

# COMMONWEALTH OF VIRGINIA

STEVEN T. FOSTER  
COMMISSIONER OF INSURANCE



BOX 1157  
RICHMOND, VIRGINIA 23209  
- TELEPHONE: (804) 371-9741  
TDD/VOICE: (804) 371-9375

## STATE CORPORATION COMMISSION BUREAU OF INSURANCE

April 27, 1993

Administrative Letter  
1993-8

- TO:** All Companies Licensed to Write Commercial Liability Insurance That Reported Written Premiums for 1991 for Certain Potentially Noncompetitive Lines and Subclassifications of Commercial Liability Insurance
- RE:** Special Data Call **DUE JULY 1, 1993** in Support of a Report to the General Assembly Pursuant to Section 38.2-1905.1.A of the Code of Virginia for Commercial Contractors Liability, Products and Completed Operations Liability, and Municipal Liability Insurance

Administrative Letter 1993-1, dated April 9, 1993, notified companies that the supplemental reports for potentially noncompetitive lines and subclassifications of commercial liability insurance as required by Virginia Code Section 38.2-1905.2 are not required to be filed until May 1, 1994. Administrative Letter 1993-1 also provided notification of a special data call due July 1, 1993 for commercial contractors liability, products and completed operations liability, and municipal liability insurance.

To collect the data requested by this administrative letter, the SCC is using the format of the attached report form. The format has not been substantially changed from the supplemental report forms adopted by the SCC in 1989, 1990, and 1992. However, pursuant to Section 38.2-1905.2 of the Code of Virginia, the reports must be submitted in machine-readable format. A computer diskette is enclosed for that purpose.

Insurers shall report data in the detail prescribed by the report format. If some information is not available, insurers should estimate appropriate figures to complete the report. Items allocated from countrywide data must be allocated in the same manner as for the NAIC Annual Statement, pursuant to Section 38.2-1905.2.c of the Code of Virginia.

If you have any questions regarding this data call, please contact:

Eric Lowe  
Insurance Market Examiner  
Bureau of Insurance  
P. O. Box 1157  
Richmond, VA 23209  
Telephone: (804) 371-9628

Virginia Code Section 38.2-218 provides that any person who knowingly or willfully violates any provision of the insurance code shall be punished for each violation by a penalty of not more than \$5,000. Failure to file this report in a substantially complete and accurate manner by the due date may be considered a willful violation and may subject the insurer to an appropriate penalty.

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Attached is a sheet of additional instructions (See Exhibit 1) to facilitate accurate completion of this special data call.

Sincerely,

A handwritten signature in black ink, appearing to read 'S.T. Foster', with a long horizontal flourish extending to the right.

Steven T. Foster  
Commissioner of Insurance

STF:ecl  
Attachments

**SPECIAL DATA REPORT REQUIRED  
FOR CERTAIN LINES OR SUBCLASSIFICATIONS OF COMMERCIAL LIABILITY INSURANCE**

THIS REPORT IS DUE ON OR BEFORE JULY 1, 1993, AT THE STATE CORPORATION COMMISSION BUREAU OF INSURANCE, MAILING ADDRESS: P. O. BOX 1157, RICHMOND, VIRGINIA 23209, OR STREET ADDRESS: 1300 E. MAIN STREET, RICHMOND, VIRGINIA 23219.

All insurers licensed to write the forms of insurance defined in Section 38.2-117 (Personal injury liability) and 38.2-118 (Property damage liability) that reported written premiums in 1991 for Products/Completed Operations Liability, Commercial Contractors Liability, or Municipal Liability shall file a report showing their direct experience in the Commonwealth attributable to the line or subclassification of liability insurance below.

For the market designated, provide the information requested:

A. Market Number and Name: \_\_\_\_\_

B. Insurer: \_\_\_\_\_ C. NAIC #: \_\_\_\_\_

D. Group Name: \_\_\_\_\_ E. Group NAIC #: \_\_\_\_\_

(Each insurer must report separately;  
group reports are not permitted.)

**NOTE:**

1. All figures are to be reported in whole numbers or dollars. Do not include dollar signs, decimal points, or commas.
2. For Item 1, policies written for other than a 12 month term should be adjusted to an annual basis.
3. Losses exclude all loss adjustment expenses which are reported in item 8 B.
4. Loss adjustment expenses reported in item 8 B should include incurred but not reported loss adjustment expenses.

Calendar Year (Except As Otherwise Specified)

	1988	1989	1990	1991	1992
1. Number of policies written	_____	_____	_____	_____	_____
2. Direct premiums written	_____	_____	_____	_____	_____
3. A. Direct premiums earned	_____	_____	_____	_____	_____
B. Net premiums earned	_____	_____	_____	_____	_____
4. Direct losses incurred					
A. Direct losses paid during the calendar year:					
(1) for the current accident year	_____	_____	_____	_____	_____
(2) for prior accident years	_____	_____	_____	_____	_____
B. Reserves for reported losses at the end of the calendar year:					
(1) for the current accident year	_____	_____	_____	_____	_____
(2) for prior accident years	_____	_____	_____	_____	_____
C. Reserves for reported losses at the end of the previous calendar year	_____	_____	_____	_____	_____
D. Reserves for incurred but not reported losses at the end of the calendar year:					
(1) for the current accident year	_____	_____	_____	_____	_____
(2) for prior accident years	_____	_____	_____	_____	_____

E. Reserves for incurred but not reported losses at the end of the previous calendar year \_\_\_\_\_

F. Accident year incurred losses [ A(1) + B(1) + D(1) ] \_\_\_\_\_

G. Calendar year incurred losses [ A(1) + A(2) + B(1) + B(2) - C + D(1) + D(2) - E ] \_\_\_\_\_

5. Number of claims closed with payment during the calendar year \_\_\_\_\_

6. Number of open claims at the end of the calendar year \_\_\_\_\_

7. Net investment gain (loss) including realized capital gains generated by the line or subclass of business attributable to net premium, loss and loss expense reserves. \_\_\_\_\_

8. A. Direct underwriting expenses incurred in producing the written premium in line 2 (direct premiums written):

(1) commissions \_\_\_\_\_

(2) general expenses \_\_\_\_\_

(3) other acquisition expenses \_\_\_\_\_

(4) premium taxes, licenses and fees. \_\_\_\_\_

(5) Total (sum of all parts in question 8 A) \_\_\_\_\_

B. All direct loss adjustment expenses incurred on a calendar year basis: \_\_\_\_\_

9. Have you sought to write or obtain new business within this line or subclassification within the past year?  
 Yes \_\_\_\_\_ No \_\_\_\_\_

10. A. If applicable to this market definition, please provide the Rate Service Organization (RSO), filing designation number (i.e., GL86-RCGL1, etc.), the amount of filed deviation (not including the impact of experience and schedule rating programs), if any, and the percentage of 1992 premium written using the particular filing:

RSO	Filing Designation Number	Deviation Factor*	% 1992 Premium Written
_____	_____	_____	_____ %
_____	_____	_____	_____ %
_____	_____	_____	_____ %

\*This Factor should be expressed as a final rating factor, i.e. 1.15 or .85

B. If an RSO filing applies to this market definition, but the Company used independent rates for all or part of this market definition, what percent of reported 1992 premiums were written using independent rates?  
 \_\_\_\_\_ %

NOTE: The sum of the percents of written premium in A and B should total 100%.

C. Do you apply schedule, expense, experience, and/or package modifications to eligible risks?

- |                         |     |       |    |       |
|-------------------------|-----|-------|----|-------|
| 1. Schedule             | Yes | _____ | No | _____ |
| 2. Expense              | Yes | _____ | No | _____ |
| 3. Experience           | Yes | _____ | No | _____ |
| 4. Package Modification | Yes | _____ | No | _____ |

D. If yes, indicate:

1. The maximum schedule credits and/or debits allowed  
(-) \_\_\_\_\_% to (+) \_\_\_\_\_%
2. The maximum expense credits allowed  
(-) \_\_\_\_\_%
3. The package modification factor \_\_\_\_\_\*

\*This factor should be expressed as a final rating factor, i.e. 1.15 or .85. Enter only one factor. If you have different factors for different categories, please give a weighted average for all subclasses within this line.

Signed: \_\_\_\_\_

Title: \_\_\_\_\_

Telephone: \_\_\_\_\_

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

**EXHIBIT 1**

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**SPECIAL DATA CALL INSTRUCTIONS**

The following should be utilized to assure the proper completion and submission of the special data call reports, which must be received by the Commission on or before July 1, 1993.

1. The report(s) must be submitted on diskette; however, companies that cannot comply may submit the appropriate paper reports. These reports must be obtained by contacting Eric Lowe at the address on page 1 of this administrative letter.
2. Insurers submitting data on the diskette will only be required to report 1992 data, unless data from previous years is being amended. Insurers that submit **paper reports** must provide data for all five years (1988 through 1992) for all questions on the reporting form. Paper forms received without all five years of data will be considered substantially incomplete, invoking possible penalties as outlined on page 1 of this Administrative Letter. All paper reports must be typed. Handwritten reports will not be accepted.
3. Each special data call report must contain the individual company name, NAIC#, group name and group NAIC#. **REPORTS ARE TO BE FILED FOR INDIVIDUAL COMPANIES (DO NOT SUBMIT AGGREGATED GROUP REPORTS).**
4. Submit only one special data call report per market definition. For example, all contractors' subclassifications are considered one market and separate reports should not be submitted for the various subclassifications. (Do not combine markets.)
5. Exhibit 5 must be completed for all companies that reported premiums for 1991, but that have no written premiums in any of the listed market definitions for 1992.
6. Use whole dollars or numbers. Do not include dollar signs, decimal points, or commas in completing the supplemental report. **DO NOT OMIT 000'S.** Do not use dashes, N/A or leave blanks within the report.
7. Items 1, 2, 3, 5, 6, 7, and 8 of the special data call report shall be reported on a calendar year basis. The subparts of item 4 shall be reported on a calendar or accident year basis as required.
8. Items 4 B, and C do not include incurred but not reported losses (IBNR).

**EXHIBIT 1**

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9. Losses exclude all loss adjustment expenses which are reported in item 8 B.
10. Loss adjustment expenses reported in item 8 B should include any incurred but not reported loss adjustment expenses.
11. For item 1, policies written for other than a 12 month term should be adjusted to an annual basis.
12. Additional Instructions for completion of the special data call reports are attached.

**Additional Instructions for Completion of  
The Special Data Call Reports**

<u>Company Description</u>	<u>Definition</u>
A. Market Number and Name.	Defined by Virginia AL 1993-8.
B. Insurer.	Exact verbal name of insurer.
C. NAIC Number.	NAIC Number for each insurer.
D. Group Name.	Exact verbal name of group.
E. Group NAIC Number.	Group NAIC Number.

<u>Questions</u>	<u>Definition</u>
<b>NOTE:</b> All accident year data should be evaluated as of the end of each calendar year being reported.	
1. Number of Policies Written.	A count of policies written in a calendar year within a Market Definition. The count should be annualized. Policy counts should be annualized (e.g. 6 months policies should be counted once in a given year and 3 year policies should be counted in each year).
2. Direct Premiums Written.	Standard definition.
3. A. Direct Premiums Earned.	Standard definition.
B. Net Premiums Earned.	Standard definition.
4. A.(1) Direct Losses Paid During the Calendar Year for the Current Accident Year.	Calendar year paid are divided between (1) paid where the accident year is the <u>same</u> as the calendar year and (2) other accident years. Where the calendar year and accident year are the <u>same</u> , this paid amount is reported under Question 4 A.(1). (Paid losses in this item exclude Loss Adjustment Expense.)
A.(2) Direct Losses Paid During the Calendar Year for Prior Accident Years.	Calendar year paid are divided between (1) paid where the accident year is the same as the calendar year and (2) other accident years. Where the calendar and accident year are NOT the same, this paid amount is reported under Question 4 A.(2). (Paid losses in this item exclude Loss Adjustment Expense.)
B.(1) Reserves for Reported Losses at the End of the Calendar Year for the Current Accident Year.	The sum of Questions 4 A.(1) and 4 A.(2) equals the total calendar year paid.  Reserves for reported losses at the end of the calendar year are divided between (1) those in which the accident year is the <u>same</u> as the calendar year and (2) other accident years. Where the calendar and accident year are the <u>same</u> , this reserve amount should be reported under Question 4 B.(1). (Reserves in this item exclude Loss Adjustment Expense.)
B.(2) Reserves for Reported Losses at the End of the Calendar Year for Prior Accident Years.	Reserves for reported losses at the end of the calendar year are divided between (1) those in which the accident year is the same as the calendar year and (2) other accident years. Where the calendar year and accident year are NOT the same, this reserve amount should be reported under Question 4 B.(2). (Reserves in this item exclude Loss Adjustment Expense.)
C. Reserves for Reported Losses at the End of the Previous Calendar Year.	The sum of Questions 4 B.(1) and 4 B.(2) equals the total reserves at the end of the calendar year.  Sum of Questions 4 B.(1) and 4 B.(2) for the prior year end.



EXHIBIT 1

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- |   |  |
|---|--|
| <p>D.(1) Reserves for Incurred But Not Reported Losses at the End of the Calendar Year for the Current Accident Year.</p> | <p>IBNR reserves at the end of the calendar year are divided between (1) those in which the accident year is the <u>same</u> as the calendar year and (2) other accident years. Where the calendar year and accident year are the <u>same</u>, this IBNR amount should be reported under Question 4 D.(1). (This figure should exclude Loss Adjustment Expense.)</p> |
| <p>D.(2) Reserves for Incurred But Not Reported Losses at the End of the Calendar Year for Prior Accident Years.</p>      | <p>IBNR reserves at the end of the calendar year are divided between (1) those in which the accident year is the same as the calendar year and (2) other accident years. Where the calendar year and accident year are NOT the same, this reserve amount should be reported under Question 4 D.(2). (This figure should exclude Loss Adjustment Expense.)</p>        |
| <p>E. Reserves for Incurred But Not Reported Losses at the End of the Previous Calendar Year.</p>                         | <p>The sum of Questions 4 D.(1) and 4 D.(2) equals the total IBNR reserves at the end of the calendar year.</p> <p>Sum of Questions 4 D.(1) and 4 D.(2) for the prior year end.</p>  |
| <p>F. Accident Year Incurred Losses.</p>  | <p>Sum of questions 4 A.(1), 4 B.(1) and 4 D.(1).</p>  |
| <p>G. Calendar Year Incurred Losses.</p>  | <p>Sum of questions 4 A.(1), 4 A.(2), 4 B.(1), 4 B.(2), 4 D.(1), and 4 D.(2), minus 4 C. and 4 E.</p>  |
| <p>5. Number of Claims Closed With Payment During the Calendar Year.</p>  | <p>A count of claims with indemnity and/or medical payments only.</p>  |
| <p>6. Number of Open Claims at the End of the Calendar Year.</p>  | <p>Self defining.</p>  |
| <p>7. Net Investment Gain (Loss).</p>   | <p>Self defining.</p>  |
| <p>8. A. Direct Underwriting Expenses Incurred.</p>   | <p>Self defining.</p>  |
| <p>B. All Direct Loss Adjustment Expenses Incurred During Each Calendar Year.</p>   | <p>Self defining.</p>  |
| <p>9. Seeking to write new business?</p>  | <p>This question applies to experience year 1992 only.</p>   |
| <p>10. Rating Information Questions</p>   | <p>These questions apply to experience year 1992 only.</p>   |

EXHIBIT 2

PAGE 1

SPECIAL DATA CALL FOR REPORTS FOR CERTAIN LINES OR  
SUBCLASSIFICATIONS OF LIABILITY INSURANCE PURSUANT TO VIRGINIA  
CODE SECTION 38.2-1909

Market Number and Name	Market Definitions Commercial Statistical Plan (CSP) Classes
87013 Products and Completed Operations Liability	All subline 316 and 336 classes
91001 Commercial Contractors Liability including Asbestos Abatement Contractors Liability	See Exhibit 3
91003 Municipal Liability including: Law Enforcement Agencies Liability-- Public Housing Liability Public Officials Errors and Omissions Liability-- School Board Errors and Omissions Liability-- Sewage Treatment Plant Liability	See Exhibit 4 CSP Code 73132 CSP Code 73131 All Classes* See Exhibit 4

The above market definitions are to be used as a guide in defining specific markets which are required to be reported. Companies should also report the required information for policies written under any comparable classification in use by the individual company.

\* NOTE: The ISO CSP does not have specific classes for this market.

## EXHIBIT 3

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## COMMERCIAL CONTRACTORS LIABILITY

<u>Subline</u>	<u>Class Code</u>		<u>Description</u>
	<u>Old</u>	<u>New</u>	
313	17140*		Air Conditioning, Heating, or Refrigeration Systems or Combined Heating and Air Conditioning Systems - installation, servicing and repair - including shop and retail stores or display rooms  * Code 17140 includes "Gas Appliances or Equipment - household type - installation, servicing or repair"
334		91111	Air Conditioning Systems or Equipment - Dealers or distributors and installation, servicing or repair
334		95647	Heating or Combined Heating and Air Conditioning System or Equipment - dealers or distributors and installation, servicing or repair - no liquefied petroleum gas (LPG) equipment sales or work
334		95648	Heating or Combined Heating and Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair - Not Otherwise Classified
313	16135		Airport Runway or Warming Apron Construction, Paving or Repaving
334		91125	Airport Runway or Warming Apron - paving or repaving, surfacing, resurfacing or scraping
334		95630	Asbestos Abatement Contractors
313	76992		Boiler Inspecting or Scaling

EXHIBIT 3

COMMERCIAL CONTRACTORS LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
313	17145*		Boiler Installation or repair - steam  * Code 17145 also includes "Tank Erection or Repair - metal - within buildings exclusively"
334		91250	Boiler Inspection, Installation, Cleaning or Repair
334		99572	Tank Construction, Installation, Erection or Repair - metal - not pressurized - within buildings exclusively
334		99573	Tank Construction, Installation, Erection or Repair - metal - pressurized - within buildings exclusively
313	16275*		Bridge or Elevated Highway Construction  * Code 16275 also includes "Iron or Steel Erection - bridges"
334		91265	Bridge or Elevated Highway Construction - iron or steel
334		91266	Bridge or Elevated Highway Construction - concrete
313	17835		Building Equipment Installation, Erection, Servicing or Repair - Not Otherwise Classified
313	17885*		Building or Structure Raising, Moving or Underpinning - including incidental shoring  * Code 17885 includes "Salvage Operations" and "Underpinning Buildings or Structures"

EXHIBIT 3

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COMMERCIAL CONTRACTORS LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	
334		91280	Building Structure - raising or moving
334		98698	Salvage Operations - Not Otherwise Classified
334		99803	Underpinning Buildings or Structures
313	17314		Cable Installation in Conduits or Subways
334		91302	Cable Installation in Conduits or Subways
334		91324	Caisson or Cofferdam Work - Foundations for buildings
334	16235*		Caisson Work - not foundations for buildings
			* Code 16235 also includes "Cofferdam Work," "Shaft Sinking" and "Tunneling"
334		91325	Caisson or Cofferdam work - not foundations for buildings
334		98871	Shaft Sinking
334		99798	Tunneling
313	17535*		Carpentry - Not Otherwise Classified
			* Code 17535 also includes "Ceiling or Wall Installation - not plastering", "Modular Units -building erection", "Prefabricated Building Erection"

EXHIBIT 3

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COMMERCIAL CONTRACTORS LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		91342	Carpentry - Not Otherwise Classified
334		98502	Prefabricated Building Erection
313	17621		Ceiling or Wall Installation - metal
334		91436	Ceiling or Wall Installation - metal
313	17745*		Cement, Concrete or Granolithic Floor Construction, Finishing or Surfacing
			* Code 17745 also includes Construction - Not Otherwise Classified"
334		91560	Concrete Construction
313	17425*		Chimney Construction
			* Code 17425 also includes "Masonry - Not Otherwise Classified"
334		91481	Chimney Cleaning
334		97447	Masonry
313	17965		Cleaning or Renovating - outside Surfaces of Buildings
334		91522	Cleaning or Renovating - outside Surfaces of Buildings
313	17741		Concrete Block Construction - buildings

## EXHIBIT 3

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## COMMERCIAL CONTRACTORS LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
313	16285		Conduit Construction
334		91577	Conduit Construction for Cables or Wires
313	42264		Contractors Permanent yards - maintenance or storage of equipment or material
334		91590	Contractors Permanent Yards - maintenance or storage of equipment or material
313	17755*		Core Drilling - Not Otherwise classified  * Code 17755 also includes: "Drilling - Not Otherwise classified"
334		92101	Drilling - Not Otherwise classified
334		92102	Drilling - Water
313	16232		Dam or Reservoir Construction
334		91618	Dam or Reservoir Construction
313	16295*		Dike or Revetment Construction - river work only  * Code 16295 also includes: "Jetty or Breakwater and "Levee Construction"
334		91641	Dike, Levee or Revetment Construction
334		96872	Jetty or Breakwater Construction
313	17511		Door, Window or Assembled Millwork Erection - metal or metal covered

## EXHIBIT 3

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## COMMERCIAL CONTRACTORS LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		91746	Door, Window or Assembled Millwork - installation - metal
313	16293		Dredging - except gold dredging
334		92055	Dredging - Not Otherwise Classified
313	16144		Driveway, Parking Area or Sidewalk Construction, Paving or Repaving
334		92215	Driveway, Parking Area or Sidewalk - paving or repaving
313	17946		Dry Wall or Wallboard Installation
334		92338	Dry Wall or Wallboard Installation
313	16242		Electric Light or Power Line Construction - Rural Electrification Administration Projects only
334		92447	Electric Light or Power Line Construction - Rural Electrification Administration Projects only
313	16245*		Electric Light or Power Line Construction - Not Otherwise Classified
			* Code 16245 also includes: "Telephone, Telegraph or Fire Alarm Line Construction"
334		92446	Electric Light or Power Line Construction - Not Otherwise Classified
334		99613	Telephone, Telegraph or Cable Television Line Construction



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COMMERCIAL CONTRACTORS LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
313	17315		Electrical Wiring - within buildings - including installation or repair of fixtures or appliances
334		91127	Alarm and Alarm Systems - installation, servicing or repair
334		92451	Electrical Apparatus - installation, servicing or repair - Not Otherwise Classified
334		92478	Electrical Work - within building
313	17845		Elevator, Escalator or moving Sidewalk Installation, Service or Repair
334		92593	Elevator or Escalator Inspecting, Installation, Servicing or Repair
313	15111		Excavation - Not Otherwise Classified
334		94007	Excavation
313	17985		Fence Erection - metal
334		94276	Fence Erection Contractors
313	15161*		Fireproofing - structures
			* Code 15161 also includes "Insulation Work - installation or application of acoustical or thermal insulating materials in buildings or within building walls - Not Otherwise Classified"
334		94404	Fireproofing - structures

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COMMERCIAL CONTRACTORS LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		96408	Insulation Work - plastic - Not Otherwise Classified
334		96409	Insulation Work - organic or plastic in solid state
334		96410	Insulation Work - mineral
313	49531*		Garbage, Ashes or Refuse Collecting
			* Code 49531 also includes: "Street Cleaning - including snow removal from street and highways"
334		95233	Garbage, Ash or Refuse Collecting
334		99303	Street Cleaning
313	16225		Gas, Sewer, Steam or Water Mains or Connections Construction - including tunneling at street crossings
334		95310	Gas Mains or Connections Construction
334		98820	Sewer Mains or Connections Construction
334		99163	Steam Mains or Connections Construction
334		99946	Water Main or Connections Construction
313	07313		Grading of Land - Not Otherwise Classified
334		95410	Grading of Land

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COMMERCIAL CONTRACTORS LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
313	17765		Iron or Steel Erection - frame structures, iron work on outside of buildings including erecting or repairing balconies, fire escapes, railings, staircases, coal chutes or fireproof shutters
334		97651	Metal erection - frame structures - iron work on outside of buildings
313	15121		Iron or Steel Erection in the construction of dwellings not exceeding two stories in height
334		97652	Metal Erection - in the construction of dwellings not exceeding two stories in height
313	15122		Iron or Steel Erection - steel lock gates, gas holders, standpipes, water towers, smoke stacks, tanks, silos, prison cells or fire or burglar proof vaults
334		97654	Metal Erection - steel lock gates gas holders, standpipes, water tower, smokestacks, tanks, silos, prison cells, fire or burglar proof vaults
313	15125		Iron or Steel Erection - Not Otherwise Classified
334		97655	Metal Erection - structural - Not Otherwise Classified
313	16255		Irrigation or Drainage System Construction - including pile driving or dredging
334		96702	Irrigation or Drainage System Construction

EXHIBIT 3

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COMMERCIAL CONTRACTORS LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
313	15142		Military Reservation Construction - Carpentry
313	17762		Military Reservation Construction - iron or steel erection - not over two stories in height
313	16365*		Oil or Gas Pipe Construction - including pile driving and dredging
			* Code 16365 also includes "Pipe Line Construction - including pile driving or dredging"
334		98423	Pipeline Construction - gas
334		98424	Pipeline Construction - Not Otherwise Classified
334		98425	Pipeline Construction - Oil
334		98426	Pipeline Construction - slurry - nonflammable mixtures
313	17235*		Painting - oil or gasoline tanks - including shop operations
			* Code 17235 also includes "Painting, Decorating or Paper Hanging - Not Otherwise Classified- including shop operations", "Paperhanging" and "Sign Painting or Lettering - on buildings or structures - including operations"
334		98304	Painting - exterior - buildings Classified or structures - three stories or less
334		98305	Painting - interior buildings or structures

## EXHIBIT 3

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## COMMERCIAL CONTRACTORS LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		98306	Painting - Oil or gasoline tanks
334		98344	Paperhanging
334		99004	Sign Painting or Lettering on Buildings or Structures
313	17215		Painting - ship hulls
334		98307	Painting - ship hulls
313	17225		Painting - steel structures or bridges
334		98303	Painting - exterior - buildings or structures - exceeding three stories in height - Not Otherwise Classified
313	17805		Pile Driving - building foundations only
334		98413	Pile Driving - building foundations only
313	16296		Pile Driving - sonic method
334		98415	Pile Driving - sonic method
313	16294		Pile Driving - including timber wharf building - Not Otherwise Classified
334		98414	Pile Driving - Not Otherwise Classified
313	17185		Plumbing - Not Otherwise Classified
334		98482	Plumbing commercial and industrial
334		98483	Plumbing - residential or domestic
334		99080	Solar Energy Contractors

EXHIBIT 3

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COMMERCIAL CONTRACTORS LIABILITY

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
334		99948	Water Softening Equipment - installation, servicing or repair
334		98636	Refrigeration Systems or Equipment - dealers and distributors and installation, servicing or repair - commercial
313	17625		Roofing - all kinds - including yard employees
334		98677	Roofing - commercial
334		98678	Roofing - residential
334		98705	Sandblasting
313	17615*		Sheet Metal Work Erection Installation or Repair - Not Otherwise Classified
			* Code 17615 also includes "Siding Installation - not wood"
313	73122		Sign Erection or Repair - not outdoor advertising companies - including shop operations
334		98884	Sheet Metal Work - shop and outside
334		98967	Siding Installation
334		98993	Sign Erection, Installation or Repair
313	17141		Steam Pipe or Boiler Insulation
334		99165	Steam Pipe or Boiler Insulation
313	16115		Street or Road Construction or Reconstruction
334		99315	Street or Road Construction or Reconstruction

**EXHIBIT 3**

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**COMMERCIAL CONTRACTORS LIABILITY**

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
313	16125		Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping
334		99321	Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping
313	16205		Subway Construction
334		99445	Subway Construction
313	17802		Swimming Pools - below ground - installation, service or repair
334		99507	Swimming Pools - installation, servicing or repair - below ground
313	17906		Swimming Pools - above ground - installation, service or repair
334		99506	Swimming Pools - above ground - installation, service or repair
334		99570	Tank Construction, Installation, Erection or Repair - metal - not pressurized - Not Otherwise Classified
334		99571	Tank Construction, Installation, Erection or Repair - metal - pressurized - Not Otherwise Classified
313	17821		Wrecking - marine- including salvage operations
334		99988	Wrecking - marine
313	17822		Wrecking Buildings or Structures - not marine - Not Otherwise Classified
334		99986	Wrecking - buildings or structures - Not Otherwise Classified

EXHIBIT 4

Page 1

MUNICIPAL LIABILITY

GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL

Municipalities (including boroughs, cities, towns, townships, etc.)

<u>Subline*</u>	<u>Class Code</u>		<u>Population</u>
	<u>Old</u>	<u>New</u>	
	91250	44100	Under 2,500
	91251	44101	2,501 - 10,000
	91252	44102	10,001 - 25,000
	91253	44103	25,001 - 50,000
	91254	44104	50,001 - 100,000
	91255	44105	100,001 - 250,000
	91256	44106	Over 250,000
	91263	Included	Personal Injury Coverage

Counties or Parishes

	91257	44108	Under 10,000
	91258	44109	10,001 - 25,000
	91259	44110	25,001 - 50,000
	91260	44111	50,001 - 100,000
	91261	44112	100,001 - 250,000
	91262	44113	Over 250,000
	91263	Included	Personal Injury Coverage
#93050	93050		Governmental Composite Rated Risks

Class Code

<u>Old</u>	<u>New</u>	<u>Description</u>
93111		Government Employees - municipal, township, county or state . . . .  This classification includes employees engaged in laboratory work, inspectors of the Board of Health, electrical inspectors, building inspectors and similar occupations. Workmen, mechanics or others engaged in manual labor or supervisors of construction work to be separately rated.



EXHIBIT 4

Page 2

MUNICIPAL LIABILITY

GOVERNMENTAL SUBDIVISION - NOT STATE OR FEDERAL

Municipalities (including boroughs, cities, towns, townships, etc.)

Streets, Roads, Highways or Bridges

Class Code

<u>Old</u>	<u>New</u>	<u>Description</u>
93151		Streets, Roads or Highways - with or without sidewalks - including bridges and culverts but excluding toll bridges and drawbridges - existence hazard only (excluding New York)
	48727	Streets, Roads, Highways or Bridges - existence and maintenance hazard only

\* NOTE: Except for Governmental Composite Rated Risks (class 93050), all old classes are subline 314 - all new classes are subline 334

# NOTE: Sublines 322, 323, 324, 342, 343, and 344

**EXHIBIT 4**

**Page 3**

**MUNICIPAL LIABILITY**

**LAW ENFORCEMENT AGENCIES LIABILITY SUBCLASS**

All classes, including, but not limited to the following:

Agencies whose employees deal directly with the public and exercise general powers of arrest such as:

- (a) County Sheriff/Police Chief
- (b) Peace Officers

Agencies whose employees do not deal directly with the public and exercise limited power of arrest such as:

- (a) Jailers
- (b) Matrons
- (c) County Security
- (d) Civil Process Officers

Agencies who do not exercise power of arrest and whose duties are administrative such as:

- (a) County Commissioners
- (b) City Council
- (c) Mayors or City Managers
- (d) Auxiliary or Reserve Police
- (e) Coroner
- (f) School Crossing Guards, Humane Officers, Crime Prevention Officers

Agencies whose employees whose ordinary duties are only indirectly related to enforcement of criminal laws such as:

- (a) Clerical Staff/Fingerprinting/License Examination
- (b) Stenographic Personnel/Food Service/Photographic
- (c) Dispatcher/Record Keeping

EXHIBIT 4

Page 4

MUNICIPAL LIABILITY

PUBLIC HOUSING LIABILITY SUBCLASS

<u>Class Code</u>			
<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
314	93181		Housing Projects - Federal, State, Local - Apartment Houses - not three or four family dwellings
314	93182		Housing Projects - Federal, State, Local - Dwellings - four family
314	93183		Housing Projects - Federal, State, Local - Dwellings - three family
314	93184		Housing Project - Federal, State, Local - Dwellings - two family
314	93185		Housing Projects - Federal, State, Local - Private Residences
334		64500	Housing Projects - Federal, State, Local

EXHIBIT 4

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MUNICIPAL LIABILITY

SEWAGE TREATMENT PLANTS LIABILITY SUBCLASS

Class Code

<u>Subline</u>	<u>Old</u>	<u>New</u>	<u>Description</u>
313	49521		Sewage Disposal - plant operation
334		98810	Sewage Treatment Plants

**EXHIBIT 5**  
**1992 Zero Report**

**INSURER** \_\_\_\_\_ **NAIC #** \_\_\_\_\_

Enter a zero beside the lines and/or subclassifications of liability insurance where you have no written premium in 1992.

87013	Products and Completed Operations Liability	_____
91001	Commercial Contractors Liability including Asbestos Abatement Contractors	_____
91003	Municipal Liability including: Law Enforcement Agencies Liability Public Housing Liability Public Officials Errors and Omissions Liability School Board Errors and Omissions Liability Sewage Treatment Plants Liability	_____

**Signed:** \_\_\_\_\_

**Print Name:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Telephone:** \_\_\_\_\_

**Date:** \_\_\_\_\_