Philip's Question:

"in a commercial building, can I add sub panel with main log 12 breakers to existing panel 200 amps single phase with 40 breakers if total load including sub panel will not get to 80% of main breaker."

Working Electrician Reply:

The codebook does not prohibit the use of subpanels as long as all other parts of the code are followed. You state that "total load including sub panel will not get to 80% of main breaker" If this is correct you only need to follow grounding and bonding requirements found in article 250 and any other code requirements that you may need.