

RATING ELEMENTS: CONSTRUCTION

Illustration #1

Frame Buildings:

Exterior walls are wood or other combustible materials, including construction where combustible materials are combined with other materials (brick veneer, stone veneer, wood-iron clad, stucco on wood).

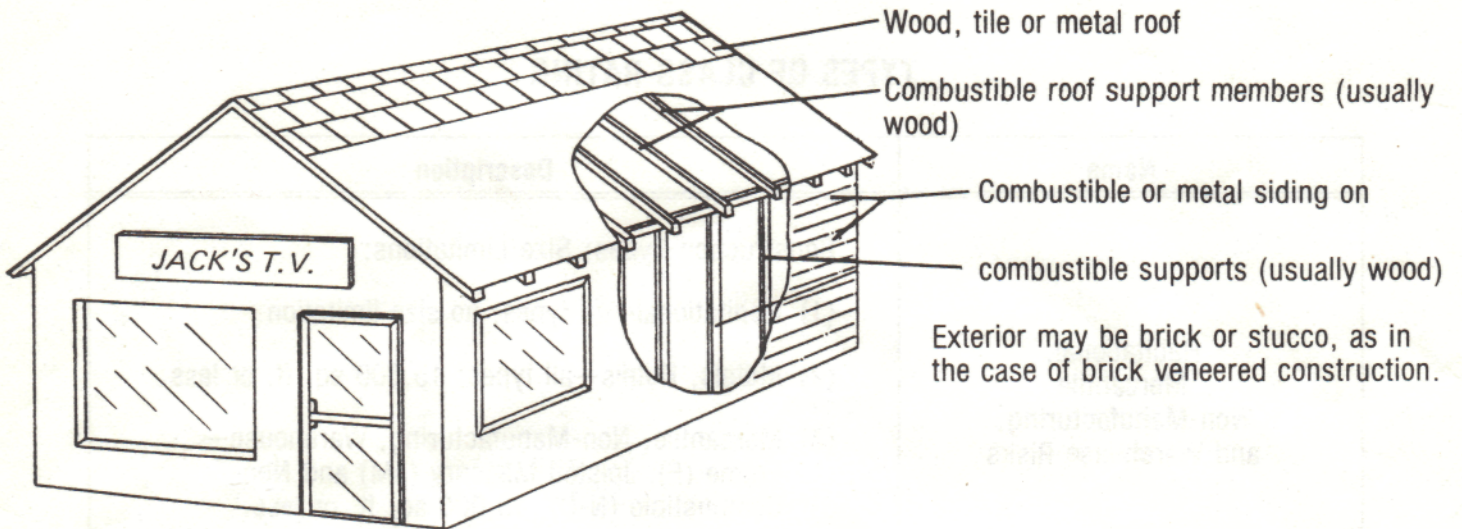
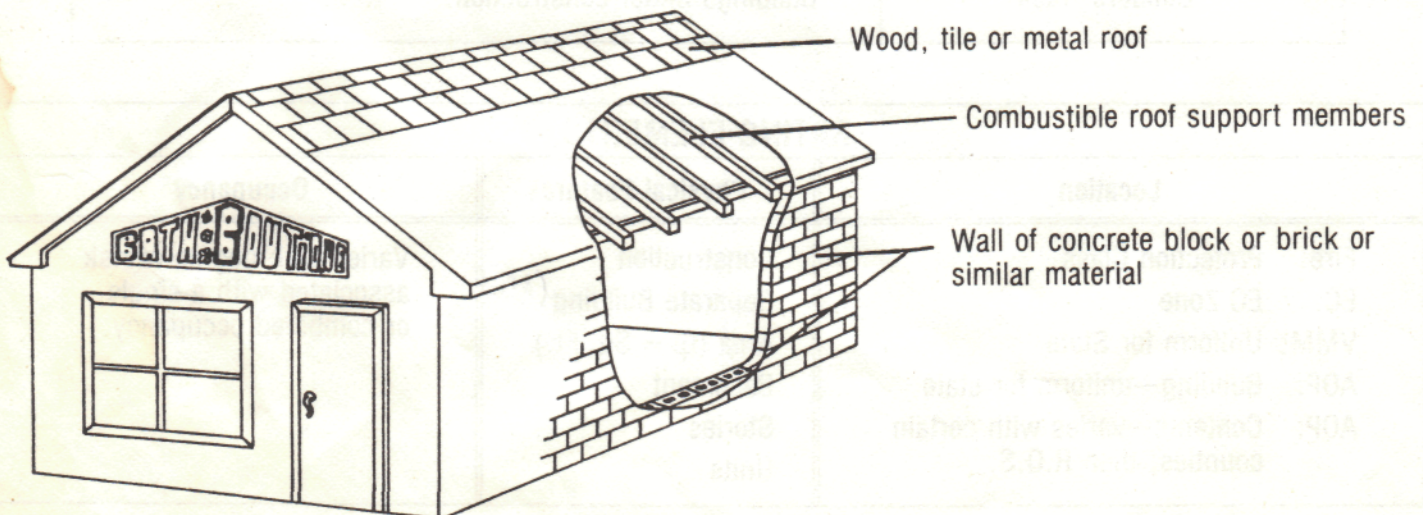


Illustration #2

Joisted Masonry Buildings:

Exterior walls are constructed of masonry materials such as brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials, and floors and roof are combustible (disregarding floors resting directly on the ground).



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Illustration #3

Non-Combustible (all metal) Buildings ("NC-II"):

Exterior walls, floors and roof are constructed of, and supported by, metal, asbestos, gypsum, or other non-combustible materials.

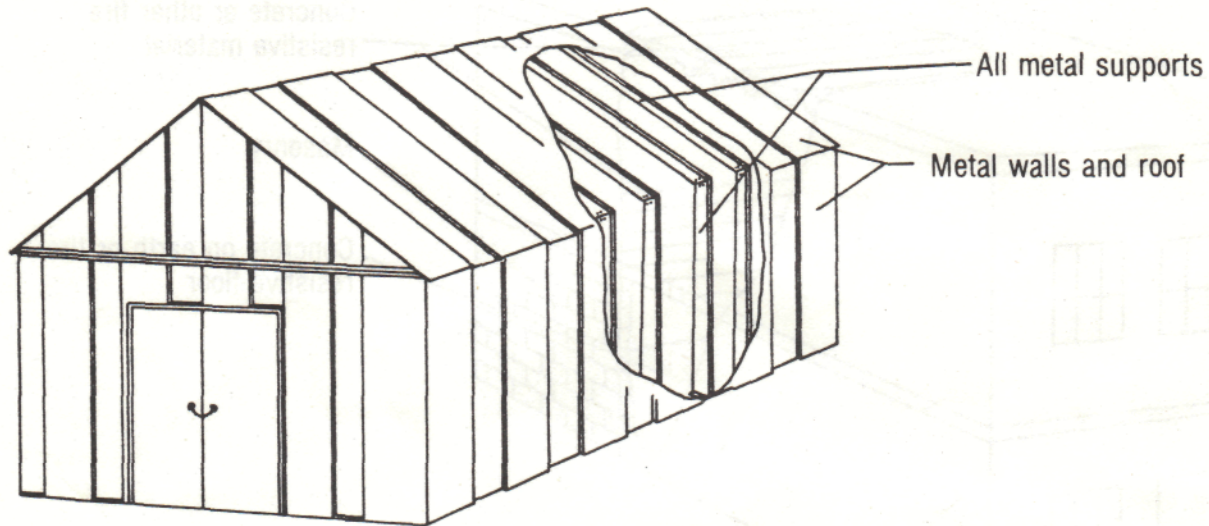
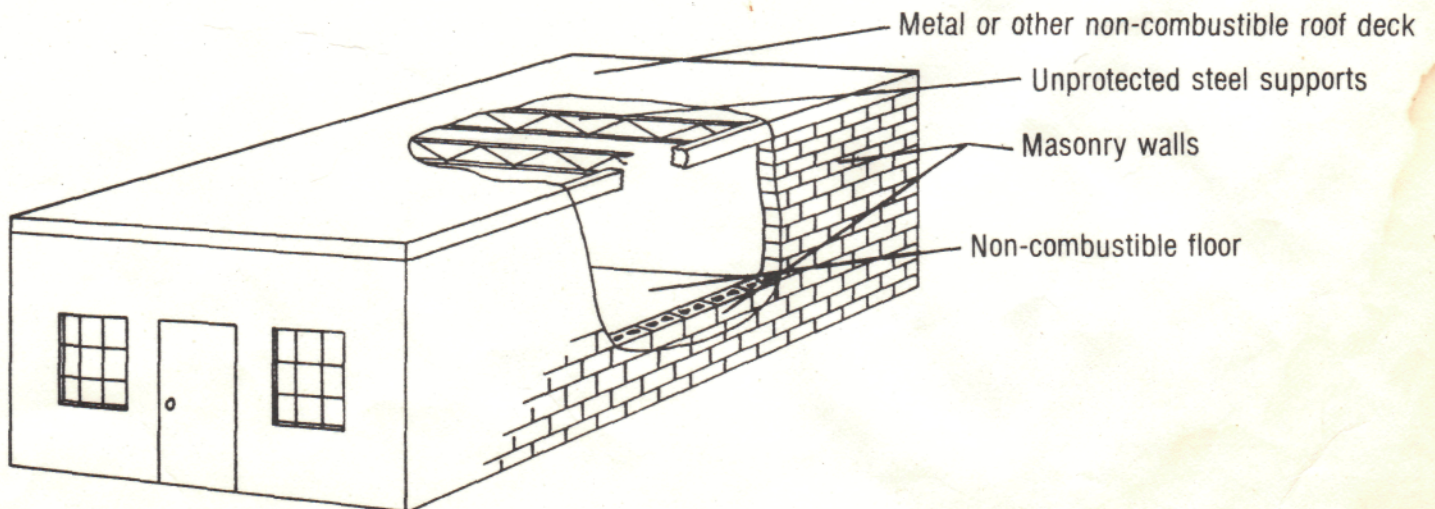


Illustration #4

Masonry Non-Combustible Buildings ("NC-I"):

Exterior walls are constructed of masonry materials such as brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials, with floors and roof of metal or other non-combustible materials.



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Illustration #5

Modified Fire Resistant or Fire Resistant Buildings ("AAA"):

Exterior walls, floors and roof are constructed of masonry or fire resistant materials.

