

SECTION XV
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 4.11
Commercial Property Loss Costs	X 3.24

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(I) STRUCTURE
\$10000 or less	\$10.00	\$20.00
\$10001 to \$15000	\$11.00	\$22.00
\$15001 to \$20000	\$12.00	\$24.00

\$20001 to \$25000	\$13.00	\$26.00
\$25001 to \$30000	\$14.00	\$28.00
\$30001 to \$35000	\$15.00	\$30.00
\$35001 to \$40000	\$16.00	\$32.00
\$40001 to \$45000	\$17.00	\$34.00
\$45001 to \$50000	\$18.00	\$36.00
\$50001 to \$55000	\$19.00	\$38.00
\$55001 to \$60000	\$20.00	\$40.00
\$60001 to \$65000	\$21.00	\$42.00
\$65001 to \$70000	\$22.00	\$44.00
\$70001 to \$75000	\$23.00	\$46.00
\$75001 to \$80000	\$24.00	\$48.00
\$80001 to \$85000	\$25.00	\$50.00
\$850001 to \$90000	\$26.00	\$52.00
\$90001 to \$95000	\$27.00	\$54.00
\$95001 to \$100000	\$28.00	\$56.00
\$100001 to \$105000	\$29.00	\$58.00
\$105001 to \$110000	\$30.00	\$60.00
\$110001 to \$115000	\$31.00	\$62.00
\$115001 to \$120000	\$32.00	\$64.00
\$120001 to \$125000	\$33.00	\$66.00
\$125001 to \$130000	\$34.00	\$68.00
\$130001 to \$135000	\$35.00	\$70.00
\$135001 to \$140000	\$36.00	\$72.00
\$140001 to \$145000	\$37.00	\$74.00
\$145001 to \$150000	\$38.00	\$76.00
\$150001 to \$155000	\$39.00	\$78.00

\$155001 to \$160000	\$40.00	\$80.00
\$160001 to \$165000	\$41.00	\$82.00
\$165001 to \$170000	\$42.00	\$84.00
\$170001 to \$175000	\$43.00	\$86.00
\$175001 to \$180000	\$44.00	\$88.00
\$180001 to \$185000	\$45.00	\$90.00
\$185001 to \$190000	\$46.00	\$92.00
\$190001 to \$195000	\$47.00	\$94.00
\$195001 to \$200000	\$48.00	\$96.00

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) \$200,000 is the maximum amount of insurance reinsured by the West Virginia Coal Mine Subsidence Fund.