

RATING ASSOCIATION RULES

A. DETERMINATION OF POLICY RATES

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

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

Dwelling Program Loss Costs	X	<u>5.75</u>
Commercial Property Loss Costs	X	<u>3.24</u>

The resultant figure(s) will be the base rate(s) in dollars and cents per one hundred dollars of insured value. Care must be exercised to use the above factors only in connection with I.S.O. published pure loss costs.

B. COAL MINE SUBSIDENCE RATES

Mine Subsidence Rates or condition charges are not subject to increase.

Coal Mine Subsidence Rates Effective July 1, 1985.

The following annual premium rates per structure have been approved by The West Virginia Insurance Commissioner:

AMOUNT OF COAL MINE SUBSIDENCE INSURANCE ON THE STRUCTURE	PREMIUM DWELLING STRUCTURE	PREMIUM NON-DWELLING(1) STRUCTURE
\$10,000 or LESS	\$10.00	\$20.00
\$10,001 to \$15,000	\$11.00	\$22.00
\$15,001 to \$20,000	\$12.00	\$24.00
\$20,001 to \$25,000	\$13.00	\$26.00
\$25,001 to \$30,000	\$14.00	\$28.00
\$30,001 to \$35,000	\$15.00	\$30.00
\$35,001 to \$40,000	\$16.00	\$32.00
\$40,001 to \$45,000	\$17.00	\$34.00
\$45,001 to \$50,000	\$18.00	\$36.00
\$50,001 to \$55,000	\$19.00	\$38.00
\$55,001 to \$60,000	\$20.00	\$40.00
\$60,001 to \$65,000	\$21.00	\$42.00
\$65,001 to \$70,000	\$22.00	\$44.00
\$70,000 to \$75,000	\$23.00	\$46.00

- NOTE: 1) A NON-DWELLING STRUCTURE is defined, for rating purposes, as a building that is not used principally for residential purposes or houses more than four family units.
- 2) \$75,000 is the maximum amount of insurance reinsured by the West Virginia Coal Mine Subsidence Fund.