



Craft 12

Small Artisan Contractor Program

Quick Reference Overview

Additional Charges for Higher Limits of the Basic Property Coverages

| | |
|---|------------------|
| Accounts Receivable | \$2 per \$1,000 |
| Business Property Off Premises | \$5 per \$1,000 |
| Business Property On Premises | Submit Quote |
| Credit Cards, Forgery & Counterfeit | \$2 per \$1,000 |
| Debris Removal | \$10 per \$1,000 |
| Employee Dishonesty | \$3 per \$1,000 |
| Money & Securities | \$5 per \$1,000 |
| Property of Other, CC & C | \$5 per \$1,000 |
| Tools & Equipment | See DMIC MR-79 |
| Valuable Papers | \$8 per \$1,000 |

Inland Marine Coverages with \$250 Deductible

Computer Equipment (RC)

- MR-61A
- \$5 per \$1,000

Contractors Equipment Floater (ACV)

- MR-72
- Includes heavy, less portable equipment
- \$11 per \$1,000

Tools & Equipment Floater (ACV)

- DMIC MR-79
- Includes light, more portable equipment
- \$15 per \$1,000

Installation Floater (ACV)

- MR-76 No Theft
- \$6 per \$1,000
- MR-52 Including Theft
- \$16 per \$1,000

Snowplowing Completed Operations

| | |
|-----------------------------|--------------------------------|
| \$100,000 • \$67 per policy | \$500,000 • \$105 per policy |
| \$300,000 • \$89 per policy | \$1,000,000 • \$127 per policy |

Snowplowing Liability provides Completed Operations coverage for Small Commercial and Residential Plowing. It does not cover BI or PD while operating Motor Vehicle to plow.

Explosion, Collapse and/or Underground Property Damage (LS-26)

Underground Coverage

| |
|------------------------|
| \$100,000 • Included |
| \$300,000 • Included |
| \$500,000 • Included |
| \$1,000,000 • Included |

Collapse Coverage

| |
|-------------------------------|
| \$100,000 • \$19 per policy |
| \$300,000 • \$22 per policy |
| \$500,000 • \$24 per policy |
| \$1,000,000 • \$28 per policy |

Explosion Coverage

| |
|-------------------------------|
| \$100,000 • \$19 per policy |
| \$300,000 • \$22 per policy |
| \$500,000 • \$24 per policy |
| \$1,000,000 • \$28 per policy |

Hired or Non-Owned Automobile Coverage (LS-50A)

| | |
|-----------------------------|-------------------------------|
| \$100,000 • \$49 per policy | \$500,000 • \$72 per policy |
| \$300,000 • \$61 per policy | \$1,000,000 • \$87 per policy |

Eligibility

Employees

- Generally 2 or less
- Total of 3 - Including Owners

Subcontracting

- No more than 25%

General Contractors

- Unacceptable

Rates as of January 2010

Artisan Contractor Rate Sheet

Liability Limit

| Classification | \$100,000/\$300,000 | | \$300,000/\$1,000,000 | | \$500,000/\$1,000,000 | | \$1,000,000/\$2,000,000 | |
|---|----------------------------|----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| | Prem Ops Incl Limit (1.67) | Comp Ops Incl Limit (1.44) | Prem Ops Incl Limit (2.237) | Comp Ops Incl Limit (1.728) | Prem Ops Incl Limit (2.622) | Comp Ops Incl Limit (2.014) | Prem Ops Incl Limit (3.135) | Comp Ops Incl Limit (2.356) |
| AC & Heating (37003) | 1.50x1.67x200= | \$501.00 | 1.50x2.237x200= | \$671.00 | 1.50x2.622x200= | \$787.00 | 1.50x3.135x200= | \$940.00 |
| \$1.50 Prem Ops | BFCGL (27x1.67) | \$45.00 | BFCGL (27x2.237) | \$60.00 | BFCGL (27x2.622) | \$71.00 | BFCGL (27x3.135) | \$85.00 |
| \$0.58 Comp Ops | Comp Ops Min | \$72.00 | Comp Ops Min | \$86.00 | Comp Ops Min | \$101.00 | Comp Ops Min | \$118.00 |
| LS-18 Ops Excl Applies | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 |
| Max Receipts \$86,000 | LS-26 Underground | \$19.00 | LS-26 Underground | \$22.00 | LS-26 Underground | \$24.00 | LS-26 Underground | \$28.00 |
| | Total | \$697.75 | Total | \$899.75 | Total | \$1,043.75 | Total | \$1,231.75 |
| Appliance Install Serv/Repair (37031) | 0.60x1.67x200= | \$200.00 | 0.60x2.237x200= | \$268.00 | 0.60x2.622x200= | \$315.00 | 0.60x3.135x200= | \$376.00 |
| \$0.60 Prem Ops | BFCGL (27x1.67) | \$45.00 | BFCGL (27x2.237) | \$60.00 | BFCGL (27x2.622) | \$71.00 | BFCGL (27x3.135) | \$85.00 |
| \$2.17 Comp Ops | Comp Ops Min | \$72.00 | Comp Ops Min | \$86.00 | Comp Ops Min | \$101.00 | Comp Ops Min | \$118.00 |
| Max Receipts \$23,000 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 |
| | LS-26 Underground | \$19.00 | LS-26 Underground | \$22.00 | LS-26 Underground | \$24.00 | LS-26 Underground | \$28.00 |
| | LS-56 Prop Dm Ded | -4.00 | LS-56 Prop Dm Ded | -6.00 | LS-56 Prop Dm Ded | -7.00 | LS-56 Prop Dm Ded | -8.00 |
| | Total | \$392.75 | Total | \$490.75 | Total | \$564.75 | Total | \$659.75 |
| Cabinet Maker (36006) | .10x1.67x200=30* | \$167.00 | .10x2.237x200=44* | \$224.00 | .10x2.622x200=52* | \$262.00 | .10x3.135x200=63* | \$314.00 |
| \$0.10 Prem Ops | BFCGL (27x1.67) | \$45.00 | BFCGL (27x2.237) | \$60.00 | BFCGL (27x2.622) | \$71.00 | BFCGL (27x3.135) | \$85.00 |
| \$0.54 Comp Ops | Comp Ops Min | \$72.00 | Comp Ops Min | \$86.00 | Comp Ops Min | \$101.00 | Comp Ops Min | \$118.00 |
| *Minimum applies | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 |
| Max Receipts \$92,000 | LS-26 Underground | \$19.00 | LS-26 Underground | \$22.00 | LS-26 Underground | \$24.00 | LS-26 Underground | \$28.00 |
| | Total | \$363.75 | Total | \$452.75 | Total | \$518.75 | Total | \$605.75 |
| Cable Installer (37015) | 1.60x1.67x200= | \$535.00 | 1.60x2.237x200= | \$716.00 | 1.60x2.622x200= | \$839.00 | 1.60x3.135x200= | \$1,003.00 |
| \$1.60 Prem Ops | BFCGL (27x1.67) | \$45.00 | BFCGL (27x2.237) | \$60.00 | BFCGL (27x2.622) | \$71.00 | BFCGL (27x3.135) | \$85.00 |
| \$0.99 Comp Ops | Comp Ops Min | \$72.00 | Comp Ops Min | \$86.00 | Comp Ops Min | \$101.00 | Comp Ops Min | \$118.00 |
| Max Receipts \$50,000 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 |
| | LS-26 Underground | \$19.00 | LS-26 Underground | \$22.00 | LS-26 Underground | \$24.00 | LS-26 Underground | \$28.00 |
| | Total | \$731.75 | Total | \$944.75 | Total | \$1,095.75 | Total | \$1,294.75 |
| Carpet Installer (37054) | 0.87x1.67x200= | \$291.00 | 0.87x2.237x200= | \$389.00 | 0.87x2.622x200= | \$456.00 | 0.87x3.135x200= | \$545.00 |
| \$0.87 Prem Ops | BFCGL (27x1.67) | \$45.00 | BFCGL (27x2.237) | \$60.00 | BFCGL (27x2.622) | \$71.00 | BFCGL (27x3.135) | \$85.00 |
| \$0.54 Comp Ops | Comp Ops Min | \$72.00 | Comp Ops Min | \$86.00 | Comp Ops Min | \$101.00 | Comp Ops Min | \$118.00 |
| Max Receipts \$92,000 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 |
| | LS-26 Underground | \$19.00 | LS-26 Underground | \$22.00 | LS-26 Underground | \$24.00 | LS-26 Underground | \$28.00 |
| | Total | \$487.75 | Total | \$617.75 | Total | \$712.75 | Total | \$836.75 |
| Carpentry-No Roofing (36007) | 1.05x1.67x200= | \$351.00 | 1.05x2.237x200= | \$470.00 | 1.05x2.622x200= | \$551.00 | 1.05x3.135x200= | \$658.00 |
| \$1.05 Prem Ops | BFCGL (27x1.67) | \$45.00 | BFCGL (27x2.237) | \$60.00 | BFCGL (27x2.622) | \$71.00 | BFCGL (27x3.135) | \$85.00 |
| \$0.69 Comp Ops | Comp Ops Min | \$72.00 | Comp Ops Min | \$86.00 | Comp Ops Min | \$101.00 | Comp Ops Min | \$118.00 |
| LS-78 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 |
| Max Receipts \$72,000 | LS-26 Underground | \$19.00 | LS-26 Underground | \$22.00 | LS-26 Underground | \$24.00 | LS-26 Underground | \$28.00 |
| | LS-78 Roofing Excl | -21.00 | LS-78 Roofing Excl | -28.00 | LS-78 Roofing Excl | -33.00 | LS-78 Roofing Excl | -39.00 |
| | Total | \$526.75 | Total | \$670.75 | Total | \$774.75 | Total | \$910.75 |
| Carpentry-Roofing 25% or Less (36007) | 1.05x1.67x150= | \$263.00 | 1.05x2.237x150= | \$352.00 | 1.05x2.622x150= | \$413.00 | 1.05x3.135x150= | \$494.00 |
| \$1.05 Prem Ops-Carp | 2.89x1.67x50= | \$241.00 | 2.89x2.237x50= | \$323.00 | 2.89x2.622x50= | \$379.00 | 2.89x3.135x50= | \$453.00 |
| \$2.89 Prem Ops-Roof | BFCGL (27x1.67) | \$45.00 | BFCGL (27x2.237) | \$60.00 | BFCGL (27x2.622) | \$71.00 | BFCGL (27x3.135) | \$85.00 |
| \$0.69 Comp Ops | Comp Ops Min | \$72.00 | Comp Ops Min | \$86.00 | Comp Ops Min | \$101.00 | Comp Ops Min | \$118.00 |
| Max Receipts \$72,000 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 |
| | LS-26 Underground | \$19.00 | LS-26 Underground | \$22.00 | LS-26 Underground | \$24.00 | LS-26 Underground | \$28.00 |
| | Total | \$700.75 | Total | \$903.75 | Total | \$1,048.75 | Total | \$1,238.75 |
| Drywall (36009) | 0.65x1.67x200= | \$217.00 | 0.65x2.237x200= | \$291.00 | 0.65x2.622x200= | \$341.00 | 0.65x3.135x200= | \$408.00 |
| \$0.65 Prem Ops | BFCGL (27x1.67) | \$45.00 | BFCGL (27x2.237) | \$60.00 | BFCGL (27x2.622) | \$71.00 | BFCGL (27x3.135) | \$85.00 |
| \$0.44 Comp Ops | Comp Ops Min | \$72.00 | Comp Ops Min | \$86.00 | Comp Ops Min | \$101.00 | Comp Ops Min | \$118.00 |
| Max Receipts \$114,000 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 |
| | LS-26 Underground | \$19.00 | LS-26 Underground | \$22.00 | LS-26 Underground | \$24.00 | LS-26 Underground | \$28.00 |
| | Total | \$413.75 | Total | \$519.75 | Total | \$597.75 | Total | \$699.75 |
| Electrician (36010) | 0.60x1.67x200= | \$200.00 | 0.60x2.237x200= | \$268.00 | 0.60x2.622x200= | \$315.00 | 0.60x3.135x200= | \$376.00 |
| \$0.60 Prem Ops | BFCGL (27x1.67) | \$45.00 | BFCGL (27x2.237) | \$60.00 | BFCGL (27x2.622) | \$71.00 | BFCGL (27x3.135) | \$85.00 |
| \$0.85 Comp Ops | Comp Ops Min | \$72.00 | Comp Ops Min | \$86.00 | Comp Ops Min | \$101.00 | Comp Ops Min | \$118.00 |
| Max Receipts \$58,000 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 |
| | LS-26 Underground | \$19.00 | LS-26 Underground | \$22.00 | LS-26 Underground | \$24.00 | LS-26 Underground | \$28.00 |
| | Total | \$396.75 | Total | \$496.75 | Total | \$571.75 | Total | \$667.75 |
| Excavation (35022) | 5.19x1.67x200= | \$1,734.00 | 5.19x2.237x200= | \$2,322.00 | 5.19x2.622x200= | \$2,722.00 | 5.19x3.135x200= | \$3,254.00 |
| \$5.19 Prem Ops | BFCGL (27x1.67) | \$45.00 | BFCGL (27x2.237) | \$60.00 | BFCGL (27x2.622) | \$71.00 | BFCGL (27x3.135) | \$85.00 |
| \$0.76 Comp Ops | Comp Ops Min | \$72.00 | Comp Ops Min | \$86.00 | Comp Ops Min | \$101.00 | Comp Ops Min | \$118.00 |
| Max Receipts \$65,000 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 |
| | LS-26 Underground | \$19.00 | LS-26 Underground | \$22.00 | LS-26 Underground | \$24.00 | LS-26 Underground | \$28.00 |
| | Total | \$1,930.75 | Total | \$2,550.75 | Total | \$2,978.75 | Total | \$3,545.75 |

Artisan Contractor Rate Sheet

Liability Limit

| Classification | \$100,000/\$300,000 Prem Ops Incl Limit (1.67) Comp Ops Incl Limit (1.44) | \$300,000/\$1,000,000 Prem Ops Incl Limit (2.237) Comp Ops Incl Limit (1.728) | \$500,000/\$1,000,000 Prem Ops Incl Limit (2.622) Comp Ops Incl Limit (2.014) | \$1,000,000/\$2,000,000 Prem Ops Incl Limit (3.135) Comp Ops Incl Limit (2.356) |
|---|---|---|---|---|
| Fence Erection (37019) | 1.90x1.67x200= \$635.00 | 1.90x2.237x200= \$850.00 | 1.90x2.622x200= \$996.00 | 1.90x3.135x200= \$1,191.00 |
| \$1.90 Prem Ops | BFCGL (27x1.67) \$45.00 | BFCGL (27x2.237) \$60.00 | BFCGL (27x2.622) \$71.00 | BFCGL (27x3.135) \$85.00 |
| \$1.16 Comp Ops | Comp Ops Min \$72.00 | Comp Ops Min \$86.00 | Comp Ops Min \$101.00 | Comp Ops Min \$118.00 |
| Max Receipts \$43,000 | Property \$60.75 | Property \$60.75 | Property \$60.75 | Property \$60.75 |
| | LS-26 Underground \$19.00 | LS-26 Underground \$22.00 | LS-26 Underground \$24.00 | LS-26 Underground \$28.00 |
| | Total \$831.75 | Total \$1,078.75 | Total \$1,252.75 | Total \$1,482.75 |
| Floor Sanding (35034) | 0.65x1.67x200= \$217.00 | 0.65x2.237x200= \$291.00 | 0.65x2.622x200= \$341.00 | 0.65x3.135x200= \$408.00 |
| \$0.65 Prem Ops | BFCGL (27x1.67) \$45.00 | BFCGL (27x2.237) \$60.00 | BFCGL (27x2.622) \$71.00 | BFCGL (27x3.135) \$85.00 |
| \$0.44 Comp Ops | Comp Ops Min \$72.00 | Comp Ops Min \$86.00 | Comp Ops Min \$101.00 | Comp Ops Min \$118.00 |
| Max Receipts \$114,000 | Property \$60.75 | Property \$60.75 | Property \$60.75 | Property \$60.75 |
| | LS-26 Underground \$19.00 | LS-26 Underground \$22.00 | LS-26 Underground \$24.00 | LS-26 Underground \$28.00 |
| | Total \$413.75 | Total \$519.75 | Total \$597.75 | Total \$699.75 |
| Interior Decorator (36016) | 0.65x1.67x200= \$217.00 | 0.65x2.237x200= \$291.00 | 0.65x2.622x200= \$341.00 | 0.65x3.135x200= \$408.00 |
| \$0.65 Prem Ops | BFCGL (27x1.67) \$45.00 | BFCGL (27x2.237) \$60.00 | BFCGL (27x2.622) \$71.00 | BFCGL (27x3.135) \$85.00 |
| \$0.52 Comp Ops | Comp Ops Min \$72.00 | Comp Ops Min \$86.00 | Comp Ops Min \$101.00 | Comp Ops Min \$118.00 |
| Max Receipts \$96,000 | Property \$60.75 | Property \$60.75 | Property \$60.75 | Property \$60.75 |
| | LS-26 Underground \$19.00 | LS-26 Underground \$22.00 | LS-26 Underground \$24.00 | LS-26 Underground \$28.00 |
| | Total \$413.75 | Total \$519.75 | Total \$597.75 | Total \$699.75 |
| Janitorial (36018) | 0.65x1.67x200= \$217.00 | 0.65x2.237x200= \$291.00 | 0.65x2.622x200= \$341.00 | 0.65x3.135x200= \$408.00 |
| \$0.65 Prem Ops | BFCGL (27x1.67) \$45.00 | BFCGL (27x2.237) \$60.00 | BFCGL (27x2.622) \$71.00 | BFCGL (27x3.135) \$85.00 |
| \$0.48 Comp Ops | Comp Ops Min \$72.00 | Comp Ops Min \$86.00 | Comp Ops Min \$101.00 | Comp Ops Min \$118.00 |
| Max Receipts \$104,000 | Property \$60.75 | Property \$60.75 | Property \$60.75 | Property \$60.75 |
| | LS-26 Underground \$19.00 | LS-26 Underground \$22.00 | LS-26 Underground \$24.00 | LS-26 Underground \$28.00 |
| | LS-56 -5.00 | LS-56 -6.00 | LS-56 -7.00 | LS-56 -8.00 |
| | Total \$408.75 | Total \$513.75 | Total \$590.75 | Total \$691.75 |
| Landscaping (40021) | 1.00x1.67x200= \$334.00 | 1.00x2.237x200= \$447.00 | 1.00x2.622x200= \$524.00 | 1.00x3.135x200= \$627.00 |
| \$1.00 Prem Ops | BFCGL (27x1.67) \$45.00 | BFCGL (27x2.237) \$60.00 | BFCGL (27x2.622) \$71.00 | BFCGL (27x3.135) \$85.00 |
| Comp Ops Included | Property \$60.75 | Property \$60.75 | Property \$60.75 | Property \$60.75 |
| | LS-26 Underground \$19.00 | LS-26 Underground \$22.00 | LS-26 Underground \$24.00 | LS-26 Underground \$28.00 |
| | Total \$458.75 | Total \$589.75 | Total \$679.75 | Total \$800.75 |
| Mason (36020) | 0.99x1.67x200= \$331.00 | 0.99x2.237x200= \$443.00 | 0.99x2.622x200= \$519.00 | 0.99x3.135x200= \$621.00 |
| \$0.99 Prem Ops | BFCGL (27x1.67) \$45.00 | BFCGL (27x2.237) \$60.00 | BFCGL (27x2.622) \$71.00 | BFCGL (27x3.135) \$85.00 |
| \$0.14 Comp Ops | Comp Ops Min \$72.00 | Comp Ops Min \$86.00 | Comp Ops Min \$101.00 | Comp Ops Min \$118.00 |
| Max Receipts \$355,000 | Property \$60.75 | Property \$60.75 | Property \$60.75 | Property \$60.75 |
| | LS-26 Underground \$19.00 | LS-26 Underground \$22.00 | LS-26 Underground \$24.00 | LS-26 Underground \$28.00 |
| | Total \$527.75 | Total \$671.75 | Total \$775.75 | Total \$912.75 |
| Painting (40080) | 0.80x1.67x200= \$267.00 | 0.80x2.237x200= \$358.00 | 0.80x2.622x200= \$420.00 | 0.80x3.135x200= \$502.00 |
| \$0.80 Prem Ops | BFCGL (27x1.67) \$45.00 | BFCGL (27x2.237) \$60.00 | BFCGL (27x2.622) \$71.00 | BFCGL (27x3.135) \$85.00 |
| \$0.17 Comp Ops | Comp Ops Min \$72.00 | Comp Ops Min \$86.00 | Comp Ops Min \$101.00 | Comp Ops Min \$118.00 |
| Max Receipts \$294,000 | Property \$60.75 | Property \$60.75 | Property \$60.75 | Property \$60.75 |
| | LS-26 Underground \$19.00 | LS-26 Underground \$22.00 | LS-26 Underground \$24.00 | LS-26 Underground \$28.00 |
| | Total \$463.75 | Total \$586.75 | Total \$676.75 | Total \$793.75 |
| Paving/Blacktopping/Sealing (37047) | 0.87x1.67x200= \$291.00 | 0.87x2.237x200= \$389.00 | 0.87x2.622x200= \$456.00 | 0.87x3.135x200= \$545.00 |
| \$0.87 Prem Ops | BFCGL (27x1.67) \$45.00 | BFCGL (27x2.237) \$60.00 | BFCGL (27x2.622) \$71.00 | BFCGL (27x3.135) \$85.00 |
| \$0.54 Comp Ops | Comp Ops Min \$72.00 | Comp Ops Min \$86.00 | Comp Ops Min \$101.00 | Comp Ops Min \$118.00 |
| Max Receipts \$92,000 | Property \$60.75 | Property \$60.75 | Property \$60.75 | Property \$60.75 |
| | LS-26 Underground \$19.00 | LS-26 Underground \$22.00 | LS-26 Underground \$24.00 | LS-26 Underground \$28.00 |
| | Total \$487.75 | Total \$617.75 | Total \$712.75 | Total \$836.75 |
| Pet Grooming (37046) | 0.87x1.67x200= \$291.00 | 0.87x2.237x200= \$389.00 | 0.87x2.622x200= \$456.00 | 0.87x3.135x200= \$545.00 |
| \$0.87 Prem Ops | BFCGL (27x1.67) \$45.00 | BFCGL (27x2.237) \$60.00 | BFCGL (27x2.622) \$71.00 | BFCGL (27x3.135) \$85.00 |
| \$0.54 Comp Ops | Comp Ops Min \$72.00 | Comp Ops Min \$86.00 | Comp Ops Min \$101.00 | Comp Ops Min \$118.00 |
| Max Receipts \$92,000 | Property \$60.75 | Property \$60.75 | Property \$60.75 | Property \$60.75 |
| | LS-26 Underground \$19.00 | LS-26 Underground \$22.00 | LS-26 Underground \$24.00 | LS-26 Underground \$28.00 |
| | Total \$487.75 | Total \$617.75 | Total \$712.75 | Total \$836.75 |
| Photographers (36023) | .15x1.67x200=50* \$167.00 | .15x2.237x200=67* \$224.00 | .15x2.622x200=79* \$262.00 | .15x3.135x200=94* \$314.00 |
| \$0.15 Prem Ops | BFCGL (27x1.67) \$45.00 | BFCGL (27x2.237) \$60.00 | BFCGL (27x2.622) \$71.00 | BFCGL (27x3.135) \$85.00 |
| \$0.01 Comp Ops | Comp Ops Min \$72.00 | Comp Ops Min \$86.00 | Comp Ops Min \$101.00 | Comp Ops Min \$118.00 |
| Max Receipts Unlimited | Property \$60.75 | Property \$60.75 | Property \$60.75 | Property \$60.75 |
| | LS-26 Underground \$19.00 | LS-26 Underground \$22.00 | LS-26 Underground \$24.00 | LS-26 Underground \$28.00 |
| | Total \$363.75 | Total \$452.75 | Total \$518.75 | Total \$605.75 |

Artisan Contractor Rate Sheet

Liability Limit

| Classification | \$100,000/\$300,000 | | \$300,000/\$1,000,000 | | \$500,000/\$1,000,000 | | \$1,000,000/\$2,000,000 | |
|---------------------------------------|----------------------------|----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| | Prem Ops Incl Limit (1.67) | Comp Ops Incl Limit (1.44) | Prem Ops Incl Limit (2.237) | Comp Ops Incl Limit (1.728) | Prem Ops Incl Limit (2.622) | Comp Ops Incl Limit (2.014) | Prem Ops Incl Limit (3.135) | Comp Ops Incl Limit (2.356) |
| Plumbing (36026) | 1.08x1.67x200= | \$361.00 | 1.08x2.237x200= | \$483.00 | 1.08x2.622x200= | \$566.00 | 1.08x3.135x200= | \$677.00 |
| \$1.08 Prem Ops | BFCGL (27x1.67) | \$45.00 | BFCGL (27x2.237) | \$60.00 | BFCGL (27x2.622) | \$71.00 | BFCGL (27x3.135) | \$85.00 |
| \$1.64 Comp Ops | Comp Ops Min | \$72.00 | Comp Ops Min | \$86.00 | Comp Ops Min | \$101.00 | Comp Ops Min | \$118.00 |
| Max Receipts \$30,000 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 |
| | LS-26 Underground | \$19.00 | LS-26 Underground | \$22.00 | LS-26 Underground | \$24.00 | LS-26 Underground | \$28.00 |
| | Total | \$557.75 | Total | \$711.75 | Total | \$822.75 | Total | \$968.75 |
| Sheetmetal Work (35033) | 0.66x1.67x200= | \$220.00 | 0.66x2.237x200= | \$295.00 | 0.66x2.622x200= | \$346.00 | 0.66x3.135x200= | \$414.00 |
| \$0.66 Prem Ops | BFCGL (27x1.67) | \$45.00 | BFCGL (27x2.237) | \$60.00 | BFCGL (27x2.622) | \$71.00 | BFCGL (27x3.135) | \$85.00 |
| \$0.18 Comp Ops | Comp Ops Min | \$72.00 | Comp Ops Min | \$86.00 | Comp Ops Min | \$101.00 | Comp Ops Min | \$118.00 |
| Max Receipts \$279,000 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 |
| | LS-26 Underground | \$19.00 | LS-26 Underground | \$22.00 | LS-26 Underground | \$24.00 | LS-26 Underground | \$28.00 |
| | Total | \$416.75 | Total | \$523.75 | Total | \$602.75 | Total | \$705.75 |
| Siding - No Roofing (36034) | 0.63x1.67x200= | \$210.00 | 0.63x2.237x200= | \$282.00 | 0.63x2.622x200= | \$330.00 | 0.63x3.135x200= | \$395.00 |
| LS-78 | BFCGL (27x1.67) | \$45.00 | BFCGL (27x2.237) | \$60.00 | BFCGL (27x2.622) | \$71.00 | BFCGL (27x3.135) | \$85.00 |
| \$0.63 Prem Ops | Comp Ops Min | \$72.00 | Comp Ops Min | \$86.00 | Comp Ops Min | \$101.00 | Comp Ops Min | \$118.00 |
| \$0.44 Comp Ops | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 |
| Max Receipts \$113,000 | LS-26 Underground | \$19.00 | LS-26 Underground | \$22.00 | LS-26 Underground | \$24.00 | LS-26 Underground | \$28.00 |
| | LS-78 Roofing Excl | -14.00 | LS-78 Roofing Excl | -18.00 | LS-78 Roofing Excl | -22.00 | LS-78 Roofing Excl | -28.00 |
| | Total | \$392.75 | Total | \$492.75 | Total | \$564.75 | Total | \$660.75 |
| Surveyors (40057) | 1.16x1.67x200= | \$388.00 | 1.16x2.237x200= | \$519.00 | 1.16x2.622x200= | \$608.00 | 1.16x3.135x200= | \$727.00 |
| \$1.16 Prem Ops | BFCGL (27x1.67) | \$45.00 | BFCGL (27x2.237) | \$60.00 | BFCGL (27x2.622) | \$71.00 | BFCGL (27x3.135) | \$85.00 |
| \$1.44 Comp Ops | Comp Ops Min | \$72.00 | Comp Ops Min | \$86.00 | Comp Ops Min | \$101.00 | Comp Ops Min | \$118.00 |
| Max Receipts \$34,000 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 |
| | LS-26 Underground | \$19.00 | LS-26 Underground | \$22.00 | LS-26 Underground | \$24.00 | LS-26 Underground | \$28.00 |
| | Total | \$584.75 | Total | \$747.75 | Total | \$864.75 | Total | \$1,018.75 |
| Tile & Stone (37053) | 0.87x1.67x200= | \$291.00 | 0.87x2.237x200= | \$390.00 | 0.87x2.622x200= | \$456.00 | 0.87x3.135x200= | \$545.00 |
| \$0.87 Prem Ops | BFCGL (27x1.67) | \$45.00 | BFCGL (27x2.237) | \$60.00 | BFCGL (27x2.622) | \$71.00 | BFCGL (27x3.135) | \$85.00 |
| \$0.22 Comp Ops | Comp Ops Min | \$72.00 | Comp Ops Min | \$86.00 | Comp Ops Min | \$101.00 | Comp Ops Min | \$118.00 |
| Max Receipts \$228,000 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 |
| | LS-26 Underground | \$19.00 | LS-26 Underground | \$22.00 | LS-26 Underground | \$24.00 | LS-26 Underground | \$28.00 |
| | Total | \$487.75 | Total | \$618.75 | Total | \$712.75 | Total | \$836.75 |
| Upholstering (36032) | .05x1.67x200=17* | \$167.00 | .05x2.237x200=22* | \$224.00 | .05x2.622x200=26* | \$262.00 | .05x3.135x200=31* | \$314.00 |
| \$0.05 Prem Ops | BFCGL (27x1.67) | \$45.00 | BFCGL (27x2.237) | \$60.00 | BFCGL (27x2.622) | \$71.00 | BFCGL (27x3.135) | \$85.00 |
| \$0.39 Comp Ops | Comp Ops Min | \$72.00 | Comp Ops Min | \$86.00 | Comp Ops Min | \$101.00 | Comp Ops Min | \$118.00 |
| *Minimum applies | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 | Property | \$60.75 |
| Max Receipts \$128,000 | LS-26 Underground | \$19.00 | LS-26 Underground | \$22.00 | LS-26 Underground | \$24.00 | LS-26 Underground | \$28.00 |
| | Total | \$363.75 | Total | \$452.75 | Total | \$518.75 | Total | \$605.75 |