.

DEFINITION OF OCCUPIED BUILDING RATE

The Occupied Building Rate is that rate produced by the addition to the Unoccupied Building Rate of Occupancy Table Charge, if a Mercantile Building, or Occupancy Deficiency Charges, if a Special Hazard.

DEFINITION OF RANGE RATE

A Range rate is the rate produced by the application of the rules pertaining to frame ranges, that is, the rate for those frame buildings that are within range distance of each other for the Key Rate used, buildings being within 15 feet if in a 1st Key Town, within 20 feet if in a 2nd Key Town, and within 25 feet if in a 3rd Key Town.

DEFINITION OF UNOCCUPIED BUILDING RATE

The Unoccupied Building Rate is the rate produced by the addition of the Basis and Building Deficiency Charges, with proper credits, if any, applied.

MINIMUM SPECIFIC PUBLISHED RATE

The minimum specific published fire rate shall be 10¢.

FRINGE RULE

Dwellings (and other risks where dwelling key rate rules apply) located within 1,000 feet of a fire hydrant (such fire hydrant to be a National Standard type two or three-way hydrant connected to a public or private water system serving a community), and inside or within five miles of the city limits of a First Key Town, or located within five miles of the outer boundary of a platted subdivision classified as a First Key Town are considered "Fringe."

Dwellings and other applicable risks located inside city limits of a Second Key Town are not subject to Fringe Rule. (Refer to rules in special Dwelling Schedule and Homeowners Section for applicable key rates.)

PRIVATE CLUB HOUSES

Private Club Houses (including private miscellaneous structures used in connection therewith) are defined as structures owned by not more than five (5) private individuals and/or their families (not corporations, companies, organizations, associations, clubs, federations, combines or fraternal orders); located in suburban or country districts, on lakes or rivers, at resorts or parks (not farm property); furnished and used, at least periodically by owners only, for dwelling occupancy. Such risks, except Fire Resistive, Semi-Fire Resistive, and Sprinklered, are subject to rating by the agent under the Special Dwelling Schedule. Club houses not falling within the above definition are to be rated by the Texas Department of Insurance under the schedule provided for Hunting, Fishing, Resort and Employee Club Houses (See Club Houses). Exception: dwelling type cottages and miscellaneous structures to be rated by the agent under the Special Dwelling Schedule.

STANDARD FLUE

Flues of brick laid flat, stone or poured concrete, not less than 4 inches thick resting on brackets and extending not less than 3 feet below ceiling or built from ground shall be considered safe. All other flues such as Terra Cotta, hollow masonry units, brick on edge (one-brick thickness), metal flues and stovepipes shall be considered unsafe.

Stove pipe leading to standard flue and separated from any woodwork and/or combustible material by a twelve inch clear space or twelve inches of masonry will be considered safe.

Flue charge is applicable whether unsafe flue is used or not, unless flue is permanently closed by capping the top and all openings with poured concrete or brick and mortar.

A vent pipe used in connection with artificial or natural gas shall not be considered a flue, unless it passes into an unsafe flue.

"WITHIN" DISTANCE

In these schedules where a distance is referred to as "within" a specified number of feet or inches, such is intended to include distances of exactly the number of feet and inches specified.

CLEAR SPACE CLAUSES

1. Lumber - See Texas Standard Form No. 27.
2. Saw and Planning Mill Risks - See Texas Standard Form No. 28.
3. Creosoting Works:

Oil:

"It is hereby warranted by the Insured, that a continuous clear space of.....feet shall hereafter be maintained between the property hereby insured and any oil storage in barrels and/or metal drums, empty barrels and/or drums, and that said space shall not be used for the handling or piling of lumber, oil in drums or barrels, or empty barrels, for any purpose, but this shall not be construed to prohibit loading or unloading within, or the transportation of these materials across such clear space.

This company shall not be liable for loss by fire or lightning occurring during failure to comply with either or all of the conditions of this clause."

NOTE: This clause to be attached to all policies written on buildings and machinery.

Lumber:

"It is hereby warranted by the Insured that a continuous clear space offeet shall hereafter be maintained between the property hereby insured and any lumber, creosoted and/or uncreosoted, and that said space shall not be used for the handling or piling of lumber, oil in drums or barrels, or empty drums or barrels for any purpose, but this shall not be construed to prohibit loading or unloading within, or the transportation of these materials across such clear space.

NOTE: This clause to be attached to all policies written on buildings and machinery.

Oil and/or Lumber:

"It is hereby warranted by the Insured that continuous clear space offeet shall hereafter be maintained between the property hereby insured and any creosoting or manufacturing establishment, or lumber and/or oil, or empty barrels in connection with creosoting plant, and that said space shall not be used for the handling or piling of lumber, oil in barrels or empty barrels for any purpose; but this shall not be construed to prohibit loading or unloading within, or the transportation of these materials across such clear space.

This company shall not be liable for loss by fire or lightning occurring during failure to comply with either or all of the conditions of this clause."

NOTE: This clause to be attached to all policies written on oil and lumber unless taking rate of plant.

STANDARDS FOR FIRE RESISTIVE CONSTRUCTION

GENERAL

Exterior walls, bearing or non-bearing, columns, floors, ceilings, roof, beams, girders and trusses shall be of non-combustible materials and meet the requirements for fire resistance as published in Fire Resistance Tables by the American Insurance Services Group, Inc. or be listed by Underwriters' Laboratories, Inc. (walls tested for fire one side only excluded) for fire resistance as required herein and shall have minimum thickness as required herein except as provided in the rating schedule.

Balconies, mezzanines or decks (attached or unattached) shall comply with the above throughout, except as provided in the rating schedule.

Partitions, ceilings and interior wall paneling shall be of non-combustible material or Fire Retardant Treated Wood throughout except as provided in the rating schedule.

Doors with their frames and casings, the frames and casings of windows and interior trim and baseboards may be of combustible materials.

Partitions enclosing vertical opening shall have fire resistance rating of not less than two hours. Openings in such partitions shall be protected by all metal, metal-clad or metal with wired glass panel self-closing doors (or in the case of elevator doors, same may be either normally closed or self-closing) or Underwriters' Laboratories, Inc. listed fire doors of 1 1/2 hours rating. Other vertical openings shall be protected with approved devices equivalent in fire resistance to that required for the floor in which the openings occur.

Floor finish shall be laid directly on the standard fire-resistive floor slab except that it is permissible to use raised finish provided all space between floor finish and fire-resistive slab is filled with non-combustible material except as provided in rating schedule.

Roof structures, other than cooling towers, shall have the same fire resistance rating as required for the building on which they are located except as provided in the rating schedule. If all other fire resistive requirements are met, fire resistive roof structures may have non-bearing walls of non-combustible construction, masonry dwarf walls or no walls subject to wall penalty charge. If main building wall is subject to wall penalty charge, no charge to be made for roof structure wall.

No plumbing of any kind, electric conduit or other ducts shall be embedded in the required fireproofing of any structural member, nor shall plumbing of any kind or air ducts be installed between the required fireproofing and the structural member protected unless permitted by Underwriters' Laboratories, Inc. listing, however, electric conduit of not more than 3/4 inch in diameter may be installed in such space.

DEFINITIONS

CONCRETE: Plain concrete means a mixture of Portland cement, aggregate and water. Reinforced concrete means concrete (plain) in which reinforcements other than that provided for shrinkage or temperature changes is embedded in such a manner that the two materials act together in resisting forces.

MASONRY: Masonry means a built-up construction or combination of building units of such materials as clay, adobe, shale, concrete, glass blocks, gypsum or stone set in mortar, or plain concrete. Hollow masonry units means a masonry unit whose net cross-sectional area in any plane parallel to the bearing surface is less than 75 per cent of its gross cross-sectional area measured in the same plane. Masonry of hollow units means masonry consisting wholly or in part of hollow masonry units laid contiguously in mortar. Solid masonry unit means a masonry unit whose net cross-sectional area in every plane parallel to the bearing surface is 75 per cent or more of its gross cross-sectional area measured in the same plane. Solid masonry means masonry consisting of solid masonry units laid contiguously in mortar, or consisting of plain concrete.

CAVITY WALL: Cavity wall means a wall built of masonry units or of plain concrete or a combination of these materials, so arranged as to form an air space within the wall and in which the inner and outer wythes of the wall are tied together with metal ties.

FIRE RETARDANT TREATED WOOD: Fire Retardant Treated Wood means wood that has been treated by an approved pressure impregnation process and has a flame spread rating not higher than equivalent of 25 with no evidence of significant progressive combustion when tested for 30 minutes duration under the Standard Test Method for Fire Hazard Classification of Building Materials of Underwriters' Laboratories, Inc., U.L. 723, ASTM E84.

(a) No Fire Retardant Treated Wood shall be exposed to the weather, nor shall it be used in any occupancy where the relative humidity is normally 80 per cent or more; unless it bears the marking of Underwriters' Laboratories, Inc., indicating that it has been subjected to the U.L. Standard Rain Test.

(b) All wood shall bear the marking of Underwriters' Laboratories, Inc., indicating the wood complies with the Definition of Fire Retardant Treated Wood contained herein.

(c) After treatment, such wood, except plywood shall not be ripped, resawn, or surfaced, but may be end trimmed, notched or bored.

MASONRY BONDED HOLLOW WALL: Masonry bonded hollow wall means a wall built of masonry units so arranged as to form an air space within the wall, and in which the inner and outer wythes of the wall are tied together with masonry units.

NON-COMBUSTIBLE: Non-combustible as applied to a building construction material means a material which, in the form in which it is used, falls in one of the following groups (a) through (c). It does not apply to surface finish material nor to the determination of whether a material is non-combustible from the standpoint of clearances to heating appliances, flues or other sources of high temperature. No material shall be classed as non-combustible which is subject to increase in combustibility or flame spread rating beyond the limits herein established through the effects of age, moisture or other atmospheric condition. Flame spread rating as used herein refers to ratings obtained according to the Standard Test Method for Fire Hazard Classification of Building Materials of Underwriters' Laboratories, Inc. Group (a) Materials of which no part will ignite and burn when subjected to fire. Any material which liberates flammable gas when heated to a temperature of 1,380 F. for five minutes shall not be considered non-combustible within the meaning of this standard. Group (b) Materials having a structural base of non-combustible material, as defined in (a) with a surfacing not over 1/8 inch thick which has a flame spread rating of not higher than 50. Group (c) Materials, other than as described in (a) or (b) having a surface flame spread rating not higher than 25 without evidence of continued progressive combustion and of such composition that surfaces that would be exposed by cutting through the material in any way would not have a flame spread rating higher than 25 without evidence of continued progressive combustion.

AWNING: A roof-like covering which extends out from the vertical face of exterior wall 6 inches or more.

BOX TYPE AWNING: A roof-like covering which extends out from the vertical face of the exterior wall 6 inches or more and constructed in such a manner that it forms an enclosed space between soffit and roof line of awning. Communication through exterior wall line shall not exceed two feet in height.

FASCIA OR TRIMBOARD: Any type of construction not used as a supporting member, which is flush or extends out from the vertical face of the exterior wall less than 6 inches and is not more than two feet in height

NOTE: Any construction which does not meet the definition for AWNING, BOX TYPE AWNING, FASCIA or TRIMBOARD, shall be classed as exterior wall area.

ROOF STRUCTURES: Roof structures means any structure, except skylights, above the roof of any part of a building. Such structures shall be considered a story if they exceed 1/3 of the roof area on which they are located.

SKYLIGHTS: Skylight is any glazed structure in or extending above the roof not more than three feet.

STORY: Story means that part of a building comprised between a floor and the floor or roof next above. Balconies, mezzanines or decks shall not be considered a floor within the meaning of this definition.

BASEMENT: Basement means a story of a building or structure having one-half or more of its clear height below grade.

FIRE OR PARTY WALLS

GENERAL: Fire walls shall start at the foundation and extend continuously through all stories to and above the roof, except where the roof is of fire-resistive construction and the wall is carried up tightly against the underside of the roof deck.

SELF-SUPPORTING (Bearing): Fire resistance required - all types construction - 4 hours. Thickness and lateral support required - Walls other than panel wall.

THICKNESS: Solid Masonry Unit - Thickness shall be not less than 12 inches for topmost 35 feet and shall be increased 4 inches for each successive 35 feet of height or fraction thereof measured downward from top of wall. Hollow Masonry Unit - Thickness shall be not less than 16 inches for topmost 35 feet and shall be increased 4 inches for each successive 35 feet of height or fraction thereof measured downward from top of wall. Reinforced Concrete - Thickness shall be not less than 9 inches for the topmost 35 feet and shall be increased 2 inches for each successive 35 feet or fraction thereof measured downward from top of wall.

LATERAL SUPPORT: Walls shall be laterally supported either vertically or horizontally as follows: Solid Masonry Units - Shall be supported at right angles to the wall face at intervals of not more than 20 times the nominal wall thickness. Hollow Masonry Units - Shall be supported at right angles to the wall face at intervals of not more than 18 times the nominal wall thickness. Reinforced concrete - Shall be supported at right angles to the wall face at intervals of not more than 25 times the nominal wall thickness. Lateral support as required herein may consist of concrete roof and concrete floors or masonry or concrete cross walls, buttresses or piers. Where reinforced concrete walls or roof are used as such support the height requirements for minimum thickness required herein may be doubled. Means of lateral support, as required herein, shall be bonded or anchored to wall in such a manner as to resist all horizontal forces acting either inwardly or outwardly on such walls. All openings in such walls to be protected by Class "A" fire doors on each side of wall.

PANEL: (Non-Bearing) - Fire or Party Walls. - Exception to thickness requirements for panel walls - Where fire walls are constructed as panel walls in a framework of columns and girders having fire resistance rating of not less than 4 hours and no panel exceeds 40 feet in length nor 12 feet in height between supports, they may be 12 inches thick if constructed of hollow masonry units or 8 inches thick if constructed of solid masonry or reinforced concrete. All openings in such walls to be protected by Class "A" fire doors on each side of wall.

FIRE RESISTIVE CONSTRUCTION
 Fire Resistance Ratings Required

Fire resistance ratings specified herein are minimum.

	FIRE RESISTIVE CLASSIFICATION	
	Type A	Type B
Columns and Interior Load Bearing Masonry Walls:		
1 story building or top story multi-story building	3 Hours	2 Hours
2 or more story building	4 Hours	3 Hours
FLOORS OR FLOOR ASSEMBLIES:	3 Hours	2 Hours
ROOF OR ROOF ASSEMBLY:	2 Hours	1 1/2 Hours
BEAMS, GIRDERS & TRUSSES:		
Supporting loads from only one floor or roof	3 Hours	2 Hours
Supporting loads from more than one floor or supporting masonry or concrete wall	4 Hours	3 Hours

EXTERIOR WALLS:

In addition to fire resistance required for walls, the thickness requirements must also be complied with in all cases except when approved by Underwriters' Laboratories, Inc. or as provided in rating schedule.

Bearing (window and door openings excepted)	4 Hours	3 Hours
Non-Bearing (window and door openings excepted)	3 Hours	3 Hours

EXCEPTIONS: See Note 5.

MINIMUM WALL THICKNESS

Type Wall	Solid Masonry except Stone** or Adobe**	Hollow Masonry	Concrete (Plain)	Reinforced Concrete
Bearing	12 Inches*	12 Inches*	10 Inches	See Note 2.
Non-Bearing	8 Inches	8 Inches	8 Inches	See Note 2.

For Party Wall requirements see "Fire or Party Walls."

*See below.

**SEE NOTE 1 below.

NOTES

*Bearing walls shall be 12 inches in thickness for the uppermost 35 feet of height and increase 4 inches for each 35 feet or fraction thereof measured downward from top of wall. One story (13 feet) buildings, penthouses or other roof structures when not over 13 feet high may have 8 inch masonry walls:

**NOTE 1. Stone or adobe walls shall be 4 inches thicker than other solid masonry walls.

NOTE 2. The thickness of bearing walls of reinforced concrete shall not be less than 6 inches for the uppermost 15 feet of their height and shall increase 1 inch for each successive 25 feet or fraction thereof measured downward from top of wall. However, in no case shall the thickness be less than 1/25 of the unsupported height or width whichever is the shorter.

Panel walls of reinforced concrete shall not be less than 5 inches in thickness and in no case less than 1/30 of the unsupported height or width, whichever is the shorter.

NOTE 3. Walls must meet the lateral support as required under "Fire Walls."

NOTE 4. Cavity walls and masonry bonded hollow walls shall not exceed 35 feet in height.

Thickness of cavity walls, exclusive of cavity, and masonry bonded hollow walls shall not be less than that required for solid masonry walls.

NOTE 5. Fire-Resistive buildings having non-bearing walls of non-combustible construction not approved by Underwriters' Laboratories, Inc., masonry dwarf walls or no walls shall be rated as fire-resistive subject to penalty provided in the rating schedule.

NOTE 6. Buildings which do not meet all requirements for Fire Resistive Type A construction shall be rated as Fire Resistive Type B when conforming to all requirements under that Section.

NOTE 7. Buildings which do not meet all requirements for Fire Resistive Type B construction shall be rated as Semi-Fire Resistive when conforming to all requirements under that Section.

NOTE 8. Multi-story buildings (except one story buildings with basement) with roof assemblies of non-combustible construction not meeting Fire Resistance requirements for roof shall be rated as Fire Resistive subject to penalty provided in the rating schedule.

NOTE 9. Buildings having exterior wall with any portion thereof of combustible material shall not be rated under this Schedule. (Exception-Note 10.)

NOTE 10. Masonry exterior walls with any combustible exterior paneling, trim or material directly fastened to or on such walls shall be permitted subject to penalty provided in the rating schedule.

FIRE RESISTIVE GROUPING

In grouping buildings and their contents for the purpose of determining construction credits to be allowed under Fire Resistive Type A, Fire Resistive Type B and Semi-Fire Resistive construction, the following categories of occupancies shall be used. If 75% or more of the floor area of a story is occupied by a single occupancy or occupancies of the same group, the story shall be classed as having such occupancy. If 75% or more of the stories of a building are occupied by a single occupancy or occupancies of the same group then the building shall be classed as having such occupancy.

Example: One story building - 25% floor area confectionery and remainder bank and offices. Building will class as bank and office building.

Four Story building - 1st floor mercantile occupancies, remaining three (3) floors, offices. Building will class as office building.

If a building has no predominant (75% or more) occupancy or occupancies of the same group, then it shall be classed in the following manner. Begin with the highest group occupancy, add the next highest group occupancy and continue this procedure until the 75% figure is reached. Class building as having the occupancy of the group last added to achieve the 75%.

Occupancies will be classed into four groups (A, B, C & D) according to the combustibility of the contents:

GROUP A - Combustibility of the contents is low

GROUP B - Combustibility of the contents is moderate

GROUP C - Combustibility of the contents is high

GROUP D - Combustibility of the contents is very high

These groupings will be found listed in the Occupancy Table.

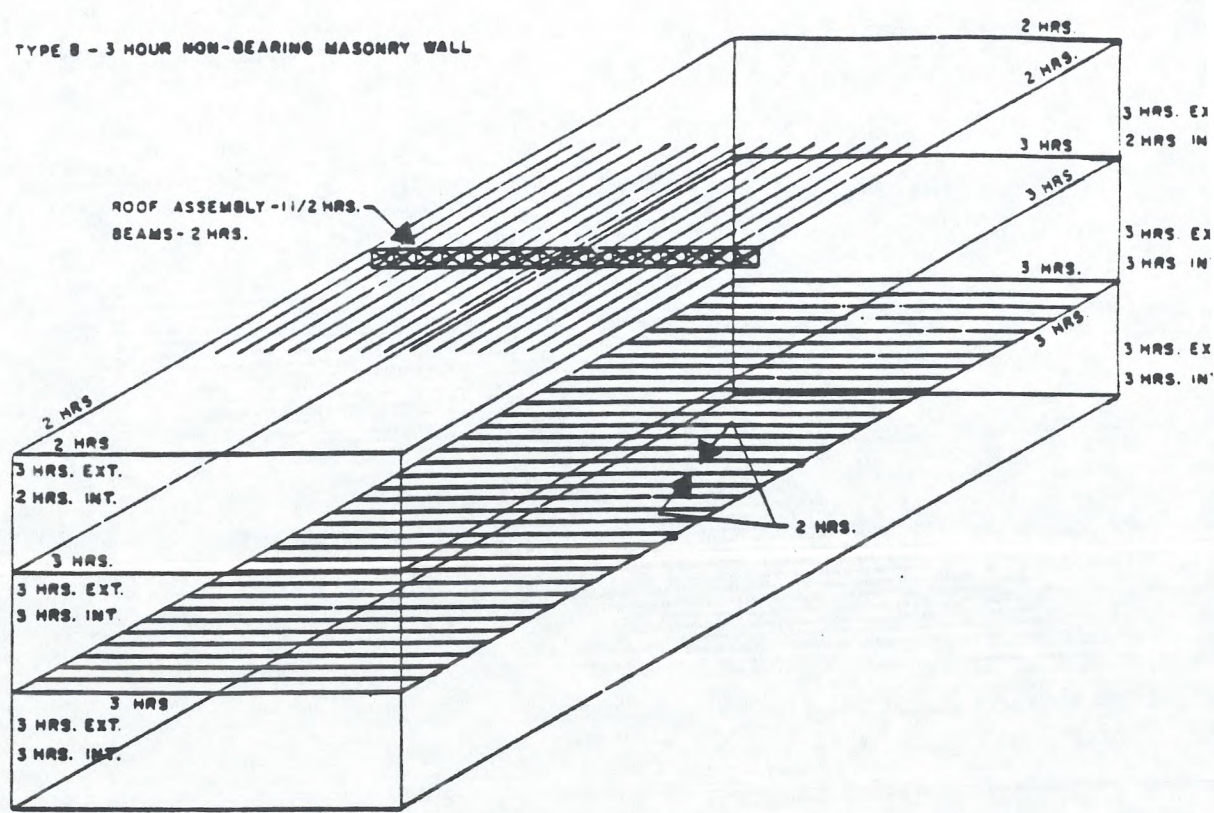
CONSTRUCTION CREDITS

Determine Fire Resistive type of building from standards and the occupancy grouping in accordance with the rules and apply the credits shown under that grouping and opposite the Fire Resistive type. Intermediate credits may not be allowed nor may credits be determined except as provided in this rule.

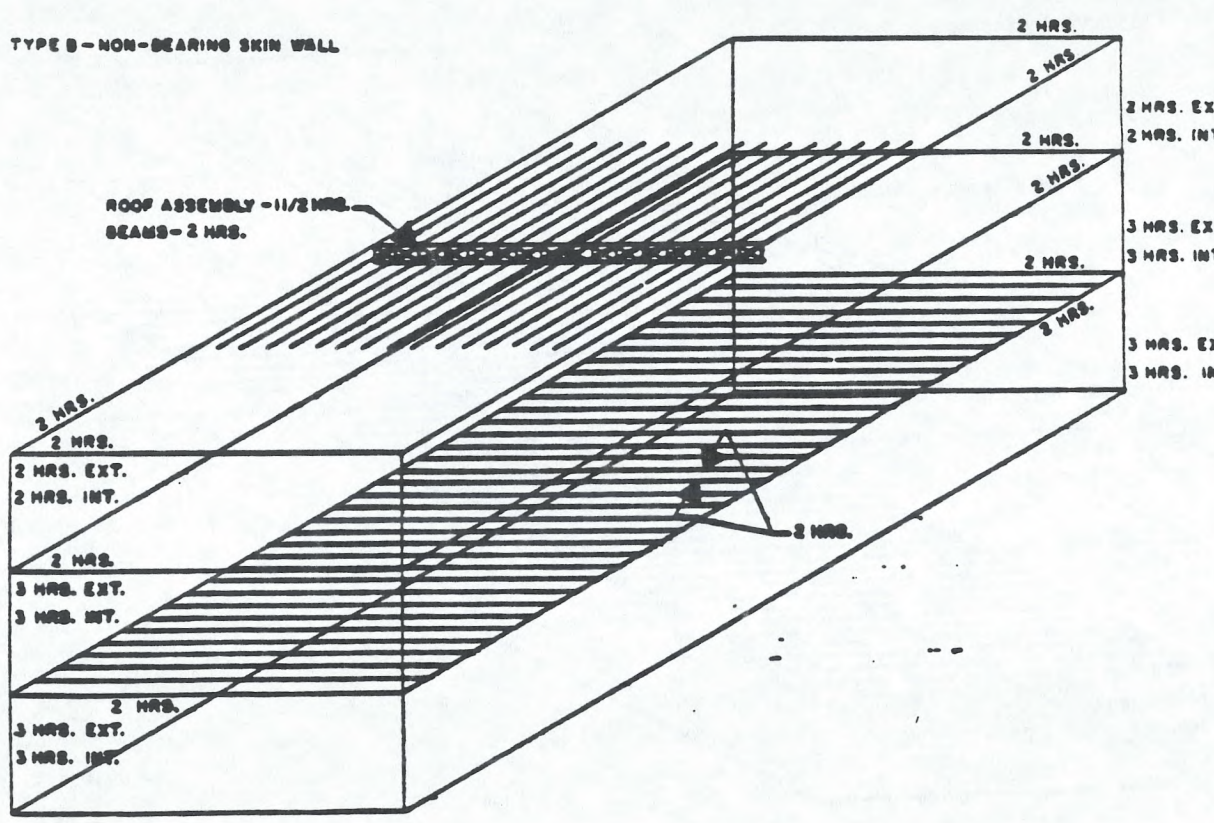
TYPE OF BUILDING	BUILDING				GROUPINGS		CONTENTS		
	A	B	C	D	A	B	C	D	
Type A Fire Resistive	70%	60%	50%	40%	50%	40%	30%	20%	
Type B Fire Resistive	60%	50%	40%	30%	40%	30%	20%	10%	
Semi-Fire Resistive	40%	30%	20%	10%	30%	20%	10%	5%	

The percentage credits in the above table shall be taken from the Building and Contents rate before the application of "Exceptional Charges," if any.

TYPE B - 3 HOUR NON-BEARING MASONRY WALL



TYPE B - NON-BEARING SKIN WALL



FIRE RESISTIVE CONSTRUCTION RATING SCHEDULE
 APPLICATION TO MERCANTILE BUILDINGS AND THEIR CONTENTS

BASIS	.25
ADDITIONAL OCCUPANTS	
For each additional occupant in building	.05
Total charge not to exceed	.25
NOTE 1: Vacant grade floor portions to be charged as additional occupants.	
NOTE 2: Occupancies marked thus (†) shall not be charged as additional occupants.	
NOTE 3: Building rate shall not be increased on account of small mercantile occupancies of slight hazard above grade floor, such as small Drug, Jewelry, Mimeograph, Stationery, Tailor and Typewriter shops.	
NOTE 4: No charge for occupants protected by approved Automatic Sprinkler System grading 60% or over, unless credit for Automatic Sprinklers can be given to building.	
NOTE 5: When a governing mercantile establishment having full charge of building or section thereof, subleases portions of its floor space without partitions between occupancies, no charge shall be made for such additional subtenants, but apply one occupancy charge for the entire property, using the highest.	
HEIGHT	
For each story above three	.02
NOTE 1: Omit charge for height, where applicable, if building is protected throughout by a standard system of vertical pipes and hose or outside stand-pipes with Siamese fire department pumper connection on street and 2 1/2 inch hose connection and valve provided on each floor of same thread as public fire department hose. Size of vertical pipes or outside standpipes to be as follows:	
4 to 6 stories (or 75')	4 inches
More than 6 stories (or over 75')	6 inches
NOTE 2: See standards for Private Fire Protection.	
NOTE 3: If a building of 4 stories or more is protected as required but communicates and is rated with a building of 3 stories or less that is not so protected, omit height charge but do not allow credit for vertical pipe and hose or outside stand pipes.	
WALLS	
When non-bearing portion(s) of exterior wall(s) are non-combustible but do not meet requirements as to fire resistance rating or thickness or when building has masonry dwarf walls or no walls, add for each such wall, including front wall	.02
EXTERIOR FINISH	
Any combustible exterior finish or material on masonry wall, each such wall	.02
NON-STANDARD FIRE OR PARTY WALL	
Each such wall	.05
NOTE: Non-standard fire walls separating fire resistive and/or semi-fire resistive buildings or sections shall not be less than 8 inches in thickness.	
PARTITION WALLS AND INTERIOR-PANELING	
Not according to standard for first such floor	.02
For each additional such floor	.01
Maximum charge	.05

ROOF

Where a building is more than one story in height and roof is of non-combustible construction but does not meet requirements for fire resistance rating .50
(If underside of roof deck is protected by approved Automatic Sprinkler System, no charge).

This charge to be reduced by 10% for each story in excess of two, subject to a maximum reduction of 40¢.

NOTE 1: Where roof deck is built as "Roof Deck Construction" as listed by Underwriters' Laboratories, Inc. further reduce this charge 50%.

NOTE 2: Where roof deck is of poured gypsum, concrete or other masonry construction, treat as outlines under NOTE 1.

NOTE 3: Above charges to be based on highest section if multi-level building.

FALSE COMBUSTIBLE ROOF

Where a building otherwise meets fire resistive requirements for roof construction but has a false roof of combustible construction covered with non-combustible materials, and,

(1) In a one story building, there are no communicating openings into space between false roof and Fire Resistive roof .10

(If such space is protected by approved Automatic Sprinkler System, no charge.) (If false roof construction of Fire Retardant Treated Wood, reduce charge 50%.)

(2) In a one story building, there are communicating openings into space between false roof and Fire Resistive roof, building shall not rate as Fire Resistive.

(3) In a multi-story building, there are no communicating openings into space between false roof and Fire Resistive roof .10

(If such space protected by approved Automatic Sprinkler System, no charge.) (If false roof construction of Fire Retardant Treated Wood, reduce charge 50%.)

(4) In a multi-story building, there are communicating openings into space between false roof and Fire Resistive roof and this space is protected by approved Automatic Sprinkler System .10

(5) In a multi-story building, there are communicating openings into space between false roof and Fire Resistive roof and this space is not protected by approved Automatic Sprinkler System, building shall not rate as Fire Resistive.

AWNING:

Awnings exposed or unexposed, wholly or partially of combustible material (cloth excepted) Box Type Awning exposed or unexposed wholly or partially of combustible material completely cut-off from the interior of the building by metal lath and plaster or gypsum lath and plaster at least 3/4 inches in thickness, steel beam or at least 4 inches of masonry .05

BOX TYPE AWNING:

Box Type Awning, exposed or unexposed wholly or partially of combustible material not cut-off as above .15

(Non-Combustible awnings to be permitted without charge)

FASCIA OR TRIMBOARD:

Any part combustible and communicating with interior building .10
(Where a cut-off is provided as required under "Awning" charge as Awning)
NOTE 1: Any constructin which does not meet the definition for Awning, Box
Type Awning, Fascia or Trimboard, shall be classed as exterior wall area.
NOTE 2: Fascia and Awning construction of Underwriters' Laboratories Labeled
Fire Retardant Treated Wood shall be treated as non-combustible in this
schedule. If exposed to the weather, it must bear the label indicating it has been
subjected to the U.L. Standard Rain Test.
NOTE 3: Combustible fascia and awning construction completely protected by
approved Automatic Sprinkler System shall be classed as non-combustible.

CEILINGS

Combustible, each floor or part thereof .05
Maximum charge .15

FLOORS

Where a building otherwise meets Fire Resistive requirements for floor
construction but has a raised wood floor with air space, for first such floor or
portion thereof .25
For each additional such floor or portion thereof .10
If floor on which raised wood floor is located is completely protected by
approved Automatic Sprinkler System, reduce above charges by 50%.
NOTE: Where raised wood floor (screeds and subfloor only) is of Fire
Retardant Treated Wood, reduce charge 50%.
(2) Raised wood state .10
No charge if wood floor charge is applied for floor on which stage is located.
Portable wood stages to be treated as contents.
If stage is completely protected above or below by approved Automatic
Sprinkler System, reduce above charge 50%. If protected above and below,
reduce charge 75%
NOTE: Where stage and floor construction (except finish floor) is of Fire
Retardant Treated Wood, reduce charge 50%.

BALCONIES, MEZZANINES AND DECKS - ATTACHED OR UNATTACHED

Of combustible material and area not in excess of 1/3 of floor on which located .30
For each additional story with deficiency above .10
Of strictly non-combustible construction, but not meeting requirements for fire
resistance and area not in excess of 1/3 of floor on which located .05
For each additional story with deficiency as above .02
NOTE: If area of balcony, mezzanine or deck is in excess of 1/3 of floor on
which located, building shall not rate as Fire Resistive.
NOTE: If balcony, mezzanine or deck is completely protected by approved
Automatic Sprinkler System, above or below, reduce charges 50%. If
protected above and below, reduce charges 75%
NOTE: If combustible material of balcony, mezzanine or deck (except finish
floor) is Fire Retardant Treated Wood, reduce charge 50%.
Only one of the above deficiencies, (FLOORS, STAGES, BALCONIES,
MEZZANINES OR DECKS) the highest, shall be charged for on each floor.
MAXIMUM CHARGE .75

FLOOR OPENINGS

Not cut off and not protected according to standards, each floor .05
Maximum charge .15
NOTE: No charge for floor openings in sections of buildings occupied as
theater.

ROOF STRUCTURES, cooling towers excepted, and appurtenant additions housing machinery and equipment used solely for the service to the building (not processing) - need not communicate.

Not according to standard but of non-combustible construction, for first 200 square feet of aggregate area or fraction thereof	.01
For each additional 200 square feet of aggregate area or fraction thereof	.01
Maximum Charge	.05
If of combustible construction, for each 100 square feet of aggregate area or fraction thereof	.05
Maximum Charge	.25

SKYLIGHTS

Any part of combustible construction, for first 100 square feet of aggregate area	No Charge
For each additional 100 square feet or fraction thereof	.01
Maximum Charge	.05
(Double charge, including maximum if single area is over 100 square feet. Where skylights are less than 5 feet apart, consider as one area).	
Non-Combustible Construction and less than 500 square feet	No Charge
For each additional 500 square feet aggregate area or major fraction thereof	.01
Maximum Charge	.03

NOTE:

- (1) The area of each combustible skylight shall not exceed 100 square feet with distance between skylights not less than 5 feet. If the aggregate area of combustible skylights exceeds 10% of area of roof on which located, treat as roof structure.
- (2) If the aggregate area of non-combustible skylights exceeds 20% of roof on which located, treat as roof structure.
- (3) Where building is of different heights, roof area of any portion which is 10% or less of the total roof area, shall be considered in this section as being a part of the major roof area.
- (4) Combined charge for skylights and roof structures not to exceed 25¢.

CREDITS

1. For standard outside standpipe with 2 1/2 inch hose connection at each floor 3%
2. Inside vertical pipes and hose:

Standard	8%
Sub-standard	4%

 (For standard requirements see "Standards for Private Fire Protection").
3. Fire Extinguishers 8%

Unless otherwise provided, one approved labeled extinguisher for first 3000 square feet of floor area, and one additional extinguisher for each remaining 2000 square feet of floor area or fraction thereof; balconies, mezzanines and decks to be included as separate floor area; area of each floor and area of each occupant to be figured separately.

NOTE: No credit for labeled extinguishers bearing the symbols "EAS" or "OCD".
4. Watch Service 8%

Watchman, inside building, with approved clock	8%
Watchman, inside building, reporting to approved central station where special messenger is used to ascertain cause of delinquent service	15%
5. When fire protective devices, for which credit is provided in the schedules, are properly installed in individual occupancy of a multiple occupancy building, 50% of the regular credit may be allowed to contents so protected.

OCCUPANCY TABLE AND DIFFERENTIAL CHARGES

To be one-half charges applicable to buildings of ordinary construction except where otherwise specifically provided for.

NOTE: No Occupancy Table Charge to be added to building for any occupancy protected by approved Automatic Sprinkler equipment grading 60% or over, unless credit for Automatic Sprinklers be given to building.

BUILDINGS ADJOINING AND COMMUNICATING

When a fire Resistive Type A building adjoins and communicates directly with a Fire Resistive Type B building and the communicating opening is not protected in a standard manner, allow full applicable Fire Resistive credit to each building and charge each building with having a non-standard division wall and charge full exposure to both buildings at 0 distance. (Exposure charge not to be reduced if both buildings occupied by the same occupant.)

When a Fire Resistive building adjoins and communicates directly with a building of another class of construction and the communicating opening is not protected in a standard manner, allow full applicable Fire Resistive credit and charge the building with having a non-standard division wall and with full exposure at 0 distance from the other building. (Exposure charge not to be reduced if both buildings occupied by same occupant.)

If the wall of the Fire Resistive building separating it from the building of the other class of construction meets the standards for "Fire or Party Walls" and the opening(s) in the wall of the Fire Resistive building is protected in a standard manner, make no charge for wall but make 1/2 exposure charge at 0 distance. (This charge not to be further reduced if both buildings occupied by same occupant.)

When a Fire Resistive building communicates with another Fire Resistive, Semi-Fire Resistive or Brick class building through open or enclosed bridges or passageways, charge exposure at one-half distance unless all openings at one end are protected by one approved labeled Class "A" fire door. (Exposure charge not to be reduced if both buildings occupied by same occupant.)

When a Fire Resistive building communicates with a Frame class building through open or enclosed bridges or passageways and the communicating opening in the Fire Resistive building is not protected by one approved labeled Class "A" fire door, charge full exposure at 0 distance from the Frame class building. (Exposure charge not to be reduced if both buildings occupied by same occupant.)

NOTE: Enclosed bridges or passageways must be unoccupied except for movement of traffic.

Fire Resistive buildings communicating with each other through Fire Resistive passageways, malls, concourses, etc., unoccupied except for movement of traffic, may be separately rated when approved Automatic Deluge Water Curtain System are installed in accordance with standards set out elsewhere in the TCPRM. When separate rating is effected by use of such water curtain, exposure charges between the buildings shall be calculated at 0 distance and reduced 50%. (Exposure charge not to be further reduced if both buildings occupied by same occupant.)

Fire Resistive buildings having recognized automatic sprinkler protection, but communicating with other Fire Resistive or Semi-Fire Resistive buildings through Fire Resistive or Semi-Fire Resistive passageways, malls, concourses, etc., unoccupied except for movement of traffic, may be separately rated with charge for non-standard division wall, and full exposure calculated at 0 distance, and sprinkler grading charged 15% under Item 30 of the Sprinkler Grading Schedule.

KEY RATE

Apply current Key Rate.

EXPOSURES

Charge for exposures as to building of ordinary construction, but total exposure charge shall be reduced by the percentage of Fire Resistive building construction credit.

FIRE RESISTIVE CREDIT

Determine fire resistive type of building from standards and the occupancy grouping in accordance with the rules and apply the credits shown under that grouping and opposite the fire resistive type. Intermediate credits may not be allowed nor may credits be determined except as provided in this rule.

TYPE OF BUILDING	GROUPINGS							
	BUILDING				CONTENTS			
	A	B	C	D	A	B	C	D
Type A Fire Resistive	70%	60%	50%	40%	50%	40%	30%	20%
Type B Fire Resistive	60%	50%	40%	30%	40%	30%	20%	10%

The percentage credits in the above table shall be taken from the Building and Contents rate before the addition of "Exceptional Charges," if any.

EXCEPTIONAL CHARGES

As per Table.

APPLICATION TO SPECIAL HAZARDS OR SPECIAL CLASSES FIRE RESISTIVE TYPE A OR B

Except as otherwise provided below, rate according to Special Hazard or Special Class schedule applicable and apply Fire Resistive construction credits as provided in table when construction meets requirements of Type A or B Classification. If standard of Special Hazard or Special Class requires fire resistive construction, neither credit nor charges hereunder apply.

AREA

Omit charge, except on Cotton Risks.

HEIGHT

Omit charge for height, where applicable, if building is protected throughout by a standard system of vertical pipe and hose or outside standpipes with Siamese fire department pumper connection on street and 2 1/2 inch hose connection and valve provided on each floor of same thread as public fire department hose. Size of vertical pipes and outside standpipes to be as follows:

4 to 6 stories (or 75')	4 inches
More than 6 stories (or over 75')	6 inches

NOTE 1: See Standards for Private Fire protection.

NOTE 2: If a building of 4 stories or more is protected as required but communicates and is rated with a building of 3 stories or less that is not so protected, omit height charge but do not allow credit for vertical pipe and hose or outside standpipes.

ROOF

Where a building is more than one story in height and roof is of non-combustible construction but does not meet requirements for fire resistive rating .50
(If underside of roof deck is protected by approved Automatic Sprinkler System, no charge.)

This charge to be reduced 10% of each story in excess of two, subject to a maximum reduction of 40¢.

NOTE 1: Where roof deck is built as "Roof Deck Construction" as listed by Underwriters' Laboratories, Inc., further reduce this charge 50%.

NOTE 2: Where roof deck is of poured gypsum, concrete or other masonry construction, treat as outlines under NOTE 1.

NOTE 3: Above charges to be based on highest section if multi-level building.

FALSE COMBUSTIBLE ROOF

Where a building otherwise meets Fire Resistive requirements for roof construction, but has a false roof of combustible construction covered with non-combustible materials, and,

(1) In a one story building, there are no communicating openings into space between false roof and Fire Resistive roof .10
(If such space is protected by approved Automatic Sprinkler System, no charge).

(If false roof construction of Fire Retardant Treated Wood, reduce charge 50%).

(2) In a one story building, there are communicating openings into space between false roof and fire resistive roof, building shall not rate as Fire Resistive.

(3) In a multi-story building, there are no communicating openings into space between false roof and Fire Resistive roof .10
(If such space is protected by approved Automatic Sprinkler System, no charge).

(If false roof construction of Fire Retardant Treated Wood, reduce charge 50%).

(4) In a multi-story building, there are communicating openings into space between false roof and Fire Resistive roof and this space is protected by approved Automatic Sprinkler System .10

(5) In a multi-story building, there are communicating openings into space between false roof and Fire Resistive roof and this space is not protected by approved Automatic Sprinkler System, building shall not rate as Fire Resistive.

BOX TYPE AWNING

Box Type Awning exposed or unexposed, wholly or partially of combustible material completely cut-off from the interior of the building by metal lath and plaster or gypsum lath and plaster at least 3/4 inches in thickness, steel beam or at least 4 inches of masonry .05

BOX TYPE AWNING

Box Type Awning, exposed or unexposed wholly or partially of combustible material not cut-off as above .15
(Non-Combustible awnings to be permitted without charge).

FASCIA OR TRIMBOARD

Any part combustible and communicating with interior of building .10
(Where a cut-off is provided as required under "Awning" charge as Awning).

NOTE 1: Any construction which does not meet the definition for Awning, Box Type Awning, Fascia or Trimboard, shall be classed as exterior wall area.

NOTE 2: Fascia and Awning construction of Underwriters Laboratories Labeled Fire Retardant Treated Wood shall be treated as non-combustible in this schedule. If exposed to the weather, it must bear the label indicating it has been subjected to the U.L. Standard Rain Test.

NOTE 3: Combustible fascia and awning construction completely protected by approved Automatic Sprinkler System shall be classed as non-combustible.

FLOORS

(1) Where a building otherwise meets fire resistive requirements for floor construction, but has a raised wood floor with air space, for first such floor or portion thereof .25

For each additional such floor or portion thereof .10

If the floor on which the raised wood floor is located is completely protected by approved Automatic Sprinkler System, reduce above charges 50%.

Raise wood floor finish elevated not more than 2 inches above standard Fire Resistive floor with air space permitted in school and church gymnasiums without charge.

Where raised wood floor (Screeds and sub-floor only) is of Fire Retardant Treated Wood, reduce charge 50%.

(2) Raised wood stage .10

NOTE: Portable wood stages to be treated as contents.

NOTE: Raised wood stage with air space without height limitation permitted in school auditoriums and churches without charge.

NOTE: If stage is completely protected above or below by approved Automatic Sprinkler System, reduce above charge 50%. If protected above and below, reduce charge 75%

Where stage and floor construction (except finish floor) are of Fire Retardant Treated Wood, reduce charge 50%

BALCONIES, MEZZANINES AND DECKS -- ATTACHED OR UNATTACHED

Of combustible material and area not in excess of 1/3 of floor on which located .30

For each additional story with deficiency above .10

Of strictly non-combustible construction, but not meeting requirements for fire resistance and area not in excess of 1/3 of floor on which located .05

For each additional story with deficiency above .02

NOTE: If area of balcony, mezzanine or deck is in excess of 1/3 of floor on which located, building shall not rate as Fire Resistive.

NOTE: If balcony, mezzanine or deck is completely protected by approved Automatic Sprinkler System, above or below, reduce charges 50%. If protected above and below, reduce charges 75%

NOTE: If combustible material of balcony, mezzanine or deck (except finish floor) is of Fire Retardant Treated Wood, reduce charge 50%.

Only one of the above deficiencies (FLOORS, STAGES, BALCONIES, MEZZANINES OR DECKS), the highest, shall be charged for on each floor.

MAXIMUM CHARGE .75

ROOF STRUCTURES, Cooling Towers excepted, and appurtenant additions housing machinery and equipment used solely for the service of the building (not processing)-- need not communicate.

Not according to standard but of non-combustible construction, for first 200 square feet of aggregate area or fraction thereof .01

For each additional 200 square feet of aggregate area or fraction thereof .01

Maximum charge .05

If of combustible construction, for each 100 square feet of aggregate area or fraction thereof .05

Maximum charge .25

SKYLIGHTS

Any part of combustible construction, for first 100 square feet of aggregate area No Charge

For each additional 100 square feet or fraction thereof .01

Maximum charge .05

(Double charge, including maximum if single area is over 100 square feet

Where skylights are less than 5 feet apart, consider as one area). Non-

Combustible Construction and less than 500 square feet No Charge

For each additional 500 square feet aggregate area or major fraction thereof .01

Maximum charge .03

NOTE: (1) The area of each combustible skylight shall not exceed 100 square feet with distance between combustible skylights not less than 5 feet. If the aggregate area of skylights exceeds 10% of area of roof on which located, treat as roof structure.

(2) If the aggregate area of non-combustible skylights exceeds 20% of roof on which located, treat as roof structure.

(3) Where building is of different heights, roof area of any portion which is 10% or less of the total roof area, shall be considered in this section as being a part of the major roof area.

(4) Combined charge for skylights and roof structures not to exceed 25¢.

WALLS

(1) Omit charge for hollow tile or hollow masonry walls.

(2) When non-bearing portion(s) of wall(s) are non-combustible but do not meet requirements as to fire resistance rating or thickness or when building has no walls or masonry dwarf walls, for each such wall, including front wall .02

NON-STANDARD FIRE OR PARTY WALL

Each such wall .05

NOTE 1: Non-standard fire walls separating Fire Resistant and/or Semi-Fire Resistant buildings or sections shall be not less than 8 inches in thickness.

NOTE 2: Not applicable to buildings rated under Form 5.

NOTE 3: Not applicable to fire or party walls within a building of the same occupant, occupancy and class of construction unless otherwise provided.

BUILDINGS ADJOINING AND COMMUNICATING

When a Fire Resistive Type A building adjoins and communicates directly with a Fire Resistive Type B building and the communicating opening is not protected in a standard manner, allow full applicable Fire Resistive credit to each building and charge each building with having a non-standard division wall and charge full exposure to both buildings at 0 distance. (Exposure charge not to be reduced if both buildings are occupied by same occupant.)

When a Fire Resistive building adjoins and communicates directly with a building of another class of construction and the communicating opening is not protected in a standard manner, allow full applicable Fire Resistive credit and charge the building with having a non-standard division wall and full exposure at 0 distance from the other building. (Exposure charge not to be reduced if both buildings are occupied by same occupant.)

If the wall of the Fire Resistive building separating it from the building of the other class of construction meets the requirements for "Fire or Party Walls" and the opening(s) in the wall of the Fire Resistive building is protected in a standard manner, make no charge for wall but make 1/2 exposure charge at 0 distance. (Exposure charge not to be further reduced if both buildings are occupied by same occupant.)

When a Fire Resistive building communicates with another Fire Resistive, Semi-Fire Resistive or Brick class building through open or enclosed bridges or passageways, charge exposure at 1/2 distance unless all openings at one end are protected by approved labeled Class A fire doors. (Exposure charge not to be further reduced if both buildings are occupied by same occupant.)

When a Fire Resistive building communicates with a Frame class building through open or enclosed bridges or passageways and the communicating openings in the Fire Resistive building are not protected by one approved labeled Class A fire door, charge full exposure at 0 distance from the frame class building. (Exposure charge not to be reduced if both buildings are occupied by same occupant.)

NOTE: Enclosed bridges or passageways must be unoccupied except for movement of traffic.

Fire Resistive buildings communicating with each other through the fire resistive passageways, malls, concourses, etc., unoccupied except for movement of traffic, may be separately rated when approved Automatic Deluge Water Curtain System(s) are installed in accordance with standards set out elsewhere in the TCPRM. When separate rating is effected by use of such water curtain, exposure charge between the buildings shall be calculated at 0 distance and reduced 50%. Exposure charge not to be further reduced if both buildings are occupied by same occupant.)

Fire Resistive buildings having recognized automatic sprinkler protection, but communicating with other Fire Resistive or Semi-Fire Resistive buildings through Fire Resistive or Semi-Fire Resistive passageways, malls, concourses, etc., unoccupied except for movement of traffic, may be separately rated with charge for non-standard division wall, full exposure calculated at 0 distance and sprinkler grading charged 15% under Item 30 of the Sprinkler Grading Schedule.

KEY RATE

Apply 50% of Current Key Rate.

EXPOSURES

Charge for exposures as to buildings of ordinary construction, but total exposure charge shall be reduced by the percentage of Fire Resistive building construction credit.

FIRE RESISTIVE CREDIT

Determine fire resistive type of building from standards and the occupancy grouping in accordance with the rules and apply the credits shown under that grouping and opposite the fire resistive type. Intermediate credits may not be allowed nor may credits be determined except as provided in this rule.

TYPE OF BUILDING	GROUPINGS							
	BUILDING				CONTENTS			
	A	B	C	D	A	B	C	D
Type A Fire Resistive	70%	60%	50%	40%	50%	40%	30%	20%
Type B Fire Resistive	60%	50%	40%	30%	40%	30%	20%	10%

The percentage credits in the above table shall be taken from the Building and Contents rate before the addition of "Exceptional Charges," if any.

EXCEPTIONAL CHARGES

As per Table.

Reserved for future use.

SEMI-FIRE RESISTIVE CONSTRUCTION

GENERAL--All structural members including walls, columns, piers, beams, girders, joints, trusses floors and roof shall be of non-combustible materials. (For definition of non-combustible, see Fire Resistive "Definitions".) Fire Retardant Treated Wood at least 2 inches in nominal dimension may be used in columns, beams, girders, joists, trusses and roof. All design load requirements must be met. Roof decks may be of any dimension Underwriters' Laboratories listed and labeled Fire Retardant Treated Wood. Roof construction consisting of non-combustible or fire retardant treated wood decks supported on isolated wood beams or girders spaced not closer than 8 feet on centers permitted. Such isolated wood beams and girders must not be less than 4 inches nominal in width and 6 inches nominal in depth. Intervening or connecting wood members, if any, between such isolated wood structural members must be Fire Retardant Treated Wood.

EXTERIOR WALL STANDARD--MINIMUM STANDARD THICKNESS

Type Wall	Solid Masonry except Stone** or Adobe**	Hollow Masonry	Concrete (Plain)	Reinforced Concrete
Bearing	12 inches*	12 inches*	10 inches	See Note 2
Non-bearing	8 inches	8 inches	8 inches	See Note 2

Minimum acceptable thickness for bearing and non-bearing exterior masonry walls. If thickness is less than these minimums, walls to be classed as non-combustible:

BRICK	8"	REINFORCED CONCRETE	5"
HTB	8"	PLAIN CONCRETE	8"
HT(clay)	8"	STONE OR ADOBE	12"
HCB	8"		

*Bearing walls shall be 12 inches in thickness for the uppermost 35 feet of height and increase 4 inches for each 35 feet or fraction thereof measured downward from top of wall. One story (13 feet) buildings, penthouses or other roof structures when not over 13 feet high may have 8 inch masonry walls.

**NOTE 1. Stone or adobe walls shall be 4 inches thicker than other solid masonry walls.

NOTE 2. The thickness of bearing walls of reinforced concrete shall not be less than 6 inches for the uppermost 15 feet of their height and shall increase 1 inch for each successive 25 feet or fraction thereof measured downward from top of wall. However, in no case, shall the thickness be less than 1/25 of the unsupported height or width, whichever is the shorter. Panel walls of reinforced concrete shall be not less than 5 inches in thickness and in no case less than 1/30 of the unsupported height or width, whichever is the shorter.

NOTE 3. For Party Wall requirements, see "Fire or Party Walls". Walls must meet the lateral support as required under "Fire Walls".

NOTE 4. Cavity walls and masonry bonded hollow walls shall not exceed 35 feet in height. Thickness of cavity walls, exclusive of cavity, and masonry bonded hollow walls shall not be less than that required for solid masonry walls.

NOTE 5. Not more than 40% of the total exterior wall area may be of non-combustible construction except as provided in Note 6.

NOTE 6. Buildings having all interior and exterior columns meeting minimum Fire Resistive Type B column requirements or with all interior load bearing masonry wall of equivalent rating may have non-bearing exterior walls of non-combustible construction, masonry dwarf walls, no walls or walls having doors and windows in combustible frames and casings and may be rated as Semi-Fire Resistive with "B" basis subject to penalties as shown in rating schedules. Fire retardant treated wood may be used in otherwise non-combustible non-bearing wall assemblies. When such wood is exposed to the weather, it must bear the label indicating it has been subjected to U.L. Standard Rain Test.

NOTE 7. Walls may conform to the requirements of "Standards for Fire Resistive Construction."

- ROOF STRUCTURES**--Roof Structure means any structure except Skylights above the roof of any part of the building. Such structures shall be considered a story if they exceed 1/3 of the roof area on which they are located. Roof structures shall have masonry walls and non-combustible roof or Fire Retardant Treated wood roof as indicated in the standards except as provided in the rating schedule.
- SKYLIGHTS**--Skylight is any glazed structure in or extending above the roof not more than three feet.
- CEILING**--Shall be of non-combustible or Fire Retardant Treated wood construction throughout except as provided in the rating schedule.
- FLOORS**--Floors shall be of non-combustible material with finish, if any, laid directly on masonry floor except that it is permissible to use raised combustible finish provided all space between floor finish and masonry floor is filled with non-combustible material except as provided in the rating schedule.
- BALCONIES, MEZZANINES & DECKS--ATTACHED OR UNATTACHED**--Shall be of non-combustible or Fire Retardant Treated wood throughout except as provided in the rating schedule.
- PARTITIONS AND WALL PANELING**--Shall be on non-combustible or Fire Retardant Treated wood construction throughout except as provided in the rating schedule.
- VERTICAL FLOOR OPENINGS**--Specific charge may be omitted if vertical floor openings are enclosed in shaft of incombustible construction with all openings protected by all-metal, metal clad or metal with wire glass panel self-closing doors, or in the case of elevator doors, same may be either normally closed or self-closing.
- ROOF**--Unsprinklered buildings exceeding 9000 square feet in area shall not have a metal deck roof with any material applied directly to its upper surface which presents the hazard of propagation of fire on the underside of the metal deck roof except as provided in the rating schedule.
- DOORS**--With their frames and casings, the frames and casings of windows, interior trim and baseboards may be of combustible materials.

BASIS CLASSIFICATION OF BUILDING

CLASS B--Walls of brick, concrete, stone, adobe or masonry filler walls in reinforced concrete frame, concrete or brick pilasters or 2 hour protected steel columns supporting entire roof or floor loads.

NOTE: Bearing walls of HTB or hollow masonry units listed for three hour rating by Underwriters' Laboratories, Inc., or meeting the requirements for a three hour fire resistance rating as published in Fire Resistance Tables by the American Insurance Service Group, Inc. to be classed as "B." Such walls not to be less than 12 inches in thickness. If less than 12 inches, class as HT or HTB as the case may be.

NOTE: Supporting walls of hollow concrete masonry units listed by Underwriters' Laboratories, Inc., as B-4 retardants to be classed as "B."

CLASS HTB--Walls of hollow masonry units veneered with brick or stone.

NOTE 1: Supporting walls of hollow concrete masonry units not veneered with brick or stone but certified in writing on prescribed forms by an acceptable testing laboratory as meeting Grade "N" or "S" requirements of the American Society for Testing Materials Specification C 90-44 or later to be classed as HTB. Units listed by Underwriters' Laboratories, Inc. as C-3 or D-2 retardants to be classed as HTB.

NOTE 2: Supporting walls of structural clay tile masonry units not veneered with brick or stone, but certified in writing on prescribed forms by an acceptable testing laboratory as meeting any grade of American Society for Testing Materials Specifications C 34-52 or C 212-52 or later which tile has three or more cells in wall thickness or which has two cells in wall thickness and contains at least forty-nine percent solid material in eight inch units shall be classed as HTB.

CLASS HT--Walls of glass blocks or hollow masonry units of clay or concrete.

MIXED CONSTRUCTION RULE

NOTE 1: When walls are of two classes of construction, B, HTB, HT or ICM (ICM subject to limitation specified in Note 5 of Semi-Fire Resistive Construction Requirements) rate as for the classification comprising 50% or more of the building and make proportionate charge for inferior construction.

NOTE 2: When walls of buildings are of three or more types of construction, B, HTB, HT or ICM (ICM subject to limitation specified in the above referred to Note 1) with no one type comprising 50% or more of the building, determine the construction classification as follows:

1. Begin with the measurements of the best type construction
2. Add second best type construction
3. Add third best type construction, and, if necessary
4. Add fourth best type of construction, and so on, consecutively until a total equalling at least 50% of the building is reached.
5. Class building as type of construction last added to achieve 50% of building and make proportionate charge for any remaining inferior construction.

NOTE: Where height of walls is not uniform, use wall areas (square footage) as basis for above calculation; otherwise use linear feet measurements.

NOTE 3: Buildings with exterior walls, any portion thereof of combustible material, shall not be rated under this schedule. (Exception--Note 4.)

NOTE 4: Masonry exterior walls with any combustible exterior paneling, trim or material directly fastened to or on such walls shall be permitted subject to penalty provided in the rating schedule.

SEMI-FIRE RESISTIVE CONSTRUCTION RATING SCHEDULE
 APPLICATION TO MERCANTILE BUILDINGS AND THEIR CONTENTS

BASIS--

B Buildings	\$.25
HTB Buildings	.35
HT Buildings	.50

IN BLOCK--

If in block (i.e., not over then feet from other mercantile or Special Hazard building of Masonry, ICM, BV or Stucco construction) .10

NOTE 1: Measurement to be taken from wall to wall.

NOTE 2: Charge not be made from (1) buildings occupied solely by occupant of building being rated, (2) one story Fire Resistive, Semi-Fire Resistive or Brick class buildings having a grade floor area of 150 square feet or less.

ADDITIONAL OCUPANTS--

For each additional occupant in building .05
 Total Charge not to exceed .25

NOTE 1: Vacant grade floor portions to be charged as additional occupants.

NOTE 2: Occupancies marked thus (†) shall not be charged as additional occupants.

NOTE 3: No charge for occupants protected by approved Automatic Sprinkler System grading 60% or over, unless credit for Automatic Sprinklers be given to building.

NOTE 4: When governing mercantile establishment having full charge of building or section thereof, subleases portions of its floor space without partitions between occupancies, no charge shall be made for such additional subtenants, but apply one occupancy charge for the entire property, using the highest, unless otherwise provided for.

NOTE 5: Building rate shall not be increased on account of small Mercantile occupancies of slight hazard above grade floor such as small Drug, Jewelry, Mimeograph, Stationery, Tailor, and Typewriter shops.

HEIGHT--

For each story above three .02

NOTE 1: Omit charge for height, where applicable, if building is protected throughout by a standard system of vertical pipes and hose, or outside standpipes with Siamese fire department pumper connection on street and 2 1/2 inch hose connection and valve provided on each floor of same thread as public fire department hose. Size of vertical pipes or outside standpipes to be as follows:

4 to 6 stories (or 75')	4 inches
More than 6 stories (or over 75')	6 inches

NOTE 2: See standards for Private Fire Protection.

NOTE 3: If a building of four stories or more is protected as required but communicates and is rated with a building of three stories or less that is not so protected, omit height charge but do not allow credit for vertical pipe and hose or outside standpipes.

WALLS--

Not standard in thickness, for each deficiency of 4 inches, each such wall, including front wall .01

NOTE 1: Thickness charge not applicable to hollow masonry bearing walls.

NOTE 2: Charge for rear wall not to be made if of at least 8 inches masonry and not more than 30 feet in length.

NOTE 3: When a Semi-Fire Resistive building adjoining another building has no wall, but is built up against the wall of the adjoining building and:

(a) The wall of the adjoining building is of masonry construction without openings that would communicate the two buildings, charge the Semi-Fire Resistive building with having wall of zero thickness.

(b) The wall of the adjoining building is of other than masonry construction, charge the Semi-Resistive building with having wall of zero thickness and with full exposure charge at zero feet from adjoining building for the class of construction of wall of adjoining building.

NOTE 4: When a building is of two classes of construction, use the Basis rate for the classification comprising 50% or more of the building and charge for inferior construction the following percentages of the differences between the basis rate used and the basis rate applicable for the inferior construction. This Rule also applies to ICM Construction, as limited by Note 1 of Semi-Fire Resistive Construction Requirements, which is subject to a basis rate of 60¢.

FRONT AND REAR, EACH 20%

SIDES, EACH 30%

NOTE: Front or rear to be treated as side, if long dimension of building. If portion only of wall is of inferior construction, make proportionate charge.

NOTE 5: Where buildings comply with column requirements of Note 6 of Semi-Fire Resistive construction and openings or areas of non-combustible construction in any wall exceed 30% of the wall area in which located, charge for wall of 0 thickness.

NOTE 6: Where buildings with masonry walls have columns not meeting requirements of Note 6 of Semi-Fire Resistive construction, openings or areas of non-combustible construction exceeding 25 square feet between masonry of full wall thickness shall be used in calculating chargeable wall opening area. When such chargeable area of wall openings exceed 10% of the total area of wall in which located charge for wall of 0 thickness.

NOTE 7: Walls shall be classed as FRAME for exposure purposes when area of openings (doors and windows only) containing combustible materials exceeds the percentages outlines in NOTE 5 and 6 above.

EXTERIOR FINISH--

Any combustible exterior finish or material directly fastened to or on masonry, for each such wall .02

NON-STANDARD FIRE OR PARTY WALL--

Each such wall .05

NOTE: Non-standard fire walls separating Fire Resistive and/or Semi-Fire Resistive buildings or sections shall not be less than 8 inches in thickness.

PARTITION WALLS AND INTERIOR PANELING--

Not according to standard, for first such floor .02

For each additional such floor .01

Maximum charge .05

ROOF	<p>Unsprinklered building exceeding 9000 square feet in area with a metal deck roof with any material applied directly to its upper surface which presents the hazard of propagation of fire on underside of metal deck roof. .50</p> <p>NOTE: No charge where roof deck is built as "Roof Deck Construction" as listed by Underwriters' Laboratories, Inc.</p>
FALSE COMBUSTIBLE ROOF--	<p>Where a building qualifies for Semi-Fire Resistive classification and roof meets Fire Resistive Type B minimum requirements for roof construction but has a false roof of combustible construction covered with non-combustible materials, and,</p>
	<p>(1) In a one story building, there are no communicating openings into space between false roof and fire resistive roof .10 (If such space is protected by approved Automatic Sprinkler System, no charge.)</p>
	<p>(2) In a one story building, there are communicating openings into space between false roof and fire resistive roof, building shall not rate as Semi-Fire Resistive.</p>
	<p>(3) In a multi-story building, there are no communicating openings into space between false roof and fire resistive roof .10 (If such space is protected by approved Automatic Sprinkler System, no charge.)</p>
	<p>(4) In a multi-story building, there are communicating openings into space between false roof and fire resistive roof and this space is protected by approved Automatic Sprinkler System .10</p>
	<p>(5) In a multi-story building, there are communicating openings into space between false roof and fire resistive roof and this space is not protected by approved Automatic Sprinkler System, building shall not rate as Semi-Fire Resistive.</p>
	<p>NOTE: If false roof construction in any of the above five (5) conditions if of Fire Retardant Treated Wood, no charge or disqualification.</p>
AWNING--	<p>Awnings exposed or unexposed, wholly or partially of combustible material (cloth excepted) or Box Type Awning exposed or unexposed wholly or partially of combustible material completely cut-off from the interior of the building by metal lath and plaster or gypsum lath and plaster at least 3/4 inches in thickness, steel beam or at least 4 inches of masonry .05</p>
BOX TYPE AWNING--	<p>Box Type Awning, exposed or unexposed wholly or partially of combustible material not cut-off as above .15 (Non-Combustible awnings to be permitted without charge.)</p>
FASCIA OR TRIMBOARD--	<p>Any part combustible and communicating with interior of building .10 (Where a cut-off is provided as required under "Awning" charge as Awning.)</p> <p>NOTE 1: Any construction which does not meet the definition of Awning, Box Type Awning, Fascia or Trimboard, shall be classed as exterior wall area.</p> <p>NOTE 2: Fascia and Awning construction of Underwriters Laboratories Labeled Fire Retardant Treated Wood shall be treated as non-combustible in this schedule. If exposed to the weather, it must bear the label indicating it has been subjected to the U.L. Standard Rain Test.</p> <p>NOTE 3: Combustible fascia and awning construction completely protected by approved Automatic Sprinkler System shall be classed as non-combustible.</p>

CEILINGS--

Combustible, each floor or part thereof .05
Maximum charge .15

FLOORS

(1) Where a building has a floor of masonry construction but has a raised wood floor with air space, for first such floor or portion thereof .30
For each additional such floor or portion thereof .10

If the floor on which the raised wood floor is located is completely protected by Automatic Sprinkler System, reduce above charge 50%.

NOTE: Where raised wood floor (screeds and sub-floor only) is of Fire Retardant Treated Wood, reduce charge 50%.

(2) Raised wood stage .10

No charge if wood floor charge is applied for floor on which stage is located. Portable wood stages to be treated as contents. If stage is completely protected, above or below, by approved Automatic Sprinkler System, reduce above charge 50%. If protected above and below, reduce charge 75%.

NOTE: Where stage and floor construction (except finish floor) is of Fire Retardant Treated Wood, reduce charge 50%.

BALCONIES, MEZZANIES AND DECKS--ATTACHED OR UNATTACHED--

Of combustible material and area not in excess of 1/3 of floor area on which located .35

For each additional story with deficiency as described above .10

NOTE: If combustible balcony, mezzanine or deck area is over 1/3 of floor area on which it is located, building shall not rate as Semi-Fire Resistive.

NOTE: If balcony, mezzanine or deck is completely protected by approved Automatic Sprinkler System above or below, reduce charge 50%. If protected above and below, reduce charge 75%.

NOTE: If balcony, mezzanine or deck (except finish floor) is constructed of Fire Retardant Treated Wood, reduce charge 50%.

Only one of the above deficiencies, (FLOORS, STAGES, BALCONIES, MEZZANINES OR DECKS), the highest, shall be charged for on each floor.

Maximum charge .75

FLOOR OPENINGS--

Not cut off and not protected according to standards .05

Maximum charge .15

NOTE: No charge for floor openings in sections of building occupied as theatre.

ROOF STRUCTURES--

Cooling towers excepted, and appurtenant additions housing machinery and equipment used solely for the service of the building (not processing)--need not communicate.

Not according to standard but of non-combustible construction for first 200 square feet or fraction thereof of aggregate area .01

For each additional 200 square feet or fraction thereof of aggregate area .01

Maximum charge .05

If of combustible construction, for each 100 square feet of aggregate area or fraction thereof .05

Maximum charge .25

SKYLIGHTS--

Any part of combustible construction, for first 100 square feet of aggregate area.	No Charge
For each additional 100 square feet or fraction thereof	.01
Maximum charge	.05
(Double charge, including maximum if single area is over 100 square feet. Where skylights are less than 5 feet apart, consider as one area). Non-Combustible Construction and less than 500 square feet	
	No Charge
For each additional 500 square feet aggregate area or major fraction thereof	.01
Maximum Charge	.03

NOTE:

- (1) The area of each combustible skylight shall not exceed 100 square feet with distance between combustible skylights not less than 5 feet. If the aggregate area of skylights exceeds 10% of area of roof on which located, treat as roof structure.
- (2) If the aggregate area of non-combustible skylights exceeds 20% of roof on which located, treat as roof structure.
- (3) Where building is of different heights, roof area of any portion which is 10% or less of the total roof area, shall be considered in this section as being a part of the major roof area.
- (4) Combined charge for skylights and roof structures not to exceed 25¢.

CREDITS--

1. For standard outside standpipe with 2 1/2" hose connection at each floor	3%
2. Inside vertical pipe and hose:	
Standard	8%
Sub-standard	4%
(For standard requirements see "Standards for Private Fire Protection")	
3. Fire Extinguishers	8%
Unless otherwise provided, one approved labeled extinguisher for first 3000 square feet of floor area, and one additional extinguisher for each remaining 2000 square feet of floor area, or fraction thereof; balconies, mezzanines and decks to be included in floor area; area of each floor and area of each occupant to be figured separately.	
NOTE: No credit for labeled extinguishers bearing the symbols--"EAS" or "OCD."	
4. Watch Service:	
Watchman, inside building, with approved labeled clock	8%
Watchman, inside building, reporting to approved central station where special messenger is used to ascertain cause of delinquent service	15%
5. Where fire protective devices, for which credit is provided in the schedules, are properly installed in individual occupancy of a multiple occupancy building, 50% of the regular credit may be allowed to contents so protected.	

OCCUPANCY TABLE AND DIFFERENTIAL CHARGES--

To be one-half charges applicable to buildings of ordinary construction except where otherwise specifically provided for.

NOTE 1: No Occupancy Table Charge to be added to building for any occupancy protected by Automatic Sprinkler equipment grading 60% or over, unless credit for Automatic Sprinkler be given to building.

BUILDINGS ADJOINING AND COMMUNICATING--

When a Semi-Fire Resistive building adjoins and communicates directly with a building of another class of construction and the communicating opening is not protected in a standard manner, allow full applicable Semi-Fire Resistive credit and charge the building with having a non-standard division wall and with full exposure at 0 distance from the other building. (Exposure charge not to be reduced if both buildings are occupied by same occupant.)

If the wall of the Semi-Fire Resistive building separating it from the building of the other class of construction meets the standards for "Fire or Party Walls" and the opening(s) in the wall of the Semi-Fire Resistive building is protected in a standard manner, make no charge for wall but make 1/2 exposure charge at 0 distance. (Exposure charge not to be further reduced if both buildings are occupied by same occupant.)

When a Semi-Fire Resistive building communicates with another Semi-Fire Resistive, Fire Resistive or Brick class building through open or enclosed bridges or passageways, charge exposure at 1/2 distance unless all openings at one end are protected by one approved labeled Class "A" fire door. (Exposure charge not to be reduced if both buildings are occupied by same occupant.)

When a Semi-Fire Resistive building communicates with a Frame class building through open or enclosed bridges or passageways and the communicating openings in the Semi-Fire Resistive building are not protected by one approved labeled Class "A" fire door, charge full exposure at 0 distance from the Frame class building. (Exposure charge not to be reduced if both buildings are occupied by same occupant.)

NOTE: Enclosed bridges or passageways must be unoccupied except for movement of traffic.

Semi-Fire Resistive buildings communicating with each other through Semi-Fire Resistive passageways, malls, concourses, etc., unoccupied except for movement of traffic, may be separately rated when approved Automatic Deluge Water Curtain System(s) are installed in accordance with standards set out elsewhere in the TCPRM. When separate rating is effected by use of such water curtain, exposure charge between the buildings shall be calculated at 0 distance and reduced 50%. (Exposure charge not to be further reduced if both buildings are occupied by same occupant.)

Semi-Fire Resistive buildings having recognized automatic sprinkler protection, but communicating with other Semi-Fire Resistive or Fire Resistive buildings through Semi-Fire Resistive or Fire Resistive passageways, malls, concourses, etc., unoccupied except for movement of traffic, may be separately rated, charging for non-standard division wall, full exposure at 0 distance, and 15% under Item 30 of the Sprinkler Grading Schedule.

KEY RATE--

Apply Current Key Rate.

EXPOSURES--

Charge for exposures as to building of ordinary construction, but total exposure charge shall be reduced by the percentage of Semi-Fire Resistive building construction credit.

SEMI-FIRE RESISTIVE CREDIT--

Determine Occupancy Grouping in accordance with the rules and apply credits shown under the Grouping. Intermediate credits shall not be allowed nor may the credit be determined except as provided in this rule.

	GROUPINGS							
	BUILDINGS				CONTENTS			
	A	B	C	D	A	B	C	D
SEMI-FIRE RESISTIVE	40%	30%	20%	10%	30%	20%	10%	5%

The percentage credits in the above tables shall be taken from the Building and Contents rate before the addition of "Exceptional Charges," if any.

EXCEPTIONAL CHARGES--

As per Table.

APPLICATION TO SPECIAL HAZARDS OR SPECIAL CLASSES
SEMI-FIRE RESISTIVE

Except as otherwise provided below, rate according to Special Hazard or Special Class Schedule applicable and apply construction credits as provided in table when construction meets requirements for Semi-Fire Resistive construction. If standard of special hazard or special class requires Semi-Fire Resistive construction, neither credits nor charges hereunder apply.

AREA -

Omit charge, except for Cotton Risks.

HEIGHT -

Omit charge for height, where applicable, if building is protected throughout by a standard system of vertical pipe and hose, or outside standpipes with Siamese fire department pumper connection on street and 2 1/2 inch hose connection and valve provided on each floor of same thread as public fire department hose. Size of vertical pipes or outside standpipes to be as follows:

4 to 6 stories (or 75')	4 inches
More than 6 stories (or over 75')	6 inches

NOTE 1: See Standard for Private Fire Protection

NOTE 2: If a building of 4 stories or more is protected as required but communicates and is rated with a building of 3 stories or less that is not so protected, omit height charge but do not allow credit for vertical pipe and hose or outside stand pipes.

ROOF -

Unsprinklered building exceeding 9000 square feet in area with a metal deck roof with any material applied directly to its upper surface which presents the hazard of propagation of fire on the underside of the metal deck roof .50

NOTE: No charge where roof deck is built as "Roof Deck Construction" as listed by Underwriters' Laboratories, Inc.

FALSE COMBUSTIBLE ROOF -

Where a building qualifies for Semi-Fire Resistive classification and roof meets Fire Resistive Type B minimum requirements for roof construction but has a false roof of combustible construction covered with non-combustible materials, and,

(1) In a one story building, there are no communicating openings into space between false roof and fire resistive roof .10
(If such space protected by approved Automatic Sprinkler System, no charge.)

(2) In a one story building, there are communicating openings into space between false roof and fire resistive roof, building shall not rate as Semi-Fire Resistive.

(3) In a multi-story building, there are no communicating openings into space between false roof and fire resistive roof .10
(If such space protected by approved Automatic Sprinkler System, no charge.)

(4) In a multi-story building, there are communicating openings into space between false roof and fire resistive roof and this space is protected by approved Automatic Sprinkler System .10

(5) In a multi-story building, there are communicating openings into space between false roof and fire resistive roof and this space is not protected by approved Automatic Sprinkler System, building shall not rate as Semi-Fire Resistive.

NOTE: If false roof construction in any of the above five (5) conditions is of Fire Retardant Treated Wood, no charge or disqualification.

BOX TYPE AWNING -

Box Type Awning exposed or unexposed wholly or partially of combustible material completely cut-off from the interior of the building by metal lath and plaster or gypsum lath and plaster at least 3/4 inches in thickness, steel beam or at least 4 inches of masonry .05

BOX TYPE AWNING -

Box Type Awning, exposed or unexposed wholly or partially of combustible material not cut-off as above .15
(Non-Combustible awnings to be permitted without charge.)

FASCIA OR TRIMBOARD -

Any part combustible and communicating with interior of building .10

(Where a cut-off is provided as required under "Awning" charge as Awning)

NOTE 1: Any construction which does not meet the definition for Awning, Box Type Awning, Fascia or Trimboard, shall be classed as exterior wall area.

NOTE 2: Fascia and Awning construction of Underwriters Laboratories Labeled Fire Retardant Treated Wood shall be treated as non-combustible in this schedule. If exposed to the weather, it must bear the label indicating it has been subjected to the U.L. Standard Rain Test.

NOTE 3: Combustible fascia and awning construction completely protected by approved Automatic Sprinkler System shall be classed as non-combustible.

FLOORS -

Where a building has a floor of masonry construction but has a raised wood floor with air space, for first such floor or portion thereof .30

For each additional such floor or portion thereof .10

Raised wood floor finish elevated not more than 2 inches above masonry floor with air space permitted in school and church gymnasiums without charge. If the floor on which the raised wood floor is located is completely protected by approved Automatic Sprinkler System, reduce above charge by 50%.

NOTE: Where raised wood floor (screeds and sub-floor) is of Fire Retardant Treated Wood, reduce charge 50%.

Raised wood stage .10

No charge if wood floor charge is applied for floor on which stage is located.

Portable wood stages to be treated as contents.

Raised wood stage with air space, without height limitation, permitted in school auditoriums and churches without charge.

If stage is completely protected, above or below, by approved Automatic Sprinkler System, reduce above charge 50%. If protected above and below, reduce charge 75%

NOTE: Where stage and floor construction (except finish floor) is of Fire Retardant Treated Wood, reduce charge 50%.

BALCONIES, MEZZANINES OR DECKS - ATTACHED OR UNATTACHED -

Of combustible material and area not in excess of 1/3 of floor area of floor on which located .35

For each additional story with deficiency as described above .10

NOTE: If combustible balcony, mezzanine or deck area exceeds 1/3 of floor area of floor on which located, building shall not rate as Semi-Fire Resistive.

NOTE: If balcony, mezzanine or deck is completely protected by approved Automatic Sprinkler System above or below, reduce charges 50%. If protected above and below, reduce charges 75%.

NOTE: If balcony, mezzanine or deck (except finish floor) is of Fire Retardant Treated Wood, reduce charge 50%.

Only one of the above deficiencies, (FLOORS, STAGES, BALCONIES, MEZZANINES OR DECKS) the highest, shall be charged for on each floor.

Maximum charge .75

ROOF STRUCTURES -

Cooling towers excepted, and appurtenant additions housing machinery and equipment used solely for the service of the building (not processing) - need not communicate

Not according to standard but of non-combustible construction, for first 200 square feet of aggregate area or fraction thereof .01

For each additional 200 square feet of aggregate area or fraction thereof .01

Maximum charge .05

If of combustible construction, for each 100 square feet of aggregate area or fraction thereof .05

Maximum Charge .25

SKYLIGHTS -

Any part of combustible construction, for first 100 square feet of aggregate area No Charge

For each additional 100 square feet or fraction thereof .01

Maximum charge .05

(Double charge, including maximum if single area is over 100 square feet.

Where skylights are less than 5 feet apart consider as one area).

Non-Combustible Construction and less than 500 square feet No Charge

For each additional 500 square feet aggregate area or major fraction thereof .01

Maximum charge .03

NOTE:

(1) The area of each combustible skylight shall not exceed 100 square feet with distance between combustible skylights not less than 5 feet. If the aggregate area of skylights exceeds 10% of area of roof on which located, treat as roof structure.

(2) If the aggregate area of non-combustible skylights exceeds 20% of roof on which located, treat as roof structure.

(3) Where building is of different heights, roof area of any portion which is 10% or less of the total roof area, shall be considered in this section as being a part of the major roof area.

(4) Combined charge for skylights and roof structures not to exceed 25¢.

EXTERIOR WALLS -

WALL -

Chargeable non-combustible wall area, each such wall .02

NOTE: (1) Non-combustible construction exceeding 25 square feet between masonry of full wall thickness, shall be used in calculating chargeable wall area.

NOTE (2) Make wall charge where chargeable non-combustible area is located in masonry walls or in walls where columns do not meet the minimum type "B" requirements, and exceeds 10% of the total area of wall in which located.

NOTE (3) Make wall charge where chargeable non-combustible area is located in the net work of columns meeting minimum type "B" requirements and exceeds 30% of the total area of wall in which located.

NON-STANDARD FIRE OR PARTY WALL -

Each such wall .05

NOTE: Non-standard fire walls separating Fire Resistive and/or Semi-Fire Resistive buildings or sections shall not be less than 8 inches in thickness.

NOTE: Not applicable to buildings rated under Form 5.

NOTE: Not applicable to fire or party walls within a building of same occupant, occupancy and class of construction unless otherwise provided for.

BUILDINGS ADJOINING AND COMMUNICATING -

When a Semi-Fire Resistive building adjoins and communicates directly with a building of another class of construction and the communicating opening is not protected in a standard manner, allow full applicable Semi-Fire Resistive credit and charge the building with having a non-standard division wall and with full exposure at 0 distance from the other building. (Exposure charge not to be reduced if both buildings are occupied by same occupant).

If the wall of the Semi-Fire Resistive building separating it from the building of the other class of construction meets the standards for "Fire or Party Walls" and the opening(s) in the wall of the Semi-Fire Resistive building is protected in a standard manner, make no charge for wall but make 1/2 exposure charge at 0 distance. (This charge not to be further reduced if both buildings are occupied by same occupant.)

When a Semi-Fire Resistive building communicates with another Semi-Fire Resistive, Fire Resistive or Brick class building through open or enclosed bridges or passageways, charge exposure at 1/2 distance unless all openings at one end are protected by one approved labeled Class "A" fire door. (Exposure charge not to be further reduced if both buildings are occupied by same occupant.)

When a Semi-Fire Resistive building communicates with a Frame class building through open or enclosed bridges or passageways and the communicating opening in the Semi-Fire Resistive building is not protected by one approved labeled Class "A" fire door, charge full exposure at 0 distance from the Frame class building. (Exposure charge not to be reduced if both buildings are occupied by same occupant.)

NOTE: Enclosed bridges or passageways must be unoccupied except for movement of traffic.

Semi-Fire Resistive buildings communicating with each other through Semi-Fire Resistive passageways, malls, concourses, etc., unoccupied except for movement of traffic, may be separately rated when approved Automatic Deluge Water Curtain System(s) are installed in accordance with standards set out elsewhere in the TCPRM. When separate rating is effected by use of such water curtain, exposure charge between the buildings shall be calculated at 0 distance and reduced 50%. (Exposure charge not to be further reduced if both buildings are occupied by same occupant.)

Semi-Fire Resistive buildings having recognized automatic sprinkler protection, but communicating with other Semi-Fire Resistive or Fire Resistive buildings through Semi-Fire Resistive or Fire Resistive passageways, malls, concourses, etc., unoccupied except for movement of traffic, may be separately rated, charging for non-standard division wall, full exposure at 0 distance and 15% under Item 30 of the Sprinkler Grading Schedule.

KEY RATE -

Apply 50% of current Key Rate.

EXPOSURES -

Charge for exposures as to building of ordinary construction, but total exposure charge shall be reduced by the percentage of Semi-Fire Resistive building construction credit. School buildings operated by same occupant and church buildings occupied by same occupant shall not be treated as exposures to each other.

SEMI-FIRE RESISTIVE CREDIT -

Determine Occupancy Grouping in accordance with the rules and apply credits shown under that Grouping Intermediate credits shall not be allowed nor may the credits be determined except as provided in this rule.

GROUPINGS

BUILDINGS

CONTENTS

A B C D A B C D

SEMI-FIRE RESISTIVE 40% 30% 20% 10% 30% 20% 10% 5%

The percentage credits in the above table shall be taken from the Building and Contents rate before the addition of "Exceptional Charges," if any.

EXCEPTIONAL CHARGES -

As per Table.

INTERMEDIATE RATING SCHEDULE

This schedule is designed to rate those risks of Brick, ICM and ICMS Class which are better than those rated under their regular schedule but which do not qualify for FR or SFR.

Classes rated under this schedule will be rated under the current Brick Mercantile, Special Class, or Special Hazard rating schedules with all Schedule charges and credits (except concrete floor credit) to apply.

EXCEPTION

This schedule does not apply to:

1. ICM or ICMS Special Hazards or risks rated under the School Schedule.
2. Special Hazards or Special Classes if their standards require any of the construction listed in this schedule.
3. Any risks which take a Flat rate.
4. ICM buildings, rated under the Brick Mercantile Schedule with strictly non-combustible contents take the credit outlined in the Brick Mercantile schedule in lieu of the credits shown in this schedule.

CONSTRUCTION

All structural members including columns, piers, beams, girders, joists, trusses, floors, walls and roofs shall be of non-combustible materials except as provided in this schedule. Fire retardant treated wood at least 2 inches in nominal dimension may be used in columns, beams, girders, joists, trusses, walls and roof as an alternate to required non-combustible construction in these building features. All design load requirements must be met. Roof decks may be of any dimension Underwriters' Laboratories listed and labeled Fire Retardant Treated wood. Fire Retardant Treated wood may be used in required non-combustible wall assemblies. When such wood is exposed to the weather, it must bear the label indicating it has been subjected to the U.L. Standard Rain Test.

NON-COMBUSTIBLE

The following shall be classed as non-combustible and not Manorry:

1. Masonry bearing walls less than 6" in thickness.
2. Reinforced concrete bearing walls less than 5" in thickness.
3. Masonry non-bearing walls between unprotected steel columns, and less than 6" in thickness.
4. Reinforced concrete non-bearing walls between unprotected steel columns and less than 4" in thickness.

Masonry or Reinforced Concrete walls between protected (2 hours or better) Steel Columns, Reinforced Concrete or Brick Columns shall be charged for as provided in the Applicable Schedule.

All other masonry or reinforced concrete of thickness less than the minimum requirements listed herein shall be classed as "non-combustible." Where specified, masonry must be used.

For definition see "non-combustible" in TCPRM.

Brick class experience credits or penalties will apply to risks rated under this schedule.

Coinsurance credits will be determined by construction.

INTERMEDIATE CONSTRUCTION CREDITS

Groupings shall be determined the same as in Fire Resistive Schedules and the groupings as shown in the Occupancy Tables shall be in effect.

The percentage credits as set forth in the table below shall be taken from the Final Published Building and Contents rate before the addition of "Exceptional Charges," if any, and are to be applied to buildings of all classes unless otherwise provided for.

The Construction Classification, the % shown as Maximum and Minimum are the Maximum and Minimum % of the type construction shown that is to be allowed.

Example: Group 1

"60% Masonry, Minimum" means that there must be at least 60% of the exterior walls of masonry construction.

"40% Non-Combustible, Maximum" means that there cannot be any more than 40% of the exterior walls of non-combustible materials.

CONSTRUCTION CLASSIFICATION	GROUPINGS					
	BUILDING			CONTENTS		
	A	B	C&D	A	B	C&D
GROUP I	60%	50%	40%	45%	35%	25%
GROUP II	50%	40%	30%	35%	25%	15%
GROUP III	40%	30%	20%	25%	15%	5%
GROUP IV	30%	20%	10%	15%	5%	0%

INTEMEDATE RATING SCHEDULE

CONSTRUCTION CLASSIFICATION

GROUP I	Single & Multi-story
WALLS:	60% Masonry, Minimum 40% Non-Combustible, Maximum 90% Masonry, Minimum 10% Combustible, Maximum
COLUMNS:	100% Non-Combustible
FLOORS:	100% Non-Combustible
ROOF:	100% Non-Combustible
GROUP II	Single & Multi-story
WALLS:	40% Masonry, Minimum 60% Non-Combustible, Maximum 40% Masonry, Minimum 10% Combustible, Maximum Balance, Non-Combustible
COLUMNS:	100% Non-Combustible
FLOORS:	100% Non-Combustible
ROOF:	100% Non-Combustible

GROUP III(a) Single & Multi-story
 WALLS: 90% Non-Combustible, Minimum
 10% Combustible, Maximum
 COLUMNS: 100% Non-Combustible
 FLOORS: 100% Non-Combustible
 ROOF: 100% Non-Combustible
 Note: Standards as outlined in regular "Construction Classifications" in the TCPRM, for ICM with 10% maximum combustible exterior wall construction allowed.

GROUP III(b) Single story
 WALLS: Sandwich Panel (Non-Combustible panels with combustible filler)
 COLUMNS: Minimum 2 Hour Protection
 FLOORS: 100% Non-Combustible
 ROOF: 100% Non-Combustible

Multi-story
 WALLS: Sandwich Panel (Non-Combustible panels with combustible filler)
 COLUMNS: Minimum 3 Hour Protection
 FLOORS: 100% Non-Combustible
 ROOF: 100% Non-Combustible

GROUP III(c) Multi-story
 WALLS: 100% Masonry
 COLUMNS: 100% Non-Combustible
 FLOORS: Concrete
 ROOF: Wood roof (covered with non-combustible materials) and/or wood roof supports

GROUP IV ICMS; Standards as set out in regular "Construction Classifications" in the TCPRM

Unless a building in Construction Class Group I, II and/or III(a) would otherwise qualify as Fire Resistive Type A, Fire Resistive Type B or Semi-Fire Resistive, 5% points additional credit shall be given under this schedule if all columns have 2 hour or better protection.
 If any building in the above classes has strictly non-combustible contents, the building credits, shall apply to both buildings and contents, except as otherwise prescribed in this schedule.

STANDARD "B" BUILDING

AREA -

Not to exceed 3500 square feet ground floor area between fire walls for Retail Occupancy, and 5000 square feet ground floor area between fire walls for solely Wholesale Occupancy.

HEIGHT -

Not to exceed three stories.

WALLS -

Brick, of following thickness:

Height of Building	1st Story Wall	2d Story Wall	3d Story Wall	4th Story Wall	5th Story Wall	6th Story Wall
One-story	12	-	-	-	-	-
Two-story	16	12	-	-	-	-
Three-story	16	16	12	-	-	-
Four-story	20	16	16	12	-	-
Five-story	20	20	16	16	12	-
Six-story	24	20	20	16	16	12

Walls of stone or adobe, increase thickness four inches.

Concrete walls not reinforced, should be same thickness as brick.

Concrete walls, properly reinforced, may be 4 inches less in thickness than brick.

Walls between pilasters or piers or in reinforced concrete frame may be same thickness

as required for one-story building of same materials.

SIDE WALLS -

Without openings and rise not less than 18 inches above roof in parapet.

PARTY WALLS -

To be 4 inches thicker on each floor than independent walls.

STANDARD FIRE WALLS -

To be brick or reinforced concrete only, of standard thickness for independent or party walls, with standard parapets and without openings.

PARTITION WALLS -

To be brick, tile or other equally fire resistive material, including metal lath and plaster on metal studding may be a nonbearing combustible assembly listed by Underwriters' Laboratories, Inc., as having a fire resistance rating of at least one hour.

PARAPETS -

To be same thickness as for standard independent one-story wall of material used, coped with stone, cement or tile, and rise not less than 18 inches above roof at the lowest point.

ROOF -

I.C., slate, tile, gravel or composition.

CORNICE

Brick, stone, tile or terra cotta.

FLOORS -

At least 1 1/2 inches in thickness. (Two thicknesses of "1 inch" dressed lumber).

CEILINGS -

Metal, lath and plaster or gypsum board.

VERTICAL FLOOR OPENINGS -

To be closed by automatic or self-closing trap doors, constructed of two thicknesses of matched 3/4-inch boards, that when closed will extend beyond opening on all sides, or to be cut off by partitions constructed of two thicknesses of 3/4-inch boards, or metal lath and plaster, with all openings on each floor protected by automatic or self-closing doors of equivalent construction.

SKYLIGHTS -

Iron or steel frame with wired glass or quarter-inch thick glass, the latter to be protected by wire netting.

BULKHEADS, ELEVATOR HEADS AND ROOF STRUCTURES -

To be of masonry, with non-combustible roof, no overhanging eaves, and all exposed openings protected. When such structures are not exposed within 20 feet, they may be constructed of wood, covered with metal, not exceeding 10 feet in height or 100 square feet in area. Structures as described above may be placed within 3 feet of fire wall when protected by a standard parapet rising 3 feet above roof of structure and extending 3 feet beyond each side thereof.

LIGHT SHAFT -

Wall to be of masonry.

LIGHTING -

Electric Installation to be in accordance with National Electrical Code.

STANDARD FOR HEAVY TIMBER CONSTRUCTION

(Rate according to Brick Mercantile, Special Hazard of Special Class Schedule with their deficiency charges where applicable and with exceptions as indicated below:)

Minimum requirements for Standard Heavy Timber Construction are as follows: (Minimum size of structural members refer to nominal dimension rather than actual dimensions.)

1. Walls:

EXTERIOR WALL STANDARD - MINIMUM STANDARD THICKNESS

Type Wall	Solid Masonry except Stone** or Adobe**	Hollow Masonry	Concrete (Plain)	Reinforced Concrete
Bearing	12 inches	12 inches	10 inches	8 inches
Non-Bearing	8 inches	8 inches	8 inches	6 inches

Minimum acceptable thickness for bearing and non-bearing exterior masonry walls. If thickness is less than these minimums, walls to be classed as non-combustible:

BRICK	8 in.	REINFORCED CONCRETE	5 in.
HTB	8 in.	PLAIN CONCRETE	8 in.
HT (Clay)	8 in.	STONE OR ADOBE	12 in.
HCB	8 in.		

**NOTE 1: Stone or adobe walls shall be 4 inches thicker than solid masonry walls.

NOTE 2: Masonry bearing walls of Multi-story buildings shall be of thickness as required for Standard "B" Buildings. If thickness is less than standard, but not less than minimum requirement, apply wall penalties according to rating schedule.

NOTE 3: Party walls to be 4 inches thicker than standard masonry walls.

NOTE 3a: Standard Fire Walls - To be brick or reinforced concrete only of standard thickness for independent or party walls, with standard parapets and without openings.

NOTE 4: Where buildings are located at least twenty (20) feet from line of adjoining property which may be built upon not more than 40% of the total exterior wall area may be of non-combustible construction except as provided in Note 5. Areas of doors and windows of 50 square feet to be disregarded.

NOTE 5: Where buildings are located at least forty (40) feet from line of adjoining property which may be built upon, buildings having all standard wood arches, wood columns and beams; interior and exterior reinforced concrete frame, concrete or brick pilasters, or steel columns having a fire resistive rating of two (2) hours, or with all interior load bearing masonry walls of equivalent rating may have non-bearing exterior walls of non-combustible materials, or no walls or parapets and may be rated as Heavy Timber with a "B" basis and classification, subject to wall thickness penalty as shown in rating schedules. Fire Retardant Treated Wood may be used in otherwise non-combustible non-bearing wall assemblies. When such wood is exposed to the weather, it must bear the label indicating it has been subjected to the U.L. Standard Rain Test.

NOTE 6: Parapets to be as required for Standard "B" building subject to penalties under rating schedules.

2. Floors: (Including Mezzanines, Balconies and Decks not exceeding one third of the floor area on which located.)

a. To be without enclosed spaces and shall be constructed of splined or tongue and grooved plank not less than 3-inches in thickness, covered with 1/2-inch plywood or 1-inch tongue and grooved flooring, laid crosswise or diagonally.

Exception 1: It is permissible to use raised wood-floor above concrete floor provided all space between floor finish and slab is filled with non-combustible material.

Exception 2: See "Exception" under Section 4E (Roofs) below.

b. Laminated planks shall be not less than 4-inches in width, set on edge, spiked at intervals of 18-inches and covered with 1-inch flooring. Planks shall be laid with broken joints. Joints shall be tight.

c. Flooring shall not extend closer than 1/2-inch to walls to provide an expansion joint. Joints shall be covered by moulding fastened to the wall in a manner not to obstruct movement of the floor or masonry may be corbeled under the floor to close this joint.

d. Flooring of Mezzanines, Balconies and Decks shall be not less than 3-inches in thickness.

3. Floor Supports: (Including Mezzanines, Balconies and Decks) (Columns, Beams, etc.)

a. Wooden columns when supporting floor loads to be not less than 8-inches in any dimension; wood beams and girders shall be not less than 6-inches in width and not less than 10-inches in depth.

b. Columns shall be continuous or super-imposed throughout all stories on each other by means of reinforced concrete or metal post caps with brackets or be connected by properly designed steel or iron caps, pintles and base plates or by timber splice blocks affixed to the column by means of devices or connectors housed within the contact faces.

c. Columns, beam, girders, arches and trusses of materials other than wood shall have a fire resistive rating of not less than one hour as specified by the American Insurance Service Group, Inc. Fire Resistance Rating Tables.

d. Columns shall not rest on floor timbers.

e. Arches which spring from grade or floor line and support floor loads shall be not less than 8-inches in any dimension.

f. Framed timber trusses supporting floor loads shall have members of not less than 8-inches in any dimension.

4. Roofs: Roofs shall be without concealed spaces and roof decks shall be:

a. Matched or splined plank not less than 2-inches thick; or

b. Approved 1 1/8-inch thick exterior glue, tongue and groove plywood with all end joints staggered and butting on centers of beams spaced not over 4 feet apart; or

c. Underwriters Laboratories Listed structural cement fiber units having a flame spread not higher than 25. Felted units shall have felted side up to serve as base material for roof construction.

d. Laminated planks not less than 3-inches thick, and laid crosswise or diagonally.

e. Roof covering shall be U.L. labeled Fire Retardant Treated Wood shingles or handsplit shakes, metal, slate, tile, gravel or composition.

Exception: Roofs or floors may have concealed spaces for enclosing non-combustible ducts for heating and air conditioning systems provided such enclosures are sheathed with 1/2-inch gypsum wallboard or of non-combustible material or Fire Retardant Treated Wood.

Rest rooms shall be of heavy timber, non-combustible material, or Fire Retardant Treated Wood throughout with any concealed space over such area of Fire Retardant Treated Wood or sheathed and ceiled with 1/2-inch gypsum board or Fire Retardant Treated Wood. Ceiling finish shall be of non-combustible material or Fire Retardant Treated Wood.

NOTE: For definition of non-combustible and Fire Retardant Treated Wood see Fire Resistive Standards.

5. **Roof Supports: (Columns, Beams, etc.)**
 - a. Wooden columns when supporting roof loads only shall not be less than 6-inches in the least dimension and not less than 8-inches in the other dimension.
 - b. Beams and girders of wood supporting roof loads shall be not less than 4-inches in width and 6-inches in depth.
 - c. Frames or glued laminated arches for roof construction which spring from the floor line and do not support floor loads shall have members not less than 6-inches in width and not less than 8-inches in depth for the lower half of the height and not less than 6-inches in depth for the upper half.
 - d. Framed or glued laminated arches for roof construction which spring from the top of walls or wall abutments and framed timber trusses, shall have members not less than 4-inches in width and not less than 6-inches in depth. Spaced members may be composed of two or more pieces not less than 3-inches in thickness when blocked solidly throughout their intervening spaces or when spaces are tightly closed by a continuous wood cover plate of not less than 2-inches in thickness, secured to the underside of the members. Splice plates shall be not less than 3-inches in thickness.
 - e. Beams, girders, arches and trusses of material other than wood shall have a fire resistive rating of not less than one hour as specified by the American Insurance Service Group, Inc. Fire Resistive Rating Tables.
6. **Partitions: To be masonry, concrete, metal lath and plaster or 5/8-inch Underwriter's Laboratories listed gypsum wallboard on metal studding or on Underwriter's Laboratories, Inc., labeled Fire Retardant Treated Wood studs and plates.**
7. **Floor Openings:**
 - a. Elevator shafts, stairways and other openings through floors shall be constructed on 6-inches of masonry. All openings shall be protected by 1 1/2 hour U.L. labeled fire doors.
8. **Skylights: Skylights of non-combustible materials permitted, provided total area does not exceed 10% of total roof area.**
 - a. Skylights for shopping center malls may be increased to 25% of the mall area with a penalty.
9. **Construction Details:**
 - a. Wall plates, boxes of self-releasing type or approved hangers shall be provided where beams or girders rest on walls.
 - b. Wooden beams or girders supported by walls shall have not less than 4-inches of solid masonry between their ends and the outside face of the wall and between adjacent beams.
 - c. When girders and beams meet columns they shall be fitted around pintles and round columns or butted up close to rectangular columns.
 - d. Glue laminated members are considered the equivalent of single stick members.
10. **Heavy Timber Construction Credit: Unless otherwise provided, deduct 50% from the published rate (after key rate charge, if any) of all classes of risks when constructed in accordance with the Standard for Heavy Timber Construction.**

SEMI-HEAVY TIMBER CONSTRUCTION

NOTE: If construction does not meet all requirements for Standard Heavy Timber Construction but meets minimum conditions specified below, reduce the maximum Heavy Timber Construction credit by the points indicated:

1. Floors: Approved 1 1/8-inch thick exterior glue, tongue and groove plywood with all end joints staggered and butting on centers of beams spaced not over 4 feet apart.
or
2-inch wood splined or tongue and grooved plank surfaced with 1-inch lumber or 1/2-inch plywood; or 3-inch tongue and grooved wood flooring without additional structural surfacing 5 points
 2. Mezzanines, Balconies and Decks: (Not in excess of 1/3 of floor on which located)
2-inch wood plank; or approved 1 1/8-inch thick exterior glue, tongue and groove plywood with all end joints staggered and butting on center of beams spaced not over 4 feet apart 5 points
 3. Floor Supports: (Including Mezzanines, Balconies and Decks)
Wood columns, arches which spring from grade floor line, and framed timber trusses not less than 6-inches in either dimension; wooden beams, girders and other members not less than 4-inches by 8-inches 5 points
 4. Roof: Roof same as required under Standard for Heavy Timber Construction.
 5. Roof Supports:
 - a. Wooden columns not less than 6-inches by 6-inches 5 points
 - b. Columns supporting roof loads only resting on beams 5 points
- NOTE: If construction does not meet any of the minimum requirements of Semi-Heavy Timber as outlined under Items 1 through 5, building shall not classify as Semi-Heavy Timber Construction.
6. Floor Openings: Unprotected or with enclosures less than requirement indicated below:
Vertical Floor Openings - Specific Schedule charge may be omitted if vertical floor openings are enclosed in shaft of non-combustible construction on Fire Retardant Treated Wood studs and 5/8-inch gypsum board on both sides with all openings protected by all-metal, metal clad or metal with wire glass panel self-closing doors, or in the case of elevator doors, same may be either manually closed or self-closing 5 points
 7. Partitions: If combustible 10 points
If combustible (one hour-U.L. Listed Assembly) 5 points
 8. Skylights: Skylights of non-combustible materials permitted, provided area does not exceed 10% of total roof area.

BRICK MERCANTILE SCHEDULE

B, C, HT, HTS, HTB, HTBS, ICM, ICMS, BV, BVS, S and SS

(Store Furniture and Fixtures, Iron Safes and Similar Property, Unless Otherwise Provided, Rate Same as Stock)

1.	BASIS RATE -	
	B and C Buildings	\$.25
	HTB and HTBS Buildings	.35
	HT and HTS Buildings	.50
	ICM Buildings	.60
	BV, BVS and ICMS Buildings	.75
	S and SS Buildings	1.00

DEFICIENCY CHARGES

2.	IN BLOCK -	
	If "in block" (i.e., not over ten feet from other Mercantile or Special Hazard of any of above or FR or SFR classifications)	.10
	NOTE 1: Measurement to be taken from wall to wall.	
	NOTE 2: Charge not to be made, (1) from buildings occupied solely by occupant of building being rated, (2) to Brick class, FR or SFR buildings from one-story buildings of 150 square feet or less floor area.	
3.	ADDITIONAL OCCUPANTS -	
	For each additional occupant in building	.10
	Vacant grade floor portions to be charged as additional occupants. Total charge not to exceed	.50
	NOTE: Banks and Offices (except Telephone and Express Offices) and Occupancies marked thus † shall not be charged as additional occupants. When a building has grade floor portions which were formerly occupied for mercantile purposes and which may again be so used, occupied as dwellings, treat such portion as mercantile and apply Dwelling Occupancy Table Charge.	
	NOTE: When a governing mercantile establishment, having full charge of building or section, subleases portions of its floor space without partitions between occupancies, no charge shall be made for such additional subtenant, but apply one occupancy charge for the entire property, using the highest, unless otherwise provided for.	
4.	AREA -	
	For each 1000 square feet of ground floor area (not to include open decks) or fraction thereof in excess of 3500 square feet retail occupancy, or 5000 square feet wholesale occupancy:	
	Retail Occupancy (including manufacturing risks rated under Mercantile Schedule)	.02
	Wholesale Occupancy (including finished stock warehouses at factories rated under Special Hazard Schedule, storage warehouses from which no retail sales are made, newspaper publishing plants, airplane hangars and wool and general storage warehouses)	.01
	Maximum area charge for retail occupancy	.15
	Maximum area charge for wholesale occupancy	.10

NOTE: For each masonry division or cross wall, without openings, in building extending to roof, treat each division as separate area. For each masonry division or cross wall, with openings, in building extending to or through roof, reduce area charge 25%; total deduction not to exceed 50%. If maximum charge applies, reduce maximum, but in no case shall charge be less than that applicable for largest single area. No credit for walls less than 8 inches in thickness.

Where grade floor is subdivided for additional occupancies omit area charge, except when individual occupancies have a floor area in excess of standard, in which case apply area charge based on largest area.

When building has open front and either open side or part open side(s), compute area based only on that portion of building which lies between enclosing walls. (Not applicable to building over one-story in height).

CONVENIENT AREA CHARGE REFERENCE TABLE FOR BRICK MERCANTILE RISKS

RETAIL OCCUPANCY

AREA MORE THAN	BUT NOT OVER	CHARGE
3500 sq. ft.	4500 sq. ft.	\$.02
4500 sq. ft.	5500 sq. ft.	.04
5500 sq. ft.	6500 sq. ft.	.06
6500 sq. ft.	7500 sq. ft.	.08
7500 sq. ft.	8500 sq. ft.	.10
8500 sq. ft.	9500 sq. ft.	.12
9500 sq. ft.	10500 sq. ft.	.14
10500 sq. ft.	MAXIMUM	.15

WHOLESALE OCCUPANCY

AREA MORE THAN	BUT NOT OVER	CHARGE
5000 sq. ft.	6000 sq. ft.	\$.01
6000 sq. ft.	7000 sq. ft.	.02
7000 sq. ft.	8000 sq. ft.	.03
8000 sq. ft.	9000 sq. ft.	.04
9000 sq. ft.	10000 sq. ft.	.05
10000 sq. ft.	11000 sq. ft.	.06
11000 sq. ft.	12000 sq. ft.	.07
12000 sq. ft.	13000 sq. ft.	.08
13000 sq. ft.	14000 sq. ft.	.09
14000 sq. ft.	MAXIMUM	.10

5.	<p>HEIGHT -</p> <p>For fourth story</p> <p>For each story above fourth</p> <p>NOTE 1: Omit charge for height, where applicable, if building is protected throughout by a standard system of vertical pipes and hose or outside standpipes with Siamese fire department pumper connection on street and 2 1/2 inch hose connection and valve provided on each floor of same thread as public fire department hose. Size of vertical pipes or outside standpipes to be as follows:</p> <table border="0" style="margin-left: 40px;"> <tr> <td style="padding-right: 40px;">4 to 6 stories (or 75')</td> <td>4 inches</td> </tr> <tr> <td>More than 6 stories (or over 75')</td> <td>6 inches</td> </tr> </table> <p>NOTE 2: See Standard for Private Fire Protection.</p> <p>NOTE 3: If a building of 4 stories or more is protected as required but communicates and is rated with a building of 3 stories or less that is not so protected, omit height charge but do not allow credit for vertical pipe and hose or outside standpipes.</p>	4 to 6 stories (or 75')	4 inches	More than 6 stories (or over 75')	6 inches	<p>\$.03</p> <p>.05</p>
4 to 6 stories (or 75')	4 inches					
More than 6 stories (or over 75')	6 inches					
6.	<p>WALLS -</p> <p>Not standard in thickness, for each deficiency of 4 inches, on each side and rear, each story</p> <p>NOTE 1: Not applicable to HT, BV, ICM, ICMS or S buildings. Charge for rear not to be made if wall is 12 inches brick, 12 inches HTB or 8 inches reinforced concrete, unless exceeding 30 feet in length.</p> <p>NOTE 2: When a "B" building adjoining another "B" building has no wall, but is built up against the wall of adjoining building, charge such building as having wall of zero thickness (i.e., for each 4 inches deficiency in each story), and charge adjoining building as for party wall.</p> <p>NOTE 3: When a building is of two classes of construction, use the Basis rate for the classification comprising 50% or more of the building and charge for inferior construction the following percentages of the differences between the Basis rate used and the Basis rate applicable for the inferior construction. This rule also applies to ICM and ICMS construction.</p>	<p>.01</p>				
7.	<p>FRONT AND REAR, EACH</p> <p>SIDES, EACH</p> <p>NOTE: Front or rear to be treated as side, if long dimension of building. If portion only of wall is of inferior construction, make proportional charge.</p>	<p>20%</p> <p>30%</p>				
8.	<p>NONSTANDARD DIVISION FIRE WALL</p> <p>NOTE 1: When a risk is divided from more than one building by a non-standard division fire wall make 5¢ charge for each wall.</p> <p>NOTE 2: When nonstandard fire walls divide buildings of same occupant and occupancy, no charge, when of same occupant but different occupancy, apply charge only to building containing lesser hazard.</p> <p>NOTE 3: Division Fire Walls having openings protected in a standard manner (i.e., having labeled automatic Class "A" fire doors, approved for use on openings in fire walls, on each side of wall) and/or walls inferior to 12-inch HTB bearing or 12-inch HT filler walls shall be charged as nonstandard fire walls. (Any wall not standard thickness for a one-story independent wall to be charged as nonstandard)</p>	<p>.05</p>				
9.	<p>PARTITIONS -</p> <p>Between grade floor occupants not standard</p>	<p>.02</p>				

10.	<p>PLATE GLASS - In outside wall, or walls, of stucco or better classification</p>	.01
12.	<p>PARAPETS - For each 6 inches less than standard height, each wall Not standard in thickness, for each deficiency of 4 inches, each wall Not coped, or HT on B or HTB wall, each wall Maximum charge Applicable only to B and HTB buildings. No charge if three stories higher than exposure, if over 20 feet from exposure; if exposed only by one-story building having 150 square feet or less floor area. Parapets to be considered exposed where risk adjoining, or not detached over 15 feet, extends beyond building over 5 feet. NOTE 1: When charge is made for frame, iron-clad or stucco addition or warehouse adjoining and communicating with building and such addition or warehouse extends across entire rear or side wall, omit charge for parapets on such side or rear wall. NOTE 2: Such addition or warehouse, not extending entirely across side or rear wall, not to be considered as exposing parapet on such side or rear wall.</p>	.01 .01 .01 .10
13.	<p>ROOF - Wood shingle or board roof (omit charge for Parapets, Cock Loft, Cornice, Skylights and Roof Structures) Mansard roof (omit charge for Parapets, Cock Loft, Cornice, Skylight and Roof Structures)</p>	.25 .15
14.	<p>BLIND ATTIC OR COCK LOFT - (concealed space between ceiling and roof)</p>	.01
15.	<p>CORNICE - Not standard, or over hanging eaves - apply in addition to parapet charge (no charge where cornice is on frame, stucco or iron-clad wall) NOTE: Not applicable to stucco, ICM or ICMS building.</p>	.03
16.	<p>AWNING - Frame, glass, metal or Fire Resistive NOTE: Not applicable (1) if awning not exposed within 0-5 feet (inclusive) by another building or awning (2) where "in block" charge is waived because of same occupants (3) to Brick class, FR and SFR buildings if exposed only by one-story building having 150 square feet or less floor area, (4) for awnings not extending over 24 inches from wall. (Outside stairs, balconies, porches or small frame attachments treat as awning. Make only one charge).</p>	.05
17.	<p>FLOORS - Not standard, all or any part, for each floor except basement (no charge for wood floor on concrete with no air space beneath)</p>	.01
18.	<p>CEILINGS - Not standard, all or any part, for each ceiling except basement</p>	.01

19.	FLOOR OPENINGS - Stairways, well holes, elevators or other floor openings, for each floor not protected as per approved requirement Maximum charge NOTE 1: No charge for floor openings in sections of building occupied by theatre. NOTE 2: No charge if building un-enclosed on two or more sides.	.05 .15
20.	SKYLIGHT, ELEVATOR HEAD OR OTHER ROOF STRUCTURE - 1. Not standard construction and less than 100 square feet, or standard construction, but over 100 square feet, for first 2. For each additional 3. Not standard construction and over 100 square feet, double above charges. NOTE: No charge if building is three stories higher than exposure, or if roof structure is unexposed within 0-20 feet (inclusive). Total roof charges, including parapets, cock loft, cornice, skylights and roof structures not to exceed	.03 .01 .25
21.	LIGHT SHAFTS - Not standard, minimum charge NOTE: Where nonstandard light shafts form part of exterior walls of building, apply proportionate wall charges based upon parallel section of walls.	.05
22.	ADDITIONS OR WAREHOUSES OF D, CD, IC OR STUCCO CONSTRUCTION ADJOINING AND COMMUNICATING - Charge such portion of difference between basis rates as grade floor area of warehouse bears to combined grade floor area of both structures, provided that total warehouse area does not exceed one-half total floor area of both structures, in which case class building according to greater hazard. Both warehouse and building to take same rates.	
22A.	BASEMENT - For any occupancy, room or storage space below grade floor level For each sub-basement NOTE: Not applicable if basement and sub-basement equipped with automatic sprinkler system properly installed or if building is fire resistive or semi-fire resistive.	.10 .07

CREDITS

To apply to Unoccupied Building Rate Only

24.	EXTERIOR - Independent standard fire walls, each side NOTE: Applies to wall "in block" only. For approved coverings to all openings in walls not on street sides, or for no openings in such walls Outside 3-inch standpipe with 2-1/2-inch hose connection at each floor	3% 8% 3%
27.	INTERIOR - Vertical Pipes and Hose - Standard Substandard (For standard requirements see "Standards For Private Fire Protection").	8% 4%

28.	FIRE EXTINGUISHERS - Unless otherwise provided, one approved labeled extinguisher for first 3000 square feet of floor area and one additional extinguisher for each remaining 2000 square feet of floor area, or fraction thereof; decks to be included in floor area; area of each floor and area of each section to be figured separately NOTE: No credit for labeled extinguishers bearing the symbols "EAS" or "OCD."	8%
30.	WATCH SERVICE - (See "Standards") Watchman, inside building with approved labeled clock Watchman, inside building, reporting to approved central station where special messenger is used to ascertain cause of delinquent service WHEN FIRE PROTECTIVE DEVICES , for which credit is provided in the schedules, are properly installed in individual occupancy of a multiple occupancy building, 50% of the regular credit may be allowed to contents so protected.	8% 15%
31.	FLOORS - If at least 90% of floor area Fire Resistive, each If at least 90% of floor area noncombustible surface on wood, each NOTE: No credit for basement floor.	5% 2%
32.	AREA - For each 1000 square feet of ground floor area less than 3500 square feet retail occupancy or 5000 square feet wholesale occupancy OCCUPANCY - Charge as per Occupancy Table. The Following Credits to be Applied to the Occupied Building Rate SUPERIOR CONSTRUCTION (Not cumulative) - If at least 90% open joist construction NOTE: Apply charge for nonstandard ceiling and cock loft, if present in building, even though credit is allowed for 90% open joist. Heavy Timber Construction	2% 5% 50%
	ADD KEY RATE EXPOSURES - As per Tables.	
	DEDUCT: ICM building with strictly noncombustible contents (negligible amount of combustible furniture and fixtures permitted) deduct (Building and Contents), after Key Rate change, if any, has been made NOTE: Applicable only to buildings that are wholly ICM and which are not subject to Range rate. Exceptional Charges - As per Table.	50%

FRAME MERCANTILE SCHEDULE

Single Occupancy
CD, IC and D

(Store Furniture and Fixtures, Iron Safes and Similar Property, Unless Otherwise Provided,
Rate Same as Stock).

STANDARD FOR BUILDING

AREA -
Not to exceed 1500 square feet.
HEIGHT -
Not to exceed one story.

RATING SCHEDULE

1.	BASIS RATE	
	(Single Occupancy) - CD or IC Building	\$1.15
	(Single Occupancy) - D Building	1.40

DEFICIENCY CHARGES

4.	AREA - For each 500 square feet of ground floor area, or fraction thereof, in excess of 1500 square feet (Maximum charge 75¢)	.02
	OMIT AREA OF:	
	1. Additions or sections of stucco or better construction.	
	2. Attached awnings when open on three sides and not used for permanent storage.	
	NOTE: Where one-story open joist buildings have noncombustible contents, reduce area charge 75%. If maximum applies, reduce maximum.	
5.	HEIGHT - For each story above one	.05

CREDITS

To apply to Unoccupied Building Rate Only
INTERIOR -

Vertical Pipes and Hose	
Fire Extinguishers	Same as shown
Automatic Fire Alarm	under Brick
Watch Service	Mercantile Schedule

FLOORS -	
Fire Resistive, each	5%
NOTE 1: No credit for basement floor.	
NOTE 2: When Fire Protective Devices, except automatic sprinklers for which credit is provided in the schedules, are properly installed in individual risks of Frame Range or individual occupancy of a multiple occupancy building, 50% of the regular credit may be allowed to Contents so protected.	

OCCUPANCY -

Charge as per Occupancy Table.

ADD KEY RATE

EXPOSURES -

As per Tables.

EXCEPTIONAL CHARGES -

As per Table.

NOTE: When a building now occupied as a dwelling has had its grade floor, or a portion thereof in excess of 500 square feet, formerly occupied for Mercantile purposes and which may again be so occupied, treat such building as a Mercantile and apply Occupancy Table Charge for Dwelling in Mercantile Building.

Exception: In case the grade floor area of a building as above described does not exceed 2000 square feet, and provided the portion formerly occupied for Mercantile purposes has been converted into actual living quarters (with all Mercantile features eliminated from the interior), and provided the entire building is occupied solely as a Dwelling, rate such risk as a Dwelling under Special Dwelling Schedule.

CONVENIENT AREA CHARGE REFERENCE TABLE FOR FRAME MERCANTILE RISKS
(RETAIL AND/OR WHOLESALE OCCUPANCY)

AREA MORE THAN	BUT NOT OVER	CHARGE
1500 sq. ft.	2000 sq. ft.	\$.02
2000 sq. ft.	2500 sq. ft.	.04
2500 sq. ft.	3000 sq. ft.	.06
3000 sq. ft.	3500 sq. ft.	.08
3500 sq. ft.	4000 sq. ft.	.10
4000 sq. ft.	4500 sq. ft.	.12
4500 sq. ft.	5000 sq. ft.	.14
5000 sq. ft.	5500 sq. ft.	.16
5500 sq. ft.	6000 sq. ft.	.18
6000 sq. ft.	6500 sq. ft.	.20
6500 sq. ft.	7000 sq. ft.	.22
7000 sq. ft.	7500 sq. ft.	.24
7500 sq. ft.	8000 sq. ft.	.26
8000 sq. ft.	8500 sq. ft.	.28
8500 sq. ft.	9000 sq. ft.	.30
9000 sq. ft.	9500 sq. ft.	.32
9500 sq. ft.	10000 sq. ft.	.34
10000 sq. ft.	10500 sq. ft.	.36
10500 sq. ft.	11000 sq. ft.	.38
11000 sq. ft.	11500 sq. ft.	.40
11500 sq. ft.	12000 sq. ft.	.42
12000 sq. ft.	12500 sq. ft.	.44
12500 sq. ft.	13000 sq. ft.	.46
13000 sq. ft.	13500 sq. ft.	.48
13500 sq. ft.	14000 sq. ft.	.50
14000 sq. ft.	14500 sq. ft.	.52
14500 sq. ft.	15000 sq. ft.	.54
15000 sq. ft.	15500 sq. ft.	.56
15500 sq. ft.	16000 sq. ft.	.58
16000 sq. ft.	16500 sq. ft.	.60
16500 sq. ft.	17000 sq. ft.	.62
17000 sq. ft.	17500 sq. ft.	.64
17500 sq. ft.	18000 sq. ft.	.66
18000 sq. ft.	18500 sq. ft.	.68
18500 sq. ft.	19000 sq. ft.	.70
19000 sq. ft.	19500 sq. ft.	.72
19500 sq. ft.	20000 sq. ft.	.74
20000 sq. ft.	MAXIMUM	.75

FRAME RANGES AND FRAME BUILDINGS WITH MORE THAN ONE OCCUPANT

Range rate to be set, or fixed, by the building in range (according to Single Occupancy Schedule) producing the highest charge by adding basis, construction, area and height charges, and deducting floor credit, if applicable.

Add for each additional grade floor occupant or additional building in range (only one additional occupant charge to be made from buildings occupied by same occupant) \$.50

Exception: When rating frame or ironclad mini-storage warehouses, defined as multiple unit storage buildings in which lessees have direct access only to their leased space compartments, the maximum additional grade floor occupant charge in a single building and the maximum additional occupant charge to be applied in a frame range rate from a mini-storage warehouse building shall be limited as follows:

Key Rate	Maximum Additional Occupant Charge
1¢ - .40¢	\$1.00
.41¢ - .80¢	\$1.50
.81¢ - \$1.00	\$2.00

Add for each special class building actually within range distance of frame building or frame range .20

FIRST KEY: 1¢ to 40¢

All buildings except Special Class risks shall be deemed continuous or in range until a single clear space of 15 feet occurs, except range not to be carried through Special Class risks that are not actually within 15 feet of Mercantiles or Special Hazards. All Special Class risks within 15 feet of Mercantiles or Special Hazards shall be deemed continuous or in range.

SECOND KEY: 41¢ to 80¢

All buildings except Special Class risks shall be deemed continuous or in range until a single clear space of 20 feet occurs, except range not to be carried through Special Class risks that are not actually within 20 feet of Mercantiles or Special Hazards. All Special Class risks within 20 feet of Mercantiles or Special Hazards shall be deemed continuous or in range.

THIRD KEY: 81¢ AND OVER

All buildings shall be deemed continuous or in range until a single clear space of 25 feet occurs, but Special Class risks over 50 feet added clear space from a Mercantile or Special Hazard shall not be ranged therewith or exposed thereby or thereto.

Not more than seven additional occupants or buildings to be charged for in cities or towns where Key Rate used is 1¢ to 40¢ inclusive, and not more than ten additional occupants or buildings to be charged for in cities and towns where Key Rate used is 41¢ to 80¢ inclusive.

Mercantile or Manufacturing occupancies in basement or above grade floor or vacant grade floor portions to be charged in each case as additional grade floor occupancies.

Grade floor banks or office (other than Post Offices, Telephone, Telegraph or Express Offices) unless in separate buildings, charge for additional occupancy .25

Grade floor portions occupied as dwellings, churches, schools, and libraries to be charged as individual Dwellings in range. (No charge if above grade floor or in basement.)

When charge is made for additional occupants or building in Range, reduce such charge to Contents one-third; maximum reduction 50¢.

The foregoing rule is not applicable to rates on Contents which take same rate as building, as shown in Occupancy Table, nor to Contents of Special Hazards upon which Range rate is based.

If Special Hazard in Range with Mercantile or in multiple occupancy building containing Mercantile occupancy and published rate of the Special Hazard will be higher than published rate applicable to the most hazardous Mercantile in Range or Building, use such Special Hazard as basis for rating range or multiple occupancy building instead of Mercantile basis as set forth above; using one-half Key Rate.

NOTE: When a governing mercantile establishment, having full charge of building or section, subleases portions of its floor space without partitions between occupancies, no charge shall be made for such additional subtenants, but apply one occupancy charge for the entire property, using the highest, unless otherwise provided for.

OCCUPANCY -

Add from Occupancy Table highest charge for any occupancy in Building or Range.

NOTE: If Special Hazard rate is basis for figuring range, charge for Mercantile occupancy as per Occupancy Table to be omitted.

ADD KEY RATE

EXPOSURES -

As per Tables.

Warehouses or dwellings occupied solely by occupants of Frame building or Range not be charged as exposure to Frame building or Range. If within range distance treat as additional area.

Exceptional Charges - As per Tables.

RANGE BUILDING RATE, applicable to all buildings, in range, except - BV, ICM, ICMS and S Buildings or "B" Class Buildings with BV, ICM, ICMS, S or frame side located within the range (i.e., frame or IC Mercantiles and/or Special Hazards located on opposite sides of such buildings and within range distance). Treat such buildings as external exposure to range and rate buildings and contents 25 cents less than published rates of buildings and contents of range. In no case to rate less than if rated under own schedule as individual risk.

NOTE: Such building shall not be considered as breaking range unless it has one brick, stone or concrete wall of standard thickness for one-story building and such wall be without openings. Nor shall occupancy charge for range be taken from such building, unless all frame buildings in range are vacant.

RANGE CONTENTS RATE, applicable to all contents in range, except as above mentioned and contents that take same rate as building, and contents above or below grade floor, as shown in Occupancy Table.

Maximum rate on buildings not to exceed \$12.50

Maximum rate on contents (except those taking building rate) not to exceed 12.00

FRAME BUILDINGS separated by a brick or concrete fire-stop wall, said wall being without openings, of standard thickness for height, rising at least 3 feet above roof of both buildings and flared at right angles at least 5 feet on each side, at each end of each building, no awning over brick portion and if over 60 feet in length wall must be strengthened by piers or pilasters not less than 20 x 20 inches and spaced not over 20 feet from center to center, may be treated for ordinary exposure purpose as equivalent to a clear space of 26 feet; frame to frame exposure at that distance to be charged.

SPECIAL CLASS RISKS IN RANGE

(Other Than Dwellings, Rooming Houses, Apartment Houses and Auto Courts)

RULE 1: In towns where Key Rate is 1¢ to 40¢ (inc.) such Special Class risks not to take Range rates, but to rate under their own schedules, and no exposure charge to be made from Special Class risk located between the Special Class being rated and the Mercantile or Special Hazard exposing. In figuring exposures to Special Class risks use added Clear Spaces. These rules only applicable when Special Class risk is within exposure distance of Mercantile or Special Hazard.

RULE 2: In towns where Key Rate is 41¢ to 80¢ (inc.) such Special Class risks in range to take Range rate less than 15%.

RULE 3: In no case are rates on any Special Class risk in range to be less than if rated on Special Class Schedules.

RANGE EXPOSURE TO SPECIAL CLASS RISKS

(Other Than Dwellings, Rooming Houses, Apartment Houses, and Auto Courts in Towns Where Key Rate used is 1¢ to 40¢ inc.)

RULE 1: Charge from one building only in each direction.

RULE 2: Exposure from Frame Mercantile or Special Hazard buildings in Range: Consider only highest exposure - in each direction; distance to be figured from nearest Mercantile or Special Hazard in Range.

RULE 3: Special Class Risk located between Mercantiles or Special Hazards forming a Range to be exposed by nearest Mercantile or Special Hazard in each direction; the Range in this case is divided for exposure purposes only; and Rule 2 is to be taken into consideration in each division.

KEY RATE CHART
(Continued on following pages)

Key Rate Charge ¢

	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
Credit Percentage																									
50%	00	01	01	02	02	03	03	04	04	05	05	06	06	07	07	08	08	09	09	10	10	11	11	12	12
49%	00	01	01	02	02	03	03	04	04	05	05	06	06	07	07	08	08	09	09	10	10	11	11	12	12
48%	00	01	01	02	02	03	03	04	04	05	05	06	06	07	07	08	08	09	09	10	10	11	11	12	12
47%	00	01	01	02	02	03	03	04	04	05	05	06	06	07	07	08	08	08	09	09	10	10	11	11	12
46%	00	01	01	02	02	03	03	04	04	05	05	06	06	07	07	08	08	08	09	09	10	10	11	11	12
45%	00	01	01	02	02	03	03	04	04	04	05	05	06	06	07	07	08	08	09	09	10	10	11	11	12
44%	00	01	01	02	02	03	03	04	04	04	05	05	06	06	07	07	07	08	08	09	09	10	10	11	11
43%	00	01	01	02	02	03	03	03	04	04	05	05	06	06	07	07	08	08	09	09	10	10	11	11	12
42%	00	01	01	02	02	03	03	03	04	04	05	05	06	06	07	07	08	08	08	09	09	10	10	11	12
41%	00	01	01	02	02	02	03	03	04	04	05	05	05	06	06	07	07	07	08	08	09	09	10	10	11
40%	00	01	01	02	02	02	03	03	04	04	05	05	06	06	07	07	08	08	08	09	09	10	10	11	12
39%	00	01	01	02	02	02	03	03	04	04	04	05	05	05	06	06	07	07	08	08	08	09	09	10	11
38%	00	01	01	02	02	02	03	03	03	04	04	05	05	05	06	06	06	07	07	08	08	08	09	09	10
37%	00	01	01	01	02	02	03	03	03	04	04	05	05	06	06	06	07	07	08	08	08	09	09	10	11
36%	00	01	01	01	02	02	03	03	03	04	04	04	05	05	05	06	06	06	07	07	08	08	08	09	09
35%	00	01	01	01	02	02	02	03	03	03	04	04	05	05	05	06	06	06	07	07	08	08	08	09	09
34%	00	01	01	01	02	02	02	03	03	03	04	04	04	05	05	05	06	06	06	07	07	07	08	08	08
33%	00	01	01	01	02	02	02	03	03	03	04	04	04	05	05	05	06	06	06	07	07	07	08	08	08
32%	00	01	01	01	02	02	02	03	03	03	04	04	04	04	05	05	05	06	06	06	07	07	07	08	08
31%	00	01	01	01	02	02	02	03	03	03	04	04	04	05	05	05	06	06	06	07	07	07	08	08	08
30%	00	01	01	01	01	02	02	02	03	03	03	04	04	04	04	05	05	05	06	06	06	07	07	07	08
29%	00	01	01	01	01	02	02	02	03	03	03	03	04	04	04	04	05	05	05	06	06	06	06	07	07
28%	00	01	01	01	01	02	02	02	03	03	03	03	04	04	04	04	05	05	05	06	06	06	06	07	07
27%	00	00	01	01	01	02	02	02	03	03	03	04	04	04	04	04	05	05	05	06	06	06	06	07	07
26%	00	00	01	01	01	02	02	02	03	03	03	03	04	04	04	04	04	05	05	05	06	06	06	06	06
25%	00	00	01	01	01	01	02	02	02	03	03	03	03	04	04	04	04	04	05	05	05	06	06	06	06
24%	00	00	01	01	01	01	02	02	02	03	03	03	03	04	04	04	04	04	05	05	05	06	06	06	06
23%	00	00	01	01	01	01	02	02	02	03	03	03	03	03	04	04	04	04	04	05	05	05	06	06	06
22%	00	00	01	01	01	01	02	02	02	03	03	03	03	03	04	04	04	04	04	05	05	05	06	06	06
21%	00	00	01	01	01	01	02	02	02	03	03	03	03	03	04	04	04	04	04	05	05	05	06	06	06
20%	00	00	01	01	01	01	02	02	02	03	03	03	03	03	03	04	04	04	04	04	05	05	05	06	06
19%	00	00	01	01	01	01	02	02	02	03	03	03	03	03	03	04	04	04	04	04	05	05	05	06	06
18%	00	00	01	01	01	01	01	02	02	02	03	03	03	03	03	03	04	04	04	04	04	05	05	05	06
17%	00	00	01	01	01	01	01	02	02	02	02	02	02	03	03	03	03	03	03	03	04	04	04	04	04
16%	00	00	00	01	01	01	01	01	01	01	02	02	02	02	02	03	03	03	03	03	03	04	04	04	04
15%	00	00	00	01	01	01	01	01	01	01	02	02	02	02	02	02	03	03	03	03	03	03	04	04	04
14%	00	00	00	01	01	01	01	01	01	01	02	02	02	02	02	02	02	03	03	03	03	03	03	03	03
13%	00	00	00	01	01	01	01	01	01	01	02	02	02	02	02	02	02	02	02	02	03	03	03	03	03
12%	00	00	00	00	01	01	01	01	01	01	01	02	02	02	02	02	02	02	02	02	02	02	02	03	03
11%	00	00	00	00	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	02	02	02	02	02
10%	00	00	00	00	00	01	01	01	01	01	01	01	01	01	01	02	02	02	02	02	02	02	02	02	02
09%	00	00	00	00	00	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01
08%	00	00	00	00	00	00	01	01	01	01	01	01	01	01	01	01	01	01	01	02	02	02	02	02	02
07%	00	00	00	00	00	00	00	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	02	02	02
06%	00	00	00	00	00	00	00	00	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01
05%	00	00	00	00	00	00	00	00	00	00	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01
04%	00	00	00	00	00	00	00	00	00	00	00	00	00	01	01	01	01	01	01	01	01	01	01	01	01
03%	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	01	01	01	01	01	01	01	01
02%	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00
01%	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00

In the chart above, the top horizontal line is the amount of the Key Rate charge. The first vertical column is the % of credit to be applied. To determine the amount of Key Rate charge to be applied, find the applicable Key Rate in the top line and come down the vertical column to the horizontal line of the % to be applied as shown in the published rate. Where the two columns intersect, the amount of Key Rate charge to be applied will be shown. This same procedure is to be followed for Building and Contents.

i.e. If the Current Key Rate is 20¢, find the 20 column in the first horizontal line. If the percentage to be applied as shown in the published rate 60%, drop down the 20 vertical column to the 60% horizontal column. Where the two columns intersect, 12¢ will be shown. This is the amount of Key Rate charge to be applied to the published rate.

KEY RATE CHART
(continued on following pages)

Key Rate Charge ¢	Credit Percentage																									
	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	
26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	49	
25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	48	
25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	47	47	
25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	47	47	
25	26	27	28	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	46	47	
24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	46	46	
24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	46	46	
24	25	26	27	28	29	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	45	46	
24	25	25	26	27	28	29	30	31	32	33	34	35	35	36	37	38	39	40	41	42	43	44	45	45	45	
23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	40	41	42	43	44	45	44	45	
23	24	25	26	27	28	28	29	30	31	32	33	34	35	36	36	37	38	39	40	41	42	43	44	44	44	
23	24	25	26	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	44	44	
23	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	40	41	42	43	44	43	43	
22	23	24	25	26	27	28	28	29	30	31	32	33	34	35	36	37	38	39	40	40	41	42	43	44	43	
22	23	24	25	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	43	42	
22	23	24	24	25	26	27	28	29	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	42	42	
22	22	23	24	25	26	27	27	28	29	30	31	32	33	34	35	36	37	37	38	39	40	41	42	41	41	
21	22	23	24	25	25	26	27	28	29	30	30	31	32	33	34	35	36	37	38	39	40	41	42	41	41	
21	22	23	23	24	25	26	27	28	28	29	30	31	32	32	33	34	35	36	36	37	38	39	40	40	40	
21	22	22	23	24	25	26	26	27	28	29	30	30	31	32	33	34	34	35	36	37	38	38	39	40	40	
21	21	22	23	24	24	25	26	27	28	28	29	30	31	32	32	33	34	35	36	36	37	38	39	39	39	
20	21	22	23	23	24	25	26	27	27	28	29	30	30	31	32	33	34	34	35	36	37	37	38	39	39	
20	21	22	22	23	24	25	25	26	27	28	28	29	30	31	32	32	33	34	35	35	36	37	38	38	38	
20	21	21	22	23	24	24	25	26	27	27	28	29	30	30	31	32	33	34	35	36	36	37	38	37	38	
19	20	21	22	22	23	24	25	25	26	27	28	28	29	30	31	32	33	34	34	35	36	37	37	38	37	
19	20	21	21	22	23	24	24	25	26	27	27	28	29	30	30	31	32	33	33	34	35	36	36	37	37	
19	20	20	21	22	23	23	24	25	26	26	27	28	28	29	30	31	31	32	33	34	34	35	36	35	36	
19	19	20	21	22	22	23	24	24	25	26	27	27	28	29	30	30	31	32	32	33	34	35	35	35	36	
18	19	20	21	21	22	23	23	24	25	26	26	27	28	29	30	31	31	32	33	33	34	35	35	35	35	
18	19	20	20	21	22	22	23	24	24	25	26	27	27	28	29	30	31	31	32	33	34	34	35	34	35	
18	19	19	20	21	21	22	23	23	24	25	26	26	27	28	28	29	30	30	31	32	32	33	34	34	34	
18	18	19	20	20	21	22	22	23	24	24	25	26	27	27	28	29	29	30	31	31	32	33	33	34	34	
17	18	19	19	20	21	21	22	23	23	24	25	26	27	27	28	29	29	30	31	31	32	33	33	33	33	
17	18	18	19	20	20	21	22	22	23	24	24	25	26	27	28	28	29	29	30	30	31	32	32	33	33	
17	18	18	19	19	20	21	21	22	23	23	24	25	25	26	27	27	28	29	29	30	31	31	32	32	32	
17	17	18	19	19	20	20	21	22	22	23	24	24	25	26	26	27	28	28	29	29	30	31	31	31	32	
16	17	18	18	19	20	20	21	21	22	23	23	24	25	26	26	27	28	28	29	29	30	30	31	31	31	
16	17	17	18	19	19	20	20	21	22	22	23	24	24	25	25	26	27	27	28	29	29	30	30	30	31	
16	16	17	18	18	19	20	20	21	22	23	23	24	24	25	26	26	27	27	28	29	29	30	30	30	30	
16	16	17	17	18	19	19	20	20	21	22	22	23	23	24	25	26	26	27	28	28	29	29	29	30	30	
15	16	17	17	18	18	19	19	20	21	21	22	22	23	24	24	25	26	27	27	28	28	29	29	29	29	
15	16	16	17	17	18	19	19	20	20	21	21	22	23	23	24	24	25	26	26	27	27	28	28	28	28	
15	15	16	17	17	18	18	19	19	20	21	21	22	22	23	23	24	25	26	26	27	27	28	28	28	28	
15	15	16	16	17	17	18	18	19	20	20	21	21	22	22	23	24	24	25	26	26	27	27	28	27	28	
14	15	15	16	16	17	18	18	19	19	20	20	21	21	22	23	24	24	25	26	26	27	27	28	27	27	
14	15	15	16	16	17	17	18	18	19	19	20	21	21	22	23	23	24	24	25	26	26	27	27	27	27	
14	14	15	15	16	16	17	17	18	19	19	20	20	21	21	22	22	23	23	24	24	25	25	26	26	26	
14	14	15	15	16	16	17	17	18	18	19	19	20	20	21	21	22	22	23	23	24	24	25	25	26	26	
13	14	14	15	15	16	16	17	17	18	18	19	19	20	20	21	21	22	22	23	23	24	24	25	25	26	

Use the chart above, the top horizontal line is the amount of the Key Rate charge. The first vertical column is the % of credit to be applied. To determine the amount of Key Rate charge to be applied, find the applicable Key Rate in the top line and come down the vertical column to the horizontal line of the % to be applied as shown in the published rate. Where the two columns intersect, the amount of Key Rate charge to be applied will be shown. This same procedure is to be followed for Building and Contents.

If the Current Key Rate is 20¢, find the 20 column in the first horizontal line. If the percentage to be applied as shown in the published rate is 60%, drop down the 20 vertical column to the 60% horizontal column. Where the two columns intersect, 12¢ will be shown. This is the amount of Key Rate charge to be applied to the published rate.

KEY RATE CHART
(Continued on following pages)

Key Rate Charge ¢

	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	
Credit Percentage																										
50%	13	13	14	14	15	15	16	16	17	17	18	18	19	19	20	20	21	21	22	22	23	23	24	24	25	
49%	13	13	14	14	15	15	16	16	17	17	18	18	19	19	20	20	21	21	22	22	23	23	24	24	24	
48%	12	13	13	14	14	15	15	16	16	17	17	18	18	19	19	20	20	21	21	22	22	23	24	24	24	
47%	12	13	13	14	14	15	15	16	16	16	17	17	18	18	19	19	20	20	21	21	22	22	23	23	23	
46%	12	12	13	13	14	14	15	15	16	16	17	17	18	18	19	19	20	20	21	21	22	22	23	23	23	
45%	12	12	13	13	13	14	14	15	15	16	16	17	17	18	18	18	19	19	20	20	21	21	22	22	22	
44%	11	12	12	13	13	14	14	15	15	16	16	17	17	18	18	18	19	19	20	20	21	21	22	22	22	
43%	11	12	12	12	13	13	14	14	15	15	16	16	17	17	18	18	18	19	19	20	20	21	21	21	21	
42%	11	11	12	12	13	13	13	14	14	15	15	16	16	16	17	17	18	18	18	19	19	20	20	21	21	
41%	11	11	11	12	12	13	13	14	14	15	15	16	16	16	16	17	17	18	18	18	19	19	20	20	20	
40%	10	11	11	12	12	13	13	14	14	15	15	16	16	16	16	17	17	18	18	18	19	19	20	20	20	
39%	10	11	11	11	12	12	13	13	14	14	15	15	16	16	16	16	17	17	18	18	18	19	19	20	20	
38%	10	10	11	11	11	12	12	13	13	13	14	14	15	15	16	16	16	16	17	17	17	18	18	19	19	
37%	10	10	10	11	11	11	12	12	13	13	13	14	14	15	15	16	16	16	17	17	17	18	18	19	19	
36%	09	10	10	10	11	11	12	12	13	13	13	14	14	15	15	16	16	16	17	17	17	18	18	19	19	
35%	09	09	10	10	10	11	11	12	12	12	13	13	13	14	14	14	15	15	15	16	16	16	17	17	17	
34%	09	09	10	10	10	11	11	11	12	12	12	13	13	13	14	14	15	15	15	16	16	16	17	17	17	
33%	09	09	09	10	10	10	11	11	11	12	12	13	13	13	14	14	14	15	15	15	16	16	16	16	16	
32%	08	09	09	09	10	10	10	11	11	11	12	12	12	13	13	13	13	14	14	14	15	15	15	16	16	
31%	08	08	09	09	09	10	10	10	11	11	11	11	12	12	12	13	13	13	14	14	15	15	15	15	15	
30%	08	08	08	09	09	09	10	10	10	10	11	11	11	12	12	12	13	13	13	14	14	14	14	15	15	
29%	08	08	08	08	09	09	09	10	10	10	10	11	11	11	12	12	12	13	13	13	13	14	14	14	14	
28%	07	08	08	08	08	09	09	09	10	10	10	10	11	11	11	11	12	12	13	13	13	13	14	14	14	
27%	07	07	08	08	08	08	09	09	09	09	10	10	10	11	11	11	11	12	12	12	13	13	13	13	13	
26%	07	07	07	08	08	08	08	08	09	09	09	09	10	10	10	10	11	11	11	11	12	12	12	13	13	
25%	06	07	07	07	07	08	08	08	08	08	09	09	09	10	10	10	10	10	11	11	11	12	12	12	12	
24%	06	06	07	07	07	07	08	08	08	08	08	09	09	09	10	10	10	10	10	11	11	11	12	12	12	
23%	06	06	06	07	07	07	07	08	08	08	08	08	09	09	09	09	09	10	10	10	11	11	11	11	11	
22%	06	06	06	06	07	07	07	07	07	08	08	08	08	09	09	09	09	09	10	10	10	10	11	11	11	
21%	05	06	06	06	06	07	07	07	07	07	08	08	08	08	08	08	09	09	09	09	09	10	10	10	10	
20%	05	05	06	06	06	06	06	07	07	07	07	07	08	08	08	08	08	08	09	09	09	09	10	10	10	
19%	05	05	05	06	06	06	06	06	06	07	07	07	07	07	08	08	08	08	08	09	09	09	09	09	09	
18%	05	05	05	05	05	06	06	06	06	06	06	07	07	07	07	07	08	08	08	08	08	08	09	09	09	
17%	04	05	05	05	05	05	05	06	06	06	06	06	06	07	07	07	07	08	08	08	08	08	08	08	08	
16%	04	04	04	05	05	05	05	05	05	06	06	06	06	06	06	07	07	07	07	07	07	07	07	07	07	
15%	04	04	04	04	04	05	05	05	05	05	05	06	06	06	06	06	06	06	06	06	06	06	07	07	07	
14%	04	04	04	04	04	04	04	05	05	05	05	05	05	05	05	05	06	06	06	06	06	06	07	07	07	
13%	03	04	04	04	04	04	04	04	04	05	05	05	05	05	05	05	05	06	06	06	06	06	06	06	06	
12%	03	03	03	03	04	04	04	04	04	04	04	04	05	05	05	05	05	05	05	05	05	05	06	06	06	
11%	03	03	03	03	03	03	04	04	04	04	04	04	04	04	04	04	05	05	05	05	05	05	05	05	05	
10%	03	03	03	03	03	03	03	03	03	03	03	03	04	04	04	04	04	04	04	04	04	05	05	05	05	
09%	02	02	03	03	03	03	03	03	03	03	03	03	03	03	04	04	04	04	04	04	04	04	04	04	04	
08%	02	02	02	02	02	02	03	03	03	03	03	03	03	03	03	03	03	03	03	03	03	03	04	04	04	
07%	02	02	02	02	02	02	02	02	02	02	02	02	03	03	03	03	03	03	03	03	03	03	03	03	03	
06%	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	03	03	03	03	03	03	03	03	
05%	01	01	01	01	01	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	
04%	01	01	01	01	01	01	01	01	01	01	01	01	01	02	02	02	02	02	02	02	02	02	02	02	02	
03%	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	
02%	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	
01%	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	00	

In the chart above, the top horizontal line is the amount of the Key Rate charge. The first vertical column is the % of credit to be applied. To determine the amount of Key Rate charge to be applied, find the applicable Key Rate in the top line and come down the vertical column to the horizontal line of the % to be applied as shown in the published rate. Where the two columns intersect, the amount of Key Rate charge to be applied will be shown. This same procedure is to be followed for Building and Contents.

i.e. If the Current Key Rate is 20¢, find the 20 column in the first horizontal line. If the percentage to be applied as shown in the published rate 60%, drop down the 20 vertical column to the 60% horizontal column. Where the two columns intersect, 12¢ will be shown. This is the amount of Key Rate charge to be applied to the published rate.

KEY RATE CHART

(continued on following pages)

Key Rate Charge ¢

	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
%	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
%	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
%	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
%	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73
%	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73
%	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72
%	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72
%	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
%	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
%	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
%	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
%	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
%	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
%	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
%	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
%	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
%	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
%	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
%	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
%	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
%	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
%	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
%	40	41	41	42	43	44	45	46	47	48	49	50	51	51	52	53	54	55	55	56	57	58	59	60	61
%	39	40	41	42	43	44	45	46	47	48	49	50	51	52	52	53	54	55	55	56	57	58	59	60	61
%	39	40	40	41	42	43	44	45	46	46	47	48	49	49	50	51	52	52	53	54	55	55	56	57	58
%	38	39	40	40	41	42	43	44	45	46	46	47	48	49	49	50	51	52	53	54	55	55	56	57	58
%	38	38	39	40	41	41	42	43	44	45	46	47	47	48	49	50	50	51	52	53	54	55	55	56	57
%	37	38	39	39	40	41	42	42	43	44	45	46	47	47	48	49	50	50	51	52	53	54	55	55	56
%	37	37	38	39	40	40	41	42	42	43	44	45	46	47	48	48	49	50	50	51	52	53	54	55	56
%	36	37	38	38	39	40	40	41	42	43	44	45	46	47	48	48	49	50	50	51	52	53	54	55	56
%	36	36	37	38	38	39	40	41	41	42	43	44	45	46	47	48	48	49	50	50	51	52	53	54	55
%	35	36	37	37	38	39	40	41	41	42	43	44	45	46	46	47	48	49	50	50	51	52	53	54	55
%	35	35	36	37	37	38	39	40	41	41	42	43	44	45	46	46	47	48	49	50	50	51	52	53	54
%	34	35	36	36	37	38	39	40	40	41	42	42	43	44	45	46	46	47	48	49	50	50	51	52	53
%	34	34	35	36	36	37	38	39	40	40	41	42	42	43	44	45	46	47	48	49	50	50	51	52	53
%	33	34	34	35	36	37	38	39	40	41	41	42	42	43	44	45	46	47	48	49	50	50	51	52	53
%	33	33	34	35	35	36	37	38	39	40	40	41	42	42	43	44	45	45	46	47	48	49	50	51	52
%	32	33	33	34	35	35	36	37	38	39	40	40	41	42	42	43	44	45	45	46	47	48	49	50	51
%	32	32	33	33	34	35	35	36	37	38	39	40	40	41	42	42	43	44	45	45	46	47	48	49	50
%	31	32	32	33	34	34	35	36	37	37	38	39	40	40	41	41	42	43	43	44	45	45	46	47	48
%	31	31	32	32	33	34	35	35	36	37	37	38	39	40	40	41	41	42	43	43	44	45	45	46	47
%	30	31	31	32	32	33	34	35	35	36	37	37	38	39	40	40	41	41	42	42	43	44	45	45	46
%	30	30	31	31	32	32	33	34	35	35	36	37	37	38	39	40	40	41	41	42	42	43	44	45	46
%	29	30	30	31	31	32	32	33	34	35	35	36	37	38	39	40	40	41	41	42	42	43	44	45	46
%	29	29	30	30	31	31	32	32	33	34	35	35	36	37	38	39	40	40	41	41	42	42	43	44	45
%	28	29	29	30	30	31	31	32	32	33	34	35	35	36	37	37	38	39	40	40	41	41	42	43	44
%	28	28	29	29	30	30	31	31	32	32	33	33	34	35	35	36	37	37	38	39	40	40	41	42	43
%	27	28	28	29	29	30	30	31	31	32	32	33	34	35	36	36	37	37	38	39	40	40	41	42	43
%	27	27	28	28	29	29	30	30	31	31	32	32	33	34	35	35	36	37	37	38	39	40	40	41	42
%	26	27	27	28	28	29	29	30	30	31	31	32	32	33	34	35	35	36	37	37	38	39	40	40	41

In the chart above, the top horizontal line is the amount of the Key Rate charge. The first vertical column is the % of credit to be applied. To determine the amount of Key Rate charge to be applied, find the applicable Key Rate in the top line and come down the vertical column to the horizontal line of the % to be applied as shown in the published rate. Where the two columns intersect, the amount of Key Rate charge to be applied will be shown. This same procedure is to be followed for Building and Contents.

If the Current Key Rate is 20c, find the 20 column in the first horizontal line. If the percentage to be applied as shown in the published rate is 60%, drop down the 20 vertical column to the 60% horizontal column. Where the two columns intersect, 12c will be shown. This is the amount of Key Rate charge to be applied to the published rate.

KEY RATE CHART
(Continued on following pages)

Key Rate Charge ¢

	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Credit Percentage																									
50%	25	26	26	27	27	28	28	29	29	30	30	31	31	32	32	33	33	34	34	35	35	36	36	37	37
49%	25	25	26	26	27	27	28	28	29	29	30	30	31	31	32	32	33	33	34	34	35	35	36	36	37
48%	24	25	25	26	26	27	27	28	28	29	29	30	30	31	31	32	32	33	33	34	34	35	35	36	37
47%	24	24	25	25	26	26	27	27	28	28	29	29	30	30	31	31	31	32	32	33	33	34	34	35	36
46%	23	24	24	25	25	26	26	27	27	28	28	29	29	30	30	31	31	32	32	33	33	34	34	35	36
45%	23	23	24	24	25	25	26	26	27	27	28	28	29	29	30	30	31	31	31	32	32	33	33	34	35
44%	22	23	23	24	24	25	25	26	26	26	27	27	28	28	29	29	29	30	30	31	31	32	32	33	34
43%	22	22	23	23	24	24	25	25	26	26	27	27	28	28	29	29	29	30	30	31	31	31	32	32	33
42%	21	22	22	23	23	24	24	25	25	26	26	27	27	28	28	29	29	29	30	30	31	31	31	32	33
41%	21	21	22	22	23	23	23	24	24	25	25	25	26	26	27	27	27	28	28	29	29	30	30	31	32
40%	20	21	21	22	22	23	23	24	24	25	25	26	26	27	27	28	28	29	29	30	30	31	31	32	33
39%	20	20	21	21	22	22	23	23	24	24	25	25	26	26	27	27	28	28	29	29	30	30	31	31	32
38%	19	20	20	21	21	22	22	22	23	23	24	24	24	25	25	25	26	26	27	27	27	28	28	29	30
37%	19	19	20	20	20	21	21	22	22	23	23	23	24	24	25	25	26	26	27	27	28	28	29	30	31
36%	18	19	19	20	20	20	21	21	22	22	23	23	23	24	24	25	25	26	26	27	27	28	28	29	30
35%	18	18	19	19	19	20	20	20	21	21	21	22	22	22	23	23	23	24	24	24	25	25	26	26	27
34%	17	18	18	18	19	19	19	20	20	20	21	21	22	22	22	23	23	23	24	24	24	25	25	26	27
33%	17	17	17	18	18	18	19	19	19	20	20	20	21	21	22	22	23	23	24	24	24	25	25	26	27
32%	16	17	17	17	18	18	18	19	19	19	20	20	20	21	21	21	22	22	23	23	23	24	24	25	26
31%	16	16	16	17	17	17	18	18	18	19	19	19	20	20	20	20	21	21	22	22	23	23	24	24	25
30%	15	16	16	16	16	17	17	17	18	18	18	19	19	19	19	20	20	21	21	22	22	23	23	24	25
29%	15	15	15	16	16	16	17	17	17	17	18	18	18	19	19	19	19	20	20	21	21	21	22	22	23
28%	14	15	15	15	15	16	16	16	17	17	17	18	18	18	19	19	19	19	20	20	21	21	21	22	23
27%	14	14	14	15	15	15	16	16	16	16	17	17	17	18	18	18	18	18	19	19	20	20	20	21	22
26%	13	14	14	14	14	15	15	15	15	16	16	16	16	17	17	17	17	18	18	18	18	19	19	19	20
25%	13	13	13	13	14	14	14	14	15	15	15	15	16	16	16	16	17	17	17	17	18	18	18	19	20
24%	12	12	13	13	13	13	14	14	14	14	14	15	15	15	16	16	16	16	16	17	17	17	18	18	19
23%	12	12	12	12	13	13	13	13	14	14	14	14	14	15	15	15	15	16	16	16	16	17	17	18	19
22%	11	11	12	12	12	12	13	13	13	13	13	14	14	14	14	15	15	15	15	16	16	16	16	17	18
21%	11	11	11	11	12	12	12	12	13	13	13	13	13	14	14	14	14	14	15	15	15	16	16	16	17
20%	10	10	11	11	11	11	12	12	12	12	12	13	13	13	13	13	13	14	14	14	14	14	15	15	16
19%	10	10	10	10	10	11	11	11	11	11	12	12	12	12	12	13	13	13	13	13	13	14	14	14	15
18%	09	09	10	10	10	10	10	10	11	11	11	11	12	12	12	12	12	12	13	13	13	13	14	14	15
17%	09	09	09	09	09	10	10	10	10	10	10	11	11	11	11	11	11	12	12	12	12	13	13	13	14
16%	08	08	08	09	09	09	09	09	09	10	10	10	10	10	10	11	11	11	11	11	11	12	12	12	13
15%	08	08	08	08	08	08	09	09	09	09	09	09	09	10	10	10	10	10	10	10	11	11	11	11	12
14%	07	07	07	08	08	08	08	08	08	08	08	09	09	09	09	09	09	09	10	10	10	10	10	10	11
13%	07	07	07	07	07	07	07	08	08	08	08	08	08	08	08	08	09	09	09	09	09	09	09	10	11
12%	06	06	06	06	07	07	07	07	07	07	07	07	08	08	08	08	08	08	08	08	08	09	09	09	10
11%	06	06	06	06	06	06	06	06	06	06	07	07	07	07	07	07	07	07	08	08	08	08	08	08	09
10%	05	05	05	05	05	06	06	06	06	06	06	06	06	06	06	06	07	07	07	07	07	07	07	07	08
09%	05	05	05	05	05	05	05	05	05	05	05	05	06	06	06	06	06	06	06	06	06	06	06	07	08
08%	04	04	04	04	04	04	05	05	05	05	05	05	05	05	05	05	05	05	05	06	06	06	06	06	07
07%	04	04	04	04	04	04	04	04	04	04	04	04	04	04	04	04	05	05	05	05	05	05	05	05	06
06%	03	03	03	03	03	03	03	03	03	04	04	04	04	04	04	04	04	04	04	04	04	04	04	04	05
05%	03	03	03	03	03	03	03	03	03	03	03	03	03	03	03	03	03	03	03	03	03	03	04	04	05
04%	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	03
03%	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	03
02%	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	02
01%	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	02

In the chart above, the top horizontal line is the amount of the Key Rate charge. The first vertical column is the % of credit to be applied. To determine the amount of Key Rate charge to be applied, find the applicable Key Rate in the top line and come down the vertical column to the horizontal line of the % to be applied as shown in the published rate. Where the two columns intersect, the amount of Key Rate charge to be applied will be shown. This same procedure is to be followed for Building and Contents.

i.e. If the Current Key Rate is 20¢, find the 20 column in the first horizontal line. If the percentage to be applied as shown in the published rate 60%, drop down the 20 vertical column to the 60% horizontal column. Where the two columns intersect, 12¢ will be shown. This is the amount of Key Rate charge to be applied to the published rate.

KEY RATE CHART
(continued on following pages)

Key Rate Charge ¢	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
60%	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
59%	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
58%	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98
57%	74	75	76	77	78	79	80	81	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97
56%	73	74	75	76	77	78	79	80	81	82	83	84	84	85	86	87	88	89	90	91	92	93	94	95	96
55%	72	73	74	75	76	77	78	79	80	81	82	83	84	85	85	86	87	88	89	90	91	92	93	94	95
54%	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95
53%	71	72	73	73	74	75	76	77	78	79	80	81	82	83	84	85	86	86	87	88	89	90	91	92	93
52%	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	86	87	88	89	90	91	92	93
51%	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	86	87	88	89	90	91	92
50%	68	69	70	71	72	73	74	75	76	76	77	78	79	80	81	82	83	84	85	85	86	87	88	89	90
49%	68	69	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	85	86	87	88	89	90
48%	67	68	69	70	71	72	73	74	75	76	77	77	78	79	80	81	82	83	84	84	85	86	87	88	89
47%	66	67	68	69	70	71	72	73	74	75	76	77	77	78	79	80	81	82	83	84	84	85	86	87	88
46%	65	66	67	68	69	70	71	71	72	73	74	75	76	77	77	78	79	80	81	82	83	83	84	85	86
45%	64	65	66	67	68	69	70	71	71	72	73	74	75	76	77	78	79	80	81	82	82	83	84	85	86
44%	64	65	66	66	67	68	69	70	71	71	72	73	74	75	76	76	77	78	79	80	81	81	82	83	84
43%	63	64	65	66	66	67	68	69	70	71	71	72	73	74	75	76	76	77	78	79	80	81	81	82	83
42%	62	63	64	65	66	67	68	69	70	71	71	72	73	74	75	75	76	77	78	79	80	80	81	82	83
41%	62	63	64	64	65	66	67	68	69	70	71	72	73	74	75	75	76	77	78	79	79	80	81	82	83
40%	61	62	63	64	65	66	67	68	69	70	71	72	73	74	74	75	76	77	78	79	80	80	81	82	83
39%	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
38%	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83
37%	59	59	60	61	62	63	64	65	65	66	67	68	69	69	70	71	72	73	74	75	75	76	77	78	79
36%	58	59	59	60	61	62	63	64	65	65	66	67	68	68	69	70	71	72	73	74	75	76	77	78	79
35%	57	58	59	59	60	61	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
34%	56	57	58	58	59	60	61	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78
33%	55	56	57	58	59	60	61	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78
32%	55	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78
31%	54	55	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77
30%	53	54	55	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76
29%	52	53	54	55	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
28%	52	52	53	54	55	56	56	57	58	59	60	61	61	62	63	64	65	66	67	68	69	70	71	72	73
27%	51	52	52	53	54	55	56	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73
26%	50	51	51	52	53	54	55	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72
25%	49	50	51	51	52	53	54	55	55	56	57	57	58	59	60	61	62	63	64	65	66	67	68	69	70
24%	49	49	50	51	51	52	53	54	55	56	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
23%	48	49	49	50	50	51	52	53	54	55	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
22%	47	48	48	49	50	51	51	52	53	54	55	55	56	57	58	59	60	61	62	63	64	65	66	67	68
21%	46	47	48	48	49	49	50	51	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
20%	46	46	47	47	48	49	49	50	51	52	53	54	55	55	56	57	58	59	60	61	62	63	64	65	66
19%	45	45	46	47	47	48	48	49	50	50	51	51	52	53	54	55	55	56	57	57	58	59	60	61	62
18%	44	45	45	46	46	47	48	48	49	49	50	51	52	53	54	55	55	56	57	57	58	59	60	61	62
17%	43	44	44	45	46	46	47	47	48	48	49	50	51	52	53	54	55	55	56	57	57	58	59	60	61
16%	43	43	44	44	45	45	46	46	47	48	48	49	49	50	50	51	52	53	54	54	55	55	56	57	58
15%	42	42	43	43	44	45	45	46	46	47	47	48	48	49	49	50	51	52	53	54	54	55	55	56	57
14%	41	42	42	43	43	44	44	45	45	46	46	47	48	48	49	49	50	51	51	52	53	54	54	55	56
13%	40	41	41	42	42	43	43	44	45	45	46	46	47	47	48	48	49	49	50	50	51	51	52	53	54
12%	40	40	41	41	42	42	43	43	44	44	45	45	46	46	47	47	48	48	49	49	50	50	51	51	52
11%	39	39	40	40	41	41	42	42	43	43	44	44	45	45	46	46	47	47	48	48	49	49	50	50	51

In the chart above, the top horizontal line is the amount of the Key Rate charge. The first vertical column is the % of credit to be applied. To determine the amount of Key Rate charge to be applied, find the applicable Key Rate in the top line and come down the vertical column to the horizontal line of the % to be applied as shown in the published rate. Where the two columns intersect, the amount of Key Rate charge to be applied will be shown. This same procedure is to be followed for Building and Contents.

If the Current Key Rate is 20¢, find the 20 column in the first horizontal line. If the percentage to be applied as shown in the published rate is 60%, drop down the 20 vertical column to the 60% horizontal column. Where the two columns intersect, 12¢ will be shown. This is the amount of Key Rate charge to be applied to the published rate.

KEY RATE CHART

Key Rate Charge c

	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	
Credit Percentage																										
50%	38	38	39	39	40	40	41	41	42	42	43	43	44	44	45	45	46	46	47	47	48	48	49	49	50	
49%	37	38	38	39	39	40	40	41	41	42	42	43	43	44	44	45	45	46	46	47	47	48	48	49	49	
48%	36	37	37	38	38	39	39	40	40	41	41	42	42	43	43	44	44	45	45	46	46	47	47	48	48	
47%	36	36	37	37	38	38	39	39	39	40	40	41	41	42	42	43	43	44	44	45	45	46	46	47	47	
46%	35	35	36	36	37	37	38	38	39	39	40	40	40	41	41	42	42	43	43	44	44	45	45	46	46	
45%	34	35	35	36	36	36	37	37	38	38	39	39	40	40	40	41	41	42	42	43	43	44	44	45	45	
44%	33	34	34	35	35	36	36	37	37	37	38	38	39	39	40	40	40	41	41	42	42	43	43	44	44	
43%	33	33	34	34	34	35	35	36	36	37	37	37	38	38	39	39	40	40	40	41	41	42	42	43	43	
42%	32	32	33	33	34	34	34	35	35	36	36	37	37	37	38	38	39	39	39	40	40	41	41	42	42	
41%	31	32	32	32	33	33	34	34	34	35	35	36	36	36	37	37	38	38	39	39	39	40	40	41	41	
40%	30	31	31	32	32	32	33	33	33	34	34	35	35	36	36	36	37	37	38	38	38	39	39	40	40	
39%	30	30	30	31	31	32	32	32	33	33	34	34	35	35	36	36	37	37	38	38	38	39	39	40	40	
38%	29	29	30	30	30	31	31	32	32	32	33	33	34	34	35	35	36	36	37	37	38	38	39	39	40	
37%	28	28	29	29	30	30	30	31	31	31	32	32	33	33	33	34	34	34	35	35	36	36	37	37	38	
36%	27	28	28	28	29	29	30	30	30	31	31	31	32	32	32	33	33	33	34	34	35	35	36	36	37	
35%	27	27	27	28	28	28	29	29	29	30	30	31	31	31	32	32	32	33	33	34	34	35	35	36	36	
34%	26	26	27	27	27	28	28	28	29	29	29	30	30	30	31	31	31	32	32	32	33	33	34	34	35	
33%	25	25	26	26	26	27	27	27	28	28	28	29	29	29	30	30	30	31	31	31	32	32	32	33	33	
32%	24	25	25	25	26	26	27	27	27	28	28	28	29	29	29	29	30	30	31	31	31	32	32	33	33	
31%	24	24	24	24	25	25	25	26	26	26	27	27	27	28	28	28	29	29	29	29	30	30	31	31	32	
30%	23	23	23	24	24	24	25	25	25	25	26	26	26	27	27	27	28	28	28	28	29	29	29	30	30	
29%	22	22	23	23	23	23	24	24	24	25	25	25	26	26	26	27	27	27	28	28	28	28	29	29	30	
28%	21	22	22	22	22	23	23	23	24	24	24	24	25	25	25	25	26	26	26	26	27	27	27	28	28	
27%	21	21	21	21	22	22	22	22	23	23	23	23	24	24	24	25	25	25	25	26	26	26	27	27	28	
26%	20	20	20	21	21	21	22	22	22	22	23	23	23	24	24	24	24	24	25	25	25	26	26	27	27	
25%	19	19	19	20	20	20	21	21	21	21	22	22	22	22	22	23	23	23	24	24	24	25	25	26	26	
24%	18	18	19	19	19	19	20	20	20	20	21	21	21	21	22	22	22	22	23	23	23	24	24	25	25	
23%	17	18	18	18	18	19	19	19	19	20	20	20	20	21	21	21	22	22	22	23	23	23	24	24	25	
22%	17	17	17	17	18	18	18	18	18	19	19	19	19	20	20	20	20	20	21	21	21	21	22	22	22	
21%	16	16	16	17	17	17	17	17	18	18	18	18	18	19	19	19	19	20	20	20	20	21	21	21	22	
20%	15	15	16	16	16	16	16	17	17	17	17	17	18	18	18	18	18	19	19	19	19	20	20	21	21	
19%	14	15	15	15	15	15	16	16	16	16	16	16	17	17	17	17	17	18	18	18	18	19	19	19	20	
18%	14	14	14	14	14	15	15	15	15	15	15	16	16	16	16	16	17	17	17	17	17	18	18	18	19	
17%	13	13	13	13	14	14	14	14	14	14	15	15	15	15	15	16	16	16	16	16	16	17	17	17	18	
16%	12	12	12	13	13	13	13	13	13	13	14	14	14	14	14	15	15	15	15	15	15	16	16	16	17	
15%	11	12	12	12	12	12	12	12	13	13	13	13	13	13	13	14	14	14	14	14	14	15	15	15	16	
14%	11	11	11	11	11	11	11	12	12	12	12	12	12	12	13	13	13	13	13	13	13	14	14	14	15	
13%	10	10	10	10	10	11	11	11	11	11	11	11	11	11	12	12	12	12	12	12	12	13	13	13	14	
12%	09	09	09	09	10	10	10	10	10	10	10	10	10	11	11	11	11	11	11	11	11	12	12	12	13	
11%	08	08	09	09	09	09	09	09	09	09	09	09	10	10	10	10	10	10	10	10	10	11	11	11	12	
10%	08	08	08	08	08	08	08	08	08	08	08	08	08	09	09	09	09	09	09	09	09	10	10	10	11	
09%	07	07	07	07	07	07	07	07	07	08	08	08	08	08	08	08	08	08	08	08	08	09	09	09	10	
08%	06	06	06	06	06	06	07	07	07	07	07	07	07	07	07	07	07	07	07	07	08	08	08	08	09	
07%	05	05	05	06	06	06	06	06	06	06	06	06	06	06	06	06	06	06	07	07	07	07	07	07	08	
06%	05	05	05	05	05	05	05	05	05	05	05	05	05	05	05	05	06	06	06	06	06	06	06	06	07	
05%	04	04	04	04	04	04	04	04	04	04	04	04	04	04	04	05	05	05	05	05	05	05	05	05	06	
04%	03	03	03	03	03	03	03	03	03	03	03	03	03	03	03	04	04	04	04	04	04	04	04	04	05	
03%	02	02	02	02	02	02	02	02	03	03	03	03	03	03	03	03	03	03	03	03	03	03	03	03	04	
02%	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	02	03	
01%	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	01	02	

In the chart above, the top horizontal line is the amount of the Key Rate charge. The first vertical column is the % of credit to be applied. To determine the amount of Key Rate charge to be applied, find the applicable Key Rate in the top line and come down the vertical column to the horizontal line of the % to be applied as shown in the published rate. Where the two columns intersect, the amount of Key Rate charge to be applied will be shown. This same procedure is to be followed for Building and Contents.

i.e. If the Current Key Rate is 20c, find the 20 column in the first horizontal line. If the percentage to be applied as shown in the published rate 60%, drop down the 20 vertical column to the 60% horizontal column. Where the two columns intersect, 12c will be shown. This is the amount of Key Rate charge to be applied to the published rate.

EXPOSURE TABLES
 MERCANTILE, SPECIAL HAZARD & SPECIAL CLASSES
 BRICK TO BRICK
 B, C, ICM, ICMS, HT, HTS, HTB OR HTBS

Buildings Exposed by Same

Distance	Charges
0 - 10' Inclusive	.06
over 10 - 20' Inclusive	.04
*over 20 - 30' Inclusive	.04

*Applies only to risks over 500' from a standard city fire hydrant or where Key Rate is \$.81 or higher.

Percentages of the foregoing to be added as follows:

1. Both exposing and exposed walls have unprotected openings	100%
2. Both exposing and exposed walls having openings and all openings in one wall protected	50%
3. One wall without openings and one wall having unprotected openings	40%
4. Both exposing and exposed walls having all openings protected	30%
5. One wall without openings and one with protected openings	20%

NOTE: No charge under Items 3 and 5 unless air space between walls.

OPENINGS OVERLOOKING

Where buildings have either projecting eaves, side cornice or openings overlooking building of less height within ten feet, add as follows:

To higher building - Maximum Exposure Charges as per Tables.

To lower building - No Exposure Charge to apply.

NOTE 1: If all openings are protected by approved labeled fire shutters or wired glass in approved labeled metal frames, add 50% of above charges.

NOTE 2: No charge if lower building is semi-fire resistive with roof of ICM or better construction, or if overlooking opening is over 3 stories or 30 feet higher than roof of lower building.

ANGLE EXPOSURES

When building extends beyond an adjoining building with exposing openings within 15 feet, add to each building full exposure charge for distance between openings.

NOTE: If all openings in either wall within 15 feet protected - no charge. In no case shall charge exceed direct exposure charge for distance between openings.

ANGLE OVERLOOKING EXPOSURES

Refer to openings overlooking.

BRICK TO FRAME

BV, BVS, S, SS, IC, CD or D Buildings
Exposed by B, C, ICM, ICMS, HT, HTS, HTB or HTBS

Distance	Charges
0 - 10' Inclusive	.12
over 10 - 20' Inclusive	.08
over 20 - 30' Inclusive	.04
*over 30 - 40' Inclusive	.04

*Applies only to risks over 500' from a standard city fire hydrant or where Key Rate is \$.81 or higher.

If no openings in wall, apply 50% of the above charge.

NOTE 1: No reduction for protected openings.

NOTE 2: Refer to notes on application following Frame to Frame exposure table.

FRAME TO BRICK

B, C, ICM, ICMS, HT, HTS, HTB or HTBS Buildings
Exposed by BV, BVS, S, SS, IC, CD or D Buildings

Distance	Column 1	Column 2	Column 3
Charges	Exposing Frame Building with single occupant	If exposing frame building has one additional occupant or one building in range	If exposing frame building has two additional occupants or buildings in range
0 - 10' Inclusive	.25	.35	.45
over 10 - 20' Inclusive	.12	.17	.22
over 20 - 30' Inclusive	.06	.09	.12
*over 30 - 40' Inclusive	.06	.09	.12

*Applies only to risks over 500' from a standard city fire hydrant or where Key Rate is \$.81 or higher.

NOTE 1: For exposure purposes Special Classes "in frame range" to be disregarded.

NOTE 2: When applying exposure charge to Brick Special Class risks from Frame Mercantile or Frame Special Hazard risks, use Column 1 and make only one exposure charge, the highest.

NOTE 3: When applying exposure charge to Brick Mercantile or Brick Special Hazard risks from Frame Special Class risks, not in range, only one exposure shall be charged in each direction, not to exceed three.

NOTE 4: If openings in Brick Wall protected, apply 66 2/3 of above charges.

NOTE 5: If no openings in wall, apply 50% of above charges.

NOTE 6: Charge for Frame Range exposure not to exceed charge for three buildings and/or occupants in each range.

NOTE 7: Maximum charge, Frame to Brick, not to exceed charge for three buildings and/or occupants in each direction.

NOTE 8: Refer to notes on application following Frame to Frame Exposure Table.

FRAME TO FRAME

BV, BVS, S, SS, IC, CD or D Exposed by the Same

	Column 1	Column 2	Column 3	Column 4	Column 5
	Exposing Frame building with single occupant	If exposing frame building has one additional occupant or one single occupancy building in range	If exposing frame building has two additional occupants or two single occupancy buildings in range	If exposing frame building has three additional occupants or three single occupancy buildings in range	If exposing frame building has four or more additional occupants or four or more single occupancy buildings in range
Distance	Charges	Charges	Charges	Charges	Charges
0 - 15' Inclusive	.29	.41	.54	.66	.79
over 15 - 30' Inclusive	.17	.25	.32	.40	.47
over 30 - 40' Inclusive	.11	.16	.21	.26	.31
*over 40 - 50' Inclusive	.11	.16	.21	.26	.31

*Applies only to risks over 500' from a standard city fire hydrant or where Key Rate is \$.81 or higher.

NOTE 1: For exposure purposes Special Classes "in range" to be disregarded.

NOTE 2: When applying exposure charge to Special Class risks from Mercantile or Special Hazard risks, use Column 1 and make only one exposure charge, the highest.

NOTE 3: When applying exposure charge to Mercantile or Special Hazard risks from Special Class risks not in range, make only one change in each direction not to exceed three at \$.20 each.

NOTES ON APPLICATION OF EXPOSURES

1. If the exposing building is rated as an unsprinklered Special Hazard (Form No. 6) or if a frame range is set by a Special Hazard (Form No. 6) increase the exposure charge 50%
2. For Exposures by other than Mercantile, or Special Hazard, See Oil Properties Exposure Table.
3. Brick or masonry buildings connected by closed bridges, or passageways, to be charged as exposed at one-half distance unless all openings at one end of bridge or passageway are protected by one approved labeled Class A fire door.
4. Protected openings are those having approved labeled fire doors, approved labeled fire shutters, or wired glass in approved labeled metal frames.
5. Distances between buildings shall be measured from the nearest parts of the buildings or of any sheds, porches, piazzas, bay windows, covered stairways or additions of any kind attached thereto, except roof cornices or eaves (18 inches maximum allowed for cornice or eaves) or open platforms.

6. Exposures not to be transmitted into Brick Class buildings through any sheds not attached to buildings, open on at least three sides, and not used for storage of combustible material, nor through ICM or ICMS construction auto parking sheds.
7. In figuring exposures from NC, ICM, ICMS, FR, SFR or Sprinklered risks, the exposure charge shall be reduced by the percentage credit allowed for NC, FR, SFR, ICM, ICMS construction or sprinklered protection, or both, before taking exposures.
8. In determining the amount of exposure distance, add the clear spaces between buildings not in range and exposed building and figure exposure on total distances.
9. When charging exposure from frame range to building occupied by occupant of any of the buildings in range, reduce the Range exposure by the amount that occupant's property is charged as additional occupant in Range Rate. When one occupant's property is changed as additional occupant in Range Rate, other property of that occupant is not to be charged as an exposure to the range.
10. Greenhouses or greenhouse sections (glassed in area) to be rated separately in all cases.
 - a. Regular exposures to be charged TO such risks.
 - b. Exposure or additional occupancy charge not to be made FROM such risks.
 - c. Exposure or range not to be carried through such risks.
 - d. Such risks not to take range rate.
11. Buildings not to be considered exposing where separated by masonry buildings being as high as either and as long as the longer of the buildings so separated.
12. Exposure charge to buildings having either projecting eaves or frame cornice and no parapets, to be the same as if such buildings had walls with unprotected openings.
13. Classification of buildings for purposes of exposure shall be determined by the construction of the exposing and exposed walls, except that if building is rated as B, HTB or HT, range exposure to it to be limited as specified under Frame to Brick Exposure Table.
14. Exposure from brick building having wall without openings to frame buildings of greater height, within 0-20 feet, inclusive, to be the same as if brick building wall had unprotected openings.
15. No Exposure change to be made to other buildings from Fire Department houses (occupied exclusively as such) of strictly Brick Class.
16. Exposure charge to Brick Class, Fire Resistive or Semi-Fire Resistive buildings from a one story building of 150 square feet may be waived.
17. Stucco, ICM, ICMS and BV buildings to be treated as having openings in all cases.
18. Exposure charge to B, HTB, HT, ICM, ICMS, FR or SFR buildings from buildings located in the same direction from the exposed risk shall not exceed the charge which would apply if all the exposing buildings so located were considered as constituting one Frame Range.

19. When rating Special Class risks located not over 500 feet from a standard city fire hydrant in cities or towns with Key Rate of 1¢ - 40¢, inclusive, which are exposed in the same direction by a Frame Special Class risk and a Brick Mercantile or Special Hazard risk, limit exposure charge to the charge which would apply if the Brick Mercantile or Special Hazard were of frame construction and so rated.
20. No Exposure charge to be made from or through wash racks open on at least three sides having concrete floors, and roofs other than wood shingle or board, when of an area less than 300 square feet and not attached to other buildings.
21. In applying Brick to Brick Table do not carry exposure through intervening building(s) to risk being rated where actual distance between the two risks is over exposure distance.
22. When exposed walls are of brick or masonry, or equivalent construction, and open sprinklers are installed in a standard manner, Exposure charges to building so protected may be reduced 50%.
23. Exposure charge between buildings of same occupant: charge building containing greater hazard to building containing lesser hazard only, to be reduced one-fourth except when buildings are communicating. If communicating and rated separately, charge full exposure both ways. No Exposure charge applicable between buildings of same construction and occupancy and occupied by same Insured. Only one exposure (the highest) to be charged from buildings occupied by same occupant to a building occupied by another occupant.
24. Dwelling occupied solely by occupant of single occupancy Mercantile building being rated, not to be considered as exposure.
25. Exposure charges from coal or wood yards or from cattle pens shall be applicable only where the yard or pen includes covered buildings, or sheds, and exposure distance shall be actual distance from nearest of such buildings or sheds to exposed risk.
26. Two-thirds of Exposure charge applicable to Mercantile buildings to be added to Contents, unless otherwise provided.
27. When applying exposures to Special Class risks distance to be figured at actual distance disregarding intervening buildings that do not constitute exposures.

OIL PROPERTIES EXPOSURE TABLE

Exposures to All Classes (Other Than Petroleum Classes and Dwellings) When Exposed By Drilling, Pumping or Flowing Oil or Gas Wells, Rigs and/or Derricks and Field Production (Flow) Tanks or Separators.

Distance	Charges
0 - 15' Inclusive	.75
over 15 - 30' Inclusive	.50
over 30 - 45' Inclusive	.40
over 45 - 60' Inclusive	.25
*over 60 - 80' Inclusive	.15

*Applies only to risks over 500' from a standard city fire hydrant or where Key Rate is \$.81 or higher.

NOTE 1: Distance to be figured at actual distance disregarding intervening risks.

NOTE 2: Make only one charge to a building, under this table, the highest.

NOTE 3: Deductions as prescribed for protected openings and/or no openings, under Mercantile and Special Hazard Exposure Tables, apply to above.

NOTE 4: Point of measurement from these exposures to be from nearest part of equipment..

NOTE 5: Agents shall apply charges to risks they are permitted to rate.

TWO-THIRDS EXPOSURE CHARGE
TABLE FOR MERCANTILE CONTENTS

BLDG. CHG.	CONT. CHG.	BLDG. CHG.	CONT. CHG.	BLDG. CHG.	CONT. CHG.	BLDG. CHG.	CONT. CHG.
.01	.01	.20	.13	.39	.26	.58	.39
.02	.01	.21	.14	.40	.27	.59	.39
.03	.02	.22	.15	.41	.27	.60	.40
.04	.03	.23	.15	.42	.28	.61	.41
.05	.03	.24	.16	.43	.29	.62	.41
.06	.04	.25	.17	.44	.29	.63	.42
.07	.05	.26	.17	.45	.30	.64	.43
.08	.05	.27	.18	.46	.31	.65	.43
.09	.06	.28	.19	.47	.31	.66	.44
.10	.07	.29	.19	.48	.32	.67	.45
.11	.07	.30	.20	.49	.33	.68	.45
.12	.08	.31	.21	.50	.33	.69	.46
.13	.09	.32	.21	.51	.34	.70	.47
.14	.09	.33	.22	.52	.35	.71	.47
.15	.10	.34	.23	.53	.35	.72	.48
.16	.11	.35	.23	.54	.36	.73	.49
.17	.11	.36	.24	.55	.37	.74	.49
.18	.12	.37	.25	.56	.37	.75	.50
.19	.13	.38	.25	.57	.38	.76	.51

.77	.51	.93	.62	1.09	.73	1.25	.83
.78	.52	.94	.63	1.10	.73	1.26	.84
.79	.53	.95	.63	1.11	.74	1.27	.85
.80	.53	.96	.64	1.12	.75	1.28	.85
.81	.54	.97	.65	1.13	.75	1.29	.86
.82	.55	.98	.65	1.14	.76	1.30	.87
.83	.55	.99	.66	1.15	.77	1.31	.87
.84	.56	1.00	.67	1.16	.77	1.32	.88
.85	.57	1.01	.67	1.17	.78	1.33	.89
.86	.57	1.02	.68	1.18	.79	1.34	.89
.87	.58	1.03	.69	1.19	.79	1.35	.90
.88	.59	1.04	.69	1.20	.80	1.36	.91
.89	.59	1.05	.70	1.21	.81	1.37	.91
.90	.60	1.06	.71	1.22	.81	1.38	.92
.91	.61	1.07	.71	1.23	.82	1.39	.93
.92	.61	1.08	.72	1.24	.83	1.40	.93

etc...

EXCEPTIONAL CHARGES (#36 - #68)

These Charges Are Cumulative and to Be Added to the Building and Contents Rate.

To apply to all risks except those rating under Auto Courts the Special Dwelling or Rooming House Schedules, unless otherwise specified.

FAULTS OF MANAGEMENT (#36 - #46)

36.	Rubbish or untidiness, ashes, or trash in, or exposing building	\$.10
37.	Unsafe electrical wiring or appliances	.10
39.	Oily or oil treated floors or sweeping with preparations containing oil or kerosene	.05
NOTE: Sweeping compound or floor oil approved and listed by Underwriters' Laboratories, Inc., as "non-hazardous" may be permitted without charge.		
40.	Ash, trash and waste receptables, if unsafe	.05
41.	Flues and/or chimneys unsafe in Brick Class building	.10
41.	Flues and/or chimneys unsafe in Frame Class building	.20
NOTE 1: Flues of brick laid flat, stone or poured concrete, not less than 4 inches thick, resting on brackets and extending not less than 3 feet below ceiling or built from ground shall be considered safe. All other flues such as terra cotta, hollow masonry units, brick on edge (one brick thickness), metal flues and stovepipes shall be considered unsafe.		
NOTE 2: Stovepipe leading to standard flue and separated from any woodwork and/or combustible material by a 12-inch clear space or 12 inches of masonry will be considered safe.		
NOTE 3: Flue charge is applicable whether unsafe flue is used or not, unless flue is permanently closed by capping the top and all openings with poured concrete or brick and mortar.		
NOTE 4: A vent pipe used in connection with artificial or natural gas shall not be considered a flue, unless it passes into an unsafe flue.		
42.	Heating Unsafe - Furnaces, stoves, fire places, and/or steam pipes	.05 to .25
44.	Accumulation of empty barrels and/or boxes in or exposing building	.25
45.	Crowded merchandise without proper aisles, or merchandise obstructing windows	.05
46.	No approved oily waste cans where needed	.10

FUEL OIL BURNING EQUIPMENTS (#47)

1.	For deviation from standard of National Fire Protection Association for installation (copy furnished upon request) except as specified below	.15
2.	For gravity feed from main supply tank, add	.50

**GAS ENGINE, KEROSENE, SOLAR AND FUEL OIL ENGINE AND ELECTRIC
POWER SCHEDULE (#48 - #51)**

48.	Natural or artificial gas engine, if installed in standard manner. No charge.	
49.	If not installed in standard manner	.15
NOTE: Where words "standard manner" are used above, same refer to the Rules of the National Fire Protection Association (Copy of Rules furnished on application).		
50.	Approved Kerosene, Solar Oil or Fuel Oil Engine, installed in a standard manner (If of high compression type with compression ignition installed in standard manner, no charge).	.10
50.	Unapproved Kerosene, Solar Oil or Fuel Oil Engine, installed in a standard manner	.25
50.	If either Approved or Unapproved Kerosene, Solar Oil or Fuel Oil Engines are not installed in a standard manner, add to the above charges	.25
51.	Electric Motors	.10
NOTE 1: Charge for electric motors not to apply except when motor is used in rooms where inflammable or combustible material is contained.		
NOTE 2: If motor is installed in motor room, having noncombustible walls and floor, or if of "dustproof type" or induction motor, or if less than one-horse power - no charge.		

CALCIUM CARBIDE (#64)

1.	Storage of 600 pounds or less in water tight cans may be permitted without extra charge.	
2.	Exceeding 600 pounds in building	1.00

DYNAMITE AND/OR CAPS (#65)

1.	Storage of dynamite and/or caps in building	2.50
2.	Keeping less than 50 pounds of dynamite and/or caps in iron boxes placed outside of building or stored under ground within 100 feet of building	.25
3.	Over 50 pounds kept as per (2)	.50
4.	50 pounds or less, not kept as per (2)	.50
5.	Over 50 pounds, not kept as per (2)	1.00

GUNPOWDER (#66)

1.	Storage of over 50 pounds and not exceeding 100 pounds, in building	.25
2.	Exceeding 100 pounds, in building	1.00

KEROSENE AND/OR APPROVED CLEANING FLUIDS HAVING CLOSED CUP FLASH POINT OF 80° OR HIGHER (#67)

- | | | |
|----|---|------|
| 1. | Storage of over 5 barrels and not exceeding 10 barrels, in building | .25 |
| 2. | Exceeding 10 barrels, in building | 1.00 |

GASOLINE IRONS, HEATING DEVICES, AND PEANUT ROASTERS OR POPCORN POPPERS (#61 - #62)

- | | | |
|-----|--|------|
| 61. | Self-heating irons using gasoline or gasoline gas | 1.00 |
| 61. | Gasoline heating devices (of hollow wire or other lighting device type) except gasoline stoves or fire pots (or blow torch) of ordinary type, apply charge as per Volatile Schedule. | |
| 62. | Peanut roasters and/or popcorn poppers using gasoline - If stored or operated in building | .15 |

GASOLINE POWER SCHEDULE (#52)

- | | | |
|---|--|-----|
| 1. | For approved gasoline engine, installed in a standard manner | .10 |
| 2. | For unapproved gasoline engine, installed in a standard manner | .25 |
| Add to above for deficiencies as follows: | | |
| a. | For explosion other than by electric spark | .25 |
| b. | For gravity feed | .50 |
| c. | For supply tanks - charge as per Volatile Schedule. | |

GASOLINE STOVES OR FIRE POTS (#63)

For gasoline stoves or gasoline fire pots (or blow torch) with a capacity not over one gallon of gasoline, kept inside of building - no charge. If over one gallon - charge as per Volatile Schedule.

LIGHTING AND WELDING (#55 - #59)

55. Approved acetylene gas generator - no charge.
55. Unapproved acetylene gas generator .50
NOTE: Charge (2) also applies if generator is outside of but within 5 feet of any opening in walls of Brick Class buildings; or if outside of but within 25 feet of Frame Class buildings.
58. For use of any open flame lighting or heating device, where inflammable or combustible dust or materials abound .25
59. For unapproved lighting devices (other than electric) in building, or approved lighting devices not installed in a standard manner and/or in a hazardous condition, charge for first device .25
Charge for each additional device .05
59. Kerosene pressure system for heating or cooking not installed in a standard manner and/or in a hazardous condition .10
59. Approved storage battery, lighting system with gasoline engine generating device in building, charge .10
59. Unapproved storage battery lighting system with gasoline engine generating device in building, apply charge applicable under Gasoline Power Schedule.
NOTE: No charge to be made where the gasoline engine and generating device are 10 feet or more from Brick Class buildings, and where 25 feet or more from Frame Class buildings.
59. For use of an unapproved Liquefied Petroleum Gas Plant, or approved plant not installed in a standard manner .25

VOLATILE SCHEDULE (#68)

(Charges Cumulative - Max. \$1.50)

**GASOLINE, BENZINE, CARBON DISULPHIDE (HIGH LIFE), NAPHTHA,
OR OTHER FLUIDS (EXCEPT ALCOHOL, DENATURED OR OTHERWISE)
WHICH, AT ORDINARY TEMPERATURES, GIVE OFF INFLAMMABLE VAPORS**

Fluids Having Closed Cup Flash Point of 100 Degrees Fahrenheit or Higher
Not Charged as Volatile

INSIDE OF BUILDING

1.	One gallon, or less, not in approved self-closing cans or original sealed container	.05
2.	Over 1 gallon and not exceeding 5 gallons, not in approved self-closing cans or original sealed container	.15
3.	Over 5 gallons and not exceeding 10 gallons in approved self-closing cans or original sealed container	.15
4.	Over 5 gallons and not exceeding 10 gallons not in approved self-closing cans or original sealed container	.25
5.	Over 10 gallons and not exceeding 15 gallons, in approved or unapproved container	.50
6.	Over 15 gallons and not exceeding 120 gallons in approved or unapproved container	1.00
7.	If exceeding 120 gallons, in approved or unapproved container	1.50
8.	Approved gasoline pump in building not occupied as Dry Cleaning Plant or Garage, connected to approved storage tank properly installed	.10
9.	Same as No. 8 except unapproved pump and/or improperly installed	.25

NOTE 1: In determining the total quantity of volatiles kept or stored in an occupancy, the following quantities should be disregarded: Quantities constituting "shelf stock" stored in original sealed containers or in approved self-closing cans having a capacity of not more than five gallons each.

NOTE 2: No charge for volatiles when stored in original sealed containers in a Standard Type "A" inside storage room in a building of Fire Resistive construction and sprinklered throughout.

OUTSIDE OF BUILDING

Tanks underneath building to be considered as outside.

- | | | |
|--|---|------|
| 1. | Not exceeding 5 gallons in closed metal can, free from leak | .00 |
| 2. | Not exceeding 15 gallons, in closed metal cans or drum free from leak, above ground, over 15 and within 30 feet of building | .10 |
| 3. | Not exceeding 15 gallons, in closed metal cans or drum free from leak, above ground within 15 feet of building | 1.00 |
| 4. | Exceeding 15 gallons, in closed metal cans or drum, free from leak, above ground, within 30 feet of building | 1.00 |
| NOTE 1: When charging from tank(s) at wholesale petroleum products distribution stations rated as such, reduce charge 50%, and apply regular exposure charge from tanks(s), which are to be treated as brick with unprotected openings. | | |
| NOTE 2: For charge from liquefied petroleum gas tanks refer to Liquefied Petroleum Gas Schedule. | | |
| 5. | Approved tank, underground and installed in a standard manner | .00 |
| 6. | When No. 5 is not in an approved tank and/or not installed in a standard manner, within 30 feet of building | 1.00 |
| 7. | Unapproved pump, within 30 feet of building | .25 |
| NOTE 1: When words "standard manner" are used above they refer to the Rules of the National Fire Protection Association, covering the details of fire installation other than capacity and location of tanks which are specifically provided for in this schedule. | | |
| NOTE 2: For the purpose of applying above charges, the maximum capacity of cans, drums or tanks of volatiles, shall be taken and not the actual number of gallons of volatiles. | | |

GASOLINE AND KEROSENE MOTOR VEHICLES

Unless otherwise provided, storage of gasoline or kerosene motor vehicles incidental to primary occupancy permitted without charge.

LIQUEFIED PETROLEUM GAS SCHEDULE (#68)

All containers, including piping, fittings, valves, safety devices, vaporizers, and other devices provided for the storage and use of liquefied petroleum gas must comply with requirements of the Railroad Commission of Texas as set forth in Liquefied Petroleum Gas Docket No. 1 and rules and regulations shown below:

1. CONSUMER STORAGE CONTAINERS

Containers referred to in this section are those located at the point of final utilization and include Interstate Commerce Commission cylinders or containers when so used except as noted in Section 2.

APPROVED EQUIPMENT

Minimum Distance to Building

Aggregate Water Capacity of Storage	Minimum Distance
0 - 500 gallons	10 feet
501 - 2,000 gallons	15 feet
2,001 - 4,000 gallons	25 feet
4,001 - 8,000 gallons	50 feet
8,001 - 12,000 gallons	75 feet
12,001 gallons and over	100 feet

Charge for Less Than Minimum Distance

\$.50 for each 5 feet or fraction thereof less than the minimum distance shown to exposed building or lot line of adjoining property which may be built upon.

2a. Liquefied petroleum gas in sealed approved containers having a water capacity of 2-1/2 pounds or less with storage limited to not more than 24 such containers may be stored in building without charge. For storage in excess of amount specified in this section charge \$.25 for each 24 such containers or fraction thereof.

2b. Liquefied petroleum gas in I.C.C. cylinders in an amount not to exceed 20 pounds may be used in other than special hazard occupancies without charge.

2c. Liquefied petroleum gas in I.C.C. cylinders may be used in special hazard occupancies, without charge, when the aggregate capacity of the cylinders connected to a manifold does not exceed 250 pounds of gas by weight and not more than one such manifold with containers may be located in the same room unless separated by at least 50 feet. Cylinders not so connected must be stored outside of building at distances indicated in Section 1, the aggregate capacity of the containers to be used as basis for distance requirements.

2d. Liquefied petroleum gas in containers other than as outlined in 2a, 2b and 2c, above, located in building - charge \$5.00.

3. BULK STORAGE CONTAINERS

Containers referred to in this section are those used for filling tank trucks, semi-trailers and trailers for transportation of liquefied petroleum gasses, bottle filling plants and other installations where liquefied petroleum gas is stored but not used on the premises except as indicated in Section 4.

APPROVED EQUIPMENT

Minimum Distance to Building

Container Capacity (Water Gallons)	Above Ground	Under Ground
a. Less than 1,200 gallons	50 feet	25 feet
b. Over 1,200 gallons	*100 feet	50 feet

Charges for Less Than Minimum Distance

\$.50 for each 5 feet or fraction thereof less than the minimum distance shown to exposed building or lot line of adjoining property which may be built upon.

*Tanks erected prior to November 15, 1947 and over 50 feet from building will not be charged for. Notorized certification or erection date must be filed with the Texas Department of Insurance.

4. FILLING STATIONS

Containers referred to in this section are those used for filling fuel tanks on trucks, automobiles, tractors, industrial lift trucks and similar vehicles, whether such tanks are for public or private use.

APPROVED EQUIPMENT

Minimum Distance to Building

Container Capacity (Water Gallons)	Above Ground	Under Ground
a. Up to 500 gallons	10 feet	10 feet
b. 501 to 2,000 gallons	15 feet	12 feet
c. 2,001 to 4,000 gallons	25 feet	20 feet
d. 4,001 to 6,500 gallons	50 feet	35 feet

Charges for Less Than Minimum Distance

\$.50 for each 5 feet or fraction less than the minimum distance shown to exposed building or lot line of adjoining property which may be built upon.

5. UNAPPROVED EQUIPMENT

When an unapproved container of liquefied petroleum gas is installed less than the minimum distances specified in Section 1, 3 and 4 above, charge to be twice that shown in the respective Section.

NOTE: A charge may be made in the city key rate where the size and location of the storage containers and equipment are such as to create a serious hazard to surrounding exposures.

AUTOMATIC SPRINKLER EQUIPMENT

Sprinkler protection shall be graded according to schedule below, and when grade of system and grouping of risk is established, apply appropriate percentage credit from Credit Table to the rate.

Risk to be rated as unsprinklered where system grades less than 50%.

Vertical Openings, Height and Area not to be charged in sprinklered risks grading 60% or over, unless otherwise specifically provided for.

NOTE: Area charge to apply to Cotton Warehouses.

Omit credit for Automatic Fire Alarm and Watchman Service when applying Mercantile Schedule to sprinklered risks unless otherwise provided for.

In Mercantile buildings other than Fire Resistive, grading 60% or over, apply one-half of Occupancy Table Charged unless otherwise specifically provided for, and in Mercantiles and Special Hazards apply one-half of charge for each additional occupant. Maximum additional occupants charge not to exceed 25¢.

In Frame Mercantile buildings drop the grouping that would otherwise apply one group and apply building credit to both building and contents.

In Special Hazards and Special Classes, apply one-half of the basis rate; and in Special Hazards apply one-half of private fire protection charge where sprinkler grading is 60% or over, unless otherwise specifically provided for.

NOTE: Not applicable to Cotton Warehouses and Compresses.

Special Hazards other than those receiving credit for superior construction take the flat building sprinkler credit to both building and contents.

KEY RATE - Use current Key Rate in calculations.

Maximum Key Rate of 40¢ to be used where sprinkler grading is 60% or over, but apply regular Exposure charges.

AUTOMATIC SPRINKLER PROTECTION CREDIT TABLES

GROUPING

Systems Grading	Buildings							Contents						
	AA	A	B	C	D	E	F	AA	A	B	C	D	E	F
100%	85%	80%	75%	70%	65%	60%	55%	75%	70%	65%	60%	55%	50%	45%
95 - 99%	80%	75%	70%	65%	60%	55%	50%	70%	65%	60%	55%	50%	45%	40%
90 - 94%	75%	70%	65%	60%	55%	50%	45%	65%	60%	55%	50%	45%	40%	35%
85 - 89%	70%	65%	60%	55%	50%	45%	40%	60%	55%	50%	45%	40%	35%	30%
80 - 84%	65%	60%	55%	50%	45%	40%	35%	55%	50%	45%	40%	35%	30%	25%
75 - 79%	60%	55%	50%	45%	40%	35%	30%	50%	45%	40%	35%	30%	25%	20%
70 - 74%	55%	50%	45%	40%	35%	30%	25%	45%	40%	35%	30%	25%	20%	15%
65 - 69%	50%	45%	40%	35%	30%	25%	20%	40%	35%	30%	25%	20%	15%	10%
60 - 64%	45%	40%	35%	30%	25%	20%	15%	35%	30%	25%	20%	15%	10%	5%
55 - 59%	40%	35%	30%	25%	20%	15%	10%	30%	25%	20%	15%	10%	5%	5%
50 - 54%	35%	30%	25%	20%	15%	10%	5%	25%	20%	15%	10%	5%	5%	5%

AUTOMATIC SPRINKLER GROUPING

Auto Supplies	B
Armories	A
Bakeries	B
Boots and Shoes	D
Clothing	C
Canning Factories	B
Clubs	A
Confectioneries	B
Cotton	C
Department Stores	C
Drugs	C
Dry Goods	C
Electrical Supplies	C
Furniture	C
Garages	B to Building C to Contents
General Storage	B
Grain	C
Groceries	B
Hats and Caps	C
Hardware	B
Household Furniture Storage	D
Hotels	C
Implements	A
Laundries	A
with Dry Cleaning	B
Leather	C
Lodges	A
Machinery	B
Mattress Factories	C
Millinery	E
Notions	D
Oil Mills	D
Seed Warehouse	E
Paint	D
Printing	C
Produce	C
Woodworkers	B

AUTOMATIC SPRINKLER PROTECTION GRADING SCHEDULE

Standard equipment will receive the maximum allowance. Deduct the following percentages for deficiencies:

(Each percentage reduction to be taken from the allowance remaining after deduction has been made for previous deficiencies in the list.)

NOTE: Standard equipment, referred to in this section, shall mean equipment meeting requirements set forth in NFPA-Pamphlet 13, Standards for the Installation of Sprinkler Systems, by the National Fire Protection Association, current edition, and in the Sprinkler Rules of the Texas Department of Insurance current edition.

PRESSURE TANKS (Existing Systems)

1. Deficient pressure from pressure tank giving less than 15 pounds of highest line of sprinklers when all water has been discharged from tank 2 1/2%
2. Deficient pressure from pressure tank so located as to require more than 90 pounds on tank to give 15 pounds pressure on highest line of sprinklers when all water has been discharged from tank 5%
3. Maintenance of water level requires reducing air pressure in pressure tank 2 1/2%

MAJOR (PRIMARY) WATER SUPPLY & PRESSURES

4. Deficient pressure from gravity tank with tank bottom being less than 58 feet (25 pounds) but not less than 20 feet (9 pounds) above highest line of sprinklers 5%
5. Deficient pressure from gravity tank with tank bottom less than 20 feet (9 pounds) but not less than 12 feet (5 pounds) above highest line of sprinklers 10%
6. Deficient pressure from gravity tank with tank bottom less than 12 feet (5 pounds) but not less than 8 feet (3.5 pounds) above highest line of sprinklers 15%
7. Deficient pressure from public water supply during extended periods of the year giving less than 25 pounds but more than 15 pounds static pressure on highest line of sprinklers 5% to 10%
8. High primary pressure dependent upon an automatic fire pump 5%

SECONDARY WATER SUPPLY PRESSURES

9. Deficient pressure from gravity tank with tank bottom less than 20 feet (9 pounds) but not less than 12 feet (5 pounds) above highest line of sprinklers 2 1/2%
10. Deficient pressure from gravity tank with tank bottom less than 12 feet (5 pounds) but not less than 8 feet (3.5 pounds) above highest line of sprinklers 7 1/2%
11. Deficient supply from public water supply during extended periods of the year giving less than 25 pounds but more than 15 pounds static pressure on highest line of sprinklers 2 1/2% to 5%

12. Secondary water pressure dependent on non-automatic fire pump 2 1/2%

CAPACITY OF WATER SUPPLIES

13a. Major (Primary) Supply
 (1) Deficient 1% to 5% 10%
 (2) Deficient 6% to 10% 20%
 (3) Deficient 11% to 20% 30%

NOTE 1: No credit for new automatic sprinkler systems more than 10% deficient in Major (Primary) Supply.

NOTE 2: No credit for existing automatic sprinkler systems more than 20% deficient in Major (Primary) Supply.

13b. Secondary Supply
 (1) Deficient 1% to 5% 2 1/2%
 (2) Deficient 6% to 10% 5%
 (3) Deficient 11% to 20% 7 1/2%

NOTE: No credit will be allowed for secondary supply more than 20% deficient.

14a. No recognized secondary water supply 15%

14b. No recognized secondary water supply but with single supply without deficiency from city water system considered reliable 10%

GENERAL

15. Construction comprising an unsprinklered combustible blind attic or concealed space 10%

16. Unsprinklered areas constituting 5% or less but not to exceed 500 square feet in the aggregate of any floor fire area 5%

17a. Unsprinklered areas constituting more than 5% but 10% or less with no single unsprinklered area exceeding 1000 square feet of any floor fire area and the aggregate of unsprinklered areas not exceeding 2000 square feet of any floor fire area 10%

17b. Unsprinklered areas constituting more than 10% but less than 20% with no single unsprinklered area exceeding 2000 square feet of any floor fire area and the aggregate of unsprinklered areas not to exceed 4000 square feet of any floor fire area 15%

NOTE 1: When unsprinklered areas exceed limitations specified in Item 17b. no sprinkler credit shall be allowed except as noted below.

NOTE 2: An unsprinklered high voltage (over 500 v.) transformer, switch gear or capacitor vault can be accepted when used for no other purpose and enclosed with approved 2-hour walls, floor, ceiling and doors. An unsprinklered vault for the storage of valuables or records enclosed in non-combustible compartments can be accepted when such vaults are constructed with approved 4-hour walls, floor, ceiling and doors. Inert gas automatic extinguishing systems may be required in such areas. When such vault or vaults result in a single unsprinklered area over 2,000 square feet or aggregate unsprinklered areas up to 4,000 square feet but not over 20% of any floor fire area, the deficiency of 15% will apply. No sprinkler credit will be allowed when such vault or vaults result in unsprinklered areas of over 4,000 square feet or exceeding 20% of any fire floor area.

- | | | |
|-----|--|--------|
| 18. | Sprinklers within exterior walls of building with water supply shut off during cold weather | 2 1/2% |
| 19. | Minor obstruction to water distribution by shelves, tables, benches, partitions, machinery, etc. | 5% |
| 20. | Obstruction by piles of highly combustible stock or other contents in occupancies other than those listed in Item 34 | 5% |
| 21. | Clear space of 18 inches below sprinkler head deflector level not maintained throughout all sprinklered areas (3 feet required in rubber, closely packed combustible stock, and combustible fiber storage areas) (for cotton see Item 42C) | 5% |
| 22. | Dry pipe valve not equipped with approved quick opening device, when required | 5% |
| 23. | Accumulation of combustible material adjacent to exterior of sprinklered building | 10% |

NO APPROVED FIRE NOTIFICATION SERVICE, AS FOLLOWS

- | | | |
|-----|--|--------|
| 24. | No approved watchman or approved local alarm valve service | 15% |
| 25. | No approved watchman service | 7 1/2% |
| 26. | No approved local alarm valve service | 7 1/2% |

NOTE: When all alarm and control valves are equipped with approved sprinkler supervisory devices, Item (25) does not apply and Item (26) shall be reduced to 2 1/2%

VERTICAL OPENINGS

- | | | |
|-----|---|--------|
| 27. | Unstopped floor openings, 100 square feet or more in size, without approved curtain boards | 5% |
| 28. | Unstopped floor openings, 100 square feet or more in size, with approved curtain boards, or unstopped openings less than 100 square feet in size without curtain boards | 2 1/2% |

EQUIPMENT AND MAINTENANCE

- | | | |
|-----|--|-----------|
| 29. | Minor deviations from equipment rules not covered in other items | 5% |
| 30. | | 5% to 20% |
- NOTE: Item 30 applies to any unusual condition which would handicap the operation or effectiveness of sprinkler protection which is not covered in other items.
- | | | |
|-----|--|----|
| 31. | Deterioration of sprinkler equipment | 5% |
| 32. | Minor defects from lack of maintenance, other than noted under Item 31 | 5% |

OCCUPANCY OR CONSTRUCTION NOT CONDUCTIVE TO POSITIVE CONTROL OF FIRE BY SPRINKLERS

33. Large area and unusual height of room or building, with occupancies likely to cause the operation of a large number of sprinklers in one fire area 10%
34. Contents notably preventing full sprinkler distribution, as barrels, coffins, large hollow piles of combustible stock, such as furniture, tire storage (except tire storage for which system is designed), etc. 10%
35. Unusual draft conditions, as from large process blower systems, or building having open side or sides 10%
37. Apprehensive flash fire hazards, as with grain elevators and feed mills, flour mills, rice mills with dryers, rice dryers, starch manufacturing, cork grinding, coal pulverizing, and similar occupancies where dust conditions are not properly controlled, certain woodworking processes, stored hemp, jute or sisal, etc. 15%
38. Occupancy allowing quick hot fires, not readily extinguished with water, as in varnish works, oil and lard refineries, and properties containing large quantities of grease and fats 20%
39. Apprehensive explosion hazards, due to manufacture or storage of explosives, various chemicals and compounds, etc., or 25%
40. Dangerous quantities of vapor from flammable liquids or gases, or 25%
41. Manufacture, storage, or use of dangerous solids such as nitrocellulose and hazardous plastics, etc. 25%
42. Cotton Risks:
- A. Block storage of cotton not properly maintained (not applicable to cotton which has been "blocked" for compression or recompression).
- (1) Single block exceeding 12,000 cubic feet 10%
- (2) Single block exceeding 24,000 cubic feet 20%
- NOTE: Separation between blocks of cotton to be at least 5 feet except not less than 4 feet is permitted between blocks not exceeding 8,000 cubic feet in volume if tiered, or 12,000 cubic feet in volume if not tiered. All cotton not so separated shall be considered a single block.
- B. Aisles not properly maintained 5%
- NOTE: All cotton to be separated by at least 2 foot aisle from any wall on which is mounted any electrical equipment or wiring at a level below the top of stored baled cotton. Trucking aisles providing access to any doorway shall be at least 6 feet wide.
- C. In all cotton storage areas, a clear space of 36 inches not maintained between sprinkler head deflector level and top level of any storage 5%
- NOTE: Under a sloping roof a minimum clearance of 24 inches may be permitted at the eaves.
- D. "When rating sprinklered risks used for the purpose of storing baled cotton, cotton linters or cotton samples (except at cotton gins) do not apply any construction credit for contents set out in the Texas Commercial Property Rating Manual. This same rule will apply when rating a portion of a multiple occupancy building used for the purpose of storing baled cotton, cotton linters or cotton samples."

In the case of cotton compressors and/or warehouses with closed sides and solid non-combustible floors on ground level or earthen fill, and where the individual sections are cut off by standard fire walls, and all openings are protected by double approved labeled Class A fire doors; and the individual sections of the compresses and/or warehouses are protected by standard approved automatic sprinkler systems with at least one adequate and reliable water supply, then such sections only shall receive automatic sprinkler credit for such installation with the same sprinkler grading as for any other cotton sprinklered risks, but with a reduction of two groupings in the amount of the credit otherwise allowed; provided, however, the provision regarding solid floors shall not be made applicable to those risks erected prior to February 3, 1951.

Add to Final Rate, for failure to submit monthly self-inspection reports 10%
 NOTE: This penalty will not be removed until three consecutive monthly reports have been submitted.

FREEZER VAULTS

A freezer vault or warehouse which adjoins a sprinklered building may be rated separately when separated by a wall meeting all requirements for a standard fire wall in the fire-resistive manual, and having all openings in the division fire wall protected by one Class A fire door and one insulated vault door. A masonry vestibule meeting the same fire wall requirements and extending up to the roof or having a two hour fire-resistive ceiling may be extended out from the fire wall to accommodate the fire door. The fire door must be located outside of the freezer.

CREDITS FOR STANDARD AUTOMATIC SPRINKLER SYSTEMS IN BASEMENTS

Where basement area of a building equals or exceeds 50% of the grade floor area and the basement area is properly protected by a standard system of automatic sprinklers grading 60% or better, the following credits shall apply:

Mercantile Rated Risks - Deduct from the "Total Building Deficiency Charges"	10%
Special Hazards and Special Class Risks - Deduct before adding Key Rate	10%
If the automatic sprinkler system is equipped with a water flow alarm connected to approved Central Station increase these credits to	12%

These credits are not applicable if entire building is equipped with an automatic sprinkler system for which credit is given in the rate.

The application of these credits shall not affect the classification of a risk.

CENTRAL STATION WATCH SERVICE, AUTOMATIC FIRE ALARM, OR SPRINKLER SUPERVISORY SERVICE

1. In all cases unless otherwise provided, where a deficiency charge is prescribed in the rating schedules for absence of Watchman and Approved Watch-Clock, a credit of 10¢ shall be allowed in addition to the non-application of the charge, when an approved Watchman and Central Station Service has been installed and has received the approval of an authorized Inspector.

2. In the case of these risks, unless otherwise specified, where no charge is made for the absence of a Watchman and Approved Watch-Clock, a credit of 10¢ shall be allowed for Watchman and Central Station Service.

3. A credit of 11% of the Unoccupied Building Rate shall be allowed for approved Watchman and Central Station Service when applying the Mercantile Schedule to Sprinklered risks.

4. In Sprinklered risks equipped with approved Central Station Supervisory and Valve Alarm Service, percentage credit allowed for sprinklers shall be 15 points greater than would otherwise be applicable, in addition to omission of penalty in the sprinkler grading for lack of watch service.

5. Unless otherwise provided, a credit of 15% from the final rate will be allowed after Key Rate correction, if any, has been made, for approved Central Station Watchman and Fire Alarm Service, of such type that the Watchman is compelled to visit all stations in the prescribed sequence before the signal is transmitted to the Central Station.

(a) A credit of 15% of the Unoccupied Building rate will be allowed for this service when applying Mercantile Schedule to Supervised Sprinklered risks.

6. For approved automatic fire alarm systems in which all electrical parts are under constant test, connected to and maintained and supervised by an approved Central Station:

Deduct from final rates of Mercantile, School and Church risks after Key Rate corrections, if any, have been made 15%

Deduct from final rates of Special Hazard risks, after Key Rate correction, if any, has been made 10%

When such approved systems are installed in Sprinklered Mercantile risks, waive penalty in sprinkler grading for lack of Watch Service and allow credit of 15% of Unoccupied Building Rate.

NOTE 1: Where Special Hazard risks is charged for absence of Watch Service, reduce change 2/3, in addition to above credit.

NOTE 2: When an approved Automatic Fire Alarm System is installed in a building having more than one occupant, but is limited to the premises of one occupant only, the remaining space between fire walls not being so protected, credit allowance shall apply only to the protected area and credit shall be one-half only of the credit allowed where the entire space between fire walls is protected.

7. The above credit to apply to those risks which, in the opinion of the Texas Department of Insurance are so located as to be satisfactorily accessible to public fire department protection, and the occupancy warrants such credit.

DIRECT CONNECTED SPRINKLER SUPERVISORY AND AUTOMATIC FIRE ALARM SERVICES

General

The general system design shall meet the requirements of National Fire Protection Association Pamphlet No. 72C, "Installation, Maintenance and Use of Remote Station Protection Signaling Systems for Fire Alarm and Supervisory Service," where applicable and all the additional requirements herein. Other direct connected or local systems shall not be recognized.

1. Systems shall be installed and maintained by Personnel or organizations who shall be under contractual obligation to make inspections and tests not less than once each month and shall be bonded in the amount of \$5,000. A copy of the contract and bond is to be filed with the Engineering Department of the Texas Department of Insurance. Reports of such tests and inspections shall be submitted to the Engineering Department of the Texas Department of Insurance on request. Such person or organizations are to make arrangements to receive reports of trouble and supervisory signals and shall make the necessary repairs to maintain normal service within 24 hours of receipt of such report.
2. Signals shall be transmitted over privately owned circuits. Municipally owned circuits are not acceptable.
3. Such systems may be recognized in first key municipalities having a paid Fire or Police Dispatcher on duty at all times at the point where the fire alarm signals from the automatic alarm device or devices are received.

SYSTEMS

General Rules

1. Equipment shall be listed by the Underwriters' Laboratories, Inc., Chicago, Illinois, and of the type suitable for the particular application and acceptable to the Engineering Department of the Texas Department of Insurance.
2. Alarm signals shall be received both at premises protected and the central receiving point. Trouble and supervisory signals shall be received at a location approved by the Texas Department of Insurance. The operating signaling company shall provide detailed instructions regarding the disposition of trouble and supervisory signals by persons or organizations approved by the Texas Department of Insurance to receive such signals.
3. Records of alarms, supervisory and trouble signals shall be maintained for at least one year.

SPRINKLER SUPERVISORY AND VALUE ALARM SERVICES CREDITS

In risks equipped with approved direct connected automatic sprinkler supervisory and valve alarm service percentage credit allowed for automatic sprinklers shall be 5 points greater than otherwise would be applicable in addition to the omission of the penalty in automatic sprinkler grading for lack of watch service.

AUTOMATIC FIRE ALARM SERVICE

1. Detection devices shall be of a type listed and approved by Underwriters' Laboratories, Inc., Chicago, Illinois, and acceptable to the Engineering Department of the Texas Department of Insurance.
2. All fire detecting devices incorporating rate-of-rise features shall be tested for the method of operation not less than twice each year, a report of such operation and test to be filed with the Engineering Department of the Texas Department of Insurance together with a bond of One Thousand Dollars (\$1,000.00) guaranteeing performance of these semi-annual inspections.
3. Plans of Fire Alarm System indicating type of sensing devices, their distribution and other pertinent data shall be submitted to the Engineering Department of the Texas Department of Insurance for approval prior to installation.

CREDITS

For approved direct connected fire alarm system:

Deduct from final rates of Mercantile, Church and School risks 10%

Deduct from final rates of Special Hazard risks 7%

When installed in Automatic Sprinklered Mercantile risks, waive penalty in sprinkler grading for lack of watch service, and allow credit of 7% to Unoccupied Building rate.

NOTE1: Where Special Hazard is charged for absence of watch service, reduce charge one third (1/3) in addition to above credit, above credit to apply to those risks which, in the opinion of the Engineering Department of the Texas Department of Insurance, are so located as to be satisfactorily accessible to public fire department protection, and the occupancy warrants such credits.

SPECIAL PROTECTION (AUTOMATIC) AUTOMATIC DELUGE WATER CURTAIN SYSTEMS

When approved by the Texas Department of Insurance Automatic Deluge Water Curtains may be installed to effect separate rating of buildings rated Semi-Fire Resistive No. 1 or better, having other than Special Hazard occupancies, which communicate with each other through passageways, malls, concourses, etc., of Semi-Fire Resistive No. 1 or better construction which are unoccupied except for movement of traffic.

Note on application of Exposures: When conforming to conditions outlined herein, exposure charges between buildings so protected to be figured at zero distance and may be reduced 50%.

Minimum Requirements for Water Curtain Systems

General: Systems shall be of the approved open standard sprinkler head, automatic deluge type, and shall meet all applicable requirements as outlined in the NFPA Pamphlets Nos. 13, 15 and 71, and all additional requirements stated below.

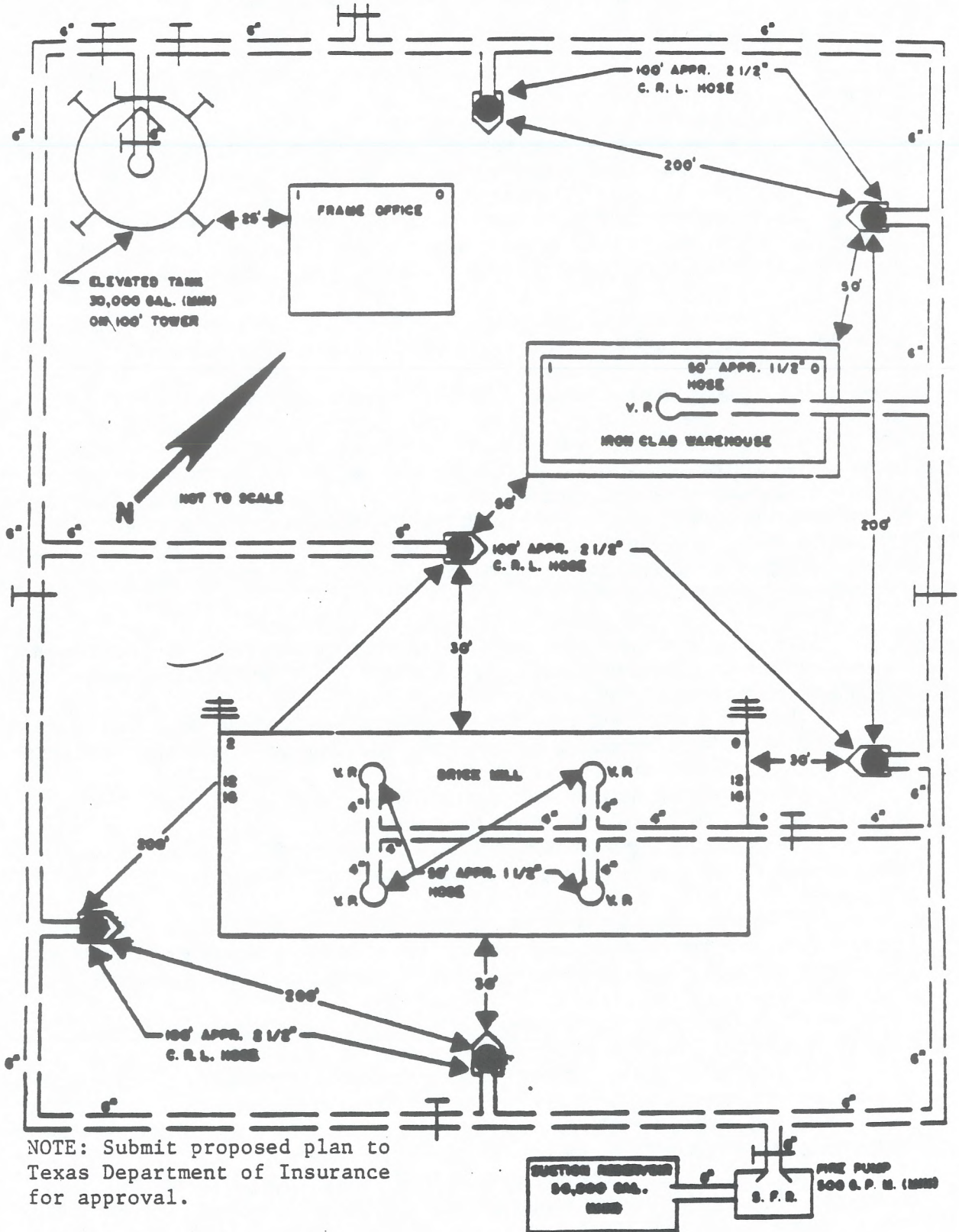
1. A minimum of two sprinkler lines shall be run along the entire length of exposed building line. In some cases, more than two lines may be required. The spacing between lines of sprinklers and between sprinklers on lines shall not exceed 8 feet with a maximum protection area of 48 square feet allowed per sprinkler head.

2. Standard upright or pendent open sprinkler heads shall be used and the deflectors of the sprinklers shall be kept as close to roof deck or ceiling as possible considering the required drainage of line piping. Open sprinkler heads on opposite lines shall be stagger spaced. Standard open sprinkler heads having an orifice diameter of 3/8-inch shall be used.
3. The system shall be designed by hydraulic calculations using a minimum of 15-pounds per square inch flow pressure at the sprinkler orifices. The calculated demand of the entire water curtain system shall be balanced against the pressure and volume available from the water supply or supplies to be used. Standard central station supervisory service shall be provided for required water supplies.
4. Drainage facilities shall be provided in all areas subject to water curtain discharge which will safely dispose of 150 percent of calculated water curtain discharge rate without allowing discharge water to flow into adjacent occupied areas
5. There shall be provided on each system both smoke and heat detecting devices of approved type with automatically actuate the deluge valves.
6. The smoke and heat detection and actuating systems shall be connected to approved central station or direct connected alarm and supervisory facilities.
7. The smoke detection system shall be arranged to give an audible and visual alarm in building maintenance office or equivalent location where responsible personnel are on duty at all times. A five minute time delay shall be provided in smoke detection system actuation of deluge valve to allow responsible personnel time to investigate cause of alarm.
8. Smoke detecting devices shall be installed on the upstream (return air) side of all air conditioning units furnishing air directly to malls or enclosed passageways and shall be arranged to shut off blower should smoke be detected. These smoke detecting devices shall be supervised as outlined in item No. 6.

Before any such water curtain system is installed, complete plans with hydraulic calculations and specifications must be submitted to the Texas Department of Insurance for approval of the design and application.

**SAMPLE OF MINIMUM STANDARDS
FOR PRIVATE FIRE PROTECTION LAYOUT**

6" TO 6" OR LARGER
CITY MAIN



NOTE: Submit proposed plan to Texas Department of Insurance for approval.

STANDARDS FOR PRIVATE FIRE PROTECTION

"Risks heretofore receiving credit for compliance with previous standards are not affected by the following and likewise are not to be penalized for necessary repairs and maintenance. All new installations and extensions must comply with these requirements."

I. VERTICAL PIPES AND HOSE for all risks, the rating schedules of which make provision for credit in rate for such equipment or charge for the absence thereof (unless otherwise provided).

A. WATER SUPPLY - Only one supply required.

(1) Elevated tank of not less than 5,000 gallons capacity, provided with tell-tale (water level indicator), with bottom elevated sufficiently above highest hose connection to meet the minimum requirements outlined in (3) below, as tank empties.

(2) Connection to public water works capable of meeting the minimum requirements outlined in (3) below. Public main to be not less than 6 inches in diameter. Lead-in main from public water supply into building to be not smaller than size of vertical pipe required by height of building.

(3) Minimum standard water supply shall provide a flow of not less than 100 gallons per minute while maintaining not less than 65 pounds per square inch pressure at the highest hose connection with the water flowing.

(4) All vertical pipe in buildings shall be connected in an approved manner, through piping of 4-inch diameter, to an outside fire department Siamese pumper connection, except where otherwise required. A single connection for fire departments will suffice in buildings not exceeding three stories (or 50 feet) in height with riser no larger than 2 1/2 inches in diameter.

(5) Where water supply is adequate in volume but deficient in residual pressure at the highest hose connection, it may be made standard by installation in a standard manner of an approved electric driven centrifugal booster pump of adequate capacity and pressure (installed in proper sized, gated and checked by-pass connection), equipped with approved standard device for automatic starting and/or manual stopping.

B. VERTICAL PIPE & HOSE

(1) The size of vertical pipe shall not be less than 4 inches for buildings not exceeding 6 stories (or 75 feet) in height, except as noted in (2) below, and not less than 6 inches for buildings exceeding 6 stories (or 75 feet) in height.

(2) In buildings not exceeding three stories (or 50 feet) vertical pipe at least 2 1/2 inches in diameter shall be considered standard size, provided the piping supplying two or more vertical pipes is not smaller than 4-inch diameter.

(3) To be so located (one or more on each floor) that all portions of each story of building are within 20 feet of the nozzle of the hose attached.

(4) On each floor of each vertical pipe required there shall be provided a valve and hose connection of same size and thread as public fire department hose (for use of fire department).

(5) Hose, kept always attached and properly racked at each connection, shall be not less than 50 feet nor more than 100 feet in length. Hose to be approved labeled 1 1/2 inch hose with 1/2 inch approved nozzle or equivalent approved combination straight stream and fog nozzle attached.

(6) Where buildings inadequately heated during cold weather, vertical pipe shall be protected against freezing so that water can be kept on system at all times.

(7) Builder's Risks - All buildings under construction over three stories in height shall have sandpipes installed in accordance with standard requirements as construction progresses, and in such a manner that the hose connections are always ready for the fire department's use to the roof level of the topmost floor where construction has progressed.

Such standpipes shall be provided with fire department pumper connections on the outside of the building at street level readily available and accessible for instant use, and with one hose outlet at each floor level and at the roof level. All outlet connections and fittings shall be

equipped with the same hose threads as the public fire department apparatus. Requirements, as listed in sub-paragraphs (1) and (3) above, shall govern the size and number of the standpipes required due to height and area of the building concerned.

C. NO CREDIT WHERE ANY OF THE FOLLOWING CONDITIONS EXIST:

- (1) Water supply affords less than 24 pounds per square inch pressure at highest hose connection while discharging 100 gallons per minute, and not as otherwise required above.
- (2) Lead-in main less than 2 1/2 inch diameter, or smaller than vertical pipes.
- (3) Vertical pipes less than 2 1/2 inches in diameter.
- (4) Hose less than 1-inch diameter.

II. PRIVATE FIRE PROTECTION SYSTEMS on premises of Manufacturing and/or Processing Special Hazard risks. (Applicable to all cases unless otherwise provided).

Sources of Water Supply:

- (a) City Connection.
- (b) Elevated Tank.
- (c) Fire pump or Pumps and Reservoir.

Any of the above supplies will be accepted as standard, or any two of them where two sources of water supply are specifically required by schedule, when they fully comply with requirements as set forth under General Requirements.

A. GENERAL REQUIREMENTS

- (1) The required fire flow (not less than 500 gallons per minute) shall be available from any part of the yard main system at the required residual pressure (not less than 65 pounds).
- (2) Required fire flow shall be available for not less than 60 minutes duration, except where otherwise required.
- (3) Yard hydrant and hose arrangement to permit concentration of required fire flow at any point in any important building under protection.

B. DETAILS OF REQUIREMENTS

City Connection - City water mains and connections thereto to be not less than 6 inches in diameter and capable of providing the required volume of water (not less than 500 gallons per minute) from the most remote yard hydrant while maintaining a minimum residual pressure of 65 pounds at grade. Dead-end mains to be avoided.

Elevated Tank - To be not smaller than 30,000 gallons (larger capacity may be required by the Texas Department of Insurance; to be kept filled at all times (filling arrangement to permit filling tank in 8 hours); to be on steel tower with bottom of tank elevated not less than 100 feet above ground level, and at least 60 feet higher than the highest point of any building being protected; to be located not nearer than 50 feet to any building. Tank riser and connections to be not less than 6 inches in diameter and to be properly protected from frost when necessary. A suitable tell-tale (water level indicator) to be provided and so arranged as to register at all times height of water in tank. An iron ladder to be provided.

Fire Pump - To be approved and listed by the Underwriters' Laboratories and to be used exclusively for fire-fighting purposes. To be installed as per rules and requirements of National Fire Protection Association, which will be furnished upon request. Pump to be of required capacity and pressure rating to supply the required volume of water (not less than 500 gallons per minute) from the most remote hydrant at the required residual pressure (not less than 65 pounds). Pump to be tested weekly; to be located outside of plant buildings under protection, in a special house of fire resistive construction; location and installation of power supply to pump to be approved. Pumps to be one or more in number, according to size, construction and occupancy of plant and nature of water supplies. If pump is steam driven entire installation to be approved by the Texas Department of Insurance and sufficient steam to be maintained at all times to properly operate pump. Where fire pump is the sole supply it shall be equipped with Underwriters' Laboratories approved controls for automatic starting and/or manual stopping; where other acceptable water supplies are also available fire pump may be manually controlled unless otherwise required by the Texas Department of Insurance. Reservoir, or other source of

supply for pump, to be sufficient to supply pump for at least 100 minutes while pump discharging at full rated capacity.

Booster Pump - Where water supply from city or tank is adequate in volume but cannot supply the required fire flow (not less than 500 gallons per minute) from the most remote hydrant at the required residual pressure at grade (not less than 65 pounds), such supply may be made standard by the installation of an approved booster pump listed by the Underwriters' Laboratories. Pump to be installed in a standard manner in a properly gated and checked by-pass connection between the supply and the yard mains.

(1) Where both city and tank supplies are available pump shall be installed as a booster in the city supply, provided city supply is capable of adequately supplying the pump with the required fire flow at a residual pressure of not less than 20 pounds; otherwise, it shall be installed in the tank supply.

(2) Where more than one water supply is provided, at least one of which includes an approved fire pump or approved booster pump, the other supplies (tank and/or city) will also be considered standard provided they comply in other respects with the requirements set forth herein. Booster pump may be manually controlled, except as may be otherwise required where it also services automatic protection devices.

Fire Department Pumper Connection - Where reservoir or city hydrant and city fire department available there shall be provided an approved Siamese pumper connection installed in a standard manner.

Valves - Outside screw and yoke gate valves to control each water supply; horizontal check valves must also be provided where needed. Underground valves to have indicator posts or to be of outside screw and yoke type in concrete or brick pits with steel covers.

Where the private hydrant system is larger and protects more than one group of buildings there should be section gate valves, for the purpose of dividing the system.

NOTE: Check-valve at tank to be provided with by-pass (at least 2 inches in size) around same for purpose of filling tank.

Yard Mains - All yard mains and connections thereto to be of standard approved cast iron bell and spigot joint and/or other Underwriters' Laboratories approved type pipe and fittings and to be not less than 6 inches in diameter. All mains must be properly looped. Upon installation, test certificate showing that system has undergone 200 pound test, for two hours, must be furnished Texas Department of Insurance.

Outside Hydrants - To be of "National Standard" approved type having two 2 1/2 inch outlets, 6-inch riser barrel, 5-inch bottom valve, and 6-inch connection with main. To be located one each side of and not more than 100 feet from buildings, not nearer than 50 feet to Frame Class buildings, or 30 feet to Brick Class buildings, being protected; and not more than 200 feet apart. To be of frost-proof type equipped with automatic drips. All pipes and hydrants to be so connected that all water supplies are available for any part of system. Hose connection threads must be of "National Standard" type according to State law. Wrenches to be affixed to all hydrants.

Hose Equipment for Outside Hydrants - To have attached at each hydrant a length of hose not less than distance of hydrant from building protected plus 50 feet, and in no case less than 100 feet of 2 1/2 inch Underwriters' Laboratories approved cotton rubber lined single jacket fire hose, with 1 1/8 inch smooth nozzle Underwriters' approved playpipe or approved 2 1/2 inch combination straight stream and fog nozzle attached: to be kept in standard hose house and to be kept attached to hydrants. Full complement of spanners, wrenches, playpipes, etc. to be maintained in each hose house at all times. Hose houses shall not be locked, unless approved by the Texas Department of Insurance as a protection against theft, in which case the lock employed must be of a type approved for such use with specially designed hasp which may easily be broken.

NOTE 1: There shall be provided on premises sufficient total length of hose to permit concentration of required fire flow (not less than two hose streams) at any point in any important building under protection. In large plants sufficient additional hose shall be maintained in reserve (to be maintained and transported as required by the Texas Department of Insurance to permit

rapid concentration of the required fire flow at any point in any important building under protection.

NOTE 2: As an alternate, the following may be provided in lieu of the preceding requirements of the fire protection standards for Outside Hydrants at fully enclosed sprinklered Cotton Compresses and Warehouses and sprinklered Special Hazard buildings located in "Protected Cities and Towns."

a) One wheeled reel equipped with 250 feet of 2 1/2 inch Underwriter's Laboratories approved single jacket fire hose together with the necessary hose equipment as required in the standard to be installed on the premises of the plants for each 250,000 square feet or fraction thereof.

b) Each hose reel shall be so located that all portions of the buildings will be within a radius of not more than 1000 feet of a reel station.

c) Each hose reel and equipment shall be kept in a suitable house or shed painted a distinctive color, well lighted and identified.

d) An "All-Weather" surface roadway to be provided on premises for access to reel stations and fire hydrants.

List of approved labeled brands of hose and specifications for construction and equipment of standard hose house furnished upon application.

C. NO CREDIT WHERE ANY OF THE FOLLOWING CONDITIONS EXIST:

(1) Water supply less than 500 gallons per minute from most remote hydrant at 30-pound residual pressure at grade.

(2) City main less than 6 inches in diameter.

(3) Yard mains less than 4 inches in diameter.

(4) Hose less than 1 1/2 inches in diameter.

(5) Elevated tank less than 30,000 gallon capacity.

Vertical Pipe and Hose - To be as outlined in Section I, preceding. Special attention is called to the fact that both inside vertical pipe and outside hydrants are required in order to constitute standard private fire protection, except where otherwise specifically provided; also not required in one story buildings unless, in opinion of this Division, area, dimensions or occupancy require such protection.

NOTE: Detailed plans of proposed plant layouts to be submitted to the Texas Department of Insurance for approval (both inside and outside protection).

Fire Brigade - A private fire brigade shall be organized, maintained and trained in conformity with standards of National Fire Protection Association (Pamphlet No. 27).

Exception: Outside Hydrants and Hose - When Special Hazards are under complete protection of city fire department and water supply of any city, the Key Rate of which is 40¢ or less, and when the risk is located within the inner fire limits (first fire zone), standard public hydrants may be substituted for private hydrants and hose.

SPECIAL PROTECTION

The term "Special Protection" shall be deemed to include approved systems employing foam, inert gas, water spray (except where otherwise provided for), dry compound or other approved material when installed in accordance with applicable standards of the NFPA for the hazard to be protected.

1. Where approved automatic Special Protection is installed in accordance with standards of NFPA for protection of a specific hazard for which a charge is made in the rate schedule, such charge may be reduced 50%.

NOTE: For approved manually controlled Special Protection system installed as above, reduce charge 25%.

2. Where approved automatic (manual release in special cases) Special Protection is installed in accordance with standards of the National Fire Protection Association in an entire fire division where construction and contents are susceptible to extinguishment by this means (Fire Resistive, Semi-Fire Resistive) or incombustible building with contents such as records, tracings, seeds, furs, garments, books and similar materials), a credit of 40% may be allowed from rates produced by risk not so protected. (Does not apply to vaults in Sprinklered risks).

NOTE 1: Complete plans for such Special Protection systems must be submitted to the Engineering Department of the Texas Department of Insurance for approval prior to installation.

NOTE 2: Above credits do not apply to cotton gins. (See Cotton Gin Schedule).

VAULTS

The term "Vaults" shall mean any enclosure meeting the construction requirements of this section and used for the storage of furs, fur garments, clothing, and similar stock which is readily susceptible to extinguishment by an inert gas total flooding system. (See "Standards For Vault Construction")

STANDARDS FOR AUTOMATIC INERT GAS PROTECTION SYSTEMS IN VAULTS

(With or Without Approved Smoke Detection Devices)

General

Systems shall meet all requirements as outlined in the National Fire Protection Association Pamphlet No. 12, and such other requirements that the Engineering Department of the Texas Department of Insurance may specify. All equipment must be of the approved type and complete plans must be submitted to the Engineering Department of the Texas Department of Insurance for approval prior to installation. Credit will be allowed only after field inspection and test. All systems must be inspected annually by the firm making the installation and a report forwarded to the Engineering Department of the Texas Department of Insurance.

RATE SCHEDULE

Vaults in Sprinklered Risks

1. In buildings equipped with an approved automatic sprinkler system, automatic inert gas systems may be installed in vaults in lieu of automatic sprinklers.

2. In sprinklered risks with Central Station Supervisory and Valve Alarm Service, vaults equipped with automatic inert gas systems must also be provided with the same Central Station Service.

3. Vaults protected as in 2 above, but provided with approved smoke detection devices connected to approved Central Station, increase credit to vault contents only by 10%. This credit is in addition to credits appearing under Vaults - Standards for Construction.

4. Unsprinklered vaults or vaults without approved automatic inert gas systems in otherwise sprinklered buildings shall not receive sprinkler credit in rate.

5. In vaults protected by standard automatic sprinkler system, credit for sprinklers may be increased 10% when vault is equipped with automatic smoke detection devices and these detection devices are provided with approved Central Station Service.

Vaults in Unsprinklered Risks

1. For vaults constructed as required in 1 of "Standards for Vault Construction", and equipped with approved automatic inert gas extinguishing system, publish vault contents rate of 25% of regular building contents rate.

2. For vaults constructed as required in 2(a) of "Standards for Vault Construction", and equipped with approved automatic inert gas extinguishing system, publish vault contents rate of 35% of regular building contents rate.

3. For vaults constructed as required in 2(b) of "Standards for Vault Construction", and equipped with approved automatic inert gas extinguishing system, publish vault contents rate at 40% of regular building contents rate.

4. For vaults constructed and protected as outlined in 1, 2 or 3 above and equipped with approved smoke detection device or devices and with the extinguishing system and smoke detectors connected to an approved Central Station, increase credits shown in 1, 2 or 3, 10% for vault contents only.

NOTE 1: No credit will be permitted for automatic extinguishing systems or smoke detectors except those indicated in this section

NOTE 2: The foregoing credits are in lieu of credits appearing under Vaults - Standards for Construction

Fire Extinguishers

To be installed as per standard requirements under Brick Mercantile Schedule unless otherwise specifically modified.

STEAM JETS

(Automatic and Hand Controlling)

Where specified, to be installed in accordance with requirements.

NOTE: Plans and printed specification furnished upon application.

STANDARD WATCH SERVICE

Applicable in all cases unless otherwise provided

Watchman and Watch-Clock - One or more, as required, to be provided, reporting to central station service or on stationary clock or portable clock of approved labeled make.

1. Stations to be located inside of building, on each floor, and sufficient in number to insure complete coverage of the building by the watchman during each round.
2. Rounds to be made at least hourly, unless otherwise provided. Records to be dated and filed daily and kept at office for 30 days.
3. Watchman to remain on premises and to watch at all times when the premises are not actually in full operation and/or with regular work force on duty.
NOTE: If watchman carries portable light it shall be electric.
4. When reporting Watch Service, a diagram showing location of stations, arrangement of inside walls, partitions, doors and stairways (each floor) must be submitted to the Texas Department of Insurance, together with make and label number of the Watch-Clock.
NOTE: Watchman and clock required to complete standard protection only in case of those risks where their absence is charged for as a deficiency. List of approved Watchman's Time Recording Apparatus furnished upon request.

CREDITS FOR CHEMICAL FIRE ENGINES, VERTICAL PIPES AND HOSE AND WATCH SERVICE

Chemical Fire Engines

33-gallon, or equivalent size dry chemical, approved labeled, on wheels, having sufficient hose attached to reach any part of building to be protected.

A deduction of 5% of final rate, said deduction not to be less than 5¢ nor more than 15¢, may be granted on Special Hazards (including lumber yards) for chemical fire engines as above described, except in such risks as have full credit for standard private fire protection.

NOTE: Risk must be provided with at least one approved labeled chemical fire engine to each 32,000 square feet of grade floor area or fraction thereof, in order to secure above deduction.

Vertical Pipes and Hose

Where not otherwise provided for, credit may be given in rates of Special Hazard risks for Vertical Pipes and Hose, when properly installed. Said credit to be not less than 5¢ nor more than 15¢.

Watchman With Approved Labeled Clock

Where not otherwise provided for, credit may be given for standard watch service. Credit to be 10% of Basis, not to exceed 25¢.

BONDED WAREHOUSE CREDIT

Applicable only to grain elevators and contents, grain tanks and contents, cotton compresses and contents and warehouses and their contents when such warehouses are occupied exclusively for the storage of Agricultural Products; not applicable to warehouses and/or their contents in connection with Manufacturing Risks.

Deduct from the final rate obtained by the application of the schedules applicable to above named risks and their contents, 15% of such final rate, when such elevators, compresses, tanks and warehouses in which are stored Agricultural Products Only, become bonded under the United States Warehouse Act.

RULE I: The term Agricultural Products as used above is intended to cover only such raw products as are produced by tillage of the soil, such as cotton in bales, hay in bales, (loose hay excepted), corn, wheat, oats, barley, peas, beans, peanuts, rice or similar products.

RULE II: The above credit of 15% will be allowed only to such risks and their contents as become licensed under the United States Warehouse Act. It is further made a condition upon which this credit will be allowed, that the warehouseman, or owner, of such bonded risk will fully conform to all rules and regulations required by the Act under which the risk is bonded. Notice from those agencies charged with the enforcement of the law, must be furnished the Texas Department of Insurance at the time the risk becomes bonded, showing:

1. That it is bonded and the date bonded.
2. The name of the owner or leasee of the bonded risk.

Notice also shall be given the Texas Department of Insurance by those agencies charged with the enforcement of the law, following each periodical reinspection of a bonded risk, of any condition found that would render the risk ineligible for credit.

When a bond covering a risk in the rates for which this credit has been allowed is not renewed at expiration, or is otherwise terminated, the Texas Department of Insurance shall be notified by the bonding agency and credit shall be cancelled.

CLASSIFICATION OF FIRES

For all practical purposes there are three general classes of fire, defined as follows:

Class "A" fires are those in ordinary combustible materials where the quenching and cooling effect of quantities of water, or a solution containing large percentage of water, is of first importance. Examples are fires in wood, paper, textiles, rubbish, etc.

Class "B" fires are those in flammable liquids, greases, etc. where a blanketing or smothering effect is essential.

Class "C" fires are those in electrical equipment, where the use of a "non-conducting" extinguishing agent is of first importance.

CREDITS FOR FIRE BOAT PROTECTION

A credit of 5% of the final rate of Special Hazard risks or 5% of the Unoccupied Building rate of Mercantile risks (total credit not to exceed 25¢) may be allowed to such property that is within 500 feet of a wharf to which the fire boat can tie up. This credit not to apply to risks over three miles by water from the fire boat station.

FIRE HYDRANTS IN ADJOINING PROTECTED AND INCORPORATED CITIES AND TOWNS

Mercantile and special hazard risks located over the required distance from a standard public fire hydrant within their own city limits may be rated with the key rate of the city or town in which they are located, provided:

1. That such risks are within the required distance of a standard public fire hydrant in an adjoining, incorporated and protected city or town;
2. That the town in which these risks are located is protected and incorporated, and
3. That the city in which the hydrant is located will, in the form of a letter signed by an authorized city official and filed with the Texas Department of Insurance, grant permission for the fire department of the adjoining city or town to use the hydrant(s) involved.

FIRE RETARDANT COATINGS

Deduct 15% from the published rate of the following classes if all woodwork in attic (or if no attic, in the roof) of entirely masonry constructed buildings is treated with approved labeled fire retardant coating and maintained for continued effectiveness, and satisfactory evidence is furnished the Texas Department of Insurance that such coating has been mixed and applied according to the standards for mixing and application: Churches, Schools and the following public buildings (defined as such in the TCPRM), Court Houses, Auditoriums, City Offices, City Halls, Federal Offices, Fire Department Houses, Hospitals, Nurses Homes, Jails, Policy Stations, Post Offices, Libraries, Museums, and State Houses.

NOTE: This credit will be published in all cases where in order, including country Churches and Schools that qualify for the credit.

NOTE: This credit not applicable to buildings rated as Fire Resistive, Semi-Fire Resistive or Sprinklered.

MERCANTILE AND SPECIAL HAZARD RISKS BEYOND CORPORATE LIMITS OF CITIES AND TOWNS

In rating unsprinklered Mercantile and Special Hazard risks situated outside the corporate limits of cities and town, a Key Rate of \$1.00 shall be used.

Exception: When the risk is located outside the city limits and all of the following conditions are complied with, the Key Rate of the city or town may be used but risk shall class as Unprotected and exposures charged as per Tables.

1. Risk must be within 3 miles of a city fire station by the nearest traveled route over an all-weather road or street and,
2. There must be a standard public fire hydrant, supplied through a city main of not less than 6 inches in size and capable of delivering at least 500 gallons per minute at a residual pressure of not less than 20 pounds, under full control of the city, within 500 feet of the risk and,
3. Risk must be provided with a system of private fire protection, to include at least one standard fire hydrant (so located that 100 feet of hose will service the building being rated) supplied through a main of sufficient size to deliver not less than 500 gallons per minute at a residual pressure of not less than 65 pounds with 100 feet of hose, playpipe, wrenches, and hose house, and with water supply from any approved supply for private fire protection. Plans of proposed plant layout to be submitted to the Texas Department of Insurance for approval and,

4. The consent of city authorities must be given in writing, for the fire department to respond to alarms originating at the risk in question.

5. If the city is receiving credit in the Key Rate for a fire alarm telegraph system, there must be a fire alarm box at the risk (i.e., not over 300 feet from risk being rated), unless risk is equipped with approved central station watch service.

In rating Sprinklered risks grading 60% or over located inside or outside city limits of Protected cities or towns and within 3 miles (direct line) of a fire station, the Key Rate of such city may be used if risks are within 500 feet of a standard public city fire hydrant connected to a 6-inch or larger main fed by city water supply, as outlined in Paragraph 2, above, or equipped with a standard system of private outside hydrants and hose fed by at least 50,000 gallon elevated water tank with bottom at least 100 feet above grade, reserved for fire protection.

MERCHANDISE VAULTS

Rates for contents contained in Fire Resistive vaults constructed according to standards will be published at 40%, 45%, 50% or 60% of the rate for stocks not so contained.

PROTECTION FOR OPENINGS IN FIREWALLS

One approved labeled, Class "A" fire door installed in a standard manner will be required on each side of the wall at each opening if opening is to be recognized as being protected.

NOTE: Auxiliary swinging doors between fire doors will render fire door installation non-standard.

STANDARDS FOR VAULT CONSTRUCTION

1. Vaults meeting the construction requirements in National Fire Protection Association Pamphlet No. 81-Publish vault contents rate at 40% of regular contents rate.

2. Vaults constructed according to the requirements of Number 1, except:

(a) When walls of vault are a part of the building in which the vault is located, publish vault contents rate at 45% of regular contents rate.

(b) When having floors and ceilings of not less than 6 inches of reinforced concrete, and having walls constructed of not less than 6 inches reinforced concrete, 12 inches of brick or 12 inches of poured concrete and equipped with approved two-hour door or equipped with an iron or steel bank vault type door at least 1/2 inch thick (exclusive of bolt work), publish vault contents rate of 50% of regular contents rate.

(c) When having floors and ceilings constructed of not less than 4 inches of reinforced concrete and having walls of not less than 4 inches of reinforced concrete, 8 inches of brick or 8 inches of poured concrete and equipped with approved two-hour door or equipped with iron or steel bank vault type door at least 1/2 inch thick (exclusive of bolt work), publish vault contents rate at 60% of regular contents rate.

NOTE 1: Under exceptions (b) and (c) above, walls of building in which vault is located may also be the walls of the vault. Vault must be otherwise supported as required in Number 1. Where vault is on the ground, a floor thickness of 4 inches or more of reinforced concrete shall qualify in any of the foregoing classifications.

NOTE 2: For vaults equipped with special protection, refer to "Special Protection" rule elsewhere in the TCFRM.

STANDARDS FOR PROTECTION OF HOODS AND VENT (DUCT) SYSTEMS SERVING COOKING EQUIPMENT

GENERAL

Fire extinguishing systems for the protection of hoods and vent (duct) systems serving cooking equipment shall be installed as required in all sections of Chapter 7, of National Fire Protection Association Standard No. 96, 1980 edition, except as noted herein. This includes automatic systems listed for the hazard by Underwriters' Laboratories, Inc. or custom systems designed and installed in compliance with the provision of the following standards:

(a) Standard on Carbon Dioxide Extinguishing Systems, National Fire Protection Association Standard No. 12-1980.

(b) Standard for the Installation of Sprinkler Systems, National Fire Protection Association Standard No. 13-1983.

(c) Standard for the Installation of Foam-Water Sprinkler Systems and Foam-Water Spray Systems, National Fire Protection Association No. 16-1980.

(d) Standard for Dry Chemical Extinguishing Systems, National Fire Protection Association Standard No. 17-1980.

That portion of fire extinguishing system required for protection of the duct may be omitted when all cooking equipment is served by U.L. listed grease extractors installed in accordance with the terms of the listing and the manufacturers instructions.

INSTALLATION

1. All systems shall be automatically activated.
2. Systems shall be acceptable for rate credit only when all cooking equipment in the occupancy involved is served by hood and duct systems suitable for such installations and all such hood and duct systems are properly protected. Extinguishing systems meeting these standards will be accepted for rate credit even though the hood and duct system itself does not fully comply with provisions elsewhere in NFPA Standard No. 96 (1980).
3. When Cooking Ventilating System is not provided with U.L. listed grease extractor, U.L. listed grease filters shall be required. Grease filters do not reduce the amount of protection required.
4. A supplementary portable extinguisher shall be required for each separate hood and vent (duct) system installed, and said extinguisher shall have a rating of 20 B:C or greater and be of alkaline dry chemical type (sodium bicarbonate or potassium bicarbonate base).
5. Submittal of plans is not required.
6. Each installation shall be certified to the Texas Department of Insurance as having conformed to the requirements as outlined above, by the manufacturer or his authorized representative, and said certification shall also encompass required supplementary portable extinguisher(s).

MAINTENANCE

Installations for such fire extinguishing or fire protection systems shall be inspected at least annually by the manufacturer or his authorized representative and satisfactory evidence of such inspection shall be furnished to the Texas Department of Insurance and each company having insurance on the risk.

AUTOMATIC SPRINKLER SYSTEM

Hood and vent (duct) systems, serving cooking equipment, protected by approved automatic sprinkler system located in buildings or occupancies of building, where credit is given in the rate (including those located in basements receiving basement sprinkler credit only) shall be eligible for credit as outlined herein.

Supplementary portable extinguisher(s) shall be provided as required in Section 4 above.

WARRANTY

The Hood and Vent (Duct) Protection Clause, Form No. 167, shall be attached to all policies covering properties insured by the owner or operator of places of business, the Occupancy Table Charge for which have been reduced for the installation and maintenance of approved fire extinguishing system(s) or fire protection system(s) for the protection of hood and vent (duct) system(s).

RATE CREDIT

Charges under Occupancy Table Charges Nos. 64, 152, 222A, 222B, 315, 695, 695A, 725 and 814 to be reduced 50% for installation and maintenance of approved fire protection system(s) installed in hood and vent (duct) system(s) serving cooking equipment, however, when any of these occupancies are in combination with other occupancies and the reduced Occupancy Table Charge is lower than another that would otherwise apply the other Occupancy Table Charge shall be used.

Rate analysis shall indicate the requirement that Hood and Vent (Duct) Protection Clause, Form No. 167, be attached to policies of insurance covering properties insured by the owner or operator of the place of business, the Occupancy Table Charge for which has been reduced.

SPECIAL HAZARDS

Description of Standard Building for all Classes of Special Hazards, where not otherwise specified:

Building:

Walls - "B" Class of HTB (unless otherwise specifically provided for), without openings on exposed sides or into adjoining building.

Roof - Iron-Clad, slate tile, gravel or composition.

Stairs - Elevator and other floor openings to be cut off and closed as per Mercantile Standards.

CONSTRUCTION CHARGE TABLE

Unless otherwise specifically provided the following charges shall apply to all Special Hazards for construction inferior to the above standards:

FRAME, IRON-CLAD or STUCCO	\$.75
BRICK VENEER	.50
HOLLOW TILE	.25

Special Hazards, abandoned as to original occupancy are to remain rated under the rating schedule provided for such original occupancy, unless and until machinery is dismantled and removed from, or stored in, building.

In those classes of Special Hazards for which Standard Building is prescribed as Heavy Timber, ICM or ICMS construction, no credit for these types of construction is to be allowed unless specifically provided.

Special Hazard features not provided for by schedule under which risk is rated, may be charged for in accordance with those schedules which do cover the hazard.

NOTE: If mixed occupancy, except automobile storage incidental to principal occupancy, apply schedule producing highest published rate.

Additional Occupants to be Charged for as per Mercantile Schedule.

Contents to rate same as Building unless otherwise specified in specific schedules.

Unless otherwise provided for, warehouses and miscellaneous auxiliary buildings, located on the premises of plant of Special Hazard risks, rate as per Mercantile Schedule and from rate obtained a deduction of 25% is to be made, after Key Rate correction, if any, has been made.

"Premises" of Special Hazard risks is limited to the warehouse and miscellaneous auxiliary buildings occupied in whole by the occupant of the Special Hazard risk buildings(s), situated on land immediately adjacent to the Special Hazard without any risk of any other occupant (including railway right of way, public streets or alleys) intervening. If such warehouses and miscellaneous auxiliary buildings are of Frame or Iron Clad construction and are located "in range" with their Special Hazard risks or with risks of other occupants, deduction of 25% does not apply.

CREDIT FOR ICM CONSTRUCTION

(See Standards for Construction)

To apply to all Special Hazard and School Risks, except where Rate Schedules prescribe ICM as standard construction or where deficiency charge is made for ICM construction, unless otherwise specifically provided.

Rate on "B" Class basis, with the following credits for superior construction:

1. ICM building with strictly non-combustible contents (negligible amount of combustible furniture and fixtures permitted).

(a) Building	60%
(b) Contents	40%

2. If combustible contents:

(a) Building	40%
(b) Contents	15%

NOTE: In rating a building where above construction comprises 50% or more of the total floor area, but less than 100%, make proportionate charge for inferior construction, and do not allow any credit if inferior construction exceeds 10% of total floor area or outside walls.

CREDIT FOR ICM SUBSTANDARD CONSTRUCTION

(See Standards for Construction)

To apply to all Special Hazard and School Risks, except where Rate Schedule prescribe ICM or ICMS as standard construction or where deficiency charge is made for ICM or ICMS construction, unless otherwise specifically provided.

Rate on "B" Class basis, with the following credits for superior construction:

1. ICM building with strictly non-combustible contents (except negligible amount of combustible furniture and fixtures permitted).

(a) Building	50%
(b) Contents	30%

2. If combustible contents:

(a) Building	30%
(b) Contents	10%

NOTE: In rating a building where above construction comprises 50% or more of the total floor area, but less than 100%, make proportionate charge for inferior construction, and do not allow any credit if inferior construction exceeds 10% of total floor area or outside walls.

MAJOR SPECIAL HAZARDS
FORM 6

AGRICULTURAL IMPLEMENT WORKS AND HANDLE FACTORIES Basis \$1.30

BARREL, BASKET, BOBBIN, BOX AND BUTTER DISH FACTORIES, CABINET AND CARPENTER SHOPS, CARRIAGE AND CAR WORKS, CHAIR AND COFFIN FACTORIES, COOPER, FINISH AND FURNITURE FACTORIES, PLANING MILLS (Not as Saw Mills), SHIPWRIGHT SHOPS, SHUTTLE, SPOKE, SPOOL AND STAVE FACTORIES, VENEER, WAGON AND WHEELWRIGHT WORKS, AND WOOD-WORKERS not otherwise provided for and not in connection with Saw Mills Basis 2.00

NOTE: Unless otherwise provided, the existence of any of the following shall require rating as Woodworker: Planer or Power Fed Jointer; Single or Double Surfacer; Moulder or Sticker with more than two heads; Matcher; Automatic Sander, 5-inch Belt or Larger Sander; Drum Sander or Arm Sander; Automatic Lathe; Double End Tenoner.

EXCELSIOR WORKS AND PAPER SHREDDING PLANTS Basis 3.00
MATTRESS FIBER FACTORIES Basis 3.00
TRUNK FACTORIES Basis 1.70

Add for deficiencies as follows (charges cumulative):

Wood Shingle or board roof	.25
Construction:	
As per table, except charge for Hollow Tile	.40
Boilers and metal stack. Charge as per Schedule D	
Vertical floor openings not properly protected, each floor	.05
Forge Shop not confined to room having non-combustible floor and partitioned off from woodworking portion (doors, if any, to be self-closing)	.50
Planer or Power Fed Jointer; Single or Double Surfacer, Moulder or Sticker with more than two heads; Matcher; Sander (Automatic, 5-inch belt or larger, drum and arm); Automatic Lathe; Double End Tenoner:	
A. Properly equipped dust and shavings collecting system with patent blowers and conveyors discharging into shavings vault detached 25 feet or properly cut off.	
Each (Maximum \$0.50)	.05
B. Not equipped as above.	
Each (Maximum \$1.50)	.25
Drying or re-drying of lumber, in main building or in building within 25 feet, unless drying building is Fire Resistive and properly cut off	.50
NOTE: If in separate building and both drying and main buildings are of Semi-Fire Resistive construction or Sprinklered, reduce charge 50%; if both buildings Semi-Fire Resistive construction and Sprinklered, omit charge.	
Heated glue pots or putty heaters not steam or electrically heated	.25
Storage of varnish or excelsior in excess of one day's supply	1.00
Approved Dip Tanks	.10
Unapproved Dip Tanks	.15
If dipping tanks inside main building or additions	.25
If dipping tanks not supplied with overflow pipe	.25
Painting, japanning, or finishing in main building, or in frame building adjoining or exposing within 25 feet	.50
NOTE: This charge may be modified if hazard is safeguarded in a standard manner. Same requirements as for pyroxylin painting.	
Upholstering or furniture packing in building or in frame building within 25 feet	.50
Picker in building	1.00

If gasoline embossing machine in factory, with tank at least 30 feet from building	.15
If gasoline embossing machine in factory, with gravity feed or with tank in factory	.50
Singeing by gasoline	.25
Standard Private Fire Protection - (two sources of water supply required, unless specifically excepted) none	.50
Private Fire Protection, substandard	.10 to .40
No Standard Watch Service	.25
Casks and pails or approved fire extinguishers, insufficient	.25
Untidy conditions of premises	.25

DEDUCTION

If no raw or finished stock stored in Woodworking plant deduct	.25
Key Rate: ADD 50% of Key Rate.	
Exposures - As per tables.	
NOTE: In case of small shops (i.e., not over 7500 square feet floor area) omit charge for Watch Service and reduce Private Fire Protection charge one-half.	
Exceptional Charges - As per table.	

FINISHING, SHIPPING AND STORAGE BUILDING

(Excepting Lumber Storage Which Rates Under Lumber Risks Schedule)

BASIS	\$.75
Add for deficiencies (charges cumulative) as per above schedule	

ASBESTOS, ASPHALT, BARYTES, FULLER'S EARTH, KAOLIN, MINERAL AND EARTH GRINDING WORKS, OCHRE, ROCK WOOL AND TALC WORKS

BASIS	\$.50
Add for deficiencies as follows (charges cumulative):	
Wood Shingle or board roof	.25
Construction: As per table.	
Boilers and metal stack. Charge as per Schedule B.	
Floor openings not properly protected	.05
No Standard Watch Service	.25
Iron cylinder, or brick dryers, unsafely arranged	.50
Elevators, chutes and hoppers of wood	.50
Elevators, chutes and hoppers of wood, metal-lined (Elevator boots to be of iron).	.25
Dry bin without brick floor and metal-lined sides and posts, supports and joists covered with metal	1.00
Standard Private Fire Protection - (one water supply required), none	.50
Private Fire Protection, substandard	.10 to .40
Casks and pails or approved fire extinguishers, insufficient	.25

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

AXLE WORKS, BOILER WORKS, BRASS WORKS, CAR WHEEL WORKS, FOUNDRIES, GALVANIZED IRON WORKS, IRON FENCE WORKS, MACHINE SHOPS, PIPE CASTING WORKS, BED SPRING WORKS, STOVE WORKS, TIN CAN FACTORIES, WIRE FENCE WORKS AND PATTERN SHOPS.

BASIS	\$.50
Add for deficiencies as follows (charges cumulative):	
Wood Shingle or Board Roof Construction: As per table.	.25
NOTE: Frame, Iron-Clad or Stucco Charge not to apply to buildings having non-combustible Contents and qualifying as ICM except for wood sheathing in roof. Class as Stucco but omit charge.	
Wood Floor with air space underneath, each floor	.35
Boilers and metal stack. Charge as per Schedule A.	
Moulding room:	
(a) In masonry (except with shingle roof) ICM or ICMS main building or in such building within 10 feet and not properly cut off	.25
(b) In C, HTBS, HTS, BV, BVS, S or IC main building or in such building with 20 feet.	.35
(c) In CD or D main building or in such building within 20 feet	.50
NOTE: Charges for moulding room not applicable if risk is used only as foundry.	
Pattern shop in main building, or in Frame Class building within 20 feet	.50
Pattern shop in masonry building, not properly cut off, within 10 feet	.25
Wood planer or wood turning lathe, each	.25
Glue pots, not steam or electrically heated or unsafe	.25
Wood-work within 6 inches of cupola or core oven	.25
Clear space around furnaces, ovens and boilers, not as required for boilers	.25
No Standard Watch Service	.25
Standard Private Fire Protection - (one Water Supply required), none	.50
Private Fire Protection, substandard	.10 to .40
Casks and pails or approved fire extinguishers, insufficient	.25
No standard vertical pipes in two-story pattern shop	.25
Hay storage or rope making in main building or in Frame Class building within 50 feet	.50
Hay storage or rope making in masonry building not properly cut off, within 50 feet	.25
Oils, paints, benzine and naphtha, kept in building and not properly cut off	.25
Painting and japanning not properly cut off	.25
(No charge for painting of iron and steel).	
Dipping tanks (using benzine, benzole and other similar products), with overflow pipe	.25
Without over flow pipe	.50

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

Pattern Storage Houses -

If within exposure distance of any other building of plant, to take rate of highest rated exposing risk.

If not exposed as above, takes Basis rate, deficiency charges for construction only, Key Rate, Exposures and Exceptional Charges as provided in above schedule.

NOTE: No credit for Fire Extinguishers.

Rope-Making Houses -

Take rate of highest rated building within 50 feet, unless specific rate is higher. If detached over 50 feet, rate specifically, under Machine Shop Schedule, applying basis charge of \$1.85 and omit charge for Rope-Making.

BOILER AND COMPRESSOR HOUSES

Description of Standard Boiler House

Walls - Open finish, of "B" class or HTB, not less than 12 inches thick with parapets of same thickness rising 2 feet above roof on exposed sides. (If of reinforced concrete, to be not less than 6 inches thick (4 inches when pilastered), parapets same height as for brick or stone walls except when roof is of reinforced concrete, in which case no parapets are required). All openings exposing other buildings to be protected by approved labeled fire-doors or shutters.

Roof - Iron-Clad, tile, slate, gravel or composition.

Floors - Non-combustible material.

Boilers - Entirely enclosed in brick masonry.

Stacks - Brick or metal on outside brick base. Where boiler house exposes other buildings, smokestack should rise not less than 40 feet above roof of boiler house. Guys not to be attached to buildings.

Spark arresters (if fuel other than coal, oil or gas), one for each boiler, to be located either between breeching and flue or on top of stack; mesh not to exceed one-half inch and of not less than No. 10 wire.

NOTE: Where two or more boilers having flues venting to same chimney or stack, a single spark arrester will be accepted, located at top of such chimney or stack.

A 2-foot clear space to be maintained on all sides of boilers

A 5-foot clear space to be maintained above top of boilers.

In case of Brick buildings, brick boiler house may be erected adjoining, provided it is properly cut off by standard fire walls, openings in division walls to be protected by approved labeled fire-doors on each side of wall. Openings overlooking or exposing boiler house to be protected by approved labeled fire shutters or wired glass in approved labeled metal frames.

In case of Frame buildings, brick boiler house to be located not less than 10 feet from such buildings; all openings in boiler house exposing building to be protected with approved labeled fire-doors or shutters or wired glass in approved labeled metal frame. Brick boiler house may be located adjoining Frame building, if cut off by standard fire-wall parapeted not less than three feet above such building, except that this rule is not applicable to those risks the schedules for which specifically require a clear space of ten or more feet.

In case where shavings vaults are required, same to be constructed and protected in accordance with the following specifications:

To be of brick, with walls of not less than 12 inches in thickness with arch brick or metal roof on metal frame, opening into boiler house to be at least 2 feet above boiler house floor and not less than 10 feet from furnace door, and protected by approved labeled vertical sliding fire-doors, on side of wall exposed by boilers, also steam jets of 1 1/2 inch size leading direct from boilers into vault, and controlled by valve located in boiler room, but not exceeding 6 1/2 feet above floor and of easy access.

NOTE: If boiler house is of Frame or Iron-Clad construction, same must be located 25 feet or more from any building, in order to be considered as fully cut off. Woodwork over boilers or smoke flue in boiler houses of this construction must be not less than 5 feet distant. Metal stack through roof to have a clearance of not less than 12 inches from all woodwork, and provided with ventilated metal hood above roof.

SCHEDULE FOR RATING

Boiler Houses shall take same rate as main building unless detached over 25 feet; or if boiler house is Fire Resistive or Semi-Fire Resistive detached over 10 feet.

BASIS	\$.25
Add for deficiencies as follows (charge cumulative):	
Wood shingle or board roof	.25
Construction: As per table.	
Brick Walls and parapets not standard:	
Apply 1/2 of Mercantile charges.	
Floors not standard	.10
Metal stack. Charge as per Schedule A.	
Spark arrester (fuel other than coal, oil or gas) none or nonstandard	.25
Clear space less than 2 feet between boilers and walls, each side or rear:	
Each side or rear if walls masonry, ICM or ICMS	.05
Each side or rear if walls frame, or iron-clad, S and BV	.10
Clear space over top of boilers:	
Less than 5 feet if woodwork in roof (unless shingle)	.10
Less than 5 feet if shingle or board	.25
Shavings vault not standard	.50
No Standard Watch Service	.25
NOTE: Charge for No Standard Watch Service shall not be made when Boiler House is at plant, the schedule for which provides no charge for same.	
Approved Labeled Fire Extinguishers (1 required) none	.10

Key Rate: ADD 50% of Key Rate.

NOTE: Key Rate charge to be omitted in rating Boiler Houses of wholly non-combustible construction where detached more than 25 feet from all other buildings of plant.

Exposures - As per tables, unless otherwise specified.

Exceptional Charges - As per table.

BOILERS HOUSES, SHAVINGS VAULTS AND METAL STACKS

Charge as follows, where specified in rating schedule being applied. Otherwise consider Boiler House as regular exposure.

	Schedule A	Schedule B	Schedule C	Schedule D
IF BUILDING BEING RATED IS BRICK, FR, SFR, HTB, HT OR ICM:				
1. Boilers in main building	\$.25	\$.50	\$.75	\$1.00
2. Boilers in masonry building within 10 feet properly cut off	.00	.00	.00	.00
3. Boiler in masonry building adjoining or within 10 feet not properly cut off, or in ICM building (or in open) within 10 feet	.10	.15	.20	.35
4. Boilers in building other than above within 25 feet properly cut off	.15	.25	.35	.50
5. Boilers in building other than above within 25 feet not properly cut off	.25	.50	.60	.75
IF BUILDING BEING RATED IS BV, S, IC, CD, D OR ICMS:				
6. Boilers in main building	.50	.75	1.00	1.25
7. Boilers in masonry building within 10 feet properly cut off	.00	.00	.00	.00
8. Boilers in masonry building within 10 feet not properly cut off, or in an ICM building (or in open) within 10 feet	.25	.50	.75	1.00
9. Boilers in separate building other than above within 25 feet	.35	.60	.75	1.00

NOTE 1: If boilers not used for power, apply 50% of above charges.

NOTE 2: Unless otherwise provided, reduce charges arrived at under above provisions 50% where fuel oil or natural gas, installed in standard manner, is used for fuel exclusively.

NOTE 3: Where boiler house is of ICM, brick or better construction and both main building and boiler house receive credit for sprinkler system grading 60% or over, reduce above charges 50%. Also applies to boilers in main building. Notes 1, 2 and 3 may also be applied to risks having special boiler house charges in their rating schedules.

Shavings Vaults -

If none where required or if Iron-Clad or Frame	\$1.00	\$1.00	\$1.00	\$1.00
Brick, but not according to requirements	.50	.50	.50	.50
Brick, but not standard in minor details	.25	.25	.25	.25
Steam jet not as required	.25	.25	.25	.25

NOTE: Charges for shavings vault or metal stack not applicable where boiler house is detached over 25 feet.

Metal Stacks - Charges:

Metal stacks, unsafely arranged, roofs metal	.25	.25	.25	.25
Metal stacks, unsafely arranged, roofs wood shingle or board	.50	.50	.50	.50
Metal stacks, safely arranged, roofs wood shingle or board	.25	.25	.25	.25

Metal stacks separated from any woodwork and/or combustible material by a 12-inch clear space, or 12 inches of masonry will be considered safe.

BRICK, POTTERY, TILE AND TERRA COTTA WORKS
 REFRATORIES, CERAMIC PLANTS & FIRE BRICK MANUFACTURING

Brick, Pottery, Tile and Terra Cotta Works	Basis	\$1.00
Refractories, Ceramic Plants and Fire Brick Manufacturing	Basis	.25
Add for deficiencies as follows (charges cumulative):		
Wood Shingle or board roof		.25
Construction: As per table.		
Boilers and metal stacks. Charge as per Schedule A.		
Lime stored in or within 25 feet		.25
Burning kilns (frame sheds over) adjoining or exposing Frame		
Class main buildings within 20 feet		.75
Over 20 feet and within 40 feet		.50
Over 40 feet and within 60 feet		.25
NOTE: Burning kilns without permanent frame shed over but with		
portable frame shed used when loading only and exposed by		
fire kiln, 50% of above charges to apply		
Burning kilns (frame sheds over) adjoining or exposing masonry		
main buildings, unprotected openings facing within 10 feet		
		.75
Over 10 feet and within 20 feet		.40
Over 20 feet and within 30 feet		.25
Over 30 feet and within 40 feet		.10
NOTE: Burning kilns without permanent frame shed over but with		
portable frame shed used when loading only and exposed by		
fire kilns, 50% of above charges to apply.		
No charge for small light frame shelters over furnace openings		
when 8 feet above openings and safely arranged.		
If building has wood shingle or board roof, increase above "Kiln"		
charges 33 1/3%.		
No charges for burning kiln when separated from main building		
by standard blank and parapeted brick wall.		
NOTE: Make no charge for Tunnel Kiln in or exposing main building.		
Standard Private Fire Protection - (one water supply required) none		.50
Private Fire Protection, substandard		.10 to .40
NOTE: Reduce charge two-thirds if risk is inside city limits and		
within 500 feet of standard fire hydrant in 1st Key Town.		
No Standard Watch Service		.25
Casks and pails or approved fire extinguishers, insufficient		.25

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

The Tunnel Kiln shall be considered as part of building and take rate of building in which it is housed.

KILNS (Deattached)

Rate under above schedule and add 75¢ for "Kiln" occupancy.

If construction warrants, rate as SFR with appropriate credits.

BRICK AND CLAY SHEDS

BASIS	\$.75
Add for deficiencies as follows (charges cumulative):	
Wood shingle or board roof	.25
Construction: As per table.	
Key Rate: ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional Charges - As per table.	

CEMENT MILLS

Description of Standard Mill, including: Rock Grinding and Drying, Raw Grinding and Kiln Drying, Clinker Storage and Finished Grinding Buildings.
 Walls - Of "B" Class or HTB, or corrugated iron and/or cement on expanded metal on metal frame.
 Roof - To be covered with slate, tile, iron-clad, gravel or composition.
 Floors - Of non-combustible material.
 Conveyors, Elevators, Blower Pipes, Bins, etc. - To be entirely of metal.
 Dryers, Kilns or Roasters - Not to be nearer than eight feet to any woodwork.
 Private Fire Protection - See Standards for Private Fire Protection.

SCHEDULE FOR RATING

BASIS	\$.25
Add for deficiencies as follows (charges cumulative):	
Frame, Iron-Clad or Stucco	.50
Brick Veneer	.40
Hollow Tile	.25
Wood Shingle or board roof	.25
Concealed spaces in walls or roof	.15
Floors - If not standard	.05
Boilers and Metal Stacks. Charge as per Schedule A.	
NOTE: Metal stack charges apply to stacks of dryers and rotary kilns, as well as boiler stacks.	
No charge for boilers (unless wood burning) in building of fire resistive construction.	
Conveyors, Chutes, Bins and Elevators. (Applies to conveyors handling hot clinkers discharged from rotary kilns to clinker storage or pulverized coal from fuel house.) If of wood	1.50
If of wood, metal lined	.50
(No charge if all-metal).	
Dryers, Kilns or roasters - If unsafely arranged	.50
No Standard Watch Service	.25
Standard Private Fire Protection - (One water supply required) none	.50
Private Fire Protection - substandard	.10 to .40
(Omit charge for Fire Protection if ICM or better construction).	
Casks and pails or approved fire extinguishers, insufficient	.25
NOTE: No charge for absence of casks and fire pails or fire extinguishers if standard vertical pipe and hose system is maintained.	
Key Rate: ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional Charges - As per table.	

COTTON RISKS

COTTON WAREHOUSE OR COMPRESS AND COTTON STORAGE SHEDS

Description of Standard Risk

Outside Walls - "B" Class or HTB to be not less than 12 inches thick for one story building; if building is higher than one story, top story wall to be not less than 12 inches thick, and each succeeding story below to be 4 inches thicker than next story above. Concrete walls, not reinforced, should be the same thickness as standard brick walls; concrete walls properly reinforced, may be 4 inches less in thickness than standard wall of brick construction. Where walls are stone, to be 4 inches thicker than standard brick walls. Where walls are pilaster or pier construction, pilasters or piers shall be 4 inches thicker than standard walls of same material, distance between face centers not to exceed 8 times width of face, walls between pilasters or piers may be of same thickness as required for one story building of same material. When outside walls are exposed by cotton or otherwise, same shall be parapeted similar to division walls, and all openings protected by approved labeled fire-doors properly installed on outside of wall; if swinging doors, to open outward.

Fire Walls - To be as required for Standard "B" Building, to rise above roof at least 3 feet and extend through apron of roof when roof is other than Fire Resistive construction. If exterior walls are other than masonry, fire walls to be T'd at ends not less than 5 feet each way, or if exposed by switch tracks adjacent, to be T'd not less than 10 feet each way. T's to be same thickness as fire wall and parapeted above roofs to same height as fire walls. Openings in fire walls, if any, to be protected by approved labeled Class "A" fire doors properly installed on each side of the wall at each opening. Sliding doors to be protected to prevent obstruction.

Floors - Concrete, brick, earth or other non-combustible material. Wood floors laid flat on ground, with no air space underneath, will be permitted. When elevated frame trucking platform extends across ends of division walls, said division walls must extend to outer edge of platforms and be built from ground to floor level of platform. The section of platform in front of T's must be concrete, brick or other non-combustible material, extending full length of T.

NOTE: Elevated floors or platforms should be underpinned or enclosed on all sides.

Roofs - Roofs to be covered with approved composition, gravel or other non-combustible roofing materials. Ends of timbers to rest on brick ledges or metal hangers or division walls corbeled out to form suitable supports and timbers to be self-releasing. All skylights or openings in monitors, or other roof structures, to be protected with wired glass in stationary frames, or thoroughly screened with standard wire mesh. If ventilators used, same to be standard metal type and screened.

Size and Capacity - Not to exceed 100,000 square feet floor area, unless adequate clear spaces are maintained or fire walls erected dividing the risk into fire divisions not in excess of 100,000 square feet. If cotton storage area exposes Frame or Iron-clad wall of warehouse within 100 feet single continuous clear distance (except as noted below), entire cotton storage area, including warehouse, shall be considered one risk and rated accordingly, regardless of different ownership or management. If either cotton storage area exceeds 100,000 square feet in either risk, then 200 feet single continuous clear space, (except as noted below) will be required. No cotton to be placed within clear space at any time, except that this shall not prohibit the loading or unloading within or the transportation across such clear space.

NOTE: Garages occupied by assured exclusively for storage and servicing of power driven baled cotton handling equipment, if of Semi-Fire Resistive or Fire Resistive construction or Sprinklered, yard hydrant hose houses, and watchman's towers are not to be considered as breaking the clear distance between cotton storage areas.

Aisles - In no case shall aisle space in warehouse (not compress section) be less than 10% of area of building, and shall include at least one 6-foot aisle running length of building with door at each end of aisle.

Boilers - Where a compress is connected with warehouse, boilers must be cut off by standard fire wall, all openings to be protected by approved labeled fire doors properly installed on each side of the wall at each opening; doors to be kept closed at all times when the press is not in operation.

NOTE: It is recommended that coal bins be likewise cut off in a standard manner, unless located in boiler room.

PRIVATE FIRE PROTECTION

See Standards for Private Fire Protection, except supply mains to vertical pipes to be provided with frost-proof post indicator valves located outside and not nearer than 30 to 50 feet from building, depending upon class of construction.

Sources of Water Supply - Two standard sources will be required at large warehouses, compresses or risks considered concentration points; at all others, one source required.

Casks and Pails - One 40-gallon cask, with pails, for each 1500 square feet of cotton storage area, or fraction thereof, to be properly distributed and kept accessible. Water to be treated to prevent freezing. Casks to be provided with suitable covers.

Exception: Casks and pails not required in risks receiving credit for automatic sprinklers.

Wheeled Extinguishers - In lieu of casks and pails (but not in combination therewith in the same fire division or compartment) there may be substituted approved wheeled extinguishers charged with approved wetting agent solution suitable on cotton fires. Such extinguishers shall be distributed as follows.

(a) One 20-gallon unit for each 15,000 square feet, or fraction thereof of floor area and/or one 45 to 50-gallon unit for each 30,000 square feet or fraction thereof of floor area;

(b) not less than one unit per compartment so protected. Minimum of two on any one property is required.

NOTE: Cotton Risks not eligible for chemical fire engines credit. This exception does not apply to cotton risks already receiving this credit at time of adoption of this amendment, so long as the chemical engine units then recognized remain serviceable, but replacement units will not be recognized for credit.

Watch Service - As per standards, except watchman to be on duty making half-hourly rounds nights, and hourly rounds Sundays and other days when no regular crew is on duty.

NOTE 1: In sprinklered risks, hourly rounds may be made in lieu of half-hourly rounds.

NOTE 2: In fire divisions which are used for storage of cotton under Federal Bond, where entrance by watchmen is prohibited, the entrance of watchmen into proper wickets placed inside the shed, with stations inside the building and wicket, shall be recognized as compliance with Watch Service Standards, Wickets shall be placed to permit a clear view of cotton in storage.

Lighting - Electric lights to have porcelain keyless sockets and wire guards; switches to be located in approved metal cabinets. Wiring to be installed according to requirements of National Electrical Code.

NOTE: Wire guards may be omitted when metal reflector type lighting fixtures are installed at ceiling or roof level; wiring to be in rigid metal conduit, and lighting fixtures to be attached directly to outlet box.

Requirements - Premises to be occupied solely for storing and/or compressing cotton. Power driven lift trucks operated in cotton storage or compress areas shall be approved for use in such areas, shall be properly maintained, and shall each be equipped with an approved fire extinguisher. Other power vehicles operated in cotton storage or compress areas shall be equipped with acceptable water muffler and approved fire extinguisher. Servicing and repairing of such vehicles shall be cut off from cotton handling areas by a standard division wall or shall be detached therefrom at least 25-feet except in Second and Third Key Towns where such buildings, if unsprinklered or not fireproof or semi-fireproof construction, shall be detached at least 50 feet. Refueling inside cotton handling buildings or sheds or on docks or platforms is prohibited.

Tiering of cotton prohibited.

No picking or reconditioning of cotton permitted.

The term 'reconditioning' as used herein shall mean any opening, drying, cleaning, or picking of baled or loose cotton by any means whatsoever except:

- (a) Air drying (natural draft only) of baled cotton at natural room temperatures where not more than one band is removed for each bale being dried.
- (b) Picking of baled cotton by hand only, where bales in process of being picked on the premises at any one time do not exceed five in warehouse areas or fifteen in compress area, and where at least four hooks or two bands at all times remain on each bale being so picked.
- (c) The opening of bales in the press room for pressing or recompressing.
- (d) The cleaning of baled cotton by brushing (manual only) where process employed does not remove an appreciable quantity of cotton lint.
- (e) The cleaning or blowing of standard or higher density compressed cotton at time of shipment where process employed does not remove an appreciable quantity of cotton lint.

Reconditioning operations shall confine lint and lint 'fly' to the Reconditioning Building or area and shall be separated from cotton storage and compressing as follows:

- (1) By a standard fire division wall without opening, or,
- (2) By 100 feet of unobstructed single continuous clear space.

NOTE: Where process confined to a building of SFR or FR construction and protected by acceptable open head sprinkler protection (manual control permissible under this rule but in such case not to class as sprinklered) and cotton lint and lint 'fly' is confined within the building and collected as produced by a pneumatic or other approved collecting system conforming to requirements of the Texas Department of Insurance, and loose lint is baled as accumulated; and building is not over 60 feet long; then this 100 foot clear space requirement is reduced to 35 feet and the structure is not to be considered as breaking the clear distance between cotton storage areas.

No cotton to be left outside of warehouse nights, Sundays or days when no regular crew is on duty.

Samples of cotton on storage to be kept entirely away from warehouse, so as to more certainly insure their preservation in case of loss of cotton; all loose cotton to be kept in closed bin or separate building.

Smoking not permitted in or about plant or cotton storage area except in office, masonry boiler room or designated area. "No Smoking" signs to be conspicuously posted throughout premises and rule enforced.

STANDARDS FOR COTTON SAMPLE STORAGE IN SPRINKLERED COMPRESS OR WAREHOUSE

LOCATION OF SAMPLE STORAGE

1. Storage of cotton samples shall be confined to a building used solely for that purpose and separated by a 100-foot continuous unobstructed clear space, or
2. Where space utilized for sample storage does not exceed 4000 square feet, samples may remain in baled cotton storage facility provided the two occupancies are separated by a wall having a one hour fire resistance rating. Preferably, wall should be without openings, but where necessary, all openings between the two areas must be protected by a self closing door having a one hour fire resistance rating. Wall shall extend from floor to roof. No baled cotton to be stored within 10 feet of this wall nor within 20 feet of any door opening. In sprinklered facilities, standard sprinkler protection must be provided in both occupancies, or
3. Where space utilized for sample storage exceeds 4000 square feet, the sample storage occupancy shall be separated from baled cotton area by a standard 4-hour fire wall with all openings in wall protected by U.L. listed Class A fire doors mounted on each side of wall at each such opening. Except for thickness, construction of wall shall conform to all requirements of Division Walls described in "Description of Standard Risk" of Cotton Warehouse or Compress and Cotton Storage Sheds titled under "Cotton Risk". No cotton to be stored within 20 feet of door openings.

NOTE: Above requirements not applicable to 1000 or less samples being held for delivery on order, or where samples are held in closely woven bags securely fastened, and are not stored on racks or shelves.

ARRANGEMENT OF SAMPLE STORAGE

DEFINITION: For the purpose of this standard, the term rack shall be defined as any rack, shelf, bin, compartment or arrangement of wires utilized for the storage of cotton samples.

CONSTRUCTION: Racks shall not exceed 8 feet in height to top of samples nor exceed 6 feet in width. Tight vertical bulkheads shall be installed at interval not exceeding 12 feet across the racks and extend 6 inches out from racks on each side and 2 feet above samples at the top. When storage arrangement does not exceed 3 feet in width or when tightly closed corrugated cardboard boxes are to contain sample storage, bulkheads need not be installed. Bulkhead materials shall be 1/2 inch plywood, 1 inch wood (shiplap or tongue and groove), or steel. In lieu of bulkheads, a 4-foot space clear of cotton samples may be provided across racks at intervals not exceeding 12 feet.

AISLES: Aisles between racks shall be at least 4 feet in width and a clearance of at least 2 feet shall be maintained between combustible walls and the nearest racks. When racks do not exceed 3 feet in width, 3 foot aisles between racks will be considered satisfactory.

LIGHTING: Lighting of sample storage space shall be by properly installed, permanently fixed lights with globes properly protected against physical damage. Extension lights shall not be used.

PROTECTION: Where sample storage space is protected by automatic sprinklers only the standard spray type sprinkler shall be used. A minimum clearance of 3 feet shall be maintained between sprinkler deflector and tops of samples.

NOTE: Under a sloping roof a minimum clearance of 24 inches may be permitted at the eaves.

Inside hose in and adjacent to sample storage space shall be equipped with spray (divided stream) nozzles.

BASIS \$1.25

Add for deficiencies as follows (charges cumulative):

Walls

(a) No outside walls (Not applicable to FR or SFR) .25

NOTE: If partially enclosed, make proportionate charge using 13¢ as difference in basis, in addition to making full 12¢ charge under Item (b).

(b) Frame or Iron-Clad walls extending from floor to roof .12

For basement or each additional story over one .25

Roof and/or roof structures not according to standard .05 to .35

Floor - Wood raised or with open space underneath .25

NOTE: In compresses and/or warehouses having two or more compartments separated from each other by standard cotton fire walls with some compartments having wood floors and some with concrete floors, pro rate the above charge in the proportion that the number of compartments having wood floors bears to the total number of compartments of the compress or warehouse.

Boilers not cut off according to standard .50

NOTE 1: Where fuel oil is burned exclusively in boilers and boiler room is fully enclosed with an Iron-Clad wall, the above charge may be reduced to 25¢.

NOTE 2: No charge where natural gas is burned exclusively in boilers and boiler room is fully enclosed with an Iron-Clad wall.

Excessive Area - (Grade floor only)

(a) Over 100,000 sq. ft. and not exceeding 150,000 sq. ft. .50

(b) Over 150,000 sq. ft. and not exceeding 200,000 sq. ft. 1.00

(c) Over 200,000 sq. ft. and not exceeding 300,000 sq. ft. 2.00

(d) Over 300,000 sq. ft. 3.00

Tiering Cotton .50

NOTE: In Fire resistive risks reduce charge to 25¢ and in Sprinklered risks omit charge.

Division Walls

(a) Not standard .05 to .50

(b) Openings protected in a standard manner .05 to .15

NOTE: If division walls deviate sufficiently from standard requirements, full area charge to apply.

Standard Private Fire Protection:

(a) None .50

(b) Substandard .10 to .40

Casks and Pails or Wheeled Extinguishers	
(a) None or not standard	.50
(b) Water not treated to prevent freezing	.25
Watch Service - None or not standard	.25
Heating - Not safe	.25
Lighting - Not safe	.05 to .25
Approved oily waste cans, none in engine or press room	.10
Fuel	
(a) Fuel oil - if installation not standard, charge according to Exceptional Charges.	
(b) No spark arrester, or nonstandard, if wood used for fuel	.25
Ashes or cinders dumped adjacent to cotton storage areas	.25
"No Smoking" rule not enforced and/or "No Smoking" signs not posted	.25
Weeds, grass or accumulation of other combustible materials within 100 feet of cotton storage areas	.25
Samples and/or loose cotton not handled according to standard	.25
Cotton samples in Sprinklered Compress or warehouse:	
(a) Non-compliance with construction standards of sample storage space	1.00
(b) Non-compliance with cotton sample rack standards	.25
Reconditioning of cotton and not according to standards	1.00
Occupancy not contemplated in standards	.25
Operation of non-standard vehicles	.25
Servicing, or repair of power driven vehicles not segregated according to standards, or the refueling of such vehicles not according to standards	.25
Care and Order - Conditions as to dressing rooms, clothes lockers, water closets, loafing and general cleanliness	.05 to .25
Aisles: Not standard (not applicable to compress section)	.50

CREDITS

Watchman reporting to approved central station	.15
For approved Central Station tour watch service, deduct from final rate	15%
Watchman on duty at all times, day and night throughout the year, making half-hourly rounds at night during season or when cotton is on storage and hourly rounds at all other times	.10
NOTE 1: In sprinklered risks, hourly rounds may be made in lieu of half-hourly rounds.	
NOTE 2: Above credits are in addition to omission of specific charge for No Watch Service.	
Area	
(a) Not exceeding 67,500 sq. ft. but over 52,500 sq. ft.	.10
(b) Not exceeding 52,500 sq. ft. but over 37,500 sq. ft.	.15
(c) Not exceeding 37,500 sq. ft. but over 22,500 sq. ft.	.20
(d) 22,500 sq. ft. or less	.25

Exposure - As per tables, except last distance only as shown in Exposure Table to be doubled; not applicable when exposed side of cotton risk is entirely enclosed. No exposures over 100 feet.

Exceptional Charges - As per table.

Key Rate: ADD 50% of Key Rate.

Deduct from the rates produced under the above schedule:

Cotton Compresses and Warehouses comprising one plant on same premises 15%
(Not applicable to Sprinklered risks)

NOTE 1: This deduction to appear in published rate analysis and not to be applied by agent.

NOTE 2: If compartment occupied solely for storage of other than cotton is cut off from compress or warehouse by standard cotton division fire wall(s), rate under Schedule applying according to occupancy of such compartment, without exposure charge through fire wall.

SMALL COTTON WAREHOUSES AND OPEN COTTON STORAGE SHEDS

Small cotton warehouses and open cotton storage sheds, with floor area not in excess of 10,000 square feet, rate as above Schedule, with the following changes:

Omit charge for Walls and Tiering. Reduce Private Fire Protection charge one-half; and allow 10¢ credit if Standard Watch Service maintained.

With floor area over 10,000 square feet, but not in excess of 15,000 square feet, allow 10¢ credit if Standard Watch Service maintained.

COTTON PICKERIES

Rate as cotton warehouse of similar class and add \$2.00.

BAGGING FACTORIES AND JUTE FACTORIES

BASIS \$1.15

Rate as per Schedule for Cotton, Silk and Woolen Mills and add 50¢ for storage of baled jute in mill or picker building in excess of one day's supply.

BATTING AND WADDING MILLS

BASIS \$1.15

Rate as per Schedule for Cotton, Silk and Woolen Mills and add 50¢ for Drying machines in mill.

COTTON, SILK AND WOOLEN MILL RISKS

Description of Standard Mill

Walls - "B" Class or HTB; painted, whitewashed or plastered on inside.

Cornice - Brick, stone or concrete.

Floors - Solid girders, 10x12 inches, or 12x16 inches, according to span: anchored in walls, 8 or 10 feet apart, on centers. Floor Planks - Not less than 3 inches thick when girders are spaced 8 feet, or 4 inches when girders are 10 feet, laid flatwise across girders, and tongued and grooved. Course of mortar, sheathing, felt or asbestos paper on planks, 1 1/4 inch tongued and grooved floor boards on top. Under-side of floor may be finished by sheathing with light matched boards or plastered on wire or iron lathing; in either case laid directly on the planking; or may be painted or whitewashed plain. Posts - Of wood, and may be round, of the diameter or thickness of beam, or square with chamfered corners, pintled through beams with iron pintles from floor to floor. When woodwork is painted, Fire Resistive Paint to be used.

Roof - Constructed like floors, except that girders and planks may be one-third lighter and top boards omitted. Covered with tin, iron, gravel, soapstone, slag or other non-combustible material. Gutters - Metal, if required. Where roof is trussed, not less than 2 inch planking to be used on top, and underneath to be left open and absolutely without attic, cock-loft or any concealed space.

Stairways - In towers at each end or side of mill, communicating with each floor by approved labeled automatic fire-doors. Stairs of stone or iron, or heavy plank not boxed or sheathed on under-side; and landings, when not of metal or stone, constructed like mill floors. No stairways in mill building.

Elevators - In tower with automatic sliding plank doors at each floor; or if in corner of mill building, enclosed by brick walls with approved labeled fire-doors at each opening, or with standard self-closing hatches, metal-clad underneath, all openings boxed.

Heating - To be safely arranged. Not less than one-inch air space around steam pipes where passing thru floors or other woodwork.

Lights - Electric, installed in accordance with the Rules of National Electrical Code.

Pickers - Outside, in separate "B" Class or HTB building with IC, slate, gravel or composition roof; communications with mill closed by approved labeled automatic fire-doors.

Boilers - Outside, in separate "B" Class or HTB building, with IC, slate, gravel or composition roof, with clear space as to woodwork in walls and roof as provided in Boiler House Rating Schedule.

Private Fire Protection - See Standards for Private Fire Protection. Two standard sources of water required.

Vertical Pipes - (Required in Unsprinklered mills only).

Organization - A fire company should be organized among the operatives, and drilled periodically in the use of the apparatus. The engineer and watchman should be made familiar with sprinkler equipment and sources of water supply for same.

SCHEDULE FOR RATING

BASIS	\$.25
Add for deficiencies as follows (charges cumulative):	
Wood shingle or board roof	.25
Construction: As per table.	
Walls, furred off inside and sheathed or plastered, making hollow space	.10
Cornice, wooden, boxed, if exposed	.05
Floors not standard	.15
Roof, common rafters and thin boards	.05
Pitched, common rafters, etc., and concealed cock-loft	.10
Having concealed cock-loft, but protected with automatic sprinklers	.05
Planks, well built, excepting sheathed under cross beams, to make air space	.05
Stairways, in mill	.10
If enclosed and with standard automatic doors, each floor	.05
In brick tower, no approved labeled fire-doors, each floor	.05
Elevators, in mill, open or enclosed in brick, no approved labeled automatic fire-doors or standard open hand hoist	.10
In mill, standard self-closing hatches	.05
(In mill, self-closing hatches, if metal clad underneath, no charge).	
Heating, not safely arranged	.10
Steam pipes, not safely arranged	.10
Watchman - No watchman and approved labeled watch clock	.25
Pickers (openers or lappers), in mill	1.00
In basement or first floor, in room with bricklined walls and floor, and ceiling plastered on wire or iron lathing, and approved labeled fire-doors	.50
Outside building, with communications not cut off by approved labeled fire-doors	.25
Boilers, charge as per Schedule A.	
For storage of baled cotton in mill or picker building in excess of one day's supply	.50
Standard private fire protection - (two sources of water supply required) none	.50
Private fire protection, substandard	.10 to .40
Vertical pipes (required in unsprinklered mill only)	
(a) None	.15
(b) Substandard	.05
Casks and pails or approved fire extinguishers, insufficient	.25
NOTE: Casks and pails required in Picker Room.	

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

WEAVING MACHINERY ONLY

In mills containing only weaving machinery, after making such charges as apply in the foregoing schedule deduct .25

COTTON MILL COTTON WAREHOUSES

Construction of Standard Buildings - To be of "B" Class or HTB not less than 12 inches thick. Division walls to be at least 16 inches thick, and extending through the roof at least 24 inches and coped. All joists to be beveled and to rest on ledges or corbels. Iron-clad, slate, gravel or composition roof, with 8 foot bays one story high. Floor of earth, brick, cement or other non-combustible material, building to be subdivided into compartments of not more than 600 bales capacity each. Height inside to be not more than 10 feet.

Private Fire Protection. See Standards for Private Fire Protection. (Outside hydrants only required).

Fire-Doors - Approved fire-doors at each end of compartments, arranged to open outwardly, or sliding with metal track; no woodwork exposed. Doors required on one side only of exterior openings.

SCHEDULE FOR RATING

BASIS	\$.65
Add for deficiencies as follows (charges cumulative):	
Wood shingle or board roof	.25
Construction: As per table.	
First story in excess of one	.10
Each additional story	.02
Roof, not standard	.10
Height of compartment in excess of 10 feet, each additional foot	.05
Division walls, not standard	.15
All joists not beveled and resting on ledges	.05
Floors, not standard, ground floor	.02
Floors, not standard, above ground floor	.10
Private outside hydrants not standard	.10
For excess storage capacity charge as follows:	
Over 600 bales and not exceeding 1000	.15
Over 1000 bales and not exceeding 1500	.30
Over 1500 bales and not exceeding 2000	.45
For each additional 500 bales	.25
No Standard Watch Service	.25
Key Rate: ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional Charges - As per table.	

COTTON MILL WAREHOUSES

For Storage of Manufactured Goods in Packages

Construction of Standard Building - "B" Class or HTB. Height - Not exceeding two stories. Roof - Iron-clad, slate, gravel or composition. Area - Not over 5000 square feet of floor space between standard fire-walls; wall and ceiling to be plain open finish; wall first story, 16 inches; second story, 12 inches. Parapets to rise above roof at least 24 inches and to be coped. Floor openings to be enclosed and protected as per Mercantile Standards.

Private Fire Protection. See Standards for Private Fire Protection. (Outside hydrants only required).

SCHEDULE FOR RATING

BASIS	\$.40
Add for deficiencies as follows (charges cumulative):	
Wood shingle or board roof	.25
Construction: As per table.	
Stories in excess of two, each	.05
Excess area, each 1000 square feet, or fraction thereof, over 5000	.02
Stairways or elevators, not properly protected	.10
Private outside hydrants, not standard	.05 to .15
Casks and pails or approved fire extinguishers, insufficient	.15
No Standard Watch Service	.25

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

COTTONSEED OIL MILLS

Description of Standard Construction

Oil Mill Building - Walls of "B" Class or HTB and to be of standard thickness for the material used, to have coped parapets extending at least 24 inches above roof. All interior walls to be whitewashed or painted with paint of fireproofing quality. Linter room, seed cleaning room, press room, meal grinding room, hull grinding room, filter press room, lint press room, and engine room, each to be a separate room or building, cut off by standard parapeted fire walls, having approved labeled automatic fire-doors on each side of each wall opening.

Height - One story.

Floors - Cement, brick or other non-combustible material, or of 3 inch planks splined and grooved, or 3 inch ship-lap, laid flatwise and covered by 1 1/4 inch dressed flooring, across solid wood girders 10x12 or 12x16, supported in turn by solid wood posts of same dimensions as girders, or supported by brick piers or walls. There shall be no openings in floors for belts and other purposes.

Roof - Of 3 inch planks splined and grooved (or 2 inch planks with top boards, supported by solid wood girders not less than 8x10, placed not more than 10 feet apart, center to center, to be covered with metal slate, tile, composition or gravel), under-side to be whitewashed or painted with paint of fire proofing quality. No attic, cock-loft or concealed space permitted under roof.

Boiler House - To be constructed like mill and, when adjoining, to be cut off with standard fire-wall or walls, all openings (if any in said walls) to be protected by approved labeled automatic fire-doors on each side of each opening.

Boiler Stack, Flue or Chimney - Boilers may be fitted with direct vertical metal flue or stack, or connected to brick chimney by horizontal flue, in either case the top of chimney or stack to be carried to a height of at least 40 feet above top of building; metal stack through roof to have a clearance of not less than 12 inches from all woodwork. When other than coal, fuel oil or gas is used, spark arresters of one-half inch wire mesh to be provided between boiler flues and breeching of stack. Boilers to be entirely supported by masonry or metal (no wood supports to be used).

Lint Pressing, Hull Grinding, Seed Cleaning or Filtering of Oil - If not conducted in separate rooms cut off as previously described, to be each in separate brick building detached not less than 10 feet, or in other than brick buildings, located at least 50 feet from mill, warehouses or oil tanks.

Private Fire Protection - See Standards for Private Fire Protection.
(Two standard sources of water required).

Hand Hose - One 1 1/2 inch approved labeled hose, with 1/2 inch nozzle, shall be provided for linter room. Hose to be connected to riser of not less than 2 1/2 inches internal diameter. Hose to be of sufficient length to reach all parts of linter room.

Casks and Pails - As per Standards.

Watchman and Watch-Clock - Must be provided nights, Sundays and holidays when the plant is not in actual operation; watch clock to be of approved labeled make; watch records to be dated and filed daily in the office. There must be sufficient watchman's stations to secure patrol of structure and each subdivision or room thereof. Intervals between watchman's visits to each station must not exceed one hour.

REQUIREMENTS and PROHIBITIONS

1. Ginning of seed cotton prohibited.
2. Storage of grabbots, linters or cotton in bales in any part of mill prohibited.
3. Hullers or hull grinding machinery must be provided with approved magnets.
4. Seed must be passed over magnets on linters.
5. Grabbots or dust must be blown or carried outside of building as produced.
6. Lint from linters to be taken up and baled and, when pressed, immediately removed not less than 60 feet from all buildings.
7. Untidiness - Every part of mill must be kept clean and free from rubbish, dust, lint and cobwebs.
8. Filter press cloths must not be washed, dried or stored in press (oil extracting) room or any part of oil mill, but be removed to a detached building, not exposing as soon as taken from press. Filter press cloths may be stored, washed and dried in a separate brick building or room adjoining, if such be properly cut off as prescribed for other parts of mill.
9. Coopering or painting of barrels not to be permitted within 30 feet of main building or seed houses, unless cut off by standard fire-walls.
10. Electric wiring to be in metal conduits and system and installation to be in compliance with the National Electrical Code.

RECOMMENDATIONS

1. Blower, bolt and sand screen should be equipped with magnets and drop pockets.
2. All magnets should be thoroughly cleaned once each hour, and oftener on sand screen if seed is damp.
3. Walls and ceilings may be quickly cleaned with steam or air blast from small hose. If steam is used care should be taken to prevent same from coming in direct contact with automatic sprinklers.
4. Paints and oils should be kept not less than 30 feet from all buildings.

SCHEDULE FOR RATING

BASIS	\$.75
Add for deficiencies as follows (charges cumulative):	
Walls - Interior walls and ceilings not painted or whitewashed	.05
NOTE: No charge if building is FR, SFR, or ICM.	
Not standard thickness	.05
Frame, Iron-Clad or Stucco	1.00
BV, or HT, see Construction Table.	
Cornice - Wood or metal clad wood frame when not cut off by fire wall corbeled out 2 feet beyond edge of cornice	.10
Height - For second story	.05
For third story	.15
Roof - Wood shingle or board roof	.25
Having concealed space thereunder	.10
For deck, or mezzanine floor, carried on roof trusses or suspended there-from	.10
Floors - No standard	.05
Boilers - Charge as per Schedule A.	
Linters on Raised Platforms	.05
NOTE: No charge if platform and linters fully protected by automatic sprinklers.	
Linters not Provided with Approved Magnets - Charges for each machine not equipped, or for each magnet not in working order	.05
NOTE: Maximum charge 50¢.	
Linter Room when not cut off from adjoining rooms, or exposing buildings, by standard fire walls without openings, or unless opening protected in standard manner	.10
Ginning - If done in mill structure or building adjoining or communicating, also separation of locks of seed cotton from boll hulls, burrs and trash, or what is commonly known as "Grabbot" separating and cleaning on a saw-type machine	2.50
NOTE 1: No charge if "Grabbot" separating and cleaning accomplished by means of a spiked cylinder revolving at no greater speed than 50 turns per minute, provided housing for machine constructed wholly of steel and also provided the seed cotton separated from grabbot as well as hulls, burrs and trash incidental to process be conveyed or blown from building as fast as made. Seed cotton must not be passed through fan.	

NOTE 2: No charge if "Grabbot" bearing material is handled from the seed cleaning machinery by air pick-up system to a dust collector and dropped into a Grabbot separating machine constructed wholly of steel. Hulls, burrs and trash incidental to process must be conveyed or blown from building as fast as produced.

Linter Storage - For storage of baled linters or baled cotton in building or in open within 60 feet thereof, or linter warehouse not detached over 25 feet

.50

NOTE: Policy carries absolute prohibition, with penalty suspending insurance and this charge is provided to enable storage of baled cotton or baled linters only after written permission by insurer and payment of additional premium provided by this charge.

Lint Baling Press in main building, not cut off in standard manner

.25

In masonry or ICM building adjoining or communicating and not cut off in a standard manner

.15

In other than masonry or ICM building, adjoining or within 15 feet:

(a) If cut off in standard manner

.15

(b) Not cut off in standard manner

.25

Seed Cleaning Machinery - In mill or building adjoining and not cut off in standard manner

.25

If protected by standard automatic sprinklers, no charge.

Unless fully supplied with approved magnets in working order

.05

NOTE: No charge if all linters equipped with approved magnets.

Electric Wiring - Not in metal conduit

.25

Hull Grinding Machinery or Disc Hullers

.05

If protected by standard automatic sprinklers, no charge.

(No charge for Bar Hullers).

Hullers or hull-grinding machinery not provided with approved magnets in working order

.05

(No charge for Bar Hullers).

Conveyors, chutes, spouts, or shafts, if extending through walls cutting off Linter, Lint Press, Seed Cleaning or Boiler Rooms

.10

NOTE 1: If chutes, spouts and conveyor boxes, and lids, constructed wholly of steel extend to a distance of at least 4 feet on each side of passage through fire walls charge not applicable. Standards for protection of shaft openings will be furnished on request.

NOTE 2: Charge not applicable if room not otherwise cut off.

OCCUPANCY

Feed mill in building

1.00

(No charge for hull grinding)

Cooperage - Repairing or painting barrels in main building or building adjoining and not properly cut off

.25 to .50

Refining - Refining of oil in main building or building adjoining and not properly cut off

.25 to .50

Soap - Soapmaking in main building or building adjoining and not properly cut off

.50 to .75

Filter Press Cloths - Not properly cared for as per requirement No. 8

.50

Standard Private Fire Protection - (Two sources of water supply required)

None

.50

Private Fire Protection - Substandard

.10 to .40

Hand Hose for Linter Room (to apply in all cases) not as required	.10
Casks and Pails, insufficient	.50
NOTE 1: Approved labeled fire extinguishers will be accepted in lieu of casks and pails but must be of the following types: (a) Carbon Dioxide, not less than 15 pounds capacity; (b) Soda Acid, 2 1/2 gallon; (c) Dry Chemical, not less than 10 pound; (d) Foam, 2 1/2 gallon; (e) Water (Soda-acid, cartridge, air or nitrogen) 2 1/2 gallon.	
NOTE 2: One-quart approved, labeled, Carbon Tetrachloride chemical extinguishers will be accepted in lieu of the above type extinguishers, in the ratio of 2 for 1.	
No Standard Watch Service	.25
Storage of nitre in excess of one day's supply	.25
Storage of unapproved nitre bags or nitre bag cloth in or exposing building	1.00

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables.

Exception 1. No charge when warehouses or offices are over 50 feet.

Exception 2. Where warehouses or offices exposing and oil mill are protected with automatic sprinklers, the exposure charge to the mill from such warehouses or offices to be one-half of the exposure charge from warehouses or offices not sprinklered.

Exception 3. Charge for exposure from Frame Class gin house to mill, warehouse or office as per Exposure Tables.

- (a) Brick Class gin house adjoining or within 10 feet of mill, with blank fire-walls between, add one-fourth of the exposure charge for Frame Class gin houses.
- (b) Brick Class gin house having protected opening in fire-walls, add one-third of the exposure charge for Frame Class gin houses.
- (c) No charge for exposure from Brick Class gin houses to brick oil mill when clear space of 10 feet exists, and gin house and mill each have blank standard fire-walls.
- (d) Charge for exposure from Brick Class gin house with unprotected opening to mill or warehouses, to be one-half the exposure charges for Frame Class gin houses.
- (e) No charge for gin house exposure when such is detached over 50 feet from mill or warehouses and protected by an approved, automatic sprinkler system.

Exceptional Charges - As per table.

Sprinklered Mills are to be rated by reducing Basis rate 50%, adding deficiency charges, Key Rate charge and exposure charges; from result, thus produced, deduct sprinkler credit as per table.

NOTE: This rule does not alter other provisions of Texas Commercial Property Rating Manual relating to A.D.T. Watch Service.

COTTONSEED HOUSES, SEED CLEANERIES, HULL HOUSES, CAKE and MEAL HOUSES (If Not Part of Mill Structure), and OIL WAREHOUSES and CONTENTS IN CONNECTION WITH MILL (OFFICES TO RATE UNDER MERCANTILE SCHEDULE)

STANDARDS

CONSTRUCTION

Walls - One-story, frame or iron-clad, with IC, slate, tile gravel or composition roof. Seed, Hull, Cake and Meal Warehouses and Seed Cleaneries to be supported by substantial solid brick, stone or concrete dwarf walls.

Area - Area of Seed Houses not to exceed 15,000 square feet between standard fire-walls, such walls, where required, to be of brick at least 16 inches thick, stone 20 inches thick, or reinforced concrete twelve inches thick (stipulations for thickness of fire walls are requirements for thinnest part of any portion of walls), extending through roof in parapet at least 24 inches in height, and properly buttressed to assure necessary strength.

Division Walls - To extend full width of building, and to be T'd at each end a distance of 5 feet in each direction, or 10 feet over all. Such T's may be 4 inches less in thickness than division walls but must be as high as ends of division walls.

(a) All openings in division walls, except conveyor openings, must be protected on both sides of walls with labeled, automatic fire-doors.

(b) Screw conveyor openings, shall be of flush size with conveyor box which shall be constructed of metal, with metal top, for passage through wall and at least 4 feet on each side of wall.

(c) Belt conveyor openings shall be provided with small doors or slides equipped with fusible links, or automatic closing devices best adapted to particular conditions, to close openings in case of fire.

Floors - Floors of Seed Houses, Seed Cleaneries, Hull Houses, Cake and/or Meal Houses and Oil Warehouses must be of brick, concrete, earth or non-combustible material.

Lighting - Lighting of structures enumerated in previous sentence must be by incandescent electric lamp globes, wiring must be in metal conduit, in full accord with National Electrical Code, and lamp sockets integral with conduit. Drop pendant or swinging lights are prohibited.

PROTECTION

Standards and requirements for protection are same as for mill except requirements for Casks and Pails applies only to Seed Cleaneries or portions of warehouses occupied by seed cleaning machinery to which, in addition to aforementioned requirement, there must be a cask and two fire-pails at or adjacent to head of each seed elevator.

ALL-STEEL WAREHOUSES

If all framing members, struts, supports, braces and all portions of roof and motor structures, including purlins, and all walk-ways, run-ways, stairways, handrails, and tunnels, conveyor and drag-belt boxes and covers, and all boots, heads and legs for bucket and drag

elevators and all spouts and chutes be of steel, or other noncombustible material, and sides and roof be metal and structures conform in all other respects to foregoing "standards for construction" rate as ICM.

NOTE: Eligible for ICM construction credit.

SCHEDULE FOR RATING

BASIS - "B" Class, HTB or All-Steel (ICM)	\$.75
Frame, Iron-Clad, Brick Veneer, Hollow Tile or Stucco	1.50
Add for deficiencies as follows (charges cumulative):	
Wood shingle or Board roof	1.00
Wood Floor	.25
Right-Angle Drives and/or Spur Gears - Unless Right-Angle Drives are enclosed in metal and run in oil, or unless one of each gear wheel or pinion that engages another gear wheel or pinion be of rawhide, fibre or bronze	.25
NOTE: Only one charge to be made.	
Area - (Charge to be made against seed houses only)	
More than 15,000 sq. ft. and not exceeding 20,000 sq. ft.	.25
More than 20,000 sq. ft. and not exceeding 30,000 sq. ft.	.75
More than 30,000 sq. ft.	1.25
NOTE: If seed house is of FR, SFR or ICM construction use the following charges:	
More than 25,000 sq. ft. and not exceeding 35,000 sq. ft.	.25
More than 35,000 sq. ft.	.50
Feed Grinding (other than cake or meal)	1.00
Ginning - If done in Seed Houses, Hull Houses, Cake and/or Meal Houses, Oil Warehouses and/or Seed Cleaneries or building adjoining or communicating, also separation of locks of seed cotton from boll-hulls, burrs and trash or other foreign matter, or what is commonly known as "grabbot" separating and cleaning on a saw-type machine	3.25
NOTE 1: No charge if "Grabbot" cleaning and separating is accomplished by means of a spiked cylinder revolving at no greater speed than 50 turns per minute, provided housing for machine be constructed wholly of steel and/or cast iron, and further provided seed cotton produced from "Grabbot" as well as boll-hulls, burrs and all other trash or foreign matter incidental to process be conveyed or blown from building as fast as made. Passage of seed cotton through fan is prohibited, and if done the charge of \$3.25 will be made.	
NOTE 2: No charge if "Grabbot" bearing material is handled from the seed cleaning machinery by air pick-up system to a dust collector and dropped into a Grabbot separating machine constructed wholly of steel. Hulls, burrs and trash incidental to process must be conveyed or blown from building as fast as produced.	
No Standard Watch Service	.50
Seed Cleaning Machinery	.50
If protected by standard automatic sprinklers (inside, over and nearby) - no charge.	
NOTE 1: If Seed Cleaning Machinery cut off by standard fire walls, having approved labeled automatic fire doors on each side of each wall opening, except for passage of steel conveyor boxes (with steel tops), flush with openings, extend-	

ing at least 4 feet on each side of walls, and provided diameter of shaft openings does not exceed diameter of shaft more than 1 inch, charge not applicable.

NOTE 2: The foregoing charge applies to detached Seed Cleaneries as does charge for "Right-Angle Drives and Spur Gears."

Seed Cleaning Machinery Without Magnets	.05
NOTE: No charge if all linters equipped with approved magnets in working order.	
Disc Huller in Mill - (Charge to Hull House only)	.50
Electric Wiring not in Metal Conduit - All buildings except office	.25
Lights Other Than Ceiling - All buildings except office	.10
Untidiness, Rubbish, etc. - Upon third report of complaint arising from inspections at intervals of ten days	1.00
NOTE 1: In considering "untidiness" attention must be given to yard and premises as well as to buildings and platforms or loading wharves at buildings, trash and accumulations underneath.	
NOTE 2: Upon verification of third complaint the Texas Department of Insurance will publish and promulgate bulletin advancing rate \$1.00 immediately, and the advanced rate can not be reduced by submission of Rate Revision Certificate showing the condition penalized has been cured until the penalty has been in force 9 consecutive months.	
Storage of Baled Cotton and/or Baled Linters in building or in the open within 60 feet thereof, or linter warehouses not detached over 25 feet	1.00
NOTE: Policy carries absolute prohibition, with penalty suspending insurance, and this charge is provided to enable Storage of Baled Linters and/or Baled Cotton in foregoing structures, or within 60 feet thereof, only after written permission by insurer and payment of additional premium provided by this charge.	
Storage of Unapproved Nitre Bags or Unapproved Nitre Bag Cloth except in fire resistive vault	1.00
Storage of Nitre in Excess of 1 Day's Supply (12 hours)	.50
Standard Private Fire Protection - (Two sources of water supply required),	
None	.50
Private Fire Protection, Substandard	.10 to .40

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table

SPRINKLERED Seed Houses, Seed Cleaneries, Cake and/or Meal Houses and Oil Warehouses are to be rated by reducing Basis rate 50%, adding deficiency charges, Key Rate charge and Exposure charges; from result thus produced, deduct sprinkler credit as per tables.

NOTE: This rule does not alter other provisions of Texas Commercial Property Rating Manual relating to approved central station watch service.

COTTONSEED OIL STORAGE TANKS AND CONTENTS (including molasses and shortening tanks)

Iron or steel riveted and caulked, resting on earth, cement, stone or other non-combustible foundation, with all metal covering over top of tank, tanks to be provided with proper cut-off valves, located at tanks.

BASIS:

Detached 50 feet	\$.10
Detached over 40 feet	.15
Detached over 30 feet	.20
Detached over 20 feet	.25
Detached over 10 feet	.40

NOTE: Within 10 feet, take rate of exposing building, unless properly encased in brick walls in which case rate as detached over 30 feet.

Tanks resting on wood foundations	.10
Tanks covered in whole or in part by wood	.25
Tanks not provided with proper cut-off valves as per standard	.10

NOTE: No exposure charges to be made to or from cottonseed oil tanks.

Key Rate: Above rates not affected by Key Rate.

LINTER WAREHOUSES

Rate under Cotton Warehouse Schedule.

REFINERIES (Cottonseed Oil)

NOTE: Not applicable to cottonseed oil refineries using the hydrogenation process for making shortening.

Standard for construction, equipment and protection same as for Cottonseed Oil Mills, with the following exceptions:

Approved labeled extinguishers should be substituted for water barrels and buckets.

BASIS \$.50

Add for deficiencies as follows (charges cumulative):

Walls - Not painted or whitewashed inside	.05
Not standard thickness	.05
Parapets not standard, if exposed	.02 to .05
Frame, Iron-Clad or Stucco	1.00

NOTE: Additional charges covering Height, Cornice and Floors not to apply for frame plants when the maximum charge of \$1.00 for Frame, IC or Stucco building has been made, except when the plant exceeds two stories in height, in which case the deficiency charge for Height will be in order.

BV, or HT, see Construction Table.

Height - For second story	.02
For third story	.05

Cornice - Wood or metal-clad, if exposed and when not cut off by fire wall corbeled out	.03
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Wood shingle or board roof	.25
Having concealed space under	.05
Planks not standard	.02

Stairways or Elevators - Inside, each	.02
If properly enclosed and having self-closing standard doors or traps, no charge.	
If in standard brick tower cut off by approved labeled fire doors, or if outside of plant, no charge.	

Floors - Not standard	.02 to .05
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Boilers - Charge as per Schedule A.

Untidiness, Rubbish, Etc. - In plant	.10 to .25
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Machinery - If crowded or badly arranged	.05 to .15
Steam pipes, including those in refining tank, not safely arranged	.05
Filter press cloths, not properly cared for	.25
(To be removed from refinery as soon as used and washed, dried and stored in detached building not exposing; or, if in brick building not detached, to be cut off by fire-walls, opening, if any, protected by approved labeled firedoors).	
Fuller's earth, not properly removed from plant after being used	.10
Refining or use of stearine or other product of animal fats	.10
Rendering of animal fats in addition to above	.25
Refining or rendering by direct or fire-heat	1.00
Coopering, repairing or painting barrels in main building or building adjoining and not properly cut off	.25
Soap-making, if with dry room other than standard	.25
Resin stored or mixed in main building or building adjoining and not properly cut off	.10
Standard Private Fire Protection - (Two sources of water supply required)	
None	.50
Private Fire Protection, Substandard	.10 to .40
NOTE: When all parts of plant are protected by approved automatic sprinkler system one-half of above charges for Private Fire Protection may be applied.	
Approved labeled fire extinguishers - Insufficient	.25
No Standard Watch Service	.25

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

COTTONSEED OIL STORAGE TANKS AND CONTENTS AT COTTONSEED OIL REFINERIES

Rate same as Tanks and Contents at Cottonseed Oil Mills

CREOSOTING WORKS

Standards

"B" Class or HTB building, one-story in height, without basement, with walls of standard thickness (for standard, see Standard "B" building) with IC, slate, gravel, or composition roof on metal trusses, and floor of brick, concrete or earth; or ICM building, one-story in height, without basement, of structural metal frame throughout with sheet metal or other non-combustible material walls and roof fastener to frame, with non-combustible floor, and without any combustible material in construction or trim.

Boilers to be outside or cut off by standard parapeted firewall, openings to be protected with approved labeled fire doors; heating, steam; lighting, incandescent electric; wiring to conform to National Electrical Code. No open lights permitted.

Creosoting cylinders to rest on brick, stone or cement foundations, one such foundation, at least, to be under each section of cylinder. Each cylinder, compressed air tanks and/or system to be equipped with proper valves. Relief and/or safety valves to be set to discharge at not over 25 pounds in excess of normal required working pressure, and in no case to be set at a pressure over 80% of tested or allowable working pressure of cylinders or tanks.

If creosoting oil pumps equipped with proper relief valve discharging back to suction line or in the event reciprocating pumps are not used for pressure purposes, and a relief valve is

installed between the control header and the measuring tanks, safety valves on the cylinders may be omitted.

Relief and/or safety valves on oil tanks and cylinders to be connected to not more than 3-inch discharge pipe, extending outside of building and at least 100 feet away from any combustible material or direct to sump (in no case to terminate in drainage canal inside of building).

Cylinders, if covered to retain heat, to be covered with asbestos, brick or other non-combustible material; no shed or other woodwork, excepting necessary platforms, to be built over or around cylinders; no repairs to cylinders or connections to be made while containing creosote and/or while under pressure.

Live steam pipes to be kept clear of contact with woodwork at least one inch; superheated steam pipes, where passing through wood partitions or paralleling wooden walls, to be insulated and kept clear of contact with woodwork by at least six inches.

Adequate supply of approved, labeled oily-waste cans to be installed; storage of oil in barrels and/or iron drums to be subject to 200 feet Clear Space Clause.

Lumber creosoted and/or uncreosoted, to be subject to 100 feet Clear Space Clause.

CREOSOTING WORKS - SCHEDULE

BASIS \$.25

Add for deficiencies as follows (charges cumulative):

Wood shingle or board roof .25

Construction: As per table.

Roof trusses and supports, if wood .10

Boilers - Charge as per Schedule B, Boiler House Schedule.

Heating, not safely arranged .10

Lightning, other than incandescent electric .25

Floor -

(a) If heavy, slow-burning mill construction .05

(b) If wood, not of heavy slow-burning mill construction .15

Walls, not standard .10

Approved metal waste cans, none .10

Frame sheds over creosoting cylinders .25

Creosoting cylinder foundation, not standard .10

Creosoting cylinders, not equipped with safety valve as per standard:

(a) If cylinder under frame shed .10

(b) If cylinder not under frame shed .05

Live steam pipes, not safely arranged .10

Superheated steam pipes, not as per standard .50

Boring and/or Adzing, standard blower system .50

Boring and/or Adzing, without blowers .60

Sawing and/or Planing and/or pole shaving, with standard blower system 1.00

Sawing and/or Planing and/or pole shaving, without blower system 1.25

NOTE: When wood working occupancies are in Fire Resistive or Sprinklered buildings reduce charges 50%.

Refuse Burner, standard construction and not detached over 25 feet .50

NOTE: Standard construction to be as provided under Saw and Planing Mill Schedule. If Refuse Burner not as above, charge as per Saw Mill Schedule.

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables, and:

Exposure Charge From Oil and Lumber

(a) From oil storage in barrels and/or metal drums to plant:	
200 feet Clear Space Clause	.00
150 feet Clear Space Clause	.10
100 feet Clear Space Clause	.25
No Clear Space Clause	.50
(b) From creosoted and/or uncreosoted lumber to plant:	
100 feet Clear Space Clause	.00
No Clear Space Clause	.25

NOTE: Policies on risks taking exposure charges, less than the maximum, as above, from either oil storage or lumber, shall contain the proper Clear Space Clause warranting the clear space to be observed.

Exceptional Charges - As per table.

DEDUCTIONS

For risks having Standard Private Fire Protection and Standard Watch Service	20%
For risks having Standard Private Fire Protection but no Standard Watch Service	10%
For risks having Standard Watch Service but no Standard Private Fire Protection, except as provided in following notes	10%

NOTE 1: Partial credit may be allowed where conditions warrant.

NOTE 2: To secure above credit sufficient number of casks of water and fire-pails must be installed.

Rate on creosoting cylinders shall be 50% of building rate of building in which they are located.

Creosoting Oil Tanks and Contents

BASIS:

(a) Detached, 100 feet	.10
(b) Detached, 75 feet	.15
(c) Detached, 50 feet	.25
(d) Detached, 25 feet	.40

NOTE 1: If within 25 feet of plant, to take same rate as plant, but in no case shall rate on Creosoting Oil Tanks and Contents be less than if rated under basis (d) above.

NOTE 2: Policies written on Creosoting Oil Tanks and/or contents, over 25 feet from plant, shall contain Clear Space Clause as indicated by Basis under which rated.

Add for deficiencies as follows (charges cumulative):

If tanks rest on wood or other combustible foundation	.10
If tanks are covered in whole or in part by woodwork	.10
If pump house is within 25 feet of tanks	.10
Not applicable if pump house is of noncombustible construction throughout.	
If oil in tanks is not kept covered with at least 3 inches of water	.10

Key Rate: ADD 50% of Key Rate.

Exposure - The above Basis rates include the exposure charges from plant and/or lumber (creosoted and/or uncreosoted), and/or oil in barrels and/or metal drums and/or empty barrels.

NOTE: For exposures other than as above, charge as per Exposure Tables. No exposure charge to be made from creosoting oil tanks to other property.

Exceptional Charges - As per table.

RATE ON OIL IN BARRELS and/or METAL DRUMS

With 200 feet Clear Space Clause, Basis	\$.75
With 150 feet Clear Space Clause, Basis	1.00
With 100 feet Clear Space Clause, Basis	1.25

NOTE: If no Clear Space Clause, rate same as plant.

Key Rate: ADD 50% of Key Rate.

Deductions - Same as creosoting works schedule except casks and pails not required.

RATE ON LUMBER, CREOSOTED and/or UNCREOSOTED

With 100 feet Clear Space Clause, Basis	\$1.00
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NOTE: With no Clear Space Clause, rate same as plant. In no case shall lumber or oil take a less rate without Clear Space Clause than with Clear Space Clause.

Key Rate: ADD 50% of Key Rate.

Deductions - Same as creosoting works schedule except casks and pails not required.

Exposures - As per tables.

Exceptional Charges - As per table.

FLOUR AND CEREAL MILL SCHEDULE

Requirements for Standard Mill

Walls - "B" Class or HTB with double floors and with standard thickness in walls for one-story building, 12 inches; two-story, 16 inches, 12 inches; three-story, 20 inches, 16 inches, 12 inches; four-story, 20 inches, 16 inches, 16 inches, 12 inches.

Ceiling - Whitewashed or painted with approved fireproof paint.

Floor Openings - To be protected in a standard manner.

Area - Ground area not to exceed 5000 square feet.

Height - Not over four stories (and basement).

Roof - To be IC, slate or composition covered with gravel.

Lantern or Skylight, on Roof - On brick or stone building should be Iron-Clad, with openings protected by wire screens.

Heating - To be by steam or hot water.

Lighting - Electric, in accordance with rules of National Electrical Code.

Watch Service - See Standards.

Boilers - To be outside in detached boiler house, or thoroughly cut off by standard wall and approved labeled fire doors.

Boilerstack - To be of brick or reinforced concrete.

Fire Protection - See Standards for Private Fire Protection.

Smoking - To be prohibited, "No Smoking" signs posted and rule enforced.

Cleaning machinery or corn sheller to be in separate building or division, cut off by approved labeled fire doors.

Elevator heads to be hopped.

No wood pulleys in elevator heads are to be used on concealed bearings where making over 60 revolutions per minute.

No fire heat or dryer or roaster inside building.

No power repair shops permitted inside building.

Mill should be roomy and machinery in plain sight and easily accessible.

Main driving shaft to be on brick or stone foundation and not attached to wood posts.

If electric power, motor or generator, to be located outside of or properly cut off from mill building.

Installation Requirements for Electric Flour Bleacher

1. All electrical apparatus used in connection with any electrical flour bleaching process must be installed in the same enclosure, whether located outside of mill building, in room built especially for the purpose, or inside mill building or power plant, in room built to comply with requirements given below; and all electrical apparatus must be installed in full compliance with rules and requirements of the National Electrical Code and the following special requirements:

- (a) Dynamos and motors to be set in metal pans sufficiently large to catch all grease drippings and any sparks which may be thrown off.
- (b) Transformers and spark coils, when immersed in oil, to be located in metal pans.
- (c) Terminal blocks on dynamos and motors to be made of fireproof insulating material.
- (d) Switchboards to be constructed of slate or marble and shall be supported on iron frame work.

(e) All wires must be rubber-covered and to be carried on porcelain cleats or knobs. For 300 volts or less, wires shall be spaced 2 1/2 inches, and not less than 8 inches when voltage exceeds 300 volts. No wire smaller than No. 14 B. & S. gauge shall be used, and when voltage exceeds 300 volts, wires shall not be smaller than No. 10 B. & S. gauge.

(f) All joints to be properly soldered and taped.

(g) All movable connections, such as connections to the upper electrodes of the Alsop apparatus, to be made with stranded wire.

2. When the enclosure containing the electrical apparatus is lighted by incandescent lamps, fuseless rosettes, reinforced No. 14 gauge lamp cord and weatherproof sockets to be used.

(a) When the current is brought in from outside sources, each wire to be protected by lightning arrester located outside of the building.

(b) At the point where the wires enter building, main line fuses and service switch to be installed in dust-tight and Fire Resistive cabinet. The wires to enter the box through either top or sides and to be protected at these points by porcelain bushings.

3. Pipe conducting gas to bleaching reel or agitator to have an insulating section near the machine producing gas, of not less than 2 feet of rubber hose and the section of pipe between the rubber hose and bleaching reel, or agitator, to be thoroughly grounded.
4. A wire gauze strainer to be inserted in the pipe between electrodes and pump or fan and close to the gas generating machine, to prevent any incandescent particles that may be thrown off by electrodes from entering the pipe conducting gas to bleaching reel, or agitator.

REQUIRED CONSTRUCTION OF ENCLOSURES

1. If electrical apparatus be located in a building, regardless of construction, attached to mill building, the interior of building containing same must be lined with 1/8 inch asbestos, floor made of cement, and all openings leading to the mill protected by approved labeled fire-doors.
2. If electrical apparatus be located in power plant used in connection with the mill, such apparatus need not be especially enclosed but must be accessible from all sides.
3. If electrical apparatus be installed in mill building, or additions operated in connection with the mill (excepting power plant), room containing electrical apparatus must be both fire and dust-proof.
 - (a) Walls and ceiling of enclosure must be made of expanded metal (metal lath) on channel irons, the whole covered with cement plaster and not less than 2 inches thick.
 - (b) Floor must be of cement or concrete not less than 4 inches thick.
 - (c) Passageway leading to mill must be protected by tight-fitting standard fire doors, kept closed at all times.
 - (d) Power to be brought into the enclosure by shaft only. Pulley attached to shaft driving electrical apparatus must be located outside the room containing the apparatus.
4. If dynamo, and other electrical apparatus used in connection with the process, be completely enclosed in a dust-proof iron casing, and the bottom of same constructed so as to allow an air space of 3 inches between it and the floor, no other special enclosure is required in its installation.

FLOUR AND CEREAL MILL SCHEDULE

BASIS

Flour, Corn Meal or Cereal Mill	\$1.25
Feed Mill	1.75
NOTE: If building of Fire Resistive or Semi-Fire Resistive construction reduce above Basis Rates 50¢	
Office (separate), rate under Mercantile Schedule.	
Warehouse, separate (except Hay Warehouses)	.50

DEFICIENCY CHARGES (charges cumulative)

Apply specifically to each building or division unless otherwise specified.

NOTE: If building is Fire Resistive or Semi-Fire Resistive reduce deficiency charges 50%.

Building - Construction -

- | | |
|--|-----|
| (a) If frame, brick veneer, brick lined, stucco or iron-clad | .75 |
| (b) If ceiled wall or floors in masonry building | .10 |

Floors -

- | | |
|--|-----|
| If floors are not standard, i.e., double | .05 |
|--|-----|

Walls -	
If brick walls not standard, or hollow tile, for each wall	.03
Ceilings - If ceilings are not whitewashed or painted with approved Fire Resistive paint	.03
Stairways, Elevators or Chutes - Open, or enclosed in wood without standard self-closing doors or traps	.05
Area - For each 1000 square feet or fraction thereof in excess of 5000	.02
NOTE 1: Maximum charge, 50¢.	
NOTE 2: Not applicable if Fire Resistive, Semi-Fire Resistive or Sprinklered.	
Height - For each story in excess of four and basement	.10
NOTE: Fire Resistive Flour Mill Only - Apply as per Fire Resistive Construction Schedule.	
Roof - Wood shingle or board	.25
Skylight or Roof Structure - On brick or stone building - If not iron-clad and with window openings protected by wire screens	.05
Heating - Not safely arranged	.10
Lighting - Charge as per Exceptional Charge.	
Oily Waste - If no approved metal cans for oily waste, where needed	.10
Watchman - If not as per standard	.25
Dry Kiln or Drying -	
(a) If fire heat dry kiln or roaster in main building and not Fire Resistive - dangerous	1.00
(b) If fire heat dry kiln or roaster in building and of approved Fire Resistive construction, and cut-off	.25
(c) For steam pipe grain dryer in building not Fire Resistive	.25
(d) For hot air grain drying in iron columns, moderate heat	.15
(e) For all wood hot air dryers	.25
Boilers and Metal Stacks - Charge as per Schedule B.	
Standard Private Fire Protection - (one source water supply required) None	.50
Private Fire Protection, Substandard	.10 to .40
Casks and Pails or Approved Fire Extinguishers, Insufficient	.10
Machinery and Process -	
(a) Elevator heads not hopped	.05
(b) For use of feed mill, corn sheller, oat clipper, or smutter (not to apply to attrition mills) - for each machine (maximum charge, 30¢)	.10
(c) If without dust collectors to purifiers and/or cleaning machines	.10
(d) If dust exhaust outside the house and not confined	.05
(e) If dust pipe conveyors from cleaning machines consist mainly of wood	.10
(f) If main driving shaft attached to wood posts	.10
(g) If flour bleacher not arranged as per standard	.10
(h) If with power repair shop inside	.25
(i) For corn shucker or husker in, or within 50 feet of building	2.00
Door Openings and Conveyors, Chute or Spout Communications - (Other than to boiler room) -	
For chute or spout conveyors through brick division wall without standard cut-offs (for each conveyor)	.05
NOTE: With large wood box screw conveyor openings in division walls, buildings should rate as one risk.	
Warehouse - (Rated specifically) - If occupied in part for packing flour Condition -	.10
(a) If machinery crowded, inaccessible, or in poor condition	.25
(b) If mill neglected or dirty	.25
Smoking - "No Smoking" Rule not enforced	.25

DEDUCTIONS

For Mills having capacity of 100 barrels or less in 24 hours	.50
For cable, induction electric motor, shaft or steam power, where boilers are situated 25 feet from mill in masonry boiler house or 40 feet in Frame Class boiler house (mill only)	.25
Watchman - If watchman reports to central station through an approved service, deduct (not exceeding 15¢) from total building and deficiency charges	5%

Key Rate: ADD 50% of Key Rate.
Exposures - As per tables.
Exceptional Charges - As per table.

FIRE RESISTIVE FLOUR MILLS

Construction Credit - Apply building Fire Resistive credit to Building and Contents.
Flour Stock - Shall rate 30% less than other Contents of mill.

GLASS WORKS

Standard - "B" Class or HTB, with IC, slate, gravel or composition roof; "B" Class or HTB boiler house, with IC, slate, gravel or composition roof, securely cut off from main building; brick stack; watchman with approved labeled watch-clock; standard private fire protection (one water supply required); casks of water and fire-pails; furnaces of brick, free from cracks or proximity to woodwork: petroleum not to be used in glory holes or furnaces; nitre (potassium nitrate or sodium nitrate) to be stored and bags to be washed and dried in separate building or Fire Resistive room, properly cut off; hay and paper to be stored and packing done in separate building, detached or properly cut off; box and barrel making to be done in separate building, detached or properly cut off; benzine not to be used in etching.

SCHEDULE FOR RATING

BASIS	\$.50
Add for deficiencies as follows (charges cumulative):	
Wood shingle or board roof	.25
Construction: As per table.	
Boilers and metal stack. Charge as per Schedule B.	
No Standard Watch Service	.25
Standard Private Fire Protection - (One water supply required) None	.50
Private Fire Protection, Substandard	.10 to .40
Casks and Pails or approved fire extinguishers, insufficient	.25
Petroleum, if used in glory holes or furnaces	.50
Packing, more than one day's supply in packing room, not cut off	.50
Packing, with one day's supply of hay or paper	.10
Packing, if hay or paper is stored in building and protected by brick partition	.15
Packing, if hay or paper is stored in building and protected by frame partition	.25
Nitre, more than one day's supply in building	.50
Nitre bags, empty, in building	.50

Key Rate: ADD 50 % of Key Rate.
Exposures - As per tables.
Exceptional Charges - As per table.

GRAIN ELEVATORS (Except FR, SFR, ICM or ICMS)
 ALFALFA DEHYDRATING, MAIZE THRESHING PLANTS, CORN SHELLING AND/OR
 SHUCKING PLANTS, GRAIN DRYERS

Small Feed or Corn Mills - Small Grist Mills, Excluding Rice

BASIS	\$1.50
Add for deficiencies as follows (charges cumulative):	
Wood shingle or board roof	.25
Construction: As per table.	
(a) If any cleaning/or clipping machines	.30
(b) If any corn sheller and/or feed grinding machinery	.50
(c) Corn shucker or husker in, or within 50 feet of building	2.00
(d) Threshing of maize heads	.50
(e) Failure to pass maize heads over magnetic field before entering threshing machines	.25
(f) No suction fan for removal of dust from threshing machines	.50
(g) Failure to provide metal wing walls on metal supports 60 feet from building to confine threshing refuse	.25
NOTE: Charges (d) to (g) inclusive only to apply when maize threshing is done.	
(h) Boilers and metal stack. Charge as per Schedule B.	
(i) Power other than steam. See Exceptional Charges.	
(j) Grain drying	.25
(k) Dehydrating of alfalfa or hay in building (gas heat)	.50
Casks and pails or approved fire extinguishers, insufficient	.25

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

Grain takes rate 25¢ less than building.

FR, SFR, ICM AND ICMS GRAIN ELEVATORS, DRYERS, WAREHOUSES AND STORAGE TANKS

Elevator

Construction - Masonry or steel and without wood bins, floors, roof, elevator legs or boots, garners, scales or partitions, and with steel posts supporting the super-structure, or the bins protected by covering of Fire Resistive tile or concrete.

Fire Protection - Where there is any wood in the construction of the building or bins, elevator legs or boots, garners or scales, it must be protected by city water hydrants and city fire department, or by vertical pipe and hose conforming to standards; and in every case by a standard supply of casks and pails or approved fire extinguishers on each floor.

Tanks

Construction - Must be of masonry or steel construction, and decked or covered with Fire Resistive roof, with Fire Resistive conveyor gallery or tunnel connection to elevator or warehouse building; and with no exposure from non-Fire Resistive buildings or structures within 50 feet, except in case of steel tanks, to which there must be no exposure from non-Fire Resistive buildings or structures within 75 feet.

Connection - Connection with conveyor gallery must be through metal spouts, or if gallery runs into or through the tanks - where elevator exposure is not Fire Resistive there must be fire-doors at each end of the gallery connection.

ELEVATOR SCHEDULE

Superior Construction Contemplated Under This Schedule - Specific Credit for Construction Not Applicable

BASIS	\$.25
Add for deficiencies as follows (charges cumulative):	
Construction -	
(a) If with wood elevator legs	.25
(b) If with wood garners or scales not iron or steel clad	.05
(c) If with wood cleaning machinery, not iron or steel clad, for each 10 machines or fraction thereof	.10
NOTE: Wooden garners, scales and cleaning machinery may be classed as standard where they are completely covered, inside and outside with metal.	
(d) If steel posts supporting elevator frame or bins are not protected by Fire Resistive tile or concrete where the house is used for cleaning grain	.05
(e) If with wood in roof construction of main building or cupola	.25
(f) Grain Drying with fire heat	.25
Cleaning and Clipping Machinery - If without metal dust pipe conveyor exhaust connected to cleaning machinery discharging into patent dust collectors	.35
Fire Protection - If not as per standard	.10
Exposures - As per tables, except, no exposures from Fire Resistive building or structures.	
Condition - Dirty, lack of care, dust or screenings allowed to accumulate	.25

Exceptional Charges - As per table.

Key Rate: Rates made under above schedule not affected by Key Rate.

DEDUCTIONS

(a) For approved Central Station Watch Service	10%
(b) For approved Central Station Watchman and Fire Alarm Service of such type that the watchman is compelled to visit all stations in prescribed sequence before signal is transmitted to the central station	15%
Boiler House - Rate on Fire Resistive boiler or engine house or grain dryer building connected therewith, same as Fire Resistive elevator.	

ELEVATOR GRAIN RATE

Grain to rate same as building, except where building is Fire Resistive, or ICM without wood in construction of superstructure or bins, floors, elevator legs or boots and garners or scales, and built in connection with Fire Resistive tanks - then grain in elevator to take same rate as grain in the tanks, provided that total storage capacity in elevator does not exceed 15% of the aggregate capacity of elevator and tanks.

GRAIN TANKS AND SHELLLED PEANUT STORAGE TANKS

BASIS - All-Metal or Fire Resistive construction	\$.15
BASIS - Tank containing wood or non-Fire Resistive partitions	.50
NOTE 1: Increase Basis Rates 25¢ if shelled peanuts stored.	
NOTE 2: Where tanks containing wood or non-Fire Resistive partitions are within exposure distances as outlined in this schedule, exposure charges to be doubled.	
(a) If with wood frame conveyor gallery connection to non-Fire Resistive elevator building	.06
(b) If with wood frame conveyor gallery connection to Fire Resistive elevator building	.02
(c) If conveyor gallery connected with non-Fire Resistive elevator building opens direct into tanks without fire-door cut-off, as per standard, add (in addition to Item a)	.03
EXPOSURES	
(d) If exposed within 25 feet by Fire Resistive cleaning elevator having unprotected steel columns supporting sides or bins	.02
(e) If exposed within 25 feet by Fire Resistive cleaning elevator having unprotected steel columns supporting sides or bins where cars are located inside building, add (in addition to Item d)	.06
(f) If exposed within 25 feet by Fire Resistive elevator working house or warehouse having in part wood floors	.02
(g) If exposed within 25 feet by Fire Resistive elevator working house or warehouse having part wood in roof of main building or cupola	.06
(h) If exposed within 25 feet by Fire Resistive elevator warehouse or working house having wood elevator legs or boots	.06
(i) If exposed within 25 feet by Fire Resistive elevator warehouse or working house having wood garner or scales, not iron or steel clad	.02
(j) If exposed within 25 feet by Fire Resistive elevator working house having wood cleaning machinery, not steel clad	.03
(k) If exposed within 25 feet by Fire Resistive elevator warehouse or working house having wood bins (surrounded by tile or concrete) resting on Fire Resistive arches or foundations	.10
(l) If cement, brick or tile tanks are exposed within 25 feet by brick or tile non-Fire Resistive elevator building or structure	.20
(m) If cement, brick or tile tanks are exposed over 25 and under 50 feet by brick or tile non-Fire Resistive elevator building or structure	.06
(n) If cement, brick or tile tanks are exposed within 25 feet by frame or iron-clad elevator building or structure	.35
(o) If cement, brick or tile tanks are exposed over 25 and under 50 feet by frame or iron-clad building or structure	.10
(p) If steel tanks are exposed within 25 feet by a brick or frame non-Fire Resistive elevator building or structure	.50
(q) If steel tanks are exposed over 25 and under 50 feet by a brick or frame non-Fire Resistive elevator building or structure	.25
(r) If steel tanks are exposed over 50 and under 75 feet by a brick or frame non-Fire Resistive elevator building or structure	.10
NOTE: Exposure Charges under Items (d) to (r) shall in no case exceed the regular exposure charge which would otherwise be applicable.	

Key Rate: Rates under above schedule not affected by KEY RATE.

DEDUCTIONS

(a) For approved Central Station Watch Service	10%
(b) For approved Central Station Watchman and Fire Alarm Service, of such type that the watchman is compelled to visit all stations in the prescribed sequence before signal is transmitted to the central station	15%

ICE FACTORIES, BOTTLING WORKS, BREWERIES, COLD STORAGE, ICE CREAM, MILK, CREAMERY AND CHEESE PLANTS AND OLEOMARGARINE MANUFACTURING
(No refining of oil)

BASIS \$.25

Add for deficiencies as follows(charges cumulative):

Wood shingle or board roof .25

Construction:

Frame or iron-clad building .50

Brick veneer, or stucco .40

Hollow tile .25

Boiler and metal stacks. Charge as per Schedule A.

NOTE: No charge for conventional gas hot water heater or sterilizer.

Painting or repairing of crates .10

Private Fire Protection-External Protection Water supply and/or main deficient, not less than .02

(a) Only 1 hydrant within 300 feet of station .02

(b) One or more hydrants between 300 feet and 500 feet of station .03

(c) Hydrants beyond maximum distance specified in b .04

NOTE 1: Charges under a, b and c are not cumulative.

NOTE 2: If distance to nearest hydrant is in excess of 750 feet, rate risk as unprotected.

Hydrants non-standard .01

Location of fire department, not as required .02

NOTE: If distance to nearest fire department house exceeds 1 1/2 miles over unpaved streets or 3 miles over paved streets, make full charge for "no fire department."

(a) Department partially paid, but less than requirement .02

(b) All volunteer .03

Equipment of department deficient, but not less than 500 feet of standard 2 1/2 inch hose .02

NOTE: Above charges are cumulative.

No fire department .08

No external water protection .08

NOTE: Above charges are cumulative.

NOTE: No charge to be made for small electric light plant in connection with and used exclusively for lighting factory. If used for commercial purposes, apply Schedule for greater hazard.

Breweries: Charges (a through d, below) are applicable only to breweries:

(a) Varnishing and/or pitching in or within 15 feet of building .15

NOTE: Large vats which cannot be removed from building may be shellacked therein, provided no volatile is used.

(b) Malt mill not of non-explosive type with approved automatic safety device, or not in separate building cut off in standard manner .25

(c) No magnets above rollers in malt mill	.10
(d) No Standard Watch Service	.25

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

CREDITS:

Deduct for approved fire extinguishers, as per Standards	.05
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STOCKS:

Raw finished or otherwise (except in bottling works) to rate 25¢ higher than building.

NOTE 1: Superior Construction Credit, if any, to apply to this charge.

NOTE 2: In cold storage vaults or refrigerated warehouses where Standard Class A fire doors are not practical on division fire wall openings due to operation of vault doors and low temperatures, a masonry vestibule extending out from the fire walls may be constructed to accommodate these fire doors meeting all requirements for a standard fire wall in Fire Resistive Manual, and extending from Fire Resistive floor to Fire Resistive roof. Size limited to accommodation of vault door operation and double Class A fire doors only. No storage will be permitted in vestibule.

LAUNDRIES AND DYE WORKS

(Power or With Dry Room)

BASIS	\$1.25
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Add for deficiencies as follows (charges cumulative):

Wood shingle or board roof	.25
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Construction -

Frame or Iron-Clad	1.25
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For other Construction - See Construction Table.

"B" Class or HTB walls:

Charge for thickness and parapets as per Mercantile Schedule.

Vertical floor openings not protected: Each floor	.05
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Boilers and metal stock. Charge as per Schedule A.

Irons heated by gasoline or gasoline gas	1.00
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Dry rooms not lined on top, bottom and side with metal laid on asbestos	.50
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Dry rooms not safely arranged other than as above	.50
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Steam pipes not safely arranged	.10
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Dry cleaning system not cut off or installed in a standard manner	1.00
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NOTE: If approved cleaning liquids only are used and warranty to that effect attached to policies reduce the above charge to 10¢.

CREDITS:

Deduct for approved fire extinguishers, as per Standards	.10
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Deduct for standard vertical pipe and hose equipment	.10
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Deduct for concrete or tile floor (Not applicable to SFR)	.05
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Deduct for open joist construction throughout (Not applicable to SFR, Frame or Iron-Clad building)	.05
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Key Rate: ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

LIME FURNACES

Description - "B" Class or HTB, Iron furnaces to be lined inside with firebrick 24 inches thick. No woodwork to be nearer than 6 inches to furnaces, which are to be on solid brick foundations, with brick flooring extending 3 feet around furnaces. Basement, where lime is to be removed from furnaces, to have dirt floor and be so arranged or protected as to keep out any large quantity of water resulting from heavy rains or overflow. Rock crusher and cooper shop to be detached 80 feet. Standard Private Fire Protection (one water supply required).

BASIS	\$.25
Add for deficiencies as follows (charges cumulative):	
Wood shingle or board roof	.25
Frame, Iron-Clad or Stucco	.50
Brick veneer or hollow tile	.25
No Standard Watch Service	.25
Standard Private Fire Protection - (one water supply required) None	.50
Private Fire Protection, Substandard	.10 to .40

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

LIME KILNS

BASIS	\$5.50
No Standard Watch Service	.25

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

LINSEED OIL, WHITE LEAD AND COLOR WORKS (Grinding and mixing)

BASIS	\$1.90
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Add for deficiencies as follows (charges cumulative):

Wood shingle or board roof	.25
Construction: As per table.	
Boilers and Metal Stack - Charge as per Schedule B.	
Boiling of oil with fire heat	1.00
Artificial heat used for making white lead	.50
Can Manufacturing in building	.25
Varnishing or lacquering	.10
Gasoline soldering pots	.25
No Standard Watch Service	.25
Standard Private Fire Protection - (One water supply required) None	.50
Private Fire Protection, substandard	.10 to .40

NOTE: 5% will be deducted from Basis rate for required number of approved fire extinguishers (not less than two fire extinguishers per floor).

Kay Rate: ADD 50 % of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

LUMBER YARDS - Retail or Wholesale

BASIS \$.50

Add for deficiencies as follows (charges cumulative):

(Charge for Construction not applicable).

Fencing - To be picket board or wire mesh at least 4 feet high, well built, with gates to all openings, which should be securely closed and locked at night.

Fence - If fence is not standard .05

If no fence of any kind .15

Lime - For lime house in yard .15

NOTE: No charge for slaked or approved hydrated lime.

Carpenter shop .25

NOTE: Minor operation incidental to yard. May be used for product alteration or assembly, but if routine manufacture of products or products parts rate under appropriate schedule.

If risk has any of the following machinery rate as Woodworker; Planer or Power Fed Jointer; Single or Double Surfacers; Moulder or Sticker with more than two heads; Matcher; Automatic Sander, 5-inch Belt or Larger Sander, Drum Sander or Arm Sander; Automatic Lathe; Double End Tenoner.

Glue Pots or Putty Heaters not steam or electrically heated .25

Painting (Pyroxylin or Spray) .50

NOTE: Modify painting charge if safeguarded as per requirements.

Coal - If kept in yard .15

CREDITS:

For non-combustible roofs on all buildings or no roof .10

Key Rate: ADD 50% of Key Rate.

Exposures - Charge as per tables.

NOTE 1: Exposure distances to be taken from buildings, fence of yard or yard limits

NOTE 2: Upon receipt of proper affidavit by owner, lumber yard or divisions thereof may be rated separately, taken out of range, or the exposure charge eliminated, if adequate clear space between yard or divisions being rated and exposing risk(s) is maintained; and warranty to that effect, (which must be called for in published rate) is attached to policies covering thereon.

Exceptional Charges - As per table.

PACKING AND SLAUGHTER HOUSE PLANT

Requirements for Standard Plant

Construction - "B" Class or HTB walls, standard mill or semi-mill construction floors and roof, with bays at least 3 feet on centers.

Area - Not to exceed 10,000 square feet on each floor.

Height - Not over three stores and basement.

Walls - Standard thickness for one-story building to be 16 inches; two-story 20 inches, 16 inches; three-story, 24 inches, 20 inches, 16 inches. Division and all outside walls to be at least 16 inches at the top story, and division walls to extend at least 4 feet above roof, in parapet and coped.

Vertical Floor Openings - To be protected in accordance with standard prescribed for class of construction.

Boiler Stack - To be brick, or standard reinforced concrete, or metal stack on brick base. Where boiler house exposes other buildings, smoke stack should rise not less than 40 feet above roof of boiler house. Guys not to be attached to buildings.

Lighting - Electric, per National Electrical Code.

Watch Service - As per Standard Requirements.

Private Fire Protection - Plants to be protected in accordance with "Standard for Private Protection". For plants with maximum capacity not in excess of 250 hogs and/or 50 cattle per day, one standard source of water supply required. Plants having maximum capacity in excess of 250 hogs and/or 50 cattle per day required to have two standard sources of water supply.

Fire Extinguishers - As per Standard Requirements. One approved fire extinguisher or one cask of water and two fire pails to be located on each floor of vestibule.

Vestibule - Standard Fire Resistive or Semi-Fire Resistive construction.

Walls - To be of brick, not less than 16 inches thick from ground, to be not less than 3 feet above roof of highest adjoining building, and properly coped. To be corbeled for floor beam supports.

Floors and Roof - To be brick or reinforced concrete on iron "I" beams.

Stairs and elevator, if in vestibule, to be of non-combustible material, with iron treads for stairs. If roof or any floor of vestibule is not cut by stair or elevator, an opening not less than 2 feet square to be provided, adjoining wall, and permanent iron ladder fastened to wall passing through same.

Skylight, or smoke vent, to be placed in roof of vestibule and so hung as to be readily accessible and operative from each floor of vestibule.

Standard inside vertical pipe with sufficient supply of approved hose to be provided for each floor and on roof of vestibule. All openings into vestibule to be protected by approved labeled double fire-doors.

PACKING AND SLAUGHTER HOUSE PLANTS

BASIS (Principal Occupancy)

(a) Box Factory or Carpenter Shop	\$1.10
(b) Cattle, Hog and Sheep Pens, in yards, drives and viaducts and yard buildings	1.55
(c) Fertilizer, Manufacturing or Storage	1.55
(d) Glue Factory; Glycerine or Soap Factory or Tankhouse	1.10
(e) Lard or Butter Oil Tanks (if in separate Brick Class building)	.65
(f) Lard or Butter Oil Tanks (if in separate Frame Class building)	.90
(g) Loading Platforms, Runways, Shipping or Car Icing Sheds	1.10
(h) Oil, Bone and Rendering Plants or Storage and Bristle Works	1.40
(i) Oleo or Butterine Manufacturing (extract house or canning factory)	1.40
(j) Pork or Beef Warehouse or Slaughtering Buildings	.65

NOTE: Buildings with occupancies other than listed above shall be rated as otherwise provided.

Add for deficiencies as follows (charges cumulative):

(To Be Applied Specifically to Each Building or Division)

Construction -

Frame, Iron-Clad or Stucco	1.00
Brick veneer	.50
Hollow tile	.25

Area -

For each 5,000 square feet or fraction thereof over 10,000 square feet	.05
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Height -

For each story over three	.05
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Roof -

If wood shingle or board	.25
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Vertical Floor Openings -

For each floor not protected in a standard manner (maximum charge 15¢) charge (omit if building is sprinklered)	.05
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Boilers and Metal Stack -

Charge as per Schedule B.

No Standard Watch Service

.25

Standard Private Fire Protection -

(a) None	.50
(b) Substandard	.10 to .40
(c) Approved fire extinguishers, insufficient or improperly located	.10

Ceilings - For ceilings not thoroughly whitewashed or painted with approved paint with fire proofing quality in all buildings (other than killing, cooling and chill, oleo or fertilizer rooms) and in all roof structures

.05

Condition - If straw or rubbish is kept in yard or under platform, or premises not in good condition

.25

Smoking - Not to be permitted in house, except in office and private fire department headquarters, and notice to that effect to be posted throughout building. If rule not enforced

.15

OCCUPANCY CHARGES - (charges cumulative)

(a) For canning and cooking	.25
(b) For rendering by steam heat	.25
(c) For rendering by direct heat	1.00
(d) For manufacture of fertilizer in building (unless fertilizer basis applied)	.25
(e) For ham and sausage smokehouse not separated by firewalls through roof and coped and single all metal fire-door cut-offs to main building	.25
(f) For wood-working in car repair or box shops, for each surface planner used	.25
(g) For wood-working in car repair or box shops, for each small planner or sander used	.10
(h) For lard refining and oil pressing in building	.20
(i) For Box Making (unless Box Factory Basis used)	.10
(j) For barrel or box painting	.05
(k) For laundry drying rooms not standard	.25
Dressing Rooms and Lockers - if inside or in addition not cut off	.10

NOTE 1: If steel lockers, reduce above charge 5¢.

NOTE 2: In plants having maximum capacity not exceeding 250 hogs and/or 50 cattle per day, or if buildings are of Fire Resistive or Semi-Fire Resistive construction or protected by Automatic Sprinklers, the cumulative occupancy charges may be reduced 50%.

DEDUCTION

Watch Service - For approved Central Station Watch Service, deduct .15
Key Rate: ADD 50% of Key Rate.
Exposures - As per tables.
Exceptional Charges - As per table.

TALLOW AND ANIMAL OIL TANKS

Rate same as Cotton Seed Oil Tanks.

PEANUT, COPRA, AND SOY BEAN OIL MILL RISKS

Description of Standard Mill

Walls - "B" Class or HTB, of standard thickness for the material used to have coped parapets extending at least 24 inches above roof. All interior walls to be white-washed or painted with paint of fireproofing quality. Cleaning room, press room, meal grinding room, hulling room, filter press room, feed grinding room, and engine room, each to be a separate room or building cut off by standard parapeted fire walls having approved labeled automatic fire doors, one on each side of wall at each opening.

Height - One Story.

Floor - Concrete, brick or other non-combustible material, or of 3 inch plank, shiplap or splined or grooved, laid flatwise and covered by 1 1/4 inch dressed flooring, across solid wood girders 10x12 or 12x16, supported in turn by solid wood posts of same dimension as girders, or supported by brick piers or walls. There shall be no openings in floors for belts or other purposes.

Roof - Of 3 inch planks splined and grooved (or 2 inch planks with top boards, supported by solid wood girders not less than 8x10, placed not more than 10 feet apart, center to center), to be covered with metal, slate, tile, composition or gravel, underside to be whitewashed or painted with paint of fire proofing quality. No attic, cock-loft or concealed space permitted under roof.

Boiler: Stack - Boilers may be fitted with direct vertical metal flue or stack, or connected to brick chimney by horizontal flue; in either case the top of chimney or stack to be carried to a height at least 40 feet above top of building; metal stack through roof to have a clearance of not less than 12 inches from all woodwork. When other than coal, gas or fuel oil is used, spark arresters of one-half inch wire mesh to be provided between boiler flues and breeching of stack. Boilers to be entirely supported by masonry or metal (no wood supports to be used).

Feed Grinding, Hulling, Cleaning or Filtering of Oil - If not conducted in separate rooms cut off as previously described, to be each in separate Brick Class building detached not less than 10 feet, or in other than Brick Class buildings, located at least 50 feet from mill, warehouses or oil tanks.

Private Fire Protection - As per standards.

Watch Service - As per standard requirements.

SCHEDULE FOR RATING

BASIS	\$.25
Add for deficiencies as follows (charges cumulative):	
Walls - "B" Class or HTB	
Not standard thickness	.02 to .05
Parapets not standard, if exposed	.02 to .05
Walls and ceilings not painted or whitewashed inside	.05
Construction: As per table.	
Height - For second story	.02
Each story above second	.05
NOTE: If fireproof, reduce charge 50%. If building is protected by standard vertical pipes and hose, no charge.	
Cornice - Wood or Iron-Clad, if exposed and when not cut off by fire wall corbeled out	.03
Roof - Wood shingle or board (without covering)	.25
Roof planks not standard	.02
Concealed space under roof	.05
NOTE: Charge for cornice or concealed space under roof planks not to apply to Frame Class mill.	
Stairways or Elevators - Open stairways and elevators, for each	.05
If properly trapped, for each	.02
NOTE: If in standard enclosure, cut off by approved labeled automatic fire doors, properly installed, or outside of building, no charge.	
Floors - Not standard	.02 to .05
Boilers - Boilers and metal stack, charge as per Schedule A.	
Dust room not properly cut off	.25
NOTE: No charge for cyclone dust collectors.	
Rubbish and untidiness	.10 to .25
Machinery crowded	.05 to .15
Cleaning machinery in building not properly cut off	.25
Cleaning machinery not equipped with drop pockets and blowers or magnets	.25
Feed or hull grinding in mill not properly cut off	1.00
If protected by standard automatic sprinklers	.25
Hulling in building	.25
Hullers not connected to cyclone dust collectors	.25
Hullers not provided with approved magnets	.05
Wood dust pipes	.10
Conveyors, Chutes of Spouts - If extending through fire walls, ceilings or floors	.01 to .05
NOTE: If conveyors, chutes or spouts are entirely of metal, no charge.	
Refining - Refining of oil in main building, or building adjoining and not properly cut off	.25 to .50
Hulls stored in main building not properly cut off	.25
Steam Dry Rooms	.25
Steam Pipes - If not safely arranged	.10
Heating - Chimneys and flues, stoves and pipes not safely arranged	.10
Standard Private Fire Protection - (Two sources of water supply required) none	.50
Private Fire Protection - Substandard	.10 to .40

Casks and Pails - Insufficient	.25
NOTE: Approved fire extinguishers will be accepted in lieu of not exceeding one-half of supply of casks and pails required.	
Watch Service - Not Standard	.25

Key Rate: ADD 50% of Key Rate.
 Exposures - As per tables.
 Exceptional Charges - As per table.

WAREHOUSES FOR STORAGE OF PEANUTS
 Rate on Mercantile Schedules

WAREHOUSES FOR STORAGE OF COPRA, VELVET AND SOY BEANS

STANDARDS

Construction - One story, Frame or Iron-Clad with IC, slate, tile, gravel or composition roofing. Area of warehouse not to exceed 5,000 square feet between standard division fire walls, such walls, where required, to be of brick at least 16 inches in thickness, stone 20 inches in thickness, or reinforced concrete 12 inches in thickness, extending through roof in form of parapet at least 24 inches in height, and properly buttressed to insure necessary strength. Division wall to extend full width of building and be T'd at each end a distance of 5 feet in each direction, or 10 feet over all. Such T's may be 4 inches less in thickness than division wall and should extend full height of wall at ends. Division walls to be without openings, except for conveyor openings, and these openings shall be of size flush with conveyor box. Floors to be brick, concrete, earth or other non-combustible material. All wiring to be in conduit, with outlets or fixtures at ceilings or on walls, and so arranged that lights can not be covered with stock. Drop or pendant lights prohibited. Tunnel to be constructed of non-combustible material.

Machinery - No machinery to be located in building. Cleaning machinery to be located in separate building beyond exposure distance, or if located in warehouse, to be in Fire Resistive room with no communicating openings to warehouse.

Protection - Standard private fire protection to be provided except as to fire extinguishers and casks and pails. One approved fire extinguisher and one cask with pails to be provided at cleaning machinery. If no cleaning machinery located in warehouse, one approved labeled fire extinguisher should be provided at each end of warehouse. Water supply, same as Mill.

Watch Service - As per Standard requirements.

SCHEDULE FOR RATING

BASIS - Frame, IC, BV, or Stucco	\$1.00
BASIS - ICM	.75
BASIS - Hollow Tile	.60
BASIS - "B" Class or HTB	.50
Add for deficiencies as follows (charges cumulative):	
Wood shingle or board roof	.25
Wood floor	.25
Area - For each 1,000 square feet, or fraction thereof, in excess of 5,000 square feet	.10
NOTE: Maximum area charge not to exceed \$2.00.	

Standard Private Fire Protection - (Two sources of water supply required) none	.50
Private Fire Protection, Substandard	.10 to .40
No Standard Watch Service	.25
Cleaning machinery in building and not properly cut off	.50
Cleaning machinery in building and not properly cut off, but protected by standard automatic sprinkler equipment grading not less than 60%	.20
NOTE: Sprinkler heads to be located over, in and under cleaning machinery.	
Cleaning machinery not equipped with drop pockets and blowers or magnets	.25
Division Walls -	
(a) Not standard	.05 to .25
(b) Openings in division walls protected by approved labeled automatic fire doors, properly installed, one on each side of wall at each opening	.05 to .15
NOTE: If division walls deviate sufficiently from standard requirements, full area charge to apply.	
Wood tunnel	.25
Conveyors in building	.10
Wiring not in conduit	.10
Lights other than ceiling	.25
Storage of empty sacks in building	.25
Storage in bulk without proper aiseways	.25
Storage of peanuts or other beans in the vines	1.00
Casks and pails and/or approved fire extinguishers, insufficient	.25

DEDUCTIONS

Copra warehouse, occupied exclusively as such, deduct .25

Key Rate: ADD 50% of Key Rate.

Exposures - Charge as per Exposure Tables.

NOTE: No charge to be made for exposure by other buildings of plant over 60 feet away.

Exceptional Charges - As per table.

PIER AND WHARF PROPERTY

Standard - One story, Frame or Iron-Clad building, not exceeding 25,000 square feet.

Private Fire Protection to conform to standard requirements; Casks and Pails or Extinguishers - as per standard requirements; Watch Service, as per standard requirements.

BASIS \$1.00

Add for deficiencies as follows (charges cumulative):

Excess area, for each 5,000 square feet or fraction thereof in excess of 25,000 square feet up to 50,000 square feet	.01
For each 10,000 square feet or fraction thereof in excess of 50,000 square feet	.01
Wood shingle or board roof	.25
For second story (no charge for office occupancy above first story)	.10
Heating by stoves, not safely arranged	.10
Steam hoisting engine with boiler, or wood cutting or pier	.25
If boiler stack is without spark arrester	.25
For handling or storage of hay	.25

Storage of Nitrates	.25
Storage of Sisal or Ixtle	1.00
Storage of sisal, or similar commodities, not according to requirements	1.00

NOTE: This charge cumulative with storage of Sisal or Ixtle.

Standards for Storage of Sisal and similar Fibrous Stock:

Aisles 6 feet wide must be provided, sub-dividing the sisal storage into areas of not more than 5,000 square feet. A clear space of 3 feet below ceiling must be maintained, or where building is sprinklered, a space of 2 feet below sprinkler lines. A clear space of 3 feet from walls must be maintained, except that in cases of walls provided with a sufficient number of window or door openings, this may be reduced to 2 feet.

NOTE: The above are absolutely minimum requirements.

Standard Private Fire Protection - (Two water supplies required)
none

Private Fire Protection, substandard .10 to .40

Casks and pails or approved fire extinguishers, insufficient .25

NOTE: Wheeled Extinguishers - In lieu of casks and pails (but not in combination therewith in the same fire division or compartment) there may be substituted approved wheeled extinguishers charged with approved wetting agent. Such extinguishers shall be distributed as follows:

- (a) One 20 gallon unit for each 15,000 square feet, or fraction thereof of floor area and/or one 45 to 50 gallon unit for each 30,000 square feet or fraction thereof of floor area:

EXCEPTION: No charge for absence of Casks and Pails, Portable Fire Extinguishers or Wheeled Extinguishers if risk is protected by an approved Automatic Sprinkler System.

No Standard Watch Service .25

DEDUCTIONS

- 1. For uncovered wharf .50
- 2. For fire-boat protection. .05 to .25

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

Deduct for construction:

ICM or standard brick walls with 2 inch wood sheathed roof on steel trusses and girders and with 2 inch solid plank floor covered with 2 inches of asphalt	15%
ICMS construction	25%
Strictly ICM construction	35%

POTATO CURING OR DEHYDRATING PLANT

Potato storage risks in which heat is for temperature maintenance only, to prevent freezing (not curing), rate under Mercantile Schedule.

STANDARDS

Building to be of "B" Class or HTB standard walls; one story in height with non-combustible floor. Roof to be IC, slate, tile or composition. Stairs, elevators or other floor openings to be protected in a standard manner.

Heating - To be steam, hot water or hot air with source of heat in separate building, detached 20 feet, or cut off from main building in a standard manner. If blower system is used, there should be a double screen of bronze wire gauze, with mesh not less than 16 to the inch, between the fan and the air ducts leading into the main building. Blower system to be entirely of metal. If stoves are used they should be located at least five feet from unprotected woodwork. If stove is on wood floor there should be a solid sheet of metal under the stove extending three feet beyond stove on all sides. Guards to be provided so as to prevent stock from being piled near or falling against stove or stovepipe. Where stoves are used, stovepipe must enter standard flue. If gas stoves are used, they should be stationary with rigid pipe connections, protected from falling stock by guards as required for other stoves and to be provided with screens or guards to prevent inflammable material reaching flame.

Protection - Approved labeled fire extinguishers, as per standard requirements.

SCHEDULE FOR RATING

BASIS	\$1.50
Add for deficiencies as follows (charges cumulative):	
Wood shingle or board roof	.25
Frame, iron-clad or stucco building	.50
Brick veneer	.40
Hollow Tile	.25
Height: For each story over one	.05
Flor openings not protected in standard manner, each floor	.05
Floors not standard	.25
Heat other than steam, hot water or hot air from detached or properly cut off plant	.25
Flues not standard	.25
Heating unsafe in other respects	.25
Fire extinguishers, insufficient	.25

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

RAILROAD TERMINAL BUILDINGS

BASIS	\$.25
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Add for building construction deficiencies as per Mercantile Schedule.

Deduct for protection as per Mercantile Schedule.

Occupancy Charges	Building	Contents
Cotton	\$1.00	\$1.00
Furniture	.00	.50
Hay	3.00	3.00
Offices	.00	.20
Sample Rooms	.00	.25
Storage	.00	.30

NOTE 1: Other occupancies in proportion.

NOTE 2: Basis and Occupancy Charges not to be reduced for superior construction or protection.

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables, except contents to take same charge as building.

Exceptional Charges - As per table.

RICE MILLS
(Hulling and Cleaning Only)

Standard - "B" Class or HTB not over four stories, IC, slate, gravel or composition roof, standard walls and constructed for rice mill purposes; dust room of "B" Class or HTB, outside and properly cut off from the main building; lights (electric) and installation to be in compliance with National Electrical Code; adequate supply of approved dust-collectors throughout mill; box or casing containing brush machine to be lined inside with asbestos and covered with metal, also to be provided with steam jet not less than one-half inch in diameter and with opening in box protected by thin paper covering or automatic sprinkler head; machinery to be set on substantial foundation and not crowded; all bearings to be in plain sight, easily accessible and entirely outside of machines; walls plain and ceiling open, not boxed and to be whitewashed or painted with fire-retardant paint at least once a year; watchman and approved labeled watch-clock, with at least one station on each floor of mill. When chaff is burned, chaff house to be provided and located (detached) outside of mill building; chaff to be conveyed to chaff house and from chaff house to boilers through metal conveyors.

Private Fire Protection -
See Standards for Private Fire Protection - Two Standards sources of water required.

SCHEDULE FOR RATING

BASIS	\$1.00
Add for deficiencies as follows (charges cumulative):	
Each story above four	.10
Walls not standard ("B" Class or HTB) Construction: As per table.	.10
Walls and ceiling not whitewashed or painted with fire retardant paint at least once a year	.25
Walls, ceiling or attic having concealed spaces	.10
Wood shingle or board roof, in whole or part	.25
Mansard roof	.15
Skylights or cupolas of wooden frame and thin glass	.10
Wooden cornice on brick or stone mill	.05
Frame awnings	.10
Boilers and metal stacks - Charge as per Schedule B of Boiler House Schedule.	
Rice Drying, except by steam	.25
Dust room not properly cut off from main building	.25
Dust collectors, not standard	1.00
Dust collectors, inadequate supply	.50
Box or casing containing brush machine, not lined with asbestos, covered with metal or not all metal construction	.15
No standard steam jet or automatic sprinkler head in brush machine box	.25
Machinery without substantial foundation	.15
All bearings not in plain sight, easily accessible and entirely outside of machines	.25
Crowded condition of machinery	.15
No Standard Watch Service	.25

Chaff carried direct from mill to boilers through metal conveyors	.50
Chaff carried direct from mill to boilers through wooden or partly wooden conveyors	1.00
Conveyors from chaff house to boilers other than metal	.50
Untidy condition	.25
Standard Private Fire Protection - (Two sources of water required)	
none	.50
Private Fire Protection, Substandard	.10 to .40
Casks and pails or approved fire extinguishers, insufficient	.25

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

RICE ELEVATORS AND DRIERS

Standards

If FR, SFR or ICM rate under FR and ICM
Grain Elevator Schedule

GRAIN DRYING DEVICES:

(a) Temperature Control - Driers shall be equipped with two reliable temperature controlling devices to assure that the temperature in the drier will not exceed 165° F.

(b) Burner - A device and/or devices shall be installed on each gas pilot which will automatically and instantaneously shut off the flow of gas to every burner of the unit should the pilot flame be extinguished. A device shall also be installed in the pilot supply line to automatically shut off the pilot gas supply should the pilot be extinguished. The device and/or devices which shuts off the main gas supply to burners and pilots shall be of the manual reset type. All devices shall be approved by Underwriters' Laboratories, Inc. for such use. Gas by pass line around automatic shut off valve shall not be installed.

(c) Blower - A device shall be installed in the electric power supply to the motor operating the fan or blower to shut off the main gas supply to burners by means of the device and/or devices required in (b) should there be an interruption to the power supply. In addition to this device an approved labeled air flow switch shall be used to actuate the main gas shut off valve in case the flow of air decreases below normal. A device shall be installed in the control circuit which will delay the opening of the main gas control valve and the pilot control valves until the fan or blower shall have operated for a period of one minute.

(d) Fuel Supply Other Than Natural Gas - Liquefied petroleum gas installations shall comply, except as follows, with the requirements as set forth in Gas Utilities Docket Number 141 as issued by the Gas Utilities Division of the Railroad Commission of Texas:

Specifically, containers and regulating equipment, above or underground, shall be located as follows with respect to nearest building:

NOTE 1: 500-2000 gallons or less, 50 feet.

NOTE 2: Above 2000 gallons, 75 feet.

NOTE 3: Tanks shall be equipped with necessary safety, filling, vent and excess flow valves.

NOTE 4: Tank, piping and other appurtenances shall be securely protected from possible mechanical injury.

- (e) Vaporizers - Shall be located in a building, but may be provided with a non-combustible shelter, well ventilated at top and bottom. They shall be equipped with a safety relief valve near the point of discharge and arranged to vent to a safe distance from any building opening and in no case less than 5 feet horizontally from any opening into the building which is below such discharge. Vaporizers shall be provided with an effective means of preventing liquid from passing from the vaporizer to the burners. No gas in the liquid phase shall be piped into any building.
- (f) Drier Unit - Drier unit shall be encased by a substantial enclosure, preferably non-combustible, with all joints securely sealed to prevent escape of dust into building. Any openings into the enclosure shall be provided with close fitting gaskets to prevent escape of dust into building. This requirement shall be construed to include the garner bin or hopper over the drier unit except that one opening shall be provided for access of air to an aspirator type cleaner when located over the garner bins or hopper. Exhaust from drier enclosures and cleaner shall not be within the building.
- (g) Fan Room and Blower - Are in which fan or blower and burners are located shall be separated from the remainder of the building by substantial dust-tight partitions with self-closing doors.
- (h) Dust and Chaff from Drier - Where aspirator or combination aspirator-scalperator type cleaner is not used, exhaust from drier shall be passed through water spray to remove dust and chaff.
- (i) Refuse from Cleaning Machinery - All refuse from cleaning machinery shall be immediately removed from the building to either a refuse house or incinerator located not less than 50 feet from all buildings. In machinery using air for cleaning purposes, air shall pass through cyclone collectors and refuse piped to incinerator or refuse house.
- (j) Cleaners - All driers shall be provided with either aspirator or combination aspirator-scalperator type cleaners and all rice shall be passed through cleaner before passing through drier.
- (k) Electrical Equipment - Electrical equipment used in areas where dusty conditions exist, shall be in accordance with requirements of the National Electrical Code (1947) Chapter 5, Article 500, Class II, Paragraph 5051-5064, Group G (requirement for electrical equipment in atmospheres containing explosive agricultural dusts).
NOTE: The areas usually requiring electrical equipment of this type are head house, bin floor, area in which the drier is located and tunnels at bottom of bins.

SCHEDULE FOR RATING

BASIS	\$.75
Add for deficiencies as follows (charges cumulative):	
(a) Construction: As per table.	
(b) Wood shingle or board roof	.25
(c) Boiler and Metal Stack - charge as per Schedule A.	
Grain Drying Devices:	
(a) Drier fire heated	.25
(b) Without dual temperature controls	.20
(c) Burner(s) without approved automatic gas shut off (flame control)	.50
(d) Fan or blower not provided with automatic electrically controlled shutoffs and controls	.20

(e) Fuel supply other than natural gas not installed according to standard and/or not equipped with approved shut-offs and controls	.50
(f) Gas vaporizer not installed or located according to standards	.05
(g) Drier open or not in dust-tight enclosure	.10
(h) Fan or blower and burners not confined in room or building according to standard	.05
(i) Dust and chaff from drier not cared for according to standard	.15
(j) Refuse from cleaning machinery not cared for according to standard	.20
(k) No cleaner or cleaner of nonstandard type or rice not cleaned before being dried	.25
(l) Electrical equipment not according to standard	.05
(m) Drying other than rice	.75

CREDITS:

(a) Deduct for standard vertical pipes and hose	.10
(b) Deduct for approved fire extinguishers as per standards. (Each floor and deck to be figured separately)	.10
(c) Deduct for Standard Watch Service	.25
(d) Deduct for belt conveyor system only throughout	.15
(e) Deduct for drier unit enclosed with non-combustible material	.10
(f) Deduct if protected by approved lightning rod system bearing label of Underwriters' Laboratories, Inc.	.10

Key Rate: ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

NOTE: Credit for Bonded Warehouse not applicable under this schedule.

SAW AND PLANING MILL PLANTS

Cut-off(s) or Fire-Wall - A wall built or used for the purpose of restricting the area subject to the spread of fire or to separate rooms or buildings containing hazardous machinery, processes or materials from other rooms or buildings. A cut-off or fire-wall contemplates parapets not less than 24 inches above the roof line of the taller buildings and approved protection for all openings, whether mentioned specifically or not.

Group - The term "group(s)" refers as a whole to a "main" building, additions and all of the smaller buildings, except boiler houses and auxiliary Mercantile buildings, usually adjacent or connected to the Saw Mill, Planing Mill and Dry Kiln.

Hardwood - The term "hardwood" refers to logs and lumber from trees such as Hickory, Oak, Walnut, Pecan, Gum, Elm, Cypress, Sycamore, Cottonwood and others containing little or no essential oil or resin.

Tramways - All tramways or platforms crossing the clear spaces to be uncovered (no roofs), and if elevated to be on open trestle-work.

Dry Kiln - Each compartment not to exceed 2,288 square feet (22x104') inside measurement; division walls not less than 16 inches thick, parapeted 2 1/2 feet above roof and coped; open finish, no concealed spaces; doors to be of approved construction; floor tracks and supports entirely of non-combustible material. Drying to be by direct, or exhaust steam radiated by metal pipes on metal hangers or supports below the tracks. It is recommended that standard automatic sprinklers and approved automatic steam jets be installed in each compartment of kiln.

Fire Protection - See Standards for Private Fire Protection.

Casks and Pails and Extinguishers - Lumber Yards and Sheds: One cask with two pails or one approved 2 1/2 gallon fire extinguisher for each 10,000 square feet or fraction thereof of lumber storage area (including trams and roadways) spaced not over 100 feet apart along trams and roadways; or for each 2,000 square feet of floor area or fraction thereof, in sheds.

Power - Steam, Electricity or Water. If power is not steam or water, all other equipment and installation to conform to the latest rules and requirements of the National Fire Protection Association.

Heating - Steam or hot water, safely arranged.

Steam Pipes - To be supported on metal hangers and be clear of all woodwork at least one inch; where pipes are extended through combustible floors, ceiling or partitions, a clear space of not less than one inch is required, or protected with metal collars extending through floor, ceiling or partition.

Lighting - Electric; equipment and installation to conform to the latest rules and requirements of the National Electrical Code. Open lights or torches are prohibited and all lanterns used on premises to be approved closed type.

Burning Refuse - Refuse must not be burned in open pile. If any burned, to be in a standard refuse burner detached not less than 25 feet. Refuse burner to be constructed of metal, lined with brick, or some other suitable provision made to protect the metal from early destruction from continued heat. Capacity to be such that all refuse can be consumed without recourse to forced draft or other methods to consume more refuse than would be with a burner properly designed for normal burning. Top of burner to be not less than 20 feet above the highest building within 50 feet and the same diameter as at the base and equipped with an approved spark arrester forming a hemispherical dome and covering the entire top of burner; meshes of arrester not more than one-half inch square. Burner to be without openings, except for conveyor and proper draft regulation. Burners of equivalent construction may be accepted if connected satisfactorily. Conveyor must be metal within 10 feet of burner. Conveyor return chain must pass through open space of not less than 10 feet between burner and mill.

If refuse is burned in open pile there must be a continuous clear space of not less than 200 feet (except conveyor system intervening) from all buildings, and must have a fireproof obstruction of earth, brick, metal on metal frame or wire screen on metal frame, 20 feet high; meshes of screen not more than one-half inch square. The length of the obstruction to equal the circumference of the burning pile and ends deflected toward the burning pile; the slab conveyor must be metal within 10 feet of the obstruction; also all "bents" or conveyor or trestle inside of the obstruction. Slab conveyor to be protected with a 2 inch hose connection equipped with 100 feet of 1 1/2 inch hose and 5/8 inch nozzle within 50 feet of end; standard hydrant in hosehouse properly equipped will be accepted in lieu of hose connection. Clear space to be measured from obstruction and not from end of conveyor.

Steam Jets - It is recommended that each compartment of Dry Kilns be protected with approved automatic steam jets. The steam jets or steam discharging orifices to be approved 1 1/4 inch automatic sprinkler heads, arranged to fuse at not less than 50 degrees (Fahrenheit), above the normal temperature for drying lumber. There must not be less than two of these sprinkler heads in each compartment, installed as follows: The sprinkler heads to be not less than 3 inches below the ceiling or bottom of roof timbers; in a compartment of standard length (104 feet) each head to be about 26 feet from each end and central between the two side walls; not less than 1 1/4 inch pipe to be used to supply one head and the two 1 1/4 inch pipes to be fed by a 2 1/2 inch pipe to outside of compartment. The size of supply pipe to automatic steam jets

will be governed by the distance from the boilers or from a large main steam pipe direct from boilers. Steam for jets for each compartment must be controlled by a quick-opening valve, located not less than 30 feet from kiln if CD or IC class and outside of any other class, but must not be at loading or unloading end unless platforms and/or sheds are non-combustible.

The main steam supply pipe for steam jets may be from the large main pipe supplying steam for heating kilns, if there is a valve in the main steam pipe near dry kiln which, when closed, will cut off steam from all heating pipes; otherwise, steam supply for jets to be direct from boilers.

If hand-operated steam jets are installed, each compartment to have two 2 inch steam jets, pipe to main steam supply pipe to be 2 1/2 inches, steam supply and control to be as specified for automatic steam jets.

Approved automatic or hand-operated steam jets, or approved automatic sprinklers to be installed in Fuel House and Shavings Vault.

Specifications for installation of steam jets and automatic sprinklers will be furnished upon application.

Exposures - Lumber Sheds (except loading or assorting shed at planing mill, not exceeding the area of the planing mill), lumber yard, shingles, laths and slabs must be detached by a continuous clear space from main building and/or additions of all groups or buildings exposing main building and/or additions, the distance to vary according to the class of the main building and/or additions or buildings exposing, as shown in the Lumber Exposure Table in the Saw and Planing Mill Rating Schedule.

Smoking - Smoking not permitted in or about plant except in office and designated area. "No Smoking" sign to be conspicuously posted throughout premises and rule enforced.

SCHEDULE FOR RATING
(Not Affected by Key Rate)

BASIS

"B" Class, HTB, HT, ICM, ICMS, FR or SFR	\$1.50
Other Construction	2.25
Roof: Wood shingle or board	.25
Standard Private Fire Protection - (Two sources of water supply required at large mills) None	1.50
Private Fire Protection, Substandard	.10 to 1.40
NOTE:	
No Fire Pump	.40
Fire Pump less than 500 gallons per minute	.20
Only one source of water supply	.40
Hydrants or mains not standard	.25
No inside hydrants	.15
Watch Service - Not Standard	.25
Boiler - Charge as per Schedule C.	
Smoking not prohibited	.10
Poor housekeeping	.20 to .50

LUMBER EXPOSURE TABLE
(From Lumber to Mill Buildings)

Frame	Feet	0-50	50-100
Class	Charge	.60*	.15
Masonry	Feet	0-50	50-90
	Charge	.40	.10
ICM &	Feet	0-50	
ICMS	Charge	.20	
FR &	Feet	0-50	
SFR	Charge	.10	

*Applicable in mill rate if lumber stored in mill building or attached sheds.

Sawing dry pine logs	.25
Burning refuse in open pile within 125 feet	2.00
Over 125 feet within 200 feet	.75
(Reduce above charges 50% if equipped with standard obstruction)	
Burning refuse in standard refuse burner within 25 feet.	.50

EXPOSURES FROM SAW MILL, PLANING MILL OR DRY KILN
(Only One Charge to Apply)

		Frame		ICM & ICMS
		Class	Masonry	FR & SFR
Frame	Feet	50-150	45-100	30-75
Class	Charge	.30	.25	.20
Masonry	Feet	45-100	40-60	25-50
	Charge	.25	.15	.12
ICM & ICMS	Feet	30-75	25-50	20-40
FR & SFR	Charge	.20	.12	.10

NOTE: All buildings except boiler houses or auxiliary Mercantile buildings within lesser distances than shown in the above table to be considered a "group" and to take the rate of the highest rated risk in the group.

Exceptional Charges - As per tables.

DEDUCTIONS (Saw and Planing Mills)

Working hardwood only	\$.25
Machinery driven by electric motors	.25
Refuse burned in open with standard obstruction detached 250 feet	.25
Planing mill with no lumber, storage within 200 feet	.25
Superior Construction Credits as otherwise provided in General Schedules.	

DRY KILNS
 (Not Affected by Key Rate)

BASIS	Building	Contents
Fire Resistive and Semi-Fire Resistive	\$1.00	\$2.25
Mill Construction	2.25	2.25
"B" Class, HTB, HT, ICM & ICMS	3.25	3.25
Other Construction	5.00	5.00
Area:		
For each 100 square feet in excess of standard (Maximum area charge not to exceed .50)		.06
Exterior Walls (Charge for only two walls):		
Not standard thickness, each wall		.10
Not standard parapets, each wall		.04
Division Walls:		
Not standard thickness, each wall		.09
Parapets each 4 inches deficient thickness		.05
Parapets each 6 inches deficient height		.05
NOTE: Charges under division walls not to exceed three-fourths of charge for excess area with no division walls.		
Heat, other than steam		1.00
Doors - Wooden		.15
NOTE: For other deficiency charges see Saw and Planing Mill Schedule.		
Exposures: As per Saw and Planing Mill Table.		
Exceptional Charges - As per tables.		

DEDUCTIONS

Standard Steam Jets		
1. Automatic		15%
2. Hand Operated		10%
Drying hardwood only		.25
Refuse burner with standard obstruction detached 250 feet		.25

RATING SCHEDULE FOR SAW MILL LUMBER YARDS AND SHEDS
(Not Affected by Key Rate)

BASIS	\$.90
Add for deficiencies as follows (charges cumulative):	
Sawing dry pine logs	.25
Wood shingle or board roof	.25
No Standard Private Fire Protection	.40
Private Fire Protection, Substandard	.05 to .35
Watch Service, not standard	.25
Casks and pails and/or approved 2 1/2 gallon fire extinguishers, insufficient or improperly distributed	.25
Buildings in lumber yard other than permitted	1.00
Open space within 100 feet not kept clear of grass, weeds, debris, etc.	.25
Burning refuse: Charge as shown under Saw Mill Schedule.	

Exposures - Charge as per table below:

NOTE: If exposed with continuous clear space less than shown by lesser figures in following table for class of exposing mill building, lumber yard or shed to take rate of highest rated exposure, except lumber shed cut off by standard fire-wall without openings or openings properly protected by approved fire-doors; lumber sheds may be rated as if shed were detached 100 feet and charge 35% of main building rate as an exposure.

Within Distance as Shown From Class of Exposing Building

Frame or IC Feet	Brick Feet	ICM Feet	SFR Feet	Other Than Hardwood Charge	Hardwood
100	90	60	50	same rate	same rate
120	102	72	60	.70¢	.40¢
130	110	78	65	.66¢	.38¢
140	120	85	70	.60¢	.36¢
150	128	90	75	.50¢	.32¢
160	135	95	80	.40¢	.28¢
170	145	103	85	.34¢	.22¢
180	153	108	90	.24¢	.16¢
190	163	115	95	.16¢	.12¢
200	170	120	100	.08¢	.06¢
Over	Over	Over	Over		
200	170	120	100	.00	.00

Make only one exposure charge, the highest.

Exceptional Charges - As per table.

DEDUCTIONS:

1. For lumber yards detached 300 feet or more, deduct for each 100 feet of clear space in excess of 200 feet
 (Credit not to exceed 25¢) .03
2. For hardwood only, deduct .25

3. For rate on lumber sheds of superior construction apply above schedule for CD Class and deduct from final rates as follows:

	Building Rate	Contents Rate
"B" Class	20%	20%
Mill Class	40%	30%
ICM Class	50%	35%
SFR Class	66%	40%

NOTE 1: Published rates on building and machinery and/or lumber yard or shed are to call for Clear Space Clause corresponding with number of feet of continuous clear space between lumber and building(s) that is used as a basis for any exposure charge or deduction at time of rating.

NOTE 2: ALL OTHER BUILDINGS ON PREMISES SHALL RATE AS OTHERWISE PROVIDED.

SALT WORKS

BASIS: Main Building	\$.50
Add for deficiencies as follows (charges cumulative):	
Wood shingle or board roof	.25
Construction: No charge.	
For each fire-heated pan, if stack is on brick base and properly protected	.05
For each fire-heated pan, if stack is not on brick base and well protected	.10
For each grainer over ten	.05
For boilers and metal stack. Charge as per Schedule A.	
For roasting and/or grinding in main building	.25
Standard Private Fire Protection - (One water supply required) none	.50
Private Fire Protection, Substandard	.10 to .40
Casks and pails, not as per standards	.25

Key Rate - ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

Boiler House - Within 40 feet of plant, rate same as main building; otherwise rate under Boiler House Schedule.

Cooper Shop - Within 50 feet, rate same as main building; otherwise rate under Woodworker's Schedule.

Roasting and Grinding Room - Within 50 feet, rate same as main building.

Roasting and Grinding Room - Detached over 50 feet:

BASIS	.75
Add for deficiencies as per Salt Works Schedule, EXCEPT charge for roasting and/or grinding to be omitted.	

SHOE FACTORIES
HARNES FACTORIES

BASIS	\$.75
Add for deficiencies as follows (charges cumulative):	
Wood shingle or board roof	.25
Construction as per table.	
Height - Each additional story over three	.05
Cornice - Wood, or metal with wood back, if exposed	.05
Boilers and Metal Stack. Charge as per Schedule A.	
Stairways or Elevators - In main building	.10
NOTE: If enclosed and protected as per Mercantile requirements, no charge.	
Collar Making - Small, not exceeding 10 hands in building, not cut off	1.00
NOTE: If in Fire Resistive room, properly cut off by approved labeled fire-doors, reduce above charge to 25¢. If exceeding 10 hands, rate as Collar Factory.	
Storage of Straw, Cotton, Hair or Shucks - In excess of one day's supply	.25
NOTE: If straw, cotton, hair or shucks stored in a Fire Resistive room or vault, properly cut off by approved labeled fire-doors, no charge.	
Chute - If inside and not built of brick, all openings covered with standard metal-clad doors	.50
Heating - Heating devices or heating machines using gasoline	1.00
Wax cups not on machines, unless heated by steam	.10
Rubber Cement - None to be kept in the building over night:	
One day's supply, if used from approved cans	.10
One day's supply, if used from unapproved cans	.15
If kept in building over night, not exceeding one gallon at one time	.25
If more than one gallon, for each additional gallon	.05
Making of rubber cement and/or gutta-percha cement	1.00
Standard Private Fire Protection - (Two water supplies required) none	.50
Private Fire Protection, Substandard	.10 to .40
Casks and pails or approved fire extinguishers, not as per standards	.25
Untidiness - Floors must be swept daily and sweepings removed from factory at once or be kept in metal barrels.	
Untidiness as to rubbish, ashes, empty boxes, straw, etc., especially in attics, cellars or in yards exposing	.25
No Standard Watch Service	.25
Key Rate - ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional Charges - As per table.	

SUGAR HOUSES AND REFINERY RISKS
DESCRIPTION OF STANDARD PLANT

Main Building (Including hot room) - "B" Class or HTB walls of standard thickness, see Mercantile Schedule, with IC, slate, gravel or composition roof, having no concealed spaces, or cock-loft, walls not ceiled or furred, except in hot room, lighting by electricity, installed according to rules of National Electrical Code; heating by steam pipes hung on iron brackets and clear of all woodwork.

Steam Pipes - Where passing through floors, ceilings or walls, to be clear of contact with sweepings; refuse, clothing or other combustible material at least one inch.

Boiler House - See Boiler House Schedule.

Bagasse Boiler House - Same construction as Boiler House except if any woodwork in roof, same to be at least 15 feet above top of boilers, and to be detached at least 10 feet from other buildings. Chutes, conveyors, carriers or cross-carriers inside of boiler house to be constructed entirely of metal. No wooden platforms or walkways permitted. Where bagasse boilers are in same building with other boilers, Bagasse Boiler House standard to apply.

Cane Shed - To be open construction; no ends or sides unless metal on skeleton frame construction, and no attic or concealed space. Roof to be of slate, IC, gravel or composition.

Private Fire Protection - See Standard for Private Protection.

Watch Service - As per Standard Requirements.

Oils - Lubricating oils to be in building detached at least 50 feet. One day's supply of lubricating oils only can be kept in main building. Sand box containing not less than one bushel of clean, dry sand must be kept in oil room.

Whitewash - Must be thoroughly applied to inside of all buildings at least once every twelve months, or painted with flame-proof paint once every three years.

Oily-waste - To be kept in approved labeled cans and removed and burned daily.

Lime and Acids - To be kept in building detached not less than 50 feet. Not exceeding one day's supply permitted in main building or additions.

Equipment - Plant equipped with steam train, centrifugals, double or triple effect and vacuum pan. Sulphur burners to be safely arranged.

Occupancy - No lodging to be permitted in the main building or additions other than one manager, one sugarmaker and one engineer. No cooking permitted.

Bagasse - Not to be burned in open stack or chimney nearer than 75 feet of any shingle roofing, 25 feet of any frame, metal-roofed building, or 10 feet of any brick, metal roofed building, or in open lot nearer than 200 feet to main building or additions or exposures.

Coopering - Manufacture of barrels not permitted in sugar house or additions. Cooperage building, if any, to be detached at least 75 feet.

SCHEDULE FOR RATING

BASIS	\$.50
Add for deficiencies as follows (charges cumulative):	
Wood shingle or board roof, main building or hot room	.75
Wood shingle or board roof on cane shed or any addition, except boiler houses	.25
Frame or Iron-Clad building	.25
Buildings of all steel truss construction	.10
Walls, not standard (main brick building)	.05
Iron-Clad or Frame addition to B or steel truss building	.10
NOTE: If sugar house or hot room is part brick and part frame, take Basis Rate of Frame.	

Concealed space or cock-loft (main building)	.05
Walls furred or ceiled (main building)	.05
Lighting. See Exceptional Charges.	
Heating, not safely arranged	.10
Steam pipes not safely arranged	.25
Boiler Houses -	
Roof, any wood within 8 feet of top of boilers	.10
Floor, not standard	.05
Space between boiler and frame sides less than 3 feet	.05
NOTE: Above deficiencies not applicable when boiler house is not an exposure.	
Boilers in main brick building or building of all steel truss construction	.05
Boilers in iron-clad or frame main building or in frame or iron-clad boiler house within 20 feet of such building	.20
Boilers in iron-clad or frame boiler house adjoining or within 20 feet, if sugar house is brick or of steel truss construction	.05
Over 20 feet and within 40 feet, if mill is iron-clad or frame	.10
Boilers in brick boiler house adjoining or within 10 feet, not cut off, if mill is brick or of steel truss construction	.05
Boilers in brick boiler house adjoining or within 10 feet, not cut off, if mill is iron-clad or frame	.10
Shingle roof on boiler house	1.00
Stack not safely arranged, shingle roof	.50
Stack not safely arranged, metal, slate or composition roof	.15
Bagasse chutes, platforms, walkways or conveyors or other material than as required	.25
Roof supports of other than metal, or wood sheathing, if within 15 feet of boiler, in bagasse boiler house	.05
Open kettle, with fire heat	1.00
Cane Shed -	
Frame, sides or sheds, except metal on skeleton frame, if mill is brick	.05
Attic or cock-loft (to apply in all cases)	.05
NOTE: If cane shed is detached 50 feet or more, above deficiencies not applicable.	
Standard Private Fire Protection - (Two water supplies required) none	.50
Private Fire Protection, Substandard	.10 to .40
Care and Order -	
Manufacturing, other than sugar	.50
Open stack or chimney for burning bagasse within 75 feet of shingle roof sugar house	.25
If within 50 feet	.50
Open stack or chimney for burning bagasse within 25 feet of metal roof sugar house, if frame or IC	.15
Within 10 feet, if sugar house is brick	.10
Bagasse burned in open within 200 feet of sugar house	1.00
No Standard Watch Service	.25
Oil room in main building or in building not detached 50 feet	.10
Whitewash or paint, not applied as required	.10
Cooking in sugar house	.25
Lodging in sugar house other than one manager, one sugar maker and one engineer	.25
Lime and Acids -	
Not stored as required	.25

Cooperage -

If done in sugar house, hot room or additions

.15

NOTE: For absence of warranty that sugar house will be operated throughout grinding season, add \$1.00.

Key Rate - ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

SUGAR WAREHOUSES

Used solely for storage of Sugar and Molasses.

Same standard protection required as for sugar house, including watchman and watch-clock; and to be detached 100 feet or more.

BASIS (B or steel truss construction) \$.25

Add for deficiencies as follows (charges cumulative):

Wood shingle or board roof .25

Construction Charge: As per table.

Standard Private Fire Protection, none .50

Private Fire Protection, substandard .10 to .40

No Standard Watch Service .25

Key Rate - ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

SULPHUR MINING PROPERTIES

Power Houses and/or Generator Houses and Sulphur Relift Stations

BASIS \$.15

Add for deficiencies as follows (charges cumulative):

Wood shingle or board roof .25

Construction - Charge as per table.

Floors, wood with air space underneath .10

Boilers not properly cut off .10

NOTE: No charge if building is wholly of non-combustible construction.

Metal stack, not safely arranged .25

No Standard Watch Service .25

NOTE: Charge not to apply where plant is in continuous operation.

Lighting not safely arranged .25

Standard Private Fire Protection - See Electric Light and Power Station Schedule. Private Fire Protection to be charged for on same basis.

Key Rate - ADD 50% of Key Rate.

NOTE: Key Rate charge to be omitted if building is wholly of non-combustible construction and detached more than 25 feet from all other buildings of plant.

Exposures - As per table.

Exceptional Charges - As per table.

CREDITS:

Chemical Fire Engines:

33 gallon or equivalent size dry chemical, approved labeled, on wheels, having sufficient hose attached to reach any part of building to be protected.

A deduction of 5% of final rate, said deduction not to exceed 15¢, may be made to risks rated under the above schedule when protected by chemical fire engines as above specified, except to such risks as have full credit for Private Fire Protection.

NOTE: Risk must be provided with at least one approved labeled chemical fire engine to each 32,000 square feet of grade floor area, or fraction thereof, in order to secure above deduction.

AUXILIARY BUILDINGS

Auxiliary buildings located on premises of Sulphur Mining Properties shall rate under the specific rate schedules which apply to the occupancies of and operations conducted in such buildings.

TANKS-ACID, ANHYDROUS AMMONIA AND WATER INCLUDING AERATORS, CLARIFIERS, DIGESTERS, FLOCCULATORS AND FLUMES

Construction	Supports	Roof	Unexposed Rates
Steel or Concrete	Ground or Masonry	All Steel or Concrete	\$.07*
Steel of Concrete	Ground of Masonry	Iron-Clad or Wood	.12
Steel or Concrete	All Steel	All Steel	.07*
Steel or Concrete	All Steel	Iron-Clad or Wood	.12
Steel or Concrete	Wood	All Steel	.22
Steel or Concrete	Wood	Iron-Clad or Wood	.26
Wood			.26

*Minimum rate applies.

Tank Rates not affected by Key Rate.

Exposures - As per tables.

NOTE 1: For exposure purposes consider steel tank with non-combustible roof and supports as if having brick wall with unprotected openings. If any combustible material in tank, roof or supports, treat as if frame.

NOTE 2: No exposure charge to be made from or transmitted through acid, alkali and water tanks.

MINOR SPECIAL HAZARDS

ASYLUMS (Form 5)

Blind, Deaf and Insane (occupied exclusively as such)

BASIS	\$1.00
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame or IC	.75
Stucco	.75
Brick-Veneer	.50
Hollow Tile	.25

CREDITS:

Floor - Non-Combustible (each floor)	1%
Extinguishers as per standard	5%
Vertical Pipe & Hose Standard	5%
Vertical Pipe & Hose, Substandard	2%
Standard Portable Watch Service	5%
Standard Central Station Watch Service	10%
Key Rate - ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional Charges - As per table.	

BAG FACTORIES (Form 6)

(Paper and Cloth)

BASIS	\$1.00
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame or IC	.75
Stucco	.75
Brick-Veneer	.50
Hollow Tile	.25
Floor Openings Not Properly Protected	.05
Boiler and Metal Stack. Charge as per Schedule B.	
Printing	.25
Glue Pots Unsafe	.25
Gunny Bag Mkg.	.50
Paper Bag Mkg.	.25
Rubbish or Trash in or exposing building	.25
Standard Private Fire Protection - (One Source) none	.50
Standard Private Fire Protection, Substandard	.10 to .40
Casks and Pails and/or extinguishers, insufficient	.25

Key Rate - ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

BAKERIES, CRACKER AND CANDY FACTORIES (Form 6)
 (Large Wholesale)

*If SFR reduce Basis 50%; ** Casks and pails not recognized.

BASIS	\$.60*
Add for deficiencies as follows(charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame of IC	.75
Stucco	.75
Brick-Veneer	.50
Hollow Tile	.25
Floor Openings Not Properly Protected	.05
Boiler and Metal Stack. Charge as per Schedule A.	
Bake Ovens or Kettles Unsafe	.75
Packing Materials not in self-closing metal lined bins	.25
No metal cans for oven refuse	.10
Standard Private Fire Protection - (One source) none (not applicable to bakeries)	.50
Standard Private Fire Protection, Substandard (not applicable to bakeries)	.10 to .40
Casks and pails and/or extinguishers, insufficient	.05**
Key Rate - ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional Charges - As per table.	

BROOM FACTORIES (Form 6)

* In small factories, i.e., not over 7500 sq. ft. floor area, omit charges for private fire protection & watch service. **Approved extinguishers may be substituted for not more than one-half of supply of required casks and pails.

BASIS	\$2.00
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame or IC	.75
Stucco	.75
Brick-Veneer	.50
Hollow Tile	.25
Floor Openings Not Properly Protected	.05
Boiler and Metal Stack. Charge as per Schedule B.	
Bleaching room in main building or exposing	.50
Standard Private Fire Protection (One Source) none	.50*
Standard Private Fire Protection, Substandard	.10 to .40*
No Standard Watch Service	.25*
Casks and pails and/or extinguishers, insufficient	.25**
Key Rate - ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional Charges - As per table.	

CANNING FACTORIES (Form 6)
 (Including Meat & Dog Food)
 (Canned Goods whses. rate under Mercantile Schedule)

BASIS	\$.50
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame or IC	.75
Stucco	.75
Brick-Veneer	.50
Hollow Tile	.25
Floor Openings Not Properly Protected	.05
Boiler and Metal Stack. Charge as per Schedule A.	
Box mkg. in building (No charge for nailing completed shooks)	.50
Can Manufacture in building	.25
Varnishing or lacquering	.10
Standard Private Fire Protection (One Source) none	.25
Standard Private Fire Protection, Substandard	.05 to .20
No Standard Watch Service	.25
Casks and pails and/or extinguishers, insufficient	.25
Key Rate - ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional Charges - As per table.	

CATTLE PENS & STOCK YARDS NOT AT PACKING HOUSES (Form 6)
 *Fire Extinguishers, not recognized

BASIS	\$1.00
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.75
Construction: No Charge.	
Iron-Clad or Composition Roof	.50
Hay in excess of one day's supply kept in pens	.50
Casks and pails and/or extinguishers, insufficient	.25*
Standard Private Fire Protection (One Source) none	.25

CREDITS	
Standard Portable Watch Service	.15
Key Rate - ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional charges - As per table.	

CIGAR FACTORIES (Form 6)

NOTE: Stock, raw or otherwise, rate 75¢ higher than building.

BASIS	\$1.40
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame or IC	.75
Stucco	.75
Brick-Veneer	.50
Hollow Tile	.25
Floor Openings Not Properly Protected	.05
Boiler and Metal Stack. Charge as per Schedule A	
Each story above four	.05
Skylights, nonstandard if exposed (see Mercantile Schedule for standards)	.10
Cornice or Gutter of IC or wood	.10
Box mkg. or other wood working in building	.50
Dry or Sweet room in main building or exposing	.25
Casks and pails and/or extinguishers, insufficient	.25

Key Rate - ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

CIGAR & TOBACCO WAREHOUSES (Form 6)

NOTE: Stocks, raw or otherwise, rate 75¢ higher than building.

BASIS	\$.55
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame or IC	.75
Stucco	.75
Brick-Veneer	.50
Hollow Tile	.25
Floor Openings Not Properly Protected	.05
Casks and pails and/or extinguishers, insufficient	.25

Key Rate - ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

CLUB HOUSES (Form 5)

BASIS

(1) Country, Golf, Hunting, Resort, Fishing & Employee	\$ 1.70
(2) Land Party	1.00

Add for deficiencies as follows (charges cumulative):

Roof: Wood Shingle or Board	.25
Frame or IC	.75
Stucco	.75
Brick Veneer	.50
Hollow Tile	.25
Floor Openings Not Properly Protected	.05

NOTE: Rate Municipal Golf Clubs under mercantile schedule if no entertainment, banquet or similar facilities permitted.

CREDITS

Extinguishers as per standard	8%
Vertical Pipe & Hose Standard	8%
Vertical Pipe & Hose Substandard	4%

Key Rate - Add 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

COAL AND WOOD YARDS AND SHEDS (Form 6)

BASIS 1.50

Add for deficiencies as follows (charges cumulative):

No Charge for Construction	
Bituminous Coal:	
(1) In enclosed building	.50
(2) Under open sheds	1.00

CREDITS

If spontaneous combustion clause attached to policy deduct 25¢,
(For form, see Index.)

Key Rate - ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

COFFEE AND SPICE MILLS (Form 6)
 (Building & Machinery)
 Stock Rates .50 higher than machinery

BASIS	1.00
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame or IC	.75
Stucco	.75
Brick Veneer	.50
Hollow Tile	.25
Floor Openings Not Properly Protected	.05
Boiler and Metal Stack. Charge as per Schedule A.	
Roasters on wood floor or on floor supported by wood beams	1.00
Wood troughs for Hot coffee and spice	.50
Casks and pails and/or extinguishers, insufficient	.25
Key Rate - ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional charges - As per table.	

COURT HOUSES, STATE HOUSES, JAILS AND CITY HALLS (Form 5)
 (Private Offices permitted.)

BASIS	.50
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame or IC	.75
Stucco	.75
Brick Veneer	.25
Hollow Tile	.10
(If Used for Public Hall or for another purpose, rate as mercantile)	

CREDITS	
Extinguishers as per standard	8%
Vertical Pipe & Hose Standard	8%
Vertical Pipe & Hose Substandard	4%
Key Rate - ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional Charges - As per table.	

DRY KILNS OR ROOMS (Form 6)

(Lumber redrying only.)

In connection with woodworking plants and similar risks.

*Approved extinguishers may be substandard for not more than 1/2 supply of required casks and pails.

BASIS	3.00
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame or IC	1.00
Stucco (All or any part)	1.00
Hollow Tile (HT or nonstandard brick)	.50
Steam pipes, supports and tracks unsafe	.25
Steam Jets, none	.50
Steam Jets not standard, see Saw Mills Standards	.25
Blower system, or direct heat	1.00
Standard Private Fire Protection (One Source) none	.50
Standard Private Fire Protection, Substandard	.10 to .40
No Standard Watch Service	.25
Casks and pails and/or extinguishers, insufficient	.25*

Key Rate - ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional charges - As per table.

FERTILIZER PLANTS (Form 6)

(Dry Mixing)

(No sulphuric acid or acid phosphate made.)

BASIS	1.00
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame or IC	.50
Stucco	.50
Brick Veneer	.40
Hollow Tile	.25
Boiler and Metal Stack. Charge as per Schedule A.	
Dry (Non-acidulated) fish scrap in or within 50' of building	.15
Garbage tankage in or within 50' of building	.25
Accumulation or unwashed nitre bags	.25
Standard Private Fire Protection (One Source) none	.50
Standard Private Fire Protection, Substandard	.10 to .40
No Standard Watch Service	.25

Key Rate - ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

FIRE DEPARTMENT HOUSES (Form 5)
 (occupied exclusively as such). If paid men not on duty at all times, rate as mercantile.

BASIS	.25
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame or IC	.15
Stucco	.15
Brick Veneer	.05
Key Rate - ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional Charges - As per table.	

FUNERAL HOMES (Form 5)
 (Dwellings permitted)
 Includes Auxiliary Buildings

BASIS	.40
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame or IC	.15
Stucco	.10
Brick Veneer	.05
Hollow Tile	.05

CREDITS	
Extinguishers as per standard	5%
Key Rate - ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional Charges - As per table.	

HORSE COLLAR FACTORY (Form 6)

BASIS	2.25
Roof: Wood Shingle or Board	.25
Frame or IC	.75
Stucco	.75
Brick Veneer	.50
Hollow Tile	.25
Boiler and Metal Stack. Charge as per Schedule B.	
Straw, Cotton, Hair or Shucks in excess of one day's Supply (No charge if kept in FR room cut off with double approved fire doors.)	.25
Standard Private Fire Protection (One Source) none	.50
Standard Private Fire Protection, Substandard	.10 to .40
No Standard Watch Service	.25
Casks and pails and/or extinguishers, insufficient	.25
Key Rate - ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional charges - As per table.	

HOSPITALS; NURSES and CONVALESCENT HOMES; SANITARIUMS, DOCTORS' OFFICES and CLINICS, VETERINARIAN OFFICES* and ALMHOUSES (Form 5)
(occupied exclusively as such, except Dwelling Occpy, permitted)

*Note: Occupied exclusive as such, with no boarding of animals, no retail sales of supplies or medicines and no animal grooming.

BASIS	.50
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame or IC	.75
Stucco	.50
Brick Veneer	.25
Hollow Tile	.10

CREDITS

(For approved labeled lightning rod system) - deduct	.10
Floor - Non-Combustible (each floor)	5%
Extinguishers as per standard	5%
Vertical Pipe & Hose Standard	5%
Vertical Pipe & Hose Substandard	2%
Standard Portable Watch Service	5%
Standard Central Station Watch Service	10%

Key Rate - ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

MATTRESS FACTORY (Form 6)

BASIS	2.50
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame or IC	.75
Stucco	.75
Brick Veneer	.50
Hollow Tile	.25
Floor Openings Not Properly Protected	.05
Boiler and Metal Stack. Charge as per Schedule C.	
Gin in building	1.00
Picker in building	.50
Shoddy made on premises	.50
Standard Private Fire Protection (One Source) none	.50
Standard Private Fire Protection, Substandard.	.10 to .40
Casks and pails and/or extinguishers, insufficient	.25

Key Rate - ADD 50% of Key Rate.

Exposures - As per tables.

Exceptional Charges - As per table.

PAPER BOX FACTORY (Form 6)
(Power)
Hand Factory - rate as mercantile

BASIS	1.40
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame or IC	.75
Stucco	.75
Brick Veneer	.50
Hollow Tile	.25
Floor Openings Not Properly Protected	.05
Boiler and Metal Stack. Charge as per Schedule A.	
Glue pots unsafely arranged	.25
Untidiness in building or yard exposing	.25
Standard Private Fire Protection (One Source) none	.50
Standard Private Fire Protection, Substandard	.10 to .40
No Standard Watch Service	.25
Casks and pails and/or extinguishers, insufficient	.25
Key Rate - ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional charges - As per table.	

RAILROAD PASSENGER AND FREIGHT DEPOTS (Form 6)
(News stands, restaurant, etc., unual to passenger depots not to be charged as additional occupants)

BASIS	1.25
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame or IC	.75
Stucco	.75
Brick Veneer	.50
Hollow Tile	.25
Floor Openings Not Properly Protected	.05

CREDITS	
(If not occupied as freight depot) - deduct	.75
Key RATE - ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional charges - As per table.	

RENDERING PLANTS (Form 6)
(Dead stock and animal by-products plants)

Rate as rendering plant, Basis rate (h), under Packing and Slaughter House rating schedule.

ROCK CRUSHING OR GRAVEL WASHING PLANTS (Form 6)

BASIS	1.25
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
No Charge for construction.	
Boiler and Metal Stack. Charge as per Schedule A.	
No Standard Watch Service	.25
Casks and pails and/or extinguishers, insufficient	.50
Key Rate - ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional charges - As per table.	

WASTE MILLS (Form 6)
(See Mattress Factory)

WATER WORKS, PUMPING AND FILTRATION PLANTS AND SEWAGE
DISPOSAL PLANTS (Form 6)

NOTE: Aerators, Clarifiers, Flocculators, Flumes and Digesters - Rate as Tanks (Form 6)

BASIS	.25
Add for deficiencies as follows (charges cumulative):	
Roof: Wood Shingle or Board	.25
Frame or IC	.75
Stucco	.75
Brick Veneer	.50
Hollow Tile	.25
*Boiler not properly cut off	.10
*Metal stack unsafe	.50
Floor, wood	.10
Key Rate - ADD 50% of Key Rate.	
Exposures - As per tables.	
Exceptional charges - As per table.	

OFFICIAL RULINGS FROM INSURANCE COMMISSIONER

RULING NO. 1: August 21, 1962

QUESTION CONSIDERED: Should parking garages in conjunction with office and bank buildings be considered as incidental occupancy for experience and rating purposes?

RULING AND INTERPRETATION: Parking garages in conjunction with and communicating with office and bank buildings shall be considered as incidental occupancy for experience and rating purposes.

RULING NO. 2: October 25, 1962

Deleted as of July 1, 1964.

RULING NO. 3: October 25, 1962

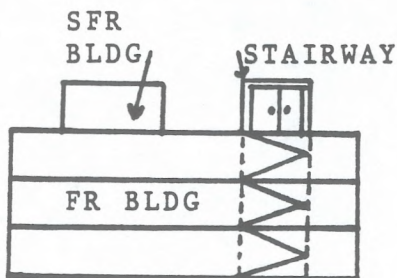
QUESTION CONSIDERED: In Semi-Fire Resistive, is ICM or "plate glass in metal frame" to be considered as deficiency and/or wall thickness in protected steel columns or concrete frame building?

RULING AND INTERPRETATION: In building of protected steel column or concrete frame construction, ICM or "plate glass in metal frame" is to be charged for wall thickness only. In the building of unprotected steel column construction, wall thickness and deficiency charges are to be made for ICM or "plate glass in metal frame".

RULING NO. 5: October 25, 1962

QUESTION CONSIDERED: In the diagram below, the larger three story building will qualify as FR with a standard Fire Resistive roof. The small SFR penthouse (living quarters) is sitting on top of the Fire Resistive roof and there is no inside communication except as shown. Will the multi-story building rate as FR and the penthouse as SFR or will the whole structure rate as SFR?

RULING AND INTERPRETATION: Penthouse should be treated as roof structure; building will rate as FR with applicable charges for SFR penthouse.



RULING NO. 7: October 25, 1962

QUESTION CONSIDERED: Does the charge for balcony, mezzanine or deck anticipate a combustible ceiling below, combustible floor and floor opening in connection with the above? In an enclosed deck? In an open deck?

RULING AND INTERPRETATION: Yes, the charge does anticipate the existence of the above deficiencies in both open and enclosed decks.

RULING NO. 8: October 25, 1962

QUESTION CONSIDERED: If a building has unprotected steel columns and 4" brick non-bearing exterior walls, will this building qualify as SFR? There should be a minimum and a limitation on this type of construction.

RULING AND INTERPRETATION: This building will not qualify as SFR. There is to be an 8" minimum thickness on masonry walls with a limitation as shown in note 5 of the SFR Rating schedule.

RULING NO. 9: October 25, 1962

QUESTION CONSIDERED: If a building is occupied as the one below, the "C" occupancy, which comprises less than 10% of the total occupancy would determine the construction credit for the entire building. The same procedure which is used to determine construction classification should be used to determine grouping classification.

RULING AND INTERPRETATION: Grouping classification standards should be changed to read as below:

"If a building has no predominate (75% or more) occupancy or occupancies of the same group, then it shall be classed in the following manner:

Begin with the highest group occupancy, add the next highest group occupancy and continue this procedure until the 75% figure is reached, class building as having the occupancy of the group last added to achieve the 75% figure."

OFFICES		A	100%
OFFICES		A	100%
		B	100%
		B	100%
BANK		A B	80-20%
B	BLUE PRINT	C	50-50%

RULING NO. 10: December 21, 1962

QUESTION CONSIDERED: Can substitution of materials in an Underwriters' Laboratories listed assembly or in a fire resistance rating as promulgated by the American Insurance Service Group, Inc. be accepted?

RULING AND INTERPRETATION: When a manufacturer, supplier, architect or engineer desires to substitute one material for another in an otherwise already tested and listed Underwriters' Laboratories assembly, then it will be necessary for the sponsor of the original test to obtain an answer to the question of this substitution from the Underwriters' Laboratories in writing. The Underwriters' Laboratories will in turn advise the sponsor of their decision, and it is the sponsor's responsibility to advise the Texas Department of Insurance with an information copy to the Fire Prevention and Engineering Bureau of the answer.

The American Insurance Service Group, Inc. will also answer questions regarding interpretations of their listings in their Fire Resistance Rating Tables when requested by the Texas Department of Insurance where an Underwriters' Laboratories listed assembly is not involved. This would pertain primarily to matters of concrete thickness, the use of hollow concrete block or the use of other fire protection means that are presently recognized in their Fire Resistance Rating Tables. This would also apply to the membrane type ceilings which are used in part of an assembly and which are listed in the Fire Resistance Rating Tables. This latter pertains to the use of certain types of plaster or materials of a proprietary nature which are used in a plaster. It is necessary that where such materials are indicated in the Fire Resistance Rating Tables of the American Insurance Service Group, Inc., then this material must be an Underwriters' Laboratories listed material where such category of material is listed.

In any case where a question is posed to either the Underwriters' Laboratories or the American Insurance Service Group, Inc., complete information and a detailed sketch will be necessary for an answer to be promulgated.

RULING NO. 11: December 21, 1962

QUESTION CONSIDERED: Is it satisfactory to use metal deck sections of different thicknesses of materials or gauges of materials other than those indicated in the Underwriters' Laboratories listings?

RULING AND INTERPRETATION: It is entirely satisfactory to vary the thickness of gauge of a metal deck provided the span is such that the limiting factors of the strength of the material is not exceeded. This applies to forming material as well as to cellular or other shapes. In no case however, shall the geometry of the material be varied or other listed factors be changed under this interpretation.

OFFICIAL RULINGS

RULING NO. 12: December 21, 1962

QUESTION CONSIDERED: In blended floor systems is it satisfactory to vary the blend?

RULING AND INTERPRETATION: If a floor assembly has been tested with a blended system then this blended system must be used unless an interpretation is obtained from Underwriters' Laboratories, Inc., by the sponsor, or unless the listing so indicates.

RULING NO. 13: December 21, 1962

QUESTION CONSIDERED: Is it possible to eliminate certain features in a particular listing without voiding the listing? This pertains particularly to the omission of air ducts, the distances of membrane ceilings from the metal deck floor or roof construction and other matters of like nature.

RULING AND INTERPRETATION: The answer to this question is that air duct openings may be eliminated without violating the integrity of the listing. However, air ducts cannot be installed without violating the integrity of the listing, nor can any other openings be made in the membrane ceiling except those that are indicated in the listing. This will also pertain to recessed light fixtures, shaftways, etc. It is satisfactory, however, to place the membrane ceiling at a distance greater than indicated in the listing from the underside of the roof or floor construction, but in no case shall this distance as specified be reduced.

RULING NO. 14: December 21, 1962

QUESTION CONSIDERED: Is it satisfactory to substitute beams with individual protection in floor assemblies other than those with which they were tested?

RULING AND INTERPRETATION: The transposition of beams from one floor assembly to another is not permissible unless interpretation is obtained from Underwriters' Laboratories for such transposition. This pertains only to those beams having individual fireproofing in Underwriters' Laboratories listed floor and roof assemblies. Where beams are protected by concrete, then the inquiry must be cleared with both Underwriters' Laboratories and the American Insurance Service Group, Inc.

RULING NO. 15: December 21, 1962

QUESTION CONSIDERED: Can lightweight structural concrete be substituted for hardrock concrete where this is specified in the Underwriters' Laboratories listings?

RULING AND INTERPRETATION: Structural grade lightweight concrete of the same general strength and thickness may be substituted for hardrock or sand and gravel concrete in listed assemblies. Lightweight concrete can also be substituted for hardrock concrete in the protection of beams, columns and girders where such members are wire-tied or provided with means to retain the concrete on the member.

RULING NO. 16: December 21, 1962

QUESTION CONSIDERED: Can fire protection of columns be varied?

RULING AND INTERPRETATION: The question has arisen several times regarding the protection of box type columns rather than "H" columns. The Underwriters' Laboratories will answer this question for the sponsor of the original test who already has an "H" column listed. If concrete or masonry is involved as the fire protection media, then the inquiry should go to the American Insurance Service Group, Inc..

RULING NO. 17: December 21, 1962

QUESTION CONSIDERED: Is it satisfactory to use membrane ceilings to protect columns that are individually protected below the ceiling and not protected after passing through the ceiling?

RULING AND INTERPRETATION: Where columns are protected for a certain hourly rating then they must be protected their entire length. The membrane type ceiling will not be acceptable as fire protection material for such columns.

RULING NO. 18: December 21, 1962

QUESTION CONSIDERED: Can protection of columns be accomplished with composite protection, usually those on the perimeter of the building? (This pertains primarily to protection of columns with either plaster material of some type or a combination of plaster, brick, hollow concrete block or other material.)

RULING AND INTERPRETATION: Such columns may be protected by a composite of the various types of materials indicated above provided there is satisfactory bonding of the plaster material to the other fire protection being used and the fire resistance rating is the same or greater. In all cases, this should be cleared with the Texas Department of Insurance before construction starts.

RULING NO. 19: December 21, 1962

QUESTION CONSIDERED: Can perforated type listed ceiling tile in an Underwriters' listed assembly use the area above it as an air distribution system?

RULING AND INTERPRETATION: It is satisfactory to use such listed assemblies with area used as a plenum provided all ducts passing through walls into this area comply with provisions of NFPA Pamphlet No. 90A.

RULING NO. 20: December 21, 1962

QUESTION CONSIDERED: What about the use of prestressed concrete in building construction?

RULING AND INTERPRETATION: Any manufacturer of prestressed concrete members can build and have labeled by Underwriters' Laboratories, a prestressed member provided that member meets the specifications of Underwriters' Laboratories for a system already studied and tested. In all cases, without exception, each member must bear the label of Underwriters' Laboratories, Inc.

RULING NO. 21: December 21, 1962

QUESTION CONSIDERED: Can one manufacturer's steel deck (Underwriters' Laboratories, Inc. listed) be substituted for another manufacturer's steel deck (Underwriters' Laboratories listed) where the geometry of the decking is identical?

RULING AND INTERPRETATION: If the geometry of the steel is identical in all respects to a presently listed assembly, then such steel would be acceptable without question.

RULING NO. 22: January 30, 1963

QUESTION CONSIDERED: In the case of a division fire wall dividing two occupancies or sections, would it be necessary for the wall to go through the roof deck in all cases for the wall to be considered a fire wall for the two sections to be rated as separate risks?

RULING AND INTERPRETATION: If there is an otherwise standard fire wall separating the sections or occupancies and the roof deck is of metal deck construction, the wall must go through the roof for the risks to be rated separately.

If there is an otherwise standard fire wall separating the sections or occupancies and the roof deck is of masonry, concrete or lightweight aggregate construction, the wall must be carried up tightly and completely flush against the underside of the roof deck for the risks to be rated separately. If the roof deck itself does not carry at least 1 1/2 hours rating, a non-standard division-wall charge will be applied to both risks. If the roof deck does carry a minimum 1 1/2 hours rating, there will be no division wall charge unless the thickness requirements are not met.

RULING NO. 23: January 30, 1963

QUESTION CONSIDERED: How should risks which are presently rated under "arbitrary schedules" be rated and how should they be grouped for occupancy? Example: incinerators and compressor houses.

RULING AND INTERPRETATION: Continue to rate risks under the schedules under which they are presently rated and class for grouping purposes as per the note at the end of occupancy tables, TCPRM. Necessary changes will be listed on the next fire hearing agenda.

RULING NO. 24: January 30, 1963

QUESTION CONSIDERED: Should buildings constructed and completed prior to November 1, 1962, but not rated prior to November 1, 1962, be rated under the Semi-fireproof Schedules or the Fire Resistive Schedules?

RULING AND INTERPRETATION: Buildings constructed and completed prior to November 1, 1962, but not rated prior to November 1, 1962, shall be rated under the Semi-fireproof or other applicable schedule. Only new building, completed on or after November 1, 1962, or existing buildings having structural changes made which would qualify the building for Fire Resistive rating shall be rated under the Fire Resistive Schedules.

QUESTION CONSIDERED: Should the fire resistance ratings for 6" or 6" or larger steel "H" columns as listed on Pages 11 through 24 of the American Insurance Services Group, Inc. Fire Resistance Ratings be recognized as standard protection for 4" (inside dimensions) or larger pipe, box or tubular steel columns?

RULING AND INTERPRETATION: The designs and specifications as set forth in the American Insurance Services Group, Inc. Fire Resistance Rating Tables on Pages 20 through 22 using the types of concrete protection shown will be recognized as standard according to the following chart:

ESTIMATED RATINGS FOR STEEL PIPE, BOX OR TUBULAR COLUMNS

Concrete, coarse aggregate calcareousⁿ or limestone; fill or same material (9,26)

SIZE OF COLUMN	HOURS PROTECTION			THICKNESS IN INCHES
	4 Hrs.	3 Hrs.	2 Hrs.	
6" x 6" H				1 Hr
	THICKNESS IN INCHES REQUIRED			
6" x 6" H	2"	1 1/2"	1"	1"
7 3/8" ØDia.	2"	1 1/2"	1"	1"
6 5/8" ØDia.	2 3/8"	1 7/8"	1 1/4"	1 1/4"
5" ØDia.	3 1/4"	2 3/4"	2 1/8"	2 1/8"
4" ØDia.	3 3/4"	3 1/4"	2 5/8"	2 5/8"

Concrete, coarse aggregate traprock; fill of same material; steel wire ties^p (9,26)

6" x 6" H		2 1/2"	2"	1 1/2"	1"
7 1/2" ØDia.		2 1/2"	2"	1 1/2"	1"
6 5/8" ØDia.		2 3/4"	2 3/8"	1 7/8"	1 1/2"
5" ØDia.		3 5/8"	3 1/4"	2 3/4"	2 1/8"
4" ØDia.		4 1/8"	3 3/4"	3 1/4"	2 5/8"

Concrete, coarse aggregate granite, sandstone, siliceous gravel^x or cinders^o; fill of same material; steel wire ties^{aa} (95)

6" x 6" H		3"	2"	1 1/2"	1"
7 5/8" ØDia.		3"	2"	1 1/2"	1"
6 5/8" ØDia.		3 1/2"	2 3/8"	1 7/8"	1 1/4"
5" ØDia.		4 3/8"	3 1/4"	2 3/4"	2 1/8"
4" ØDia.		4 7/8"	3 3/4"	3 1/4"	2 5/8"

NOTES:

- To insure integrity of concrete protection during fire exposure, concrete should be reinforced with wire mesh or wire ties as prescribed in notes "p" or "aa" to obtain ratings above for steel pipe columns.
- All steel pipe columns to be filled as indicated.
- Above information based on note "m" in Fire Resistance Ratings and following:

6" x 6" H with 1"	concrete protection	64 sq. " area
9 1/8" Ø with 1"	concrete protection	64 sq. " area (Approx.)
6" x 6" H with 1 1/2"	concrete protection	81 sq. " area
10 1/4" Ø with 1 1/2"	concrete protection	81 sq. " area (Approx.)
6" x 6" H with 2"	concrete protection	100 sq. " area

11 3/8" Ø with 2"	concrete protection	100 sq. " area (Approx.)
6" x 6" H with 2 1/2"	concrete protection	121 sq. " area
12 1/2" Ø with 2 1/2"	concrete protection	121 sq. " area (Approx.)
6" x 6" H with 3"	concrete protection	144 sq. " area
13 5/8" Ø with 3"	concrete protection	144 sq. " area

3 3/4 " brick or solid haydite concrete masonry unit protection to 4" or larger diameter steel pipe, box or tubular columns filled with concrete with any space between the back of the brick or block and the column filled with concrete or cement mortar = 4 Hrs.

The designs and specifications as set forth on Pages 11 through 19 and pages 23 through 24 are to be recognized as standard protection with a one hour deduction from the hourly rating shown for the design or specification used. The minimum size acceptable in steel pipe, box or tubular columns will be 4" (inside dimensions).

RATINGS FOR REINFORCED CONCRETE COLUMNS

Working loads carried by core (steel) area. 3

Concrete course aggregate calcareous ⁿ or limestone:

4 Concrete cover to steel, inches ²	Size of Column ¹ in inches			
	4 hrs.	3 hrs.	2 hrs	1 hr.
1 1/2"	10"	8"	6"	4"
2"	10"	8"	6"	6"
2 1/2"	8"	8"	6"	6"
Concrete, course aggregate traprock:				
1 1/2"	12"	10"	8"	4"
2"	12"	10"	8"	6"
2 1/2"	12"	10"	8"	6"
3"	10"	8"	8"	•
Concrete, course aggregate granite, sandstone, siliceous-gravel or cinders:				
1 1/2"	14"	12"	10"	6"
2"	14"	12"	8"	6"
2 1/2"	12"	10"	8"	6"
3"	12"	10"	8"	•
3 1/2"	12"	10"	8"	•

Notes: l, m, n, y - See notes Fire Resistance Rating Tables American Insurance Services Group, Inc.

Notes:

1 The fire resistance of columns varies with the area of solid material in the cross section of the column - the larger the column, the greater the fire resistance, for a given thickness of protection around the reinforcing steel. The column sizes given are the outside cross sectional dimensions. For columns which are not square the protection shall correspond to that for the square column having the same or next smaller cross sectional area. (m)

2. Thicknesses of concrete cover given are outside of the reinforcing steel and are included in the size of the column. (l)

3. Where the required concrete cover does not permit sufficient steel area for structural design in small columns, it will be necessary to use a column having a greater cross sectional dimension. Where the gross area of the column is used in the structural design, the fire resistance will be reduced by one-half. (y)

4. To insure integrity of concrete cover during fire exposure, it shall include secondary reinforcing of wire mesh or expanded metal having not larger than 4-inch mesh placed not more than 1 inch from surface of concrete.

RULING NO. 26: February 7, 1964

QUESTION CONSIDERED: For risks qualifying under the Intermediate Rating Schedule, should the Unoccupied Building Rate or the Occupied Building Rate be reduced by the percentage of the construction credit allowed to the building before taking on exposure charge from the building in question?

RULING AND INTERPRETATION: For risks qualifying under the Intermediate Rating Schedule, the Unoccupied Building Rate or the Occupied Building Rate, as the case may be, shall be reduced by the percentage of the construction credit allowed to the building before taking exposure charge from the building in question.

TEXAS COMMERCIAL PROPERTY RATING MANUAL

RULES AND RATES
FOR
EXTENDED COVERAGE
WINDSTORM, HURRICANE AND HAIL
EXPLOSION
RIOT AND CIVIL COMMOTION
VANDALISM AND MALICIOUS MISCHIEF
AIRCRAFT AND LAND VEHICLE PROPERTY DAMAGE
INSURANCE
(Excluding Petroleum Property and Farm Property)

PAGES EC 1 - EC 19

Prescribed By The
STATE BOARD OF INSURANCE
Austin, Texas

EXTENDED COVERAGE (Windstorm, Hurricane, Hail, Explosion, Riot and Civil Commotion including Exposition and Aircraft and Land Vehicle Property Damages);

WINDSTORM, HURRICANE AND HAIL; EXPLOSION; RIOT AND CIVIL COMMOTION;
EXPLOSION; VANDALISM AND MALICIOUS MISCHIEF; AND AIRCRAFT AND LAND
VEHICLE PROPERTY DAMAGE INSURANCE

(Excluding Petroleum Property and Farm Property)

The Texas Standard Policy, with forms, clauses and endorsements prescribed for use therewith, shall be used with writing all coverages herein provided for.

EXTENDED COVERAGE may be written only as an extension of the fire insurance and must be written in like amount, to cover all property insured by the policy.

DETERMINATION OF EXTENDED COVERAGE RATES: Use the applicable Extended Coverage base rate from the Extended Coverage Base Rate Charts and apply the applicable territorial modifier.

DEDUCTIBLE CLAUSE: (Applicable only to Extended Coverage and Windstorm, Hurricane and Hail Insurance). The approved Deductible Clause (\$100 in Territories 1, 8, 9, 10 & 11 and \$50 or \$100 in all territories except Territories 1, 8, 9 10 & 11) shall be attached to all policies covering real property (buildings or structures - not contents), except that in all Territories except 1, 8, 9, 10 & 11 ONLY the \$50 and \$100 deductible clause may be waived by the payment of additional premium as called for elsewhere in this Manual.

NOTE: Does not apply to private Radio or Television Antennas and Towers, Cloth Awnings, Improvements and Betterments, Form 105, Improvements and Repairs (not additions) when written as builder's risk, Signs, Poles and Posts in the open, Portable Saw Mills, Scales, Smokestacks, Gasoline Pumps and Time Element Coverages.

NOTE: The deductible Clause should not be attached to any item to which the Large Deductible Endorsement Form No. 65 is applicable.

PROPERTY INSURANCE RATING TERRITORIES

TERR	COUNTY	TERR	COUNTY	TERR	COUNTY	TERR	COUNTY	TERR	COUNTY	TERR
14	Collingsworth	20	Glasscock	15N	Kendall	13	Motley	18	Sterling	15N
15N	Colorado	13	Goliad	11	Kenedy	10	Nacogdoches	14	Stonewall	18
14	Comal	13	Gonzales	13	Kent	18	Navarro	14	Sutton	15C
10	Comanche	16C	Gray	20	Kerr	12	Newton	14	Swisher	18
19N	Concho	16N	Grayson	17	Kimble	16C	Nolan	15N	Tarrant	3
20	Cooke	19C	Gregg	14	King	18	Nueces	9	Taylor	16N
12	Coryell	13	Grimes	14	Kinney	12	Ochiltree	20	Terrell	15C
13	Cottel	18	Guadalupe	13	Kieberg	10	Oldham	20	Terry	18
18	Crane	15N	Hale	18	Knox	19N	Orange	11	Throckmorton	19N
12	Crockett	15C	Hall	18	Lamar	17	Palo Pinto	19C	Titus	17
13	Crosby	18	Hamilton	16C	Lamb	18	Panola	14	Tom Green	15N
19N	Culberson	15C	Hansford	20	Lampasas	13	Parker	19C	Travis	6
11	Dallam	20	Hardeman	19N	La Salle	12	Parmer	18	Trinity	14
13	Dallas	2	Hardin	11	Lavaca	13	Pecos	15C	Tyler	14
5	Dawson	18	Harris	1	Lee	13	Polk	14	Upshur	17
13	Deaf Smith	20	Harrison	17	Leon	14	Potter	20	Upton	15N
18	Delta	17	Hartley	20	Liberty	11	Presidio	15C	Uvalde	12
16C	Denton	4	Haskell	19N	Limestone	14	Rains	17	Val Verde	12
17	De Witt	13	Hays	13	Lipscomb	20	Randall	20	Van Zandt	17
10	Dickens	18	Hemphill	20	Live Oak	11	Reagan	15	Victoria	11
13	Dimmit	12	Henderson	14	Llano	13	Real	12	Walker	14
15C	Donley	20	Hidalgo	11	Loving	15C	Red River	17	Waller	14
18	Duval	12	Hill	16C	Lubbock	18	Reeves	15C	Ward	15N
11	Eastland	16C	Hockley	18	Lynn	18	Refugio	10	Washington	13
16C	Ector	15N	Hood	16C	McCulloch	16C	Roberts	20	Webb	12
13	Edwards	12	Hopkins	17	McLennan	16C	Robertson	13	Wharton	11
13	Ellis	14	Houston	14	McMullen	12	Rockwall	4	Wheeler	20
13	El Paso	7	Howard	15N	Madison	14	Runnels	16N	Wichita	19N
10	Erath	16C	Hudspeth	15C	Manon	17	Rusk	14	Wilbarger	19N
16N	Falls	13	Hunt	17	Martin	15N	Sabine	14	Willacy	10
10	Fannin	17	Hutchinson	20	Mason	16C	San Augustine	14	Williamson	13
17	Fayette	13	Inon	15N	Matagorda	10	San Jacinto	14	Wilson	13
20	Fisher	18	Jack	19C	Maverick	12	San Patricio	10	Winkler	15N
17	Floyd	18	Jackson	11	Medina	12	San Saba	13	Wise	19C
18	Foard	19N	Jasper	14	Menard	16C	Schleicher	5C	Wood	17
10	Fort Bend	11	Jeff Davis	15C	Midland	15N	Scurry	18	Yoakum	18
14	Franklin	17	Jefferson	10	Milam	13	Shackelford	19N	Young	19C
18	Freestone	14	Jim Hogg	12	Mills	16C	Shelby	14	Zapata	12
19N	Frio	12	Jim Wells	11	Mitchell	15N	Sherman	20	Zavala	12
18	Gaines	18	Johnson	16C	Montague	19C	Smith	14		
15N	Galveston	8	Jones	19N	Montgomery	14	Somervell	16C		
16N	Garza	18	Karnes	13	Moore	20	Starr	12		
4	Gillespie	13	Kaufman	17	Morris	17	Stephens	19C		

CHANGE IN HAZARD

The only changes in hazard under which existing policies may be adjusted to new extended coverage rates are: When contents are removed to a building qualifying for a rate table that is different from that previously applying or when moved from one territory to another; when building is moved from one territory to another or when a building is remodeled to the extent that it becomes subject to a rate table that is different from that previously applying; when there is a change in occupancy that results in changing the explosion "Grade of Occupancy" to the extent that a different extended coverage rate is applicable.

MIXED OCCUPANCY RULE

A building and the contents thereof occupied as a combination dwelling and mercantile shall be rated in the same manner that it is rated for fire insurance purposes.

SPECIAL INDEX

EXTENDED COVERAGE AND WINDSTORM, HURRICANE AND HAIL

Unless otherwise provided in Column 1 of the "General Index" all buildings shall rate according to construction.

Item	Types of Construction	Rate Table
1.	FRAME BUILDINGS, including iron-clad, stucco, asbestos siding and brick veneer construction	1
NOTE: Except as may be otherwise provided, buildings of this class that have more than 50% of outside walls open shall rate under Table 11. Walls that are not closed from floor to roof shall be considered open.		
2.	BRICK BUILDINGS, (except building qualifying under Item Nos. 3 and 4), including reinforced concrete, stone, hollow tile or tile faced with brick, adobe, hollow masonry units, ICM and ICMS Construction	2
NOTE: Combustible interior wall finish, ceilings and floor finish permitted in ICM and ICMS buildings..		

3.	(a) One story Buildings having all outside masonry walls as described for Table 2 buildings, but with concrete balcony	3
NOTE: To qualify under the above, the concrete balcony must be securely tied into 3 exterior walls of the building.		

(b) Masonry or ICM buildings of *extra heavy construction throughout approved as such by publication by the Texas Department of Insurance
 NOTE: To qualify for "Extra Heavy" Classification, building or structure must be designed and constructed according to nationally recognized good engineering practice and codes to resist a horizontal wind pressure on all surfaces exposed to the wind without suffering any distortion or damage allowing for wind in any direction, in accordance with the following table. No allowance will be made for the shielding effect of other buildings or structures. The height is to be measured above the average level of the ground adjacent to the building or structure.

Height Zone (Feet)

	Wind Pressure (lbs. per Sq. Ft.)	
	All Territories except 1, 8, 9, 10 & 11	Territories 1, 8, 9, 10 & 11
Less than 30	25	35
30 - 49	30	45
50 - 99	40	55

Data on buildings exceeding 99 feet in height must be submitted to the Texas Department of Insurance for consideration.

Exterior walls must be designed and constructed to withstand pressures specified above, acting either inward or outward.

The roofs of buildings and structures must be designed and constructed to withstand pressure acting outward, normal to the roof surface, equal to 1 1/4 times the pressure specified above. The height is to be taken as the vertical distance from the average elevation of the ground adjoining the building to the average elevation of the roof.

Roofs or sections of roof with slopes greater than 30 degrees, must be designed and constructed to withstand pressure, acting inward normal to the surface, equal to those specified above and applied to the windward slope only.

The property must be inspected by a registered structural engineer, after which he must submit for each building and structure a certificate, accompanied by a diagram (or diagrams) showing complete details of walls and roof construction, anchorages and fasteners, together with complete supportive structural calculations.

*Structural steel, light gage steel and steel joist construction must be designed and erected in accordance with the following specifications:

(1) American Institute of Steel Construction - Specifications for the Design Fabrication, and Erection of Structural Steel for Buildings - (Latest Edition).

(2) American Iron & Steel Institute Light Gage Cold Formed Steel Design Manual - (Latest Edition).

(3) Standard Specifications and Load Tables of the Steel Joist Institute.

(4) Welding - Standard Code of American Welding Society

4. HEAVY TIMBER CONSTRUCTION: Those risks receiving 50% credit for heavy timber construction in fire rate SWR

4a. SEMI-HEAVY TIMBER CONSTRUCTION: Those risks receiving credit for Semi-Heavy Timber Construction in fire rate HC

5. ELECTRIC UTILITY GENERATING STATION BUILDINGS: All electric utility generating station buildings when constructed to meet the minimum requirements of the Texas Department of Insurance. WR

(Design and construction conditions will be furnished upon request from the Texas Department of Insurance.)

EMENTAL SPECIAL INDEX

STRUCTION CLASSIFICATION TABLE
 DED COVERAGE - WINDSTORM, HURRICANE & HAIL

Walls	Floors & Supports	Roof Decks & Supports	Height in Stories	Class & Table
or Reinforced e Minimum s of material y with require- f fire resistive s of TCPRM ot more than walls may be of bustible tion or no walls	**Reinforced Concrete on non-combustible supports	Reinforced concrete or re- inforced gypsum not less than 2" thick on non- combustible supports	1 or more	WR
		Concrete or gypsum at least 1 1/2" thick on non- combustible supports	1 or 2	SWR
			3 or more	WR
		False wood deck above reinforced concrete or rein- forced gypsum not less than 2" thick on non-combustible supports with space between not designed for occupancy	1	HC
			2	SWR
			3 or more	WR
		Steel or other non-combus- tible deck on non-combustible supports	1	HC***
			2	SWR***
			3 or more	WR
		Wood deck, with no slab im- mediately underneath on wood or non-com- bustible supports	1	Mt
	2	HC		
	3 or more	SWR		
	Certified as Class 60**** Certified as Class 90***	1 1 or 2	SWR* WR*	

Exterior Walls	Floors & Supports	Roof Decks & Supports	Height in Stories	Classification	
Non-combustible or no walls	**Non-combustible on non-combustible supports	Steel or other non-combustible deck on non-combustible supports	1 or more	Mt HC*	
	**Reinforced Concrete on Non-combustible supports	Concrete or gypsum at least 1 1/2" thick on non-combustible supports	1	HC	
			2	SW	
			3 or more	WR	
			Certified as Class 60**** Certified as Class 90***	1	SW
				1 or 2	WR
		Steel or other non-combustible deck on non-combustible supports	2	SW	
			3 or more	WR	
		Reinforced Concrete or reinforced gypsum not less than 2" thick on non-combustible supports	1 or more	WR	
Masonry or Reinforced Concrete	Wood or other material	Wood or other material	1 or more	Mt HC*	
Wood, metal, asbestos, cement, stucco or brick veneer on skeleton wood frame	Wood or other material	Wood or other material	1 or more	Ft	
Heavy Timber as described in TCPRM - Except concealed spaces and unprotected vertical openings permitted			1 or more	SW	

Walls	Floors & Supports	Roof Decks & Supports	Height in Stories	Class & Table
			1 or more	Mt

These buildings must be certified as required in Special Index of this Section

Combustible Floor Finish Permissible

Roof deck assembly Certified as Class 90 (lbs/sq. ft.) for wind uplift and with roof deck assembly anchored to main structure in accordance with good engineering practice shall be classed as WR.

Roof deck assembly Certified as Class 60 (lbs/sq. ft.) for wind uplift and with roof deck assembly anchored to main structure in accordance with good engineering practice and limited to one story buildings not exceeding 30 feet in height shall be classed as SWR.

Construction as outlined herein shall be certified by the manufacturer for the roof deck material and by the erector, if other than the manufacturer, that the roof deck assembly was constructed according to good engineering practices and as required by the listing requirements of Underwriters' Laboratories, Inc.

Buildings which are over 35' high (at eave line) and one story in height shall be subject to an additional 20 percent charge.

Abbreviations:

WR = Wind resistive; SWR = Semi-wind resistive; HC = Heavy construction; M = Masonry; F = Frame

TERMS AND DEFINITIONS

Table to All Types of Building Classifications

Trim: To be disregarded in the application of the construction classification table.

Walls: Means a built-up construction or combination of building units of such materials as clay, adobe, shale, brick, glass blocks, gypsum or stone set in mortar or plain concrete.

Reinforced

Concrete: Within the meaning of extended coverage, concrete with steel, either mesh or bars imbedded therein shall be considered to mean reinforced concrete.

Non-combustible: As defined in Fire Resistive section of TCPRM.

Greenhouse: Greenhouses or Greenhouse Sections (glazed in area) may be rated specifically.

Doors and Windows: Shall be ignored in classifying exterior walls except masonry walls with doors and windows in which less than 50 percent of wall area of wall in which located shall be classed as non-combustible construction.

NOTES AND DEFINITIONS

Applicable to WR, SWR and HC Building Classifications

Exterior walls: Exception-Exterior walls of frame class construction aggregating not more than 10 percent of total ground wall area shall be treated as non-combustible in the application of the Construction Classification Table; if aggregating more than 10 percent, then the building shall rate as frame or masonry according to mixed construction.

Story and Floor: A story is that part of a building between a floor and the roof or floor next above, designed for occupancy. Decks and mezzanines which are structurally a part of the building shall be considered a story if their area exceeds 33 1/3 percent of the area of the floor immediately below.

NOTE: Decks, Mezzanines and portions of floors, not structurally a part of the building, shall not be considered in establishing the E.C. Classification. Roof structure means any structure above the roof of any part of a building. Roof structures shall be considered a story if they exceed 33 1/3 percent of the ground floor area of the building in which the inferior roof construction shall govern construction classification.

Basement: Means a story of a building or structure having one half or more of its clear height below grade. Basement with floor area of at least 75 percent of grade floor area shall be considered a story.

NOTES AND DEFINITIONS

MIXED CONSTRUCTION

(a) In the case of risks having published fire rates, building classification used in fire rating shall determine Extended Coverage and Windstorm rate table, except as otherwise directed.

(b) In the case of risks for which fire rates are not published apply the higher construction charge applicable, unless the less hazardous type comprises over 50 percent of the total exterior wall area (Gables above top ceiling to be included).

(c) Extended Coverage, Windstorm, Hurricane and Hail Insurance may be written specifically on any individual standard division of a building, each division to be rated as if it were a separate building.

NOTE: Division walls must be of masonry at least 8 inches thick and extend through roof. Openings need not be protected.

EXCEPTION: Greenhouses or greenhouse sections (glassed-in area) may be written specifically with or without standard division wall.

Applicable to Frame and Masonry Building Classifications

Mixed Construction: Applies to frame and masonry classes only. Where walls of two classes of construction, rate the classification comprising 50 percent or more of the building. Overall area of walls excluding gables above top eave line are to be used in calculations.

Where walls are three or more types of construction, none of which comprise 50 percent of the wall area, apply the following:

1. Begin with measurements of the best type of construction.
2. Add the second best type of construction.
3. Add the third best type of construction, and if necessary,
4. Add the fourth best construction, etc. consecutively until a total equaling at least 50 percent of the building area is reached.
5. Class building as type of construction last added to achieve 50 percent of the building.

NOTE: Where heights of walls are not uniform, use wall areas in square feet as a basis of above calculations; otherwise use linear feet measurements.

RAL INDEX

ED COVERAGE, WINDSTROM, HURRICANE AND HAIL, EXPLOSION, RIOT AND CIVIL COMMOTION AND
ALISM AND MALICIOUS MISCHIEF

MIN ONE indicates the Rate Table Number to be used for Extended Coverage and Windstorm, Hurricane and Hail.
Letter "C" means to rate according to construction, Special Index Items 1 through 4.

MIN TWO indicates the "Grade of Occupancy" to be used for explosion.

MIN THREE indicates the "Grade of Occupancy" to be used for Riot and Civil Commotion.

MIN FOUR indicates the "Grade of Occupancy" to be used for Vandalism and Malicious Mischief.

Occupancies not listed in the table below see "Mercantile Risks Not Otherwise Listed" or "Manufacturing Risks,
by Hazards (Not Specifically Classified)."

GRADE OF OCCUPANCY

	E.C. AND WINDSTORM	EXPLO- SION	R. & C.C.	V. & M.M.
PLANE GAS MANUFACTURING OR TANK CHARGING	C	3	2	1
PLANE HANGERS	C	2	2	1
PLANE MANUFACTURING	C	2	2	1
PLANT DEHYDRATING PLANTS, Form 6 (when charge of .50 is applied in rate for "grinding in building")	C	3	2	1
PLANT MEAL & SEED CLEANING, Form 4.	C	3	1	1
PLANT PRODUCTS PLANTS				
A. Electrolytic	C	3	2	1
B. Non Electrolytic	C	2	2	1
APARTMENT PARKS	C	1	1	2
APARTMENT HOUSES - Three units or over (Rated under Apt. Ho. schedule) (If less than 3 apartments rate as dwelling)	C	1	1	1
A. Contents of all classes of Apt. except those subject to Table 4, WR or SWR	50% of bldg. rate	1	1	1
B. Contents of Apt. subject to Table 4 WR or SWR	Table 4 WR SWR	1	1	1
C. Outbuildings and Sheds (except greenhouses) on premises of apartment houses	C	1	1	1
GALLERY	C	1	1	2
PRINTING WORKS	C	2	2	1
TEXTILE PLANTS	C	2	2	1
TRUCKS				
A. Manufacturing	C	2	2	1
B. Sales Room without service station	C	1	1	1
C. Garages, storage, repairs or sales with service station	C	1	1	1
TRUCKS: Cloth or Detachable (Use Building Rate in rate chart)	14	2	2	3
TRUCKS	C	2	2	1
TRUCK BOAT HOUSES				
A. If wholly on land	C	1	1	3
B. If not wholly on land	11	1	1	3

GRADE OF OCCUPANCY

	E.C. AND WINDSTORM	EXPLOSION	R. & C.C.
BATTERY FACTORY	C	2	2
BEVERAGE MANUFACTURING - See Food Manufacturing			
BLEACHERS - See Stadiums			
BOARDING & ROOMING HOUSES			
A. Fire Resistive and Semi-Fire Resistive (when rated as such by Texas Department of Insurance)	4	1	1
B. Brick, stone, adobe, poured concrete, hollow masonry units veneered with brick, and hollow masonry units (of clay or concrete).	5	1	1
C. All classes except those listed under A, B, and D including frame, stucco, ICM, ICMS, etc.	5A	1	1
D. Brick veneer and stone veneer	5B	1	1
BOAT HOUSES - See Bath Houses			
BOAT DOCKS PRIVATE			
A. Covered, see Bath Houses			
B. Uncovered, see Piers			
BREWERIES, BEVERAGES & FOOD MANUFACTURING	C	2	2
BRICK & TILE PLANTS			
A. All buildings that do not class as Frame Sheds	C	2	2
B. Sheds and Kilns thereunder (Frame class and over 50% open)	9	2	2
BRIDGES			
A. Concrete	4	1	1
B. Steel	3	1	1
C. Frame	1	1	1
BUILDERS RISKS			
A. Frame or Ironclad and all buildings classified under Item No. 1, Special Index	9	2	2
B. Brick or ICM and all buildings classified under Item No. 2, Special Index	8	2	2
C. Fire Resistive or Semi-Fire Resistive buildings (except those listed in "D" below) and those buildings that when completed will classify under Items No. 3 and 5, Special Index	2	2	2
D. Dwelling and Boarding and Rooming Houses, same as the permanent building rate for boarding and rooming houses		1	1
E. Additions, Improvements or Repairs when subject to permanent building rate, use net rate including Grade of Occupancy and/or area charge, if applicable.			
CANDY MANUFACTURING	C	2	2
CANNING PLANTS - Vegetables	C	2	2
CEDAR POSTS		Same as Lumber	
CELLULOID MANUFACTURING	C	4	2
CELLULOID GOODS MANUFACTURING	C	4	2
CEMENT MILLS	C	2	2
CEREAL MILLS - See Flour Mills			
CHARCOAL MANUFACTURING	C	3	2
CHLORATES			
A. Manufacturing	C	3	2
B. Storage	C	2	2
CHURCHES	C	1	1

GRADE OF OCCUPANCY

	E.C. AND WINDSTORM	EXPLO- SION	R. & C.C.	V. & M.M.
NG & PRESSING				
A. Using approved solvents	C	2	2	1
B. Using unapproved solvents	C	3	2	1
MANUFACTURING - See Garment Manufacturing				
E ROASTING	C	2	2	1
TORAGE & LOCKER PLANTS	C	2	2	1
MINIUMS (RESIDENTIAL)	C	1	1	1
A. Contents Owned in Common of all classes except those subject to Table 4, WR or SWR	50% of bldg. rate	1 1	1 1	1 1
B. Contents Owned in Common subject to Table 4 WR or SWR	Table 4 WR SWR			
C. Outbuildings and Sheds (except greenhouses on premises of townhouses) Owned in common.	C	1	1	1
G TOWERS - Specific Coverage				
A. If completely enclosed, or of induced or forced draft type	C	1	1	1
B. All others	8	1	1	1
HELLER OR SHUCKER	C	3	2	1
N, BALED - INCLUDING LINTERS, MOTES, GRABBOTS, FLUES AND HULL FIBERS IN BALES	4	1	1	1
N COMPRESS & WAREHOUSE				
A. Buildings	C	2	2	1
B. Machinery and Furniture and Fixtures				
1. In other than Fire Resistive or Semi-Fire Resistive building	2	2	2	1
2. In Fire Resistive or Semi-Fire Resistive building	C	2	2	1
N GINS & AUXILIARY BUILDINGS OR SHEDS (except Office, or which see E below)				
A. Frame, ironclad, or brick veneer	9	2	2	1
B. Brick, ICM, hollow masonry units or HTB	2	2	2	1
C. Extra Heavy ICM Construction throughout	3	2	2	1
D. Semi-Fire Resistive	4	2	2	1
E. Office	C	2	2	1
F. Outside equipment, conveyors, dust flues and ventilators (Use Building Rate)	13	2	2	1
SEED OIL MILLS AND PEANUT OIL MILLS AND REFINERIES AND STOCK				
A. Blanket Policies - All buildings and/or machinery and/or stock Average rates on Cottonseed and its products will be published upon request. NOTE: Average rate on buildings, machinery and stock will be published by Texas Department of Insurance upon submission of sworn statement of values.	8	2	2	1
B. Buildings, Machinery, and Stock - When insured specifically	C	2	2	1
ERIES	C	2	2	1
OTED AND UNCREOSOTED LUMBER IN OPEN (Use Contents Rate)		Same as Lumber		
OTING PLANTS	C	2	2	1
OTING TANKS		See Tanks		

GRADE OF OCCUPANCY

	E.C. AND WINDSTORM	EXPLOSION	R. & C.C.
DOUGHNUT FACTORY	C	1	1
DRIVE-IN THEATRE SCREENS			
A. Brick or reinforced concrete wall, or structural steel frame construction	8	1	1
B. Heavy pole construction	12	1	1
C. All other construction	14	1	1
NOTE: If screen structure and its foundation and appendages has been designed and constructed to withstand not less than 90 miles per hour wind, and certificate to that effect by a registered professional engineer is furnished with application to Texas Department of Insurance, rate will be published authorizing Table 1.			
DRIVE-IN THEATRE SPEAKERS in the open for automobiles (Use Building Rate in rate chart).	12	1	1
DRUG MANUFACTURING	C	2	2
DWELLINGS - Refer to Special Dwelling Schedule.			
NOTE: Greenhouses - Refer to specific E.C. table for this class.			
DYEING - See Laundries			
ELECTRICAL SUPPLIES in open - See Poles			
ELECTRIC LIGHT PLANTS	C	2	2
EXPLOSIVES - Manufacturing or Storage	C	4	2
FAIRGROUNDS & PARK BUILDINGS			
A. Where buildings and other structures and/or contents are insured blanket	12	1	1
B. Permanent Buildings insured specifically or at average rate published by Texas Department of Insurance	C	1	1
C. Open Sheds	11	1	1
D. Grandstands - See Grandstands			
FEED DRYERS	C	3	1
FEED GRINDING OR MIXING, FORM 4.	C	3	2
FEED MILLS AND FEED GRINDING, Form 6 - See Flour Mills			
FENCES: (Except on farms) (Use Building Rate)			
A. Masonry construction or steel with steel posts set in concrete	1	1	1
B. All other types of construction			
1. With 80% or higher coinsurance	9	1	1
2. Without 80% or higher coinsurance	10	1	1
C. Fences on dwelling premises	9	1	1
NOTE: When on dwelling premises fences of masonry construction or steel with steel posts set in concrete apply Table 1.			
FERTILIZER PLANTS	C	2	2
FILLING STATIONS (Gasoline)	C	1	1
FILM EXCHANGE AND LABORATORIES	C	3	2
FILTRATION PLANTS	C	1	1
FIREWORKS - See Explosives			
FLOOD LIGHTS - See Power			
FLOUR, RICE, CEREAL AND FEED MILLS	C	3	2
FOOD AND BEVERAGE MANUFACTURING	C	2	2
FOUNDRIES	C	2	2

GRADE OF OCCUPANCY

	E.C. AND WINDSTORM	EXPLO- SION	R. & C.C.	V. & M.M
COMMUNITY HOUSES	Same as Boarding & Rooming Houses			
See Vegetables				
GREENHOUSE EARTH PLANTS	C	2	2	1
APARTMENT HOMES	C	1	1	1
VEHICLES - See Automobiles				
TEXTILE & CLOTH MANUFACTURING	C	2	2	1
FLAMMABLE LIQUIDS - See Volatiles				
PLANTS	C	2	2	3
CLEANING	C	3	2	1
ELEVATORS OR DRYERS	C	3	2	1
A. Grain Tanks	See Tanks	3	2	1
B. Elevators Legs	1	3	2	1
C. Fixed Conveyor Galleries				
1. On steel trestles - ICM construction or better	2	3	2	1
2. Other construction	8	3	2	1
D. Movable Marine Legs and Conveyors	13	3	2	1
WAREHOUSE	C	1	1	1
STANDS (with roof)				
A. All classes of construction classified Item No. 1, Special Index	12	1	1	2
B. Concrete or Steel (extra well constructed)	10	1	1	2
C. If not roofed - See Stadiums				
STADIUMS (Building or Contents)	\$8.00*	1	1	2
*This rate is for \$100.00 Windstorm, Hurricane and Hail Deductible. For \$50.00 Deductible in all territories except 1, 8, 9, 10 & 11 submit to Texas Department of Insurance.				
MILL	C	3	2	1
OPEN (Use Contents Rate)	8	1	1	1
PAPER MILLS - Same as Textile Mills.				
GEN & OXYGEN PLANTS	C	3	2	1
MANUFACTURING	C	2	2	1
FACTORY	C	2	2	1
OPEN IN OPEN (Use Contents Rates)	4	1	1	1
PAINT - See Paint				
LANDSCAPING AND OUTSIDE SITE IMPROVEMENTS not otherwise provided for, including, but not limited to landscaping (excluding trees, shrubs and plants), drives, parking areas, walks, curbs and gutters; and/or UNDERGROUND UTILITIES located outside the perimeter of any building or structure. Use 80% Co-insurance Building Rate.	4	1	1	1
NOTE: Values of land and outside site improvements, and/or underground utilities located outside the perimeter of any building or structure, shall not be included in a blanket average rate unless the highest rate of any building on the premises be applied to the land and outside site improvements, and/or underground utilities located outside the perimeter of any building or structure.				
RESTROOMS OR WASHATERIA	C	1	1	1
UNATTENDED SERVICE - See Unattended Service & Vending Machine Risks.				

GRADE OF OCCUPANCY

	E.C. AND WINDSTORM	EXPLOSION	R. & C.C.
LAUNDRIES & DYEING			
A. Without Dry Cleaning	C	2	2
B. With Dry Cleaning - See Cleaning and Pressing			
If unattended - See Unattended Service & Vending Machine Risks.			
LOCKER PLANTS - See Cold Storage			
LUMBER YARDS			
A. Blanket policies covering structures (with or without fence)	8	1	1
B. Blanket policies covering structures and contents	8	1	1
C. Specific coverage on structures with separate amount on each structure	C	1	1
D. Contents in frame buildings, sheds, or yard (omit area)	1	1	1
E. Contents in Table 2 or better buildings only	C	1	1
NOTE: Blanket Average Rates will be published on buildings and contents (including fencing) based on construction of each individual building (or fence, if included) if properly executed statement of value is submitted to the Texas Department of Insurance, setting forth value for each building, contents or (fence if included) and with the attachment of 80%, 90% or 100% Coinsurance Clause to the applicable average rate requested.			
LUMBER			
A. In frame or ironclad buildings or sheds or in open (omit area)	1	1	1
B. In Table 2 or better building	C	1	1
MANUFACTURING RISKS, ORDINARY HAZARDS (Not Specifically Classified)	C	2	2
MATCH FACTORIES	C	3	2
MEAT PACKING - See Packing Houses			
MERCANTILE RISKS not otherwise listed	C	1	1
METAL WORKERS (Machine Shops)	C	2	2
MUSEUMS & ART GALLERIES	C	1	1
NEWSPAPER PLANTS	C	2	2
OIL WELL SUPPLIES (Contents; 50% of extended coverage or wind-storm building rate, EXCEPT Wind Resistive or Semi-Wind Resistive. If building not eligible for coinsurance use 1/2 of no coinsurance rate unless clause is attached)	C	1	1
NOTE: Not applicable to contents of Tanks or Iron Pipe in Open.			
OXYGEN PLANTS - See Hydrogen			
PACKING HOUSES, MEAT	C	2	2
PAINT, VARNISH & LACQUER MANUFACTURING	C		
A. Oil or turpentine process		3	2
B. Benzine Process		3	2
C. Using and/or Manufacturing Pyroxylin base		4	2
PAPER & PULP MILLS	C	2	2
PARK BUILDINGS - See Fairgrounds			
PEANUT & FEED DRYERS	C	3	1
PEANUT OIL MILLS & REFINERIES - See Cottonseed Oil Mill			
PEANUT SHELLING	C	3	1

GRADE OF OCCUPANCY

	E.C. AND WINDSTORM	EXPLO- SION	R. & C.C.	V. & M.M.
WHARF PROPERTIES	C	2	2	1
G & SAW MILLS	C	2	2	1
& ELECTRICAL SUPPLIES IN OPEN (Use contents rate in rate charts)	4	1	1	1
BLE BUILDINGS	C	1	1	1
RIES	C	2	2	1
, TRANSMISSION, FLOOD LIGHTS OR OTHER ELECTRICAL LINES - SUPPORTS & WIRES				
A. Supports of all-steel construction and securely anchored	12	1	1	1
B. Flood Lights without over-head wires	8	1	1	1
C. Supports partly or all frame	12	1	1	1
D. Outside transformers and sub-station equipment on ground (Use Building Rate in rate charts)	4	1	1	1
IG PLANTS	C	2	2	1
MANUFACTURING (All processes)	C	2	2	1
YLIN BASE MANUFACTURING	C	4	2	1
ES	C	2	2	1
RACK PROPERTY (Same as Fairgrounds)				
AND TELEVISION				
S AND ANTENNAS AND SATELLITE DISHES (Use Building Rate in rate charts)				
S AND ANTENNAS (Use Building Rate in rate charts)				
A. When of all metal construction and securely anchored	13	1	1	1
B. When any part of tower is of frame construction or is on building of other than Fire Resistive or Semi-Fire Resistive construction	14	1	1	1
T.V. TRANSMITTING STATIONS	C	2	2	1
RIES: Cottonseed & Peanut Oil - See Cottonseed Oil Mills				
NS & TANKS				
YERS - Same as Grain Elevators				
LLS OR ELEVATORS - See Flour Mills				
RUSHING & SAND AND GRAVEL PLANTS - Including Conveyors	C	1	1	1
COASTERS	12	1	1	1
IG HOUSES (Including outbuildings and sheds)				
IG PLANTS				
A. With Distilling or Refining Coal Tar Products	C	3	2	1
B. All Other	C	2	2	1
Buildings with roofs of roll composition over wire netting	13			
GOODS MANUFACTURING	C	2	2	1
LEANING				
D PLANNING MILLS	C	2	2	1
L DRY KILNS	C	2	2	1
S	C	1	1	1
BOARDS	12	1	1	4
LEANING	C	3	1	1
RYING	C	2	1	1
E DISPOSAL, PUMPING & FILTRATION PLANTS	C	1	1	1
FRAME CLASS BUILDINGS THAT HAVE MORE THAN 50% OF OUTSIDE WALLS OPEN - WALLS THAT ARE NOT CLOSED FROM FLOOR TO ROOF SHALL BE CONSIDERED OPEN	11			

Same as Grain Tanks

Same as Boarding & Rooming Houses

Same as Dry Cleaning

GRADE OF OCCUPANCY

	E.C. AND WINDSTORM	EXPLO- SION	R. & C.C.
SHIPYARD	C	2	2
SHOE MANUFACTURING	C	2	2
SHRUBBERY - See Trees			
SIGNS - ERECTED (Use Building Rate in rate charts)			
A. When of all metal construction and securely anchored	12	1	1
B. When any part of erected sign is of frame construction	14	1	1
C. Neon Signs and tubing, any type of support	14	1	1
SILOS			
A. Brick, concrete or solid concrete block	11	1	1
B. All others	13	1	1
SLAUGHTER HOUSE RISKS INCLUDING SHEDS AND PENS	C	2	2
SMELTING PLANTS	C	2	2
SMOKE STACKS			
A. Metal	13	1	1
B. Metal smoke stacks with inner lining of firebrick or 2 1/2" of gunnite	8	1	1
C. Brick and Reinforced Concrete when written specifically (when written with building, same as building)	4	1	1
SORORITY HOUSES	Same as Boarding & Rooming Ho		
STADIUMS			
A. Concrete (with or without wood seats)	4	1	1
B. Steel securely anchored in concrete (with or without wood seats)	2	1	1
C. Frame or Steel not anchored in concrete	10	1	1
STOCK PENS (Heavy wooden without roof) at Packing Houses and Stock Yards (Use Building Rate in rate charts)	1	1	1
NOTE: If with roof, rate as building, See Special Index.			
SULPHUR PLANTS	C	2	2
SWIMMING POOLS IN OPEN (Use 80% Coinsurance building rate from Table 4)		2	1
TANKS			
A. Cylindrical, all-steel construction with steel roof, or concrete tanks with concrete roof or no roof	4	1	1
B. Cylindrical, sides of steel or concrete construction but with wood or composition roof	3	1	1
C. Elevated on steel, masonry or concrete supports	1	1	1
D. Tanks and Towers (for water supply) composed entirely of steel, the foundation of each column composed of concrete sunk in the ground, and each column anchored by bolts running through such foundation.	1	1	1
E. Pickle & Vinegar Tanks	1	1	1
F. Tanks and Towers other than as above	13	1	1
TELEVISION - See Radio			
TENTS	14		
TENT TOP BUILDINGS	13		
TEXTILE MILLS	C	2	2
TILE PLANTS - See Brick Plants			
TIRE RECAPPING	C	2	2
TOURIST COURTS	C	1	1

GRADE OF OCCUPANCY

	E.C. AND WINDSTORM	EXPLO- SION	R. & C.C.	V. & M.M.
HOUSES RATED UNDER THE TOWNHOUSE RATING SCHEDULE	C	1	1	1
UNITS OR OVER (If less than 3 units, rate as dwelling)				
A. Contents owned in common of all classes except those subject to Table 4, WR or SWR	50% of bldg. rate	1	1	1
B. Contents Owned in Common subject to Table 4 WR or SWR	Table 4 WR SWR	1	1	1
C. Outbuildings and Sheds (except greenhouses on premises of townhouses). Owned in common.	C	1	1	1
& SHRUBBERY	\$1.50			
UNATTENDED SERVICE & VENDING MACHINE RISKS				
"Unattended" means without attendant on duty and on premises at all times risk is open for business.				
Building	C	1	1	1
Contents	C	1	1	3
H - See Paint				
CONTENTS				
If fire rate is published for fireproof vault,	4			
All others rate same as contents in building.				
TABLETS & FRUIT				
A. Canning	C	2	2	1
B. Packing	C	1	1	1
C. CANNING WORKS - Not including Tanks	C	2	2	1
D. PRESERVES	C	3	2	1
E. PRESERVES	C	1	1	1
If unattended see Unattended Service & Vending Machine Risks.				
F - See Piers				
G. PRESERVES	14			
H. ALCOHOL MANUFACTURING	C	4	2	1
I. WORKING PLANTS	C	2	2	1

TEXAS COMMERCIAL PROPERTY RATING MANUAL

SCHEDULE AND RATES FOR
ELECTRIC LIGHT AND POWER
PAGES EL&P 1 - EL&P 14

Prescribed By The
STATE BOARD OF INSURANCE
Austin, Texas

ELECTRIC LIGHT, POWER, TRANSFORMERS AND/OR STORAGE BATTERY STATIONS
AND/OR RADIO OR TELEVISION TRANSMITTING STATIONS

(Rates made under these Schedules not affected by Key Rate)

POWER HOUSE STANDARD

Fire-resistive is construed to apply to buildings with brick, HT, HTB or concrete walls, with brick, tile, concrete or terra-cotta floors and roof; floor and roof supports to be of brick, concrete, or metal protected with tile, concrete or other fire-proofing material of equal value.

Walls - Outside walls to be of "B" class or HTB construction, and to be not less than 12 inches in thickness for buildings not over 15 feet in height, and to increase 4 inches for each additional 15 feet or greater portion thereof. If pilaster or pier construction, such pilaster or piers shall be not less than 16 inches in thickness, increasing 4 inches for additional height as above noted, and should have a face of not less than one-fifth of the distance between pilaster centers. Curtain or panel walls to be not less than 12 inches in thickness. If stone, to be increased 4 inches over dimensions prescribed. If reinforced concrete, may be 4 inches less than dimensions prescribed for brick.

Cut-Off Walls - Brick, stone or reinforced concrete and of thickness specified for outside walls, except that non-bearing walls need not exceed 12 inches in thickness for height of 30 feet or less.

Partitions - Shall be of incombustible material.

Parapets - On all exposed or cut-off walls, unless roof is of fire-resistive material, parapets shall be at least 12 inches thick if brick construction, or 8 inches thick of reinforced concrete construction, provided with durable and incombustible coping, and rise no less than 2 feet above roof.

Roof - Shall be constructed of fire-resistive material and have incombustible covering or approved composition.

Fire-Proofing - All metal to be insulated on the sides by not less than 4 inches, and on the top and bottom by not less than 2 inches of concrete, terra-cotta or other approved insulating material recommended in the Building Code of the American Insurance Services Group, Inc.

Skylights and Ventilators - Skylights to be constructed and installed in accordance with the rules and requirements of the National Fire Protection Association.

Floors - Concrete, cement, iron, brick, stone or earth.

Stairs - Shall be of incombustible material.

Finish - Finish, interior trim to be incombustible.

Exterior attachments - Buildings shall be free from combustible cornice, porches or other exterior attachments.

Height - 1 story without basement or storage space below, except for condenser pits and foundations.

Heating - Electricity, steam, hot water or hot air, pipes to be free from woodwork and supported by iron hangers.

Fuel Oil Systems - Shall be constructed and installed to conform to the specifications of the National Fire Protection Association.

Occupancy - Electric light, power, transformer, storage battery, switching or sub-stations, including central heating stations and/or boiler houses, operating in connection with electric power companies, only.

Generators - When operating at a voltage in excess of 550, frames shall be permanently and effectively grounded. At lower voltages frames shall be either thoroughly insulated or effectively grounded.

Conductors - From generators to switchboards, rheostat or other instruments and thence to outside lines:

(a) Shall be in plain sight or readily accessible, or if properly insulated, may be laid in approved conduits.

(b) Where a number of wires are brought close together, as is generally the case in dynamo rooms, specially on or about switchboards, they shall be surrounded with a tight, incombustible outer cover (not to apply to low tension bus bars).

(c) Wires shall be carried as direct as possible from the switchboard to the point at which they leave the building, and if leading to aerial lines shall incline downward to prevent the entrance of rain along the wires.

(d) Shall be separated from contact with floors, partitions or walls through which they pass, by incombustible, non-absorptive insulating tubes, such as glass or porcelain, with distance between sufficient to prevent possible contact. Shall have no air space where they pass through floors from basement to switchboard other than that of the insulating tubes.

(e) Other than for exciters all constant potential generator leads, with the exception of the neutral of a three-wire system and the grounded side of a railway system, shall be protected by approved automatic cut-outs at the station.

(f) In all other respects wires shall be installed to conform to the rules of the National Electrical code.

Lighting and Power Wires - To be installed in approved conduits to conform to the rules of the National Electrical Code.

Switchboards

(a) Shall be of incombustible material such as marble or slate.

(b) Shall be so located as to be accessible from all sides.

(c) Shall have clearance of at least 3 inches at sides and over top from all combustible material.

(d) Switching apparatus for currents in excess of 6600 volts shall be operated through remote control switches.

(e) High tension air brake switches and disconnects breaking currents in excess of 5000 volts and not greater than 22,000 volts potential, shall have clearance of at least 24 inches between its arcing point and any combustible material, except material of switch. If breaking currents in excess of 22,000 volts potential, clearance shall be increased to 48 inches.

(f) All oil switches, whether automatic or non-automatic, controlling current at a difference of potential in excess of 6600 volts, shall be in fire-resistive compartments, preferable a separate compartment for each tank, but not more than 4 tanks in any 1 compartment.

(g) Oil switches having a capacity in excess of 1 barrel of oil in any tank, if in building, shall be located in a separate fire section or building, or in a separate fire-resistive room in building cut off. If unsealed cable ways or conduits are run out through floor, incombustible oil

dams at least 4 inches in height shall be built up around the cable openings to prevent oil escaping through cable openings to other rooms of building.

Resistances - Shall be with incombustible mounting and be installed as required by the National Electrical Code.

In General - All apparatus and wiring shall be maintained in good condition and unless otherwise specified shall conform to the rules of the National Electrical Code.

Lightning-Arresters

(a) Shall be connected with each overhead conductor entering the station, and such connection shall be located between the disconnecting switch of the station and the first pole or tower of outside line.

(b) Shall be of approved type and located in readily accessible places away from combustible material and as near as practical to the point where the wires enter or leave the building. If the voltage of the circuit is in excess of 6600 a special fire-resistive room, compartment or building shall be provided to contain such arresters.

(c) Electrolytic arresters, if containing in excess of 1 barrel of oil or combustible electrolyte in any one case and located in building, shall be located in a separate fire section or building, or in a separate fire-resistive room in building cut off and constructed as specified under standard for oil storage rooms. If unsealed cable ways, or conduits are run out through floor, incombustible oil dams at least 4 inches in height shall be built up around the cable openings to prevent oil escaping through cable openings to other rooms of building.

(d) Shall have an effective and permanent ground connection by metallic strips or wires having a conductivity not less than that of a No. 4 B. & S. gauge copper wire, which shall be run as nearly as possible in a straight line from the arresters to the ground connection.

(e) All choke coils or other attachments, inherent to the lightning protective equipment, shall have an insulation from the ground or other conductors equal at least to the insulation demanded at other points of the circuit in the station.

Transformers and Feeder Regulators

(a) Air-cooled transformers shall be isolated as far as possible from other apparatus and supplied with air through incombustible duct. Not more than 1 transformer shall be connected with a single air draft tube, or the arrangement of drop door in the common air duct shall be such that any 1 transformer or regulator can be shut off and disconnected from duct without interfering with the flow of air to other apparatus. Drop doors may be manually operated. Operating device shall be readily accessible to attendant.

(b) Oil insulated transformers and regulators containing in excess of 1 barrel of oil in any one case, if in building, shall be located in a fire-resistive room or compartment provided for the purpose, cut off by a standard fire door and such compartment shall be equipped for drainage in case of oil escaping from the transformer case. Door sills shall be raised at least 6 inches above floor to insure the non-escape of oil into building. Room shall also be suitable vented to outside of building. If unsealed cable ways or conduits are run out through floor, incombustible oil dams at least 4 inches in height shall be built up around the cable openings to prevent oil escaping through cable openings to other rooms of building.

(c) Proper drainage for transformers, or for transformer rooms, would require such capacity of drainage pipe as would relieve the total capacity of transformers drained, within a period of not exceeding 10 minutes. Where transformers are individually drained, each bank shall be connected up with a single header having capacity indicated above, and there shall be an arrangement of quick acting valve, that can be operated from the outside of building or room in which transformers are housed. The individual valves of each transformer case connected up with the header, shall be left normally open, unless such valves are so arranged to be readily accessible in event of fire.

Turbo-Generators - Not more than 1 turbo-generator shall be connected with a single air-draft tube and washer.

Internal Combustion Engines - Construction and installation shall conform to the rules of the National Fire Protection Association.

Lockers - To be of all metal.

Oil and Volatiles - The main storage of oils and volatiles shall be kept in outside buildings, in underground tanks, or in separate fire-resistive room in building cut off and constructed as specified under standard for oil storage rooms. Central oiling system with its attendant filters and tanks, or oil storage not to exceed 3 barrels of lubricating oils kept in steel tanks, shall not be considered as the main oil storage. Oil tanks or filters used in connection with central oiling systems shall be with permanently attached covers.

Oil Storage Rooms - Shall be fire-resistive construction, floors, roof and walls. Walls shall not be less than 8 inches masonry and have door openings protected by single automatic fire doors, approved by the National Fire Protection Association. Vent pipe or opening for escape of gases shall be carried to outside of building. Oil drainage pipe shall be run from lowest level of floor to outside of building and floor shall be sloped, or door sills raised in such manner as to prevent the escape of oil into main building, so that oil poured on floor shall be carried out through drain pipe. Drain pipe shall not be less than 4 inches and door sill not less than 6 inches.

Attendance - Stations containing rotating machinery shall have a competent attendant constantly on duty during such time as machinery is in actual operation.

Watchman - If plant not running night and day continually, standard watch service to be maintained.

FIRE PROTECTION

Internal

Fire Extinguishers - One approved labeled fire extinguisher for first 3750 square feet of floor area and one such extinguisher for each remaining 2500 square feet or fraction thereof.

Inside Hydrants or Vertical Pipes - Shall be fed by pipe not less than 3 inches in diameter with riser not less than 2 inches; sufficient number of connections shall be so located that, with not exceeding 50 feet of hose connected to each, any part of the building can be reached with hose. In standard stations, inside hydrants or vertical pipes will only be required where necessary to protect combustible contents other than electrical equipment.

Hose for Inside Connections - Shall be of linen of approved make, not less than 1 1/2 inch diameter, with not exceeding 3/4 inch nozzle, spray nozzles preferred. Not exceeding 50 feet of hose shall be kept, hung or racked, attached to each connection.

Water Supply - Inside connection shall have adequate supply of water at pressure sufficient to throw streams above highest point of buildings; supply to be from city service, or approved fire pump of not less than 500 gallons capacity per minute and available for immediate use at all times; or from tank having capacity of not less than 10,000 gallons, down pipe, where exposed, to be protected from freezing.

External

Water Supply - There shall be not less than 2 double, standard hydrants, connected with not less than a 6 inch main within 300 feet of the building. Source of supply to be sufficient to furnish a 250 gallon stream from each opening at sufficient pressure to throw water over the highest point of the building and to supply such streams from all openings at one time continuously for a period of at least 100 minutes.

Fire Department - Not less than 4 fully paid men constantly on duty, 8 men, if with hook and ladder truck, one standard auto hose and booster tank truck and one hook and ladder truck, 1,000 feet of standard 2 1/2 inch hose and 1 inch nozzles, wrenches, etc., where total ground floor area of all buildings of plant does not exceed 20,000 square feet, and 2,000 feet of hose where are exceeds 20,000 square feet. Men and equipment, except hook and ladder truck and 4 men for same, to be located in fire department house within 1/2 mile of plant over unpaved streets, or within 1 mile over paved streets.

Fire Alarm - Telegraph fire alarm station to be within 300 feet of building. Unless keyless box, there shall be a key at building.

BASIS RATE

	Standard	\$	
1.(a) Walls - If of "B" class or HTB; deficient in thickness, each outside wall		.05	.01
NOTE: If building is of incombustible construction throughout, reduce charge to .005 for each outside wall.			
(b) Walls - Hollow tile, corrugated iron on steel frame, or other similar incombustible material, building of incombustible construction throughout, each outside wall			.005
NOTE: If building is of incombustible construction throughout with 3 walls of material described in 1a and the fourth wall is a non-bearing wall of construction described under 1b, reduce charge for latter to			
			.005
2. Walls - Hollow tile, corrugated iron on steel frame, or other similar incombustible material, but building not incombustible throughout, each outside wall			.06
NOTE: If no charge is made for combustible material in roof or floors, reduce charge to .03			
3. Walls - Brick-veneer, stucco, frame, corrugated iron on wood sheathing, corrugated iron on skeleton wood frame or other combustible material, each outside wall			.15
NOTE: In buildings of fire-resistive construction, except for unprotected metal using Base Rate 1a, and having not to exceed 1 non-bearing wall of material designated in Base Rate 3, wall charge to be .05.			

Charge for Deficiencies

Where construction warrants use of Base Rate No. 1a, 1b, or 2 charges for deficiencies as per column No. 1 apply, unless specifically excepted. Charges in Column No. 2 are applicable when construction requires charge for walls under Base Rate No. 3.

	Column One	Column Two
1. Partitions		
Not as in requirements	\$.02	
NOTE: Not to apply to offices or club rooms of very small area.		

		Column One	Column Two
2.	Parapets		
	Deficient in thickness and/or height	\$.01	
	NOTE: Not to apply if roof is constructed of fire-resistive material.		
3.	Roof		
	(a) Wood sheathing on steel trusses	.03	
	(b) Wood sheathing on wood trusses, mill construction	.04	
	(c) Wood sheathing on wood trusses or joisted construction	.07	
	NOTE: Above charges contemplate composition or metal covering.		
	(d) Shingle or board	.25	.25
	NOTE: When charge is made under (d) make none under a, b, or c.		
4.	Unprotected Metal		
	(a) Beams and/or girders not properly protected	.005	
	NOTE: When Base Rate 1a or 1b is employed and no charge is made for combustible material in roof or floors make charge 1/2.		
	(b) Columns not properly protected	.005	
5.	Skylights		
	(a) Not standard, for first skylight	.01	
	(b) Each additional	.005	
	NOTE 1: Maximum charge under a and b not to exceed .05.		
	NOTE 2: Non-standard skylights of abnormally large area must take maximum charge.		
	NOTE 3: Not to apply to unexposed stations.		
6.	Floors		
	(a) Wood laid upon ground, cement or concrete, no space beneath	.02	.04
	(b) Wood laid upon ground, cement or concrete, space beneath	.03	.05
	(c) Heavy, slow burning	.04	.08
	(d) Wood, ordinary joisted	.10	.15
	NOTE: Charges under a, b, c and d not to apply to offices or club rooms of very small area.		
	(e) Ductways, decks, galleries or mezzanine with wood floors or slatted wood floors	.005	
7.	Stairs and Openings		
	(a) Other than to foundations or condensers, if open	.03	.05
	(b) In tower and not cut off properly	.01	
	NOTE: Not to apply to Base Rate 1a or 1b unless floors are charged for combustible material.		
8.	Finish - Combustible		
	(a) Finish leaving concealed spaces in walls	.02	.05
	(b) Finish leaving concealed spaces in ceiling	.02	.05
	NOTE: Not to apply to offices or club rooms of very small area.		

	Column One	Column Two
9.	Exterior Attachments	
	(a) Cornice or similar attachments of combustible material, if on exposed station	\$.01
	(b) Wood porches, awnings, bridges, monitors	.02
	(c) Main building of construction designated in standard or under Base Rates 1a, 1b, or 2, and additions thereto constructed of material specified under Base Rate 3, for each 200 square feet area of additions up to 50% of area of main building	.01
	NOTE: In excess of 50% of main building, employ Base Rate 3.	
10.	Area	
	(a) Each 1,000 square feet or greater fraction thereof ground area in excess of 10,000	.01 .01
	NOTE 1: Not to apply if building is of fire-resistive or incombustible construction throughout.	
	NOTE 2: Reduce charge 1/2 if Base Rate 1a is employed and roof only is charged for combustible material.	
11.	Height	
	(a) Each story in excess of 1, floors incombustible	.01 .03
	NOTE: Space used for condenser pits and foundations, mezzanine floors or galleries not to be counted a story.	
	(b) Each story in excess of 1, floors combustible	.02 .05
	NOTE: When base Rate 1a or 1b is employed and no charge for combustible material in floor, basement or space below not to be counted a story, unless used for storage of combustible material.	
12.	Lighting, by electricity	
	(a) Standard, except wires not in conduits	.005 .02
	(b) Lighting equipment, installation defective, not less than	.05 .10
	NOTE: a and b charges are cumulative.	
13.	Heating	
	(a) Other than standard requirements, not less than	.01 .05
	NOTE: Stoves safely arranged may be permitted in offices without charge.	
	(b) Boiler or furnace inside, safely arranged, but not in fire-resistive room	.01 .05
	NOTE: Charges under a or b not to apply to Base Rate 1a or 1b, unless floors are charged for combustible material.	
	(c) Boiler or furnace otherwise not conforming to requirements, to include stack deficiencies not less than	.10 .15
14.	Fuel systems	
	(a) Fuel Oil - Gravity feed, or otherwise not conforming to National Fire Protection Association, not less than	.10 .25

		Column One	Column Two
15.	Occupancy		
	(a) Freight, express and/or waiting room	.05	.05
	(b) Other occupancy, except central heating plant, charge according to hazard.		
	NOTE: If waiting room only, no combustible material other than seats, make charge .01.		
16.	Conductors		
	(a) Wires concealed and not as required	\$.04	\$.08
	(b) Wires not provided with proper protective devices	.04	.08
	(c) Wires improperly insulated or supported	.04	.08
	NOTE: When Base Rate 1a or 1b is used and no charge is made for combustible material in floor or roof, 1/2 of charges to apply.		
17.	Switchboard		
	(a) Solid wood	.25	.25
	(b) Skeleton wood	.08	.10
	(c) Not properly located	.005	.04
	(d) Not conforming to standard requirement c	.005	.04
	(e) Not conforming to standard requirement d	.005	.04
	(f) Not conforming to standard requirement e	.005	.04
	(g) Not conforming to standard requirement f and/or g	.005	.04
	NOTE: If no charge is made for combustible material in floor or roof, reduce charges under a and b 1/2.		
18.	Resistances		
	Not standard, or improperly mounted	.04	.10
19.	Lightning-Arresters		
	(a) Circuits not properly protected, not less than	.015	.08
	(b) Improperly located, not less than	.005	.08
	(c) Otherwise not standard, not less than	.015	.04
20.	Transformers		
	(a) Transformers not cut off according to requirements, and not drained	.03	.09
	(b) Transformers properly cut off, but room not arranged for drainage	.01	.03
	(c) Transformers not properly cut off, but cases properly equipped for drainage	.02	.06
	NOTE: Items a, b and c, not cumulative.		
	(d) Transformers, air cooled, not arranged according to requirements	.01	.02
21.	Turbo-Generators		
	Not arranged as in requirements	.005	.02

	Column One	Column Two
31. Vertical Pipes and Hose None, or not standard	.03	.05
NOTE 1: Not to apply to Base Rate 1a or 1b unless floors are charged for combustible material. If roof only is charged for combustible material, reduce charge 1/2.		
NOTE 2: Charge not to apply to small sub-stations having no moving machinery.		
External Protection		
32. Water Supply and/or mains deficient, not less than	.02	.02
33. (a) Only 1 hydrant within 300 feet of station	.02	.02
(b) One or more hydrants between 300 feet and 500 feet of station	.03	.03
(c) Hydrants beyond maximum distance specified in b	.04	.04
NOTE 1: Charges under a, b and c are not cumulative.		
NOTE 2: If distance to nearest hydrant is in excess of 750 feet, rate risk as unprotected.		
34. Hydrants non-standard	.01	.01
35. Location of fire department, not as required	.02	.02
NOTE: If distance to nearest fire department house exceeds 1 1/2 miles, over unpaved streets or 3 miles over paved streets, make full charge under 38.		
36. (a) Department partially paid, but less than requirement	.02	.02
(b) All volunteer	.03	.03
37. Equipment of department deficient, but not less than 500 feet of standard 2 1/2 inch hose	.02	.02
NOTE: Charges under Nos. 32, 33, 34, 35, 36, and 37 are cumulative.		
38. No fire department	.08	.08
39. No. external water protection	.08	.08
NOTE 1: Charges 32 to 39 inclusive not to apply to unexposed stations when Base Rate 1(a) is employed, unless floors are charged for combustible material. If roof only is charged for combustible material, reduce charges 1/2.		
NOTE 2: If Base Rate 1(b) is employed, 1/4 charges 32 to 39 inclusive shall apply to unexposed stations.		
NOTE 3: Charges under 38 and 39 are cumulative.		
40. Fire Alarm Not standard	.01	.01
NOTE: Not to apply unless paid or partially paid fire department is accessible, not to apply to Base Rate 1a, unless roof or floors are charged for combustible material.		

41.	Care and Maintenance Charge according to conditions		
42.	Age, Condition and General Arrangement Charge according to conditions		
43.	Exposures As per Tables		
44.	Key Rate Not applicable to this schedule.		
45.	Deduction Watchman reporting to central station under approved system of supervision	5%	5%
46.	For rate on contents add as follows to total building rate: *		
	(a) If no charge is made for combustible material in roof or floor	.02	
	NOTE: Buildings of construction named in Base Rate 3, regardless of roof or floor construction, take differential rate as provided in subdivision c.		
	(b) If charge is made for combustible material in roof only	.04	.04
	(c) If charge is made for combustible material in floor or floor and roof	.05	.05
	When rating Radio Broadcasting Stations Contents, double charges 46 A, B, & C. * (Minimum rate applies.) (NOTE: No FR or SFR credit applicable)		

RATE FOR OUTSIDE EQUIPMENT

1.	Outside equipment, including unhooused transformers, switches, reactances, lightning arresters, etc.		.06
2.	Exposures. As per Tables * (Minimum rate applies.)		

SPECIAL INDEX
EXTENDED COVERAGE AND WINDSTORM, HURRICANE AND HAIL

ELECTRIC UTILITY GENERATING STATION BUILDINGS:

Rate Table

All electric utility generating station buildings when designed and constructed to meet the following minimum requirements

WR

DESIGN AND CONSTRUCTION CONDITIONS:

- (a) Building frame shall be of steel, erected or assembled by appropriate welding, riveting, or bolting methods, or any combination of these three methods.
- (b) Building walls shall be of preformed metal panels, or their equivalent, and these metal panels shall be attached to the building girts by welding, riveting or bolting methods or any combination of the three methods.
- (c) Doors shall be of ICM construction.
- (d) Windows shall be of metal frame.
- (e) Exterior door and window openings shall be framed and cased in metal.
- (f) No wood or other similar combustible materials shall be used for exterior or interior trim, or incorporated into the completed structure.
- (g) If the building design provides for a basement, then the walls and floors of this basement must be constructed of reinforced concrete not less than 6" in thickness. (Note: If basement walls also serve as foundations for the building structure, then these walls must be so designed to adequately support the building structure with all other loads imposed thereon under the provisions of this order.)
- (h) All building floors, other than basement or grade floors, shall be supported by suitable steel columns and steel beams attached to and made an integral part of the steel building frame.
- (i) All building floors, other than basement or grade floors, shall be constructed of reinforced concrete not less than 4" in thickness, supported by suitable metal or equivalent decking, attached to the steel floor beams by welding. (Note: Exceptions to the above are permissible where floor openings or floor grating areas are necessary to provide access to equipment or facilities within the building structure.)
- (j) Grade floors (where a basement is not a part of the building structure) shall be of reinforced concrete not less than 6" in thickness.
- (k) Building roof shall be of concrete, or equivalent, not less than 4" in thickness supported by suitable steel or equivalent decking. Steel roof decking will be supported by and attached to a structural steel roof support system, which, in turn, is attached to and made an integral part of the building frame.

- (l) The entire building structure must be so designed and constructed to withstand the following minimum wind loading conditions.
- (1) Walls or similar vertical surfaces: (pressure is assumed acting either horizontally inward or horizontally outward, with no allowance for shielding effect of adjacent buildings or other structures. It is assumed the wind may be acting from any direction of the compass, against any or all vertical windward surfaces).

(a) Wall height less than 30'	40 #/sq. ft.
(b) Wall height 30' - 50'	50 #/sq. ft.
(c) Wall height 50' - 99'	60 #/sq. ft.

(Note: Wall height dimensions defined as the height of the average level of the roof above the average level of the ground adjacent to the building or structure).
 - (2) ROOF or similar surfaces situated in a plane at an angle of 0° to 30°, with reference to the horizontal: (pressure is assumed to be acting upward or outward and normal to the surface).
 - (a) When surface is less than 30' above ground 50 #/sq. ft.
 - (b) When surface is from 30' - 50' above ground 62 #/sq. ft.
 - (c) When surface is from 50' - 99' above ground 75 #/sq. ft.

(See (1) (1) for height definition)
 - (3) ROOF or similar surfaces situated in a plane at an angle of more than 30° to the horizontal: Such roofs or similar surfaces shall meet the requirements of 1(2)(a), 1(2)(b), and 1(2)(c), as the case may be, and shall, in addition, be so designed as to withstand the loadings of 1(1)(a), 1(1)(b), and 1(1)(c), as the case may be, applied at right angles to the windward slope of the roof and acting inwardly. The forces resulting from application of 1(2)(a), 1(2)(b), and 1(2)(c), and forces resulting from application of 1(1)(a), 1(1)(b), and 1(1)(c) are to be assumed as acting separately and independently of each other.
- (m) Before Table 4, extended coverage rate, shall be applied, the design drawings of the electric utility generating station buildings must be checked by a qualified professional engineer, registered in the State of Texas, and such engineer shall certify that the minimum design conditions, set forth in 1 through 13 herein inclusive, are incorporated into the building design. Copies of such certified drawings must be made available (on request) by the building owner, without cost, to the Texas Department of Insurance and insurance carrier representatives responsible for the insurance on the building structure and contents.
- (n) Applicable design data on electric utility generating station buildings having an overall height in excess of 99' must be submitted to the Texas Department of Insurance for their consideration.

TEXAS COMMERCIAL PROPERTY RATING MANUAL

AGENDA ITEM 1-80

AND

APPLICATION FOR APPROVAL CERTIFICATION PROGRAM

PAGES AI&A 1 - AI&A 21

Prescribed By The
STATE BOARD OF INSURANCE
Austin, Texas

AGENDA ITEM 1-80

Consider the adoption of the Advisory Committee's recommended "Guidelines and Standards for Approval of Testing Laboratories".

- (1) General Criteria for the Approval of Testing Laboratories Certification Programs.
- (2) Application for Approval of Certification Program.

GENERAL CRITERIA FOR THE APPROVAL OF TESTING LABORATORIES CERTIFICATION PROGRAMS

A testing laboratory seeking approval of its certification program(s) by the Texas Department of Insurance shall complete in detail the "Application for Approval of Certification Program" with complete documentation of the organization and its capability to carry out the program(s) for which approval is sought.

1. ORGANIZATION

The laboratory shall be an independent testing organization with no organizational, managerial or financial affiliation with manufacturers, suppliers or vendors of products that it may test. The laboratory's primary activity shall be in the field of testing and operation of certification program(s), and it shall have sufficient breadth of activity in the area for which approval is sought so that the loss or award of a specific contract will not be a substantial factor in the financial well being of the laboratory.

The testing laboratory shall be nationally recognized in that its certification programs have been accepted by model code authorities and governmental authorities and agencies.

The laboratory shall be adequately staffed with trained and experienced personnel competent in the principles and practices of testing and certification for which approval is sought.

2. INITIAL PRODUCT TESTING AND EVALUATION

The testing laboratory shall use nationally recognized standards and test methods in determining the acceptability of any product covered by the certification program. Such standards include those of the American National Standard Institute (ANSI), Underwriters Laboratories, Inc. (UL), the National Fire Protection Association (NFPA), the American Society for Testing & Materials (ASTM), and other published standards having national recognition. In the absence of a national standard for the product category covered by the Certification Program, the Board may accept a standard that has been developed by a laboratory having a national reputation, using the advice and counsel of industry groups, experts, users and consumers, and authorities and others having broad experience in the product safety field involved.

The testing laboratory shall utilize a documented system of periodic checks and calibrations of testing equipment to assure the proper degree of accuracy in measurements.

During this initial product testing and evaluation, factory inspection shall be made as necessary to witness production of products to be tested and evaluated, and to determine the adequacy of the manufacturer's quality assurance program. Samples of the product to be tested shall be representative of the product to be produced under the Certification Program.

A formal report will be prepared by the laboratory upon completion of tests and evaluations.

3. FACTORY FOLLOW-UP INSPECTION PROGRAM

Promulgation of classification or listing of a product and the granting of authority to apply the laboratory's certification mark shall be accompanied by the establishment of a Factory Follow-Up Program designed to serve as a check on the means which the manufacturer exercises to determine compliance of the labeled product with the applicable requirements. The conditions of the follow-up program shall be defined in a written agreement between the testing laboratory and the manufacturer.

A Follow-Up Inspection Manual shall be provided setting forth the conditions governing the use of the Certification Mark on the listed or classified products and shall include the identification of the products authorized for labeling, identification of manufacturer and plant location at which manufacture and labeling is authorized, description, specifications and requirements applicable to product, description of processes where needed for control purposes, description of manufacturer's quality assurance program when used as part of follow-up program, description of inspections and tests to be conducted by inspector and manufacturer, description of counter check tests to be conducted in laboratory, and the form and means of applying the Certification Mark.

The written agreement shall give inspectors of the laboratory free and unannounced access to plants where the products are fabricated, processed, finished, stored, or located in order that the inspector may perform his functions on the follow-up program.

The laboratory's inspector shall make periodic examinations or tests of the products at the factory to determine compliance of products with requirements. As necessary, the inspector may select samples of the product for counter check tests at the laboratory.

The frequency of follow-up inspections shall be sufficient to provide a reasonable check on the means which the manufacturer exercises to assure that the product bearing the Certification Mark complies with the applicable standard. The frequency will vary for different categories of

products produced under different conditions, but shall not be less than once each twelve months.

4. IDENTIFICATION OF CLASSIFIED OR LISTED PRODUCTS

The laboratory shall provide a system of marking or labeling using the Certification Mark, owned, controlled and registered by the laboratory, to identify complying products which have been produced under the Factory Follow-Up Inspection Program. The Certification Program shall utilize a system for the manufacture, distribution and use of the Certification Marks, including the use of serial, issue, or control numbers together with appropriate records as necessary to guard against counterfeiting or other improper use.

The program shall provide for the removal of the Certification Mark from products which are found not to comply with the requirements, and for the termination or suspension of the authority to use the Certification Mark when conditions precluding proper control of the mark prevail.

5. PRODUCT DIRECTORIES

An annual Products Directory, and at least one midterm supplement, shall be published to identify the manufacturers (and private labelers) and products that are authorized to bear the Certification Mark.

6. RECORDS

The testing laboratory and the manufacturer shall maintain adequate records to document the proper functioning of the Certification Program.

7. ACCESS TO FACILITIES AND RECORDS

Testing laboratories seeking approval of its Certification Program(s) by the Texas Department of Insurance shall agree to allow the Texas Department of Insurance access to inspect testing facilities and examine any and all records of the Certification Program should the Texas Department of Insurance so desire.

8. Separate Testing and Certification Organizations

Subject to Texas Department of Insurance approval, a testing laboratory may contract with another organization to operate a product certification program (listing, labeling and follow-up inspection service) subject to all "Guidelines and Standards for Approval of Testing Laboratories."

APPLICATION FOR APPROVAL OF CERTIFICATION PROGRAM

Items 1, 2, 3 and 4 need only be submitted on initial application except for relevant changes which may occur after that time.

Information that is relevant to a specific program shall be submitted with the application for that program unless reference can be made to information previously submitted.

1. Basic Information Concerning Applicant

1.1 Name of Applicant:

Main Office Address:

1.2 Name and Title of Person to Contact Regarding Application:

Address:

Telephone Number:

1.3 Addresses of Any Relevant Branch Labs:

1.4 Nature of Applicant's Business and Specific Areas of Testing and/or Inspection Activities:

1.5 Name and Address of Parent Organization (if any):

1.6 Legal Status and Management of Laboratory:

1.6.1 State and Date of Incorporation:

1.6.2 Attach copy of Certification of Incorporation and By-Laws.

- 1.6.3 Names, Titles, Business Affiliations and Addresses of Officers and Directors:
- 1.6.4 Names, Titles, Business Affiliations and Addresses of Principle Stockholders (or all Voting Members for Non-Stock Organizations):
- 1.7 Relationship of Applicant with Producers or Vendors of Products Tested or Certified (Yes or No).
 - 1.7.1 Any organization or managerial affiliation with producers or vendors of products?
 - 1.7.2 Involved in design, promotion, or sale of products involved?
 - 1.7.3 Does the results of the work of the laboratory accrue any financial benefits to the laboratory via stock ownership and the like in the firms of any producers or vendors of the products involved?
 - 1.7.4 Do any laboratory personnel, in such capacity, receive any stock option or other financial benefits from any producers or vendors of any product involved?
 - 1.7.5 Does the laboratory have sufficient breadth of interest that the loss or award of a specific contract to determine compliance of a producer's or vendor's produce would not be a determinative factor in its financial well being?
 - 1.7.6 Is the employment security status of the laboratory's personnel free of influence or control of producers or vendors of the products involved?
- 1.8 Evidence of financial responsibility for performing testing and inspection function (submit latest annual report).

2. Procedure for Control of Certification Mark

- 2.1 Establishment of Authority to Use Mark:
- 2.2 Order, Manufacture and Release of Mark (or labels bearing Marks):
- 2.3 Systems of control numbers and records:
- 2.4 Rights to periodic unannounced inspections at locations where Mark is used.
- 2.5 Authority to use Mark only on complying products:
- 2.6 Right to remove or demand removal of Mark from noncomplying products:
- 2.7 Suspension or termination of authority to use Mark:
- 2.8 Disposition of Marks (or equipment, tools, or dies used to apply Marks) in the event of suspension or termination of authority to use Mark:
- 2.9 Guidelines to use of Mark in advertising:

3. Qualifications of Laboratory and Inspection Agency Personnel

- 3.0 Submit for each Facility involved in the program. Make separate presentation for laboratory testing personnel and inspection agency personnel.
- 3.1 Submit Organization Chart showing organizational components and elements involved, key positions, relationships between components and the chief executive officer.
- 3.2 Show name, title, educational background, training experience, professional licenses, registrations or certificates and other pertinent qualifications for each of the following key personnel:
 - 3.2.1 Person responsible for over-all operation of facility (President, General Manager, etc.):
 - 3.2.2 Person responsible for over-all technical operations (Chief Engineer, Technical Director, Vice President-Engineering, etc.):
 - 3.2.3 Person responsible for technical operations of each department involved in program (e. g., Department or Division Manager):
 - 3.2.4 Person responsible for supervising the operations of a section, group or other subdivision of the department or division.
- 3.3 Show minimum qualifications of persons (as a group) responsible for evaluation of results of laboratory/agency tests, inspections, or analysis with respect to the following and any other pertinent qualifications:
 - 3.3.1 Educational background:
 - 3.3.2 Experience and training:
 - 3.3.3 Professional or legal licenses, registrations or certificates:
 - 3.3.4 Number of persons in this group involved in the program:

- 3.4 Show minimum qualifications of persons (as a group) who actually perform tests, inspections or analysis:
 - 3.4.1 Educational background:
 - 3.4.2 Experience and training:
 - 3.4.3 Professional or legal registrations, licenses or certificates:
 - 3.4.4 Number of persons in this group involved in the program:
- 3.5 Describe program of training and review to assure continued accuracy, validity and uniformity of tests and inspection results:
- 3.6 Number and location of inspection personnel to serve manufacturing facilities.

4. Records of Laboratory or Inspection Agency

- 4.0 Describe key records that are maintained at the various facilities and the retention period.
- 4.1 Initial Qualification records on a project basis.
 - 4.1.1 Sample selection:
 - 4.1.2 Receipt of samples.
 - 4.1.3 Test and Examination Data Sheets.
(Including manufacturer produced data and verification of same):
 - 4.1.4 Qualification Reports:
- 4.2 Follow-Up Service records on a manufacturing facility basis.
 - 4.2.1 Listing and termination of listing in product directory (By listed company only).
 - 4.2.2 Test and inspection data sheets and reports:
 - 4.2.3 Record of release of certification mark to manufacturers.
 - 4.2.4 Inspection procedures or manuals for each manufacturing facility:
- 4.3 Instrument calibration records.

5. Information Concerning Certification Program
(Prepare for Each Program to be Considered)

5.1 Program Covered (Product Category).

5.2 History of Program.

5.2.1 Years of operation:

5.2.2 Current recognition or accreditation of program:

5.3 Participants in Program (Submit Product Directory).

5.3.1 Names and addresses of each manufacturer and manufacturing facilities:

5.3.2 Names and addresses of private labeler:

5.4 Is applicant responsible for all testing and follow-up functions associated with the program? (Yes or No)

5.5 Standard(s) Used in Program.

5.5.1 Standards Organization, Title, Number and Date:

5.5.2 Are all applicable provisions of standard(s) covered by program? (Yes or No) If not, list what sections are covered and what sections are not covered.

5.5.3 State whether any requirements over and above the requirements of the Standard(s) are covered. If so, define the additional requirements in detail.

5.6 Program Certification Mark (Attach Sample or Facsimile).

5.6.1 Identify owner of mark.

- 5.6.2 Submit copy of registration certificate as evidence of Federal registration as "Certification Mark" under the Lanham Act (Attach to this application).
- 5.7 Details of Product Marking (including Certification Mark). (Submit Sample of Label, Facsimile or Typed Representation. If All Elements of Marking Are Not Affixed to the Product, Explain How Otherwise Marked).
- 5.8 Program Documents (Copies of each must be submitted).
 - 5.8.1 Procedural guide (General description of qualification and follow-up service to include items in Section 6).
 - 5.8.2 Directory, supplement and current product cards (or other current records).
 - 5.8.3 Specimen copy of contract(s) between applicant and program participants.
 - 5.8.4 Documents setting forth any requirement other than those included in the published standards identified in 5.5.

6. Program Initial Qualification and Follow-Up Service

6.1 Summarize Qualification and Follow-Up Service.

6.2 Initial Qualification Tests - Describe How the Following Functions are Performed:

6.2.1 Sample selection:

6.2.2 Examination and/or tests by laboratory:

6.2.3 Test by local laboratories (if any):

6.2.4 Inspection of manufacturer's facilities:

6.2.5 Utilization of and verification of manufacturer's test data if applicable:

6.2.6 Initial production inspections:

6.3 Follow-Up Service - Describe How the Following Functions are Performed:

6.3.1 Factory follow-up and inspection program (general description):

6.3.2 Tests and inspections by laboratory or inspection agency:

6.3.3 Utilization of manufacturer's Quality Assurance Program, including
witnessing of tests and examination of records:

6.3.4 Frequency of unannounced factory inspections:

6.3.5 Laboratory counter-check tests or audit tests:

6.3.6 Market sample programs:

6.3.7 Procedure in the event of revision of Standard(s) and other applicable
requirements:

7. Laboratory Facilities and Equipment

- 7.0 Describe separately for each testing laboratory location used in the program and reference applicable provisions of standard.
- 7.1 General description of laboratory facilities (type, size, location, etc.).
- 7.2 Describe special laboratories or rooms to perform tests required by Standard (controlled temperature, humidity, environmental, etc.).
- 7.3 List special or key test equipment used (type, manufacturer, model, capacity, range, etc.).

8. **Manufacturer's Facilities and Equipment Utilized**
in the Initial Qualification or in the Follow-Up Program

8.0 Where tests are conducted utilizing the manufacturer's facilities and equipment, indicate and describe in a manner comparable to that above.

9. Facilities of Subcontractors

- 9.1 Identify by name, location, type of laboratory and functions performed by other organizations under contract with laboratory.
- 9.2 Describe special facilities, equipment and instruments utilized in same manner as above.

10. Records Maintained by Manufacturer

- 10.0 List all records which manufacturer is required to maintain and make available for review by inspection agency:
- 10.1 Results of specified tests and inspections.
- 10.2 Identification and disposition of rejected lots.
- 10.3 Usage of certification marks.

11. Testing Methodology

(applies only to unusual tests not covered by 5.5)

- 11.1 Identify the tests conducted and state whether conducted at laboratory, subcontractor lab or factory.
- 11.2 Enclose test procedures for each test required by Standard(s).
 - 11.2.1 Detailed description of test.
 - 11.2.2 Instrumentation used.
 - 11.2.3 Data Sheets (attached sample of raw data).

12. Instrument Calibration Program

12.1 Describe documented calibration program employed to assure the accuracy of instruments and, where appropriate, traceability to the National Bureau of Standards to include the following:

12.1.1 In-laboratory procedures.

12.1.2 Outside organization calibration procedures.

12.1.3 Identification of secondary and (Primary) (Reference) Standard(s).

12.1.4 Calibration schedule.

12.1.5 Calibration records.