

Commercial Lines Property Rating Tips: Part I

Did you ever wonder what RCP means?

The 4 digit RCP code stands for Rating, Construction and Protection.

The 1st digit refers to the building's rating identification:

- 1 - Building is rated without sprinkler system credit
- 2 - Building is class rated
- 3 - Not currently used by WSRB
- 4 - Building is rated with sprinkler system credit

The 2nd digit refers to the building construction:

- 1 - Frame construction
- 2 - Joisted Masonry construction
- 3 - Non-Combustible construction
- 4 - Masonry Non-Combustible construction
- 5 - Modified Fire Resistive construction
- 6 - Fire Resistive construction

(Complete construction definitions can be found in the Commercial Lines Manual. Be sure to check for state exceptions.)

The 3rd and 4th digits refer to the protection class at the risk: (Protection)

01 through 10 –Indicates the protection class at the risk with 1 being the highest rating.

For additional information about RCP's feel free to contact our customer service representatives at 206-217-0101. They'll be glad to assist you with any questions you may have.

