

## THE UNIFORM STATISTICAL PLAN FOR FIRE AND ALLIED LINES

BY

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A few years ago, the scope of activities of the Casualty Actuarial Society was enlarged to cover Fire and Allied Lines Insurance. Three papers dealing with fire insurance rate making have appeared in the *Proceedings*—"Problems of Fire Insurance Rate Making"\* and "A Statistical Study of Large Fire Losses with Application to a Problem in Catastrophe Insurance"\*\* by L. H. Longley-Cook and "A Casualty Man Looks at Fire Insurance Rate Making"\* by M. H. McConnell. It is the purpose of this paper to discuss the statistical plan which serves as the basis for the recording and reporting of fire and allied lines insurance experience.

Under the administrative section of the rate regulatory laws, three organizations—the National Board of Fire Underwriters, the National Association of Independent Insurers, and the Mutual Insurance Advisory Association—collect and consolidate fire and allied lines insurance experience for the insurance commissioners. The statistical plans adopted by these organizations are based on the "Uniform Statistical Plan" adopted by the National Association of Insurance Commissioners in June 1946.

For a number of years prior to 1946, the National Board of Fire Underwriters collected experience of its member companies on a classification system consisting of 26 occupancy classes. From the standpoint of state supervisory officials, such a condensed classification system was unsatisfactory and the New York Insurance Department, during 1944 and 1945, conducted intensive studies on the proper classification of fire risks. On the basis of these studies, and, after consultation and cooperation with representatives of the industry—both stock and mutual—the New York Department prepared a system for classification of fire insurance risks. A subcommittee of the N.A.I.C. Fire and Marine Committee worked with the New York Department on developing this classification system. The National Association of Insurance Commissioners, on June 12, 1946, adopted this classification system as "The Uniform Statistical Plan" for the classification of fire insurance risks. Its adoption was reported as a step towards the establishment of a more equitable system of fire insurance rating.

The 115 occupancy classifications established by the "Uniform Statistical Plan" are listed in Appendix A to this paper.

The following instructions for reporting fire experience were also adopted by the N.A.I.C. as part of the "Uniform Statistical Plan."

\**Proceedings* Vol. XXXVIII (1951)

\*\**Proceedings* Vol. XXXIX (1952)

"The annual reporting of classified fire experience by states shall be on a direct basis, without consideration of reinsurance assumed or ceded. Insurers shall report: premiums written (less return premiums): losses paid (less salvages). Claim expenses shall not be included with losses. The statistical code numbers set forth herein are suggested for the guidance and convenience of the companies in the interest of uniformity but for the time being are not mandatory."

"The classified experience of insurers will be required to be reconciled in the aggregate with corresponding totals of premiums and losses reported on the State Page of the Annual Statement."

The record of the development of the "Uniform Statistical Plan" is contained in a publication prepared by the New York Insurance Department in 1947 entitled "Classification of Fire Occupancy Hazards." This publication sets forth in detail an explanation of the reasons for the establishment of each of the 115 classes.

The "Uniform Statistical Plan," in addition to the occupancy classifications, provides 6 construction and protection codes to be used in the recording and reporting of fire experience. Therefore, actually, the plan established 690 distinct classifications of fire insurance risks. It should be pointed out that the old 26 occupancy classifications were also subdivided as to protection and construction.

The following sections of this paper will discuss the classification system adopted for the allied lines, the adoption of the "Uniform Statistical Plan" by the various states and the procedures followed by the National Board and by the Mutual Insurance Advisory Association in collecting and compiling experience in accordance with the "Uniform Statistical Plan."

There will also be sections dealing with modifications of the plan adopted by the N.A.I.C. since 1946 and with changes recommended by certain insurance departments which are currently being considered. In addition, the procedures used by the National Board and by the Mutual Insurance Advisory Association to obtain experience on an earned premiums-incurred losses basis will also be discussed. The changes in the statistical plans of these organizations to obtain earned premiums and incurred losses are not a part of the "Uniform Statistical Plan" although they have been officially adopted by a number of state insurance departments.

The concluding section of this paper will point out the problem now confronting various fire rating bureaus and state insurance departments with respect to the proper utilization of data collected under the "Uniform Statistical Plan."

#### MAJOR PERIL CODES

The 115 occupancy classes listed in Appendix A relate to insurance against the peril of fire with respect to loss from physical damage of property. Other classification codes are provided for coverages involv-

ing time element and loss of income resulting from fire and for the coverages known as the Allied Lines.

The "Uniform Statistical Plan" provides the following major classifications of fire and allied lines:

*Major Peril*

*Code No.*

*Description of Major Classification*

10	Fire Physical Damage
11	Fire Time Element
20	Extended Coverage Endorsement No. 4 (or equivalent) Physical Damage
21	Extended Coverage Endorsement No. 4 (or equivalent) Time Element
22	Extended Coverage Endorsement No. 3 (including Sprinkler Leakage) Physical Damage
23	Extended Coverage Endorsement No. 3 (including Sprinkler Leakage) Time Element
24	Extended Coverage Endorsement including wave wash
26	Additional Extended Coverage Endorsement
30	Windstorm and Hail (except Growing Crops) Physical Damage
31	Windstorm and Hail (except Growing Crops) Time Element
43	Flood
44	Rain
45	Water Damage Physical Damage
46	Water Damage Time Element
47	Sprinkler Leakage (other than E. C. E.) Physical Damage
48	Sprinkler Leakage (other than E. C. E.) Time Element
56	Explosion Including Riot and Civil Commotion Physical Damage
57	Explosion Including Riot and Civil Commotion Time Element
60	Earthquake Physical Damage
61	Earthquake Time Element
64	Aircraft and Vehicle Property Damage
66	Hail on Growing Crops

The "Uniform Statistical Plan" does not provide codes for other major classes of business not normally written in connection with fire policies such as Automobile Physical Damage, Aircraft Hull, and Inland Marine. Experience on these coverages are coded and reported under other statistical plans. Recently a number of multiple line policies have been developed, some on a schedule basis and some on an all-risk basis. Experience under these multiple line policy forms are not coded and reported under the "Uniform Statistical Plan" except

for the Additional Extended Coverage Endorsement for which Major Peril 26 has been established.

#### FIRE PHYSICAL DAMAGE—CONSTRUCTION AND PROTECTION CODES

Fire Physical Damage business, reported under the 115 occupancy classes, is reported also by Construction and Protection in accordance with the following codes:

		<i>Code No.</i>
Frame	Protected	1
Frame	Unprotected	2
Brick	Protected	3
Brick	Unprotected	4
Fire Resistive	Protected	5
Fire Resistive	Unprotected	6

The classification of a risk as protected or unprotected depends on the classification of its location by the fire rating bureau having jurisdiction over the area.

#### FIRE TIME ELEMENT

Fire Time Element which includes Business Interruption, Profits and Commissions, Leasehold, Rents, Extra Expense and Errors and Omissions is reported under Major Peril Code 11 classified only as Manufacturing or Non-Manufacturing.

#### ALLIED LINES

Allied Lines embrace the coverages (Physical Damage and Time Element) of Extended Coverage, Additional Extended Coverage, Windstorm and Hail, Flood and Rain, Sprinkler Leakage and Water Damage, Riot and Civil Commotion, Earthquake, Aircraft and Vehicle Property Damage, and Hail on Growing Crops.

The Extended Coverage Endorsements and Windstorm and Hail (Physical Damage) experience is classified as follows:

RISK	DEDUCTIBLE	ORDINARY CONSTRUCTION		WIND RESISTIVE CONSTRUCTION	
		Inland	Seacoast	Inland	Seacoast
Dwellings	Without Deductible	1110	1210	1310	1410
	Deductible Applicable	1120	1220	1320	1420
Mercantile	Without Deductible	2110	2210	2310	2410
	Deductible Applicable	2120	2220	2320	2420
Non-Manufacturing	Without Deductible	3110	3210	3310	3410
	Deductible Applicable	3120	3220	3320	3420
Manufacturing	Without Deductible	4110	4210	4310	4410
	Deductible Applicable	4120	4220	4320	4420
Farms	Without Deductible	5110	5210	5310	5410
	Deductible Applicable	5120	5220	5320	5420
Highly Susceptible Risks	Without Deductible	6110	6210	6310	6410
	Deductible Applicable	6120	6220	6320	6420

Water Damage Physical Damage (Excluding Combination Residence Policies) is classified as follows:

RISK	SOLE OCCUPANCY	MULTIPLE OCCUPANCY
Buildings	0005	0007
<i>Contents</i>		
With D-1 Damageability Charge	0015	0017
With D-2 Damageability Charge	0025	0027
With D-3 Damageability Charge	0035	0037
With D-4 Damageability Charge	0045	0047
With D-5 Damageability Charge	0055	0057
With D-6 Damageability Charge	0065	0067
With D-7 Damageability Charge	0075	0077
With D-8 Damageability Charge	0085	0087
Apartment buildings, churches, hotels, residences	0105	0107
Liability imposed by law	0090	0090

Sprinkler Leakage Physical Damage (Other than Extended Coverage Endorsement) is classified as follows:

RISK	LIMITED OCCUPANCY		MULTIPLE OCCUPANCY
	Manufacturing	Non-Manufacturing	
Buildings	0000	0000	0000
<i>Contents</i>			
With D-1 Damageability Charge	0015	0016	0017
With D-2 Damageability Charge	0025	0026	0027
With D-3 Damageability Charge	0035	0036	0037
With D-4 Damageability Charge	0045	0046	0047
With D-5 Damageability Charge	0055	0056	0057
With D-6 Damageability Charge	0065	0066	0067
With D-7 Damageability Charge	0075	0076	0077
Liability imposed by law	0090	0090	0090

Time Element business written under Extended Coverage Endorsements, Windstorm and Hail, Water Damage, Sprinkler Leakage and the Time Element Coverages of Flood, Rain and Earthquake are classified as Manufacturing or Non-Manufacturing in addition to the Major Peril classifications.

Physical Damage policies for Explosion Including Riot and Civil Commotion are classified into 4 groups by type of occupancy. These occupancy groups are defined by the Explosion Manual published by the Allied Lines Association.

Earthquake Physical Damage experience is classified by Construction and Zone and with respect to whether or not the building is earthquake resistant.

Aircraft and Vehicle Property Damage Insurance policies are classified as follows:

- 1 for all property not included in 2 and 3 below
- 2 for property located on flying fields
- 3 for Golf and Country Club Grounds
- 4 Use and Occupancy, Profits and Commissions, Rents, Leasehold, Extra Expense
- 5 Gasoline Pumps

The Additional Extended Coverage Endorsement, Time Element policies for Explosion Including Riot and Civil Commotion and for Hail on Growing Crops are coded and reported by Major Peril only.

## ADOPTION OF THE "UNIFORM STATISTICAL PLAN"

The "Uniform Statistical Plan," developed jointly by the National Association of Insurance Commissioners and the Fire Insurance Industry, was approved by the N.A.I.C. in June 1946. Action by the N.A.I.C., however, is only of an advisory nature to the insurance departments of the various states. For companies operating in a particular state to be required to code and report classified Fire and Allied Lines Insurance experience, it is necessary for each insurance department to officially adopt a statistical plan. At the present time, the "Uniform Statistical Plan" has been officially adopted by 41 states as well as the territories of Alaska, Hawaii and the District of Columbia. Appendix B presents the status of the "Uniform Statistical Plan" in each of the states as well as the date on which the plan was made effective in each state. Although the "Uniform Statistical Plan" has not been officially adopted by Idaho, Indiana, Mississippi, Montana and Vermont, both the National Board of Fire Underwriters and the Mutual Insurance Advisory Association collect Fire and Allied Lines Insurance experience in accordance with this plan for filing with these states. With respect to California, the law in that state does not contain any provision for the adoption of statistical plans. Fire and Allied Lines Insurance experience for the State of Texas is collected under a special classification system.

## CALLS FOR EXPERIENCE

Each year, the three statistical agents—the National Board of Fire Underwriters, the Mutual Insurance Advisory Association and the National Association of Independent Insurers—issue annual calls for Fire and Allied Lines Insurance experience which include detailed instructions relative to the reporting of experience and information relative to filing dates. The state insurance departments and their appointed statistical agents have developed the following schedule of dates for the reporting of experience by the companies:

March	15—Louisiana
April	1—Alabama, Arkansas, Michigan, Wisconsin
April	15—Florida, Kansas, Missouri, Tennessee, Washington
May	1—Colorado, Kentucky, Maryland, Minnesota, Oklahoma
May	15—Indiana, New Hampshire, North Carolina, Ohio
June	1—Illinois, Nebraska, Rhode Island, Vermont, West Virginia
June	15—Alaska, Idaho, Mississippi, New Mexico, North Dakota, Pennsylvania, Virginia, Wyoming
July	1—Connecticut, Delaware, Maine, New Jersey, New York, South Dakota
July	15—Arizona, Georgia, Hawaii, Massachusetts, Nevada, Utah

August 1—Iowa, Oregon, South Carolina

August 15—District of Columbia, Montana

The statistical agents audit the experience filed by the companies and prepare consolidations for filing with the various insurance departments. In compliance with the section of the rating law pertinent to the recording and reporting of experience the consolidated experience is made available by the statistical agents to the state fire rating bureaus.

#### MODIFICATIONS OF THE "UNIFORM STATISTICAL PLAN"

There have been only a few changes in the "Uniform Statistical Plan" since 1946. Originally, the extended coverage endorsements were classified into the following eight groups:

1. Dwelling—Inland
2. Dwelling—Seacoast
3. Other than dwelling—Wind Resistive—Inland
4. Other than dwelling—Wind Resistive—Seacoast
5. Other than dwelling—Ordinary—Inland
6. Other than dwelling—Ordinary—Seacoast
7. Farm Property—Inland
8. Farm Property—Seacoast

At the present time there are 48 distinct classifications for extended coverage endorsements. Experience under these endorsements are coded and reported in accordance with the codes recited in a previous section of this paper.

Prior to January 1, 1952, extended coverage losses were coded and reported by cause of loss. In view of the fact that over 90% of the losses were reported as being caused by windstorm and hail and since there was very little change from year to year in the percentage of losses under the various cause of loss classifications, this requirement was eliminated.

Until January 1, 1952, extended coverage time element and windstorm and hail time element were coded in the same detail as extended coverage physical damage. The "Uniform Statistical Plan" was simplified by the establishment of only two classes—manufacturing and non-manufacturing—for the reporting of time element experience.

Since January 1, 1952, sprinkler leakage, water damage, explosion, riot and civil commotion, and aircraft and vehicle property damage insurance have been reported on a countrywide basis and not on a state basis as had been the case prior to that time. No changes were made in the classification codes for these coverages.

The "Uniform Statistical Plan" was adopted by the Wisconsin Insurance Department on January 1, 1949, with certain important amendments which had the effect of increasing the number of occupancy classifications.

A number of State Insurance Departments have indicated that the



statistical information reported in accordance with the "Uniform Statistical Plan" does not meet their requirements and have proposed modifications which would permit the collection of experience in accordance with rating systems on file in their states. In general, these modifications would provide for a separation of the experience developed under the analytic system of rating from the experience of class rated risks and also for the reporting of experience by territories for certain classes where there are variations in the rates by territories. In an attempt to bring experience and rating systems into closer harmony, insurance raters of some of the states suggested that consideration be given by the N.A.I.C. to the following items:

1. What steps should be taken to bring the classifications of fire experience into harmony with the rating schedules to the end that the classification experience, when compiled, will furnish a test of the rating schedules and indicate what adjustments, if any, should be made in the charges contained within the rating schedules.
2. Advisability of supplementing the 115 Classifications of Occupancy Hazards to provide for reporting of underwriting experience for classes rated under special schedules not presently being reported separately.
3. Extent to which fire and extended coverage statistical plans of the National Board of Fire Underwriters, the Mutual Insurance Advisory Association and the National Association of Independent Insurers should be amended to provide adequate rate making statistics.
4. Amend the Dwelling and Apartment House definitions in the statistical plan to conform with the filed rating plan definitions.
5. Collect experience for residential and farm property in accordance with the classifications and territories contemplated by the filed rating plans.
6. Collect experience separately on property specifically rated by application of a schedule of charges and credits and property rated under a flat rate or class tariff as contemplated by the filed rating plans.
7. Collect experience separately on property rated under the Analytic Schedule and property rated under Special Schedules, such separation to be in accord with the filed rating plans.
8. Collect experience on seasonal hotel and resort property separately from experience on similar properties occupied all year.
9. Collect Public Building experience in accordance with the definition thereof in states where special rate consideration is afforded such property.

10. Collect Automatic Sprinkler experience for "Manufacturing" and "Other than Manufacturing" risks by Normal and Abnormal classification, determination of such classification to be made by each state.
11. Collect "Superior Form" Automatic Sprinkler experience separately from ordinary sprinkler risk experience.
12. Collect Business Interruption Insurance experience separately from Other Time Element Experience.
13. Collect Extended Coverage experience separately by Building and by contents.
14. To facilitate the review of experience for ratemaking purposes, it is recommended that the statistical agencies combine the classes, the sums of which reflect the experience of the rating plan involved, and submit such combined total to the individual states.
15. Provision should be made in the statistical plan whereby certain additional information in respect to experience on certain rating differentials can be obtained for test purposes. For example, experience on a gross basis or co-insurance basis may be deemed necessary by an individual state or group of states.
16. Should the fire rate differential between approved roofs and unapproved roofs on dwellings be abolished? If not, should statistics be collected to determine and justify a proper rate differential?
17. Should there be a differential in the extended coverage rate on shingle roofs and on composition roofs?
18. Is the rate credit offered under the Automobile Filling Station Form No. 6 justified? What experience, if any, is available to support the credit? Should statistics be required to ascertain and support a proper credit?"

The items relative to amendments of the "Uniform Statistical Plan" have been referred to a Subcommittee of the N.A.I.C. Committee on Rates and Rating Organizations for study.

#### EARNED PREMIUMS AND INCURRED LOSSES

The "Uniform Statistical Plan" provides for the reporting of experience upon a written premiums and paid losses basis. As early as 1946, when the National Association of Insurance Commissioners was considering the adoption of the "Uniform Statistical Plan," a subcommittee of the Fire and Marine Committee of the N.A.I.C., which had been working with industry representatives, gave serious attention to the problem of adopting a plan for obtaining statistics on an earned premiums-incurred losses basis. This subcommittee, however, withheld recommendation of a formula by reason of the pending ratemaking and uniform accounting investigations and other matters with which the fire insurance industry was then preoccupied.

In October 1948, after lengthy consideration and in anticipation that insurance departments would eventually require experience upon an earned-incurred basis, the National Board of Fire Underwriters published a statistical plan for obtaining earned premiums and incurred losses. The National Board's Statistical Plan provides that companies report written premiums for fire and extended coverage by occupancy-construction classification with a further subdivision by term of policy. The written premiums classified according to term of policy are converted by the Actuarial Bureau of the National Board to earned premiums for each class and construction through the application of conversion factors. In addition to reporting losses paid during a calendar year, companies report losses outstanding on fire and extended coverage as of December 31 of each year.

Effective January 1, 1951, the Mutual Insurance Advisory Association adopted a supplement to the Fire and Allied Lines Insurance Statistical Plan published by that organization which provides for the reporting of written premiums by term of policy and for outstanding losses as of December 31 of each year. The conversion of written premiums to earned premiums is made by the Mutual Insurance Advisory Association on an all-company basis. Neither the plan of the Mutual Insurance Advisory Association nor that of the National Board of Fire Underwriters requires the conversion of written premiums to earned premiums by an individual reporting company. Under these plans, experience exhibits, both on a written-paid basis and an earned-incurred basis, are prepared by these organizations.

The Insurance Departments of Maryland, Massachusetts, Oklahoma, Rhode Island, Tennessee and Wisconsin have adopted as official, the plans of the National Board and the Mutual Insurance Advisory Association for obtaining earned premiums and incurred losses. Other states have not, at this time, required experience on an earned premiums and incurred losses basis but it may be expected that in the near future some of these states will require that experience be consolidated on this basis.

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For a number of years, the New York Insurance Department has stressed the use of classified experience for both losses and expenses in the making of Fire Insurance rates. New York has not been the only state to express interest in the use of statistics for the determination of whether Fire Insurance rates meet the standards of the rating laws that rates be reasonable, adequate and not unfairly discriminatory. Classified experience, which has been collected under the "Uniform Statistical Plan" has been made available to the various fire rating bureaus for use in ratemaking and has also been made available to state insurance departments for use in rate review.

The proper utilization of the experience collected under the "Uniform Statistical Plan" for use in ratemaking and rate review is still to be determined.

## APPENDIX A

## FIRE PHYSICAL DAMAGE OCCUPANCY CLASSES

## NON-MANUFACTURING RISKS

## GROUP 1 — RESIDENTIAL

(Including incidental garages and outbuildings)

*Occupancy  
Class*

- 002 Household Contents in Mercantile Buildings (Group 2).
- 007 Boarding and Rooming Houses (except seasonal), Nurses' and Sisters' Homes, Fraternity and Sorority Houses—Buildings and Contents.
- 009 Household contents of Dwellings, when contents are written on separate policy.
- 011 Seasonal Dwellings, Seasonal Boarding and Rooming Houses, Camps, Auto Courts, Tourists Cabins—Buildings and Contents.
- 019 Dwellings—Buildings and Contents, when both are written on same policy.
- 021 Farm Property including Tobacco Barns, Live Stock, Growing Crops and Hay and Grain in Stacks—Buildings and Contents.
- 029 Dwellings—Buildings only when written on separate policy.
- 030 Large Area Housing Developments under Single Ownership (which receive special rating consideration).
- 031 Apartment Buildings (more than four families) without Mercantile Occupancy.
- 032 Apartment Buildings (more than four families) with Mercantile Occupancy.
- 033 Household Contents of Apartments (Classes 030, 031 and 032).

## GROUP 2 — MERCANTILE BUILDINGS

(Predominantly Retail or Wholesale Occupancy)

- 041 Stores and Dwellings (designed for not more than four families) Schedule or Class Rated.
- 042 Mercantile Buildings (without dwelling occupancy) Class Rated.
- 043 Mercantile Buildings (other than Class 041) Schedule Rated.

## GROUP 3 — MERCANTILE CONTENTS

(Includes Retail and Wholesale)

*Occupancy**Class*

- 051 Heavy Stocks including Machinery (Including those of low susceptibility).
- 052 Wearing Apparel and Textiles.
- 053 Food Products and Beverages (Excluding Restaurants and Bars).
- 054 Restaurants and Bars.
- 056 Light Merchandise including Mixed Stocks.
- 057 Extra Hazardous Stocks (Including those of high susceptibility).

## GROUP 4 — NON-MANUFACTURING

- 070 Office and Bank Risks including Telephone Exchanges and Telegraph Central Stations and Radio Broadcasting Facilities.
- 075 Hotels, Commercial Boarding and Lodging Houses, Clubs (City and Country).
- 083 Theatres and Auditoriums.
- 084 Places of Amusement, Sports and Public Assembly, not included in 083.
- 085 Hospitals, Sanatoriums, Orphanages, Homes for the Aged and Asylums (except where inmates are under restraint).
- 090 Churches and Chapels.
- 093 Automobile Garages, Service and Filling Stations.
- 094 Airplane Hangars.
- 100 Penal Institutions including institutions where inmates are under restraint.
- 105 Educational Institutions (Public or Private) including Libraries and Museums and Auxiliary Buildings on Premises.
- 110 Bridges, Piers, Wharves and Docks including Coal and Ore Docks.
- 115 Builders' Risks (except Dwellings as classified by Rating Bureau and designed for not over four family occupancy— See Class Nos. 011, 019 and 029).

## GROUP 5—WAREHOUSE AND STORAGE

*Occupancy  
Class*

- 121 Warehouses—General, Merchandise, Wool.
- 122 Warehouses—Household Furniture.
- 123 Warehouses—Cold Storage.
- 125 Warehouses—Grains, Beans, Seeds, Peanuts and Rice.
- 130 Warehouses—Cotton, including Cotton Compresses and Yards.
- 135 Warehouses—Fibres (except Cotton and Wool) including Fibre Storage Yards.
- 140 Warehouses—Waste Paper, Rag, Junk.
- 145 Warehouses—Whiskey, Wines and Spirituous Liquors.
- 150 Warehouses—Tobacco, including Sales, Storage and Re-handling Houses.
- 155 Grain Elevators, Tanks and Warehouses—Terminal.
- 161 Grain Elevators, Tanks and Warehouses—Country.
- 165 Lumber Yards, Coal & Wood Yards, Building Material Yards.

## MANUFACTURING RISKS

## GROUP 6—FOOD AND FOOD PRODUCTS

- 200 Dairy Products including Ice Cream Manufacturing and Ice Factories.
- 205 Meat Products—Slaughtering, Packing, Curing, Canning and Quick Freezing, including Stock Yards.
- 210 Fish Products—Packing, Canning, Curing and Quick Freezing.
- 215 Grain Milling and Other Milling and Cereal Factories, including Feed Mills and Stock Food Manufacturing and Starch Factories.
- 220 Bakeries and Confectionery Products including Cracker, Cake, Macaroni and Chewing Gum Factories.
- 225 Canning, Preserving and Processing of Food (except Dairy, Meat and Fish Products) including Dehydrating, Quick Freezing and Coffee Roasting and Salad Oil Preparations.
- 230 Sugar, Molasses and Syrup Refining.
- 235 Beverages (not made in Distilleries, Breweries or Wineries) including Vinegar Works.
- 240 Breweries including Malt and Yeast Manufacturing.
- 245 Distilleries.
- 250 Wineries.
- 255 Tobacco Factories including Snuff.

GROUP 7 — TEXTILES — RAW AND FINISHED

*Occupancy  
Class*

- 275 Cotton Gins including Auxiliary Buildings.
- 280 Cotton and Wool Mills, Textile Knitting and Weaving Mills, Thread and Yarn Manufacturing, Bleacheries, Dye and Print Works, Embroidery and Felt Mills, Carpet Factories, Rope, Cordage and Twine Factories.

GROUP 8 — CLOTHING AND CLOTH PRODUCTS

- 300 Clothing Factories.
- 305 Millinery and Hats.
- 310 Cloth Products (other than Clothing) including Mattress Factories and Sewing Risks (except as otherwise classified) and Window Shade Factories.

GROUP 9 — FURS AND FUR GOODS

- 330 Fur Dressing, Dyeing, Blending, Sewing.

GROUP 10 — LEATHER AND LEATHER GOODS

- 340 Tanneries including Hide Processing.
- 345 Patent Leather Manufacturing.
- 350 Shoe and Slipper Factories.
- 355 Industrial Belting and Heavy Leather Goods.
- 360 Light Leather Products — Gloves, Bags, Bindings.

GROUP 11 — WOOD PRODUCTS

- 380 Sawmills and Planing Mills, Shingle, Lath and Stave Mills.
- 385 Mill Yards (For other Yards, see Class 165).
- 391 Veneer Mills and Laminated Wood Factories.
- 395 Woodworking including Furniture Factories, Shops and Cabinet Work.
- 400 Cooperage — Boxes, Baskets, Crates, Excelsior Mills, Wood Flour Manufacturing, Cork Products.
- 405 Broom and Brush Factories.
- 410 Wood Preserving Plants.

## GROUP 12 — PAPER AND PULP

*Occupancy**Class*

- 440 Paper and Pulp Manufacturing.
- 445 Paper Products including Coating and Finishing Boxes, Tubes, Bags, etc.
- 450 Pulp Wood Yards, Straw Yards and Baled Waste Paper in Yards.

## GROUP 13 — PRINTING AND ALLIED INDUSTRIES

- 480 Printing Newspapers, Periodicals and Job including Book Binding.
- 485 Lithographing, Photo-Engraving and Rotogravure Plate Processing (not done in Printing Plant).

## GROUP 14 — CHEMICALS AND ALLIED PRODUCTS

(including Paint and Pharmaceutical Factories)

- 500 Chemical Works — non-hazardous.
- 505 Chemical Works — hazardous.
- 510 Chemical Works — extra hazardous.

GROUP 15 — PLANTS FABRICATING PLASTIC, BONE,  
CELLULOID AND SHELL PRODUCTS

- 550 Plastic, bone, celluloid and shell products fabricating (including synthetics).

## GROUP 16 — RUBBER PRODUCTS

- 575 Light rubber goods and sundries (including synthetic rubber).
- 580 Heavy or industrial rubber products including tires (including synthetic rubber).



## GROUP 17—STONE, CLAY AND MINERAL GOODS

*Occupancy  
Class*

- 600 Stone crushing, cutting, quarrying and sand and gravel plants, cement and gypsum plants.
- 605 Industrial abrasives and asbestos plants.
- 610 Plaster products manufacturing.
- 615 Brick, tile and clay products.
- 621 Mining risks (other than coal), salt works.
- 625 Mining risks—coal including dredges.

## GROUP 18 — GLASS AND GLASS PRODUCTS

- 651 Glass and Glass Products Factories (other than as classified below).
- 655 Cut, Ground, Blown and Art Glass Factories.
- 660 Optical Goods and Lenses.

## GROUP 19 — METALWORKERS

- 681 Heavy — including structural steel, heat treating, foundries and heavy machinery.
- 685 Light — machine shops, and light machinery and metal specialties including cutlery manufacturing.
- 690 Precision products—watch, instruments, radio parts, jewelry manufacturing.

## GROUP 20 — PUBLIC UTILITIES

- 730 Electric traction property including trackless trolleys (excluding auto busses).
- 735 Electric generating stations and auxiliary risks.
- 740 Coal, Water and oil gas plants and natural gas pumping stations.
- 745 Water Works, Pumping Stations, Filtration and Sewerage Plants, Police and Fire Department Stations and Disposal Plants and Incinerators.
- 750 Scheduled Railroad Property.

## GROUP 21 — LAUNDRIES AND DRY CLEANING

- 780 Hand and Power Laundries including Dry Cleaning Establishments using only approved solvents (except for spotting).
- 785 Laundries and Dry Cleaning Establishments (other than as classified under Class No. 780).

## GROUP 22 — OIL RISKS

*Occupancy  
Class*

- 800 Oil Refining — Mineral and Petroleum including all property used in connection therewith.
- 805 Casing Head Gasoline Plants, Natural Gas and Crude Oil Pumping Stations, Air and Gas Lift Power Houses, Re-pressuring Plants.
- 810 Oil Distribution and Tank Wagon Stations.
- 815 Oil and Gas Well Lease Properties.
- 820 Non-Mineral Oil Works — Cottonseed, Linseed, Fish, Soy Bean, etc.

## SPRINKLERED RISKS

- 900 Sprinklered Risks (other than Manufacturing) Buildings.
- 905 Sprinklered Risks (other than Manufacturing) Contents.
- 910 Sprinklered Risks (other than Manufacturing) Buildings and Contents — Blanket.
- 915 Sprinklered Risks (Manufacturing) Buildings.
- 920 Sprinklered Risks (Manufacturing) Contents.
- 925 Sprinklered Risks (Manufacturing) Buildings and Contents — Blanket.

## APPENDIX B

### ADOPTION OF "UNIFORM STATISTICAL PLAN" FOR FIRE AND ALLIED LINES INSURANCE

<i>State</i>	<i>Effective Date</i>	<i>Remarks</i>
Alabama	1/1/47	
Alaska	1/1/49	
Arizona	1/1/47	
Arkansas	1/1/48	
California	No official action	No provision in California Law for adoption of Statistical plans.
Colorado	1/1/48	
Connecticut	1/1/48	
Delaware	1/1/48	
D. of C.	1/1/49	For Allied Lines except Extended Coverage Endorsement, Wind-storm and Hail and Flood.
Florida	1/1/47	
Georgia	1/1/48	
Hawaii	1/1/49	
Idaho	No official action	
Illinois	1/1/47	
Indiana	No official action	
Iowa	7/1/48	
Kansas	1/1/48	
Kentucky	1/1/48	
Louisiana	1/1/48	
Maine	1/1/48	
Maryland	1/1/47	
Massachusetts	1/1/48	
Michigan	1/1/47	
Minnesota	1/1/48	
Mississippi	No official action	
Missouri	1/1/48	
Montana	No official action	
Nebraska	1/1/48	
Nevada	1/1/47	
New Hampshire	1/1/48	
New Jersey	1/1/47	
New Mexico	1/1/48	
New York	1/1/47	
North Carolina	1/1/47	
North Dakota	1/1/49	
Ohio	1/1/48	

<i>State</i>	<i>Effective Date</i>	<i>Remarks</i>
Oklahoma	1/1/48	
Oregon	1/1/48	
Pennsylvania	1/1/48	
Rhode Island	1/1/52	
South Carolina	1/1/48	
South Dakota	1/1/48	
Tennessee	1/1/48	
Texas	No official action	Experience reported to Texas Board of Commissioners under special classification system.
Utah	1/1/48	
Vermont	No official action	
Virginia	1/1/50	For fire sprinklered risks, special class rated business, and the Allied Lines.
Washington	1/1/49	
West Virginia	1/1/50	For Allied Lines only.
Wisconsin	1/1/49	With amendments increasing the number of occupancy classes.
Wyoming	1/1/47	