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TENNESSEE ARTISAN CONTRACTOR PROGRAM Guidelines & Rates

ARTISAN CONTRACTOR APPLICATION MUST BE COMPLETED AND SUBMITTED FOR APPROVAL

Intent & Eligibility ***See Payroll Rules – Next Page**

To provide coverage for Artisan Contractors who specialize in one or more trade operations listed in the Classification Section.

CLASSIFICATION	MINIMUM PREMIUMS:	CODE	\$600	\$650	\$700	\$750
	LIMITS:		100,000/ 200,000	300,000/ 600,000	500,000/ 1,000,000	1,000,000/ 2,000,000
Advertising Signs Companies-outdoors		90089	13.	15.	16.	17.
Air Conditioning Systems & Equipment Dealers – installation, service & repair – Submit: work with ammonia refrigeration systems		91111	17.	20.	21.	22.
Appliance Installation, service & repair – commercial		91150	16.	19.	20.	22.
Appliance Installation, service & repair – household		91155	33.	37.	39.	43.
Carpentry-construction of residential-not exceeding 3 stories		91340	24.	29.	32.	36.
Carpentry – interior/finish (incl wood floor installation)		91341	26.	30.	34.	36.
Carpentry – NOC (not otherwise classified)		91342	25.	32.	37.	42.
Ceiling or Wall installation – metal		91436	19.	23.	25.	27.
Chimney Cleaning		91481	42.	48.	52.	56.
Concrete Construction – NO Foundation repair/construction		91560	23.	28.	33.	37.
Conduit Construction for Cables or Wires		91577	40.	49.	53.	59.
Debris Removal – construction site – NO asbestos/hazardous waste		91629	12.	15.	17.	20.
Door, Window, or Assembled Millwork – installation – metal – NO automatic doors		91746	18.	22.	23.	27.
Drywall & Wallboard Installation		92338	8.	9.	10.	11.
Electrical Apparatus installation, servicing & repair – NO alarm systems		92451	14.	17.	19.	20.
Electrical Work – within buildings		92478	6.	7.	8.	9.
Fence Erection Contractors – NO electric fence work		94276	19.	23.	24.	27.
Floor Covering Installation – not ceramic tiles or stone		94569	12.	13.	15.	16.
Furniture & Fixture installation in office or stores- portable metal / wood		95124	6.	7.	8.	10.
Handyperson – residential		95625	23.	25.	28.	32.
Heating & Air Conditioning – installation, service, repair – NO LPG		95647	17.	21.	22.	26.
Heating & Air Conditioning Systems Equipment dealers, distributors, installation		95648	26.	32.	36.	40.
House Furnishings Installation		96053	14.	16.	17.	19.
Insulation Work – mineral, organic, plastic – NO asbestos, formaldehyde prod.		96408	26.	31.	33.	34.
Interior Decorators		96611	4.	5.	6.	7.
Masonry Contractors		97447	11.	13.	16.	19.
Metal Erection – decorative or artistic, nonstructural		97650	17.	22.	26.	30.
Metal Erection – frame structures ironwork on outside of buildings		97651	35.	43.	50.	58.
Office Machines or Appliances – installation, inspection, repair – NO computers		98111	2.	3.	4.	7.
Painting Exterior – less than 3 stories \$1,000 Deductible		98304	20.	22.	25.	26.
Painting – Interior		98305	12.	13.	15.	16.
Paperhanging		98344	5.	6.	7.	8.
Plastering or Stucco Work – NO synthetic stucco work		98449	26.	32.	34.	39.
Plumbing – Commercial & Industrial		98482	18.	21.	22.	24.
Plumbing – Residential or Domestic		98483	28.	32.	36.	41.
Prefabricated Building Erection – 2 stories or under Submit: Residential		98502	28.	35.	39.	47.
Septic Tank Systems – Cleaning		98805	15.	18.	21.	25.
Septic Tank Systems – Installation, service or repair		98806	12.	16.	18.	21.
Sewer Cleaning		98813	15.	18.	21.	24.
Sheet Metal Work – outside Submit: roofing or roof flashing ops		98884	7.	9.	11.	13.
Siding Installation – For wood siding, use Carpentry class		98967	16.	22.	24.	27.
Sign Erection – installation or repair		98993	37.	47.	53.	60.
Sign Painting or Lettering inside Buildings		99003	8.	9.	10.	11.
Sign Painting or Lettering on Buildings		99080	18.	20.	22.	24.
Solar Energy Contractors		99080	9.	11.	13.	15.
Telecommunications Service Providers Excludes Personal/Advertising Injury		99600	8.	9.	10.	11.
Telephone, Telegraph or Cable Construction		99613	29.	35.	38.	42.
Tile, Stone, Marble, Mosaic or Terrazzo Work-interior construction		99746	12.	13.	15.	16.
Upholstering		99826	5.	6.	7.	8.
Water Softening Equipment installation, service or repair		99948	64.	73.	79.	85.

Subcontracted Work - \$250.00 Minimum Premium	CODE	\$250	\$250	\$250	\$250
Rate per \$1,000 (Amount paid to Subcontractors for labor & materials)	91581	4.62	5.44	6.63	8.57
Submit if subcontracted work exceeds 25% of Total Gross Receipts					

THE FOLLOWING MUST BE SUBMITTED FOR APPROVAL, DO NOT RATE:

1. More than 25 employees or \$1,000,000 in gross receipts.
2. 2 or more losses or a single loss exceeding \$10,000 in the past 3 years.
3. Acting as a General Contractor – past or present.
4. LGP work in excess of 25% of total receipts.
5. Work on hillsides, slopes (over 15% grade).
6. Landfills.
7. Use of explosives.
8. Any work in petrochemical plants.
9. **Any classification not listed.**

THE FOLLOWING ARE PROHIBITED:

1. Asbestos or Hazardous waste removal.
2. EIF'S (synthetic stucco) operations past or present.
3. Fire & Water restoration operations.
4. Foundation construction or repair operations.
5. Maritime or USL&H exposures
6. Mold & spore treatment or removal operations.
7. Oil Field exposures.
8. Roofing operations (more than incidental work).

Notes:

Premium is 100% Minimum & Deposit and Subject to Audit.
 \$500.00 Deductible – Per Claimant (unless otherwise indicated)
 25% Minimum Earned Premium
 Agent's Commission is 10% of the Base Premium

Mandatory Liability Exclusions Specific to Artisan Contracting Classes:

- CG 2149 Total Pollution Exclusion
- CG 2186 Exterior Insulation & Finish Systems Exclusion (EIF'S)
- CG 2279 Contractors Professional Liability Exclusion
- GLS-281 Continuing or Ongoing Damage Exclusion
- UTS-301 Earth or Land Movement Exclusion
- UTS-318 Silica Exclusion
- GLS-282 Multi-Unit Habitational Conversion Exclusion – excludes installation, service & repair operations performed on owner-occupied condominiums, apartments, & multi-habitational units)

Optional Liability Endorsements Available:

- CG 2010 Additional Insured Endorsement
- GLS-150 Blanket Additional Insured
- CG 2404 Waiver of Transfer of Rights of Recovery Against Others to Us
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- CG 2503 Designated Construction Project(s) General Aggregate Limit

Flat Charge/Fully Earned:

- \$150.00
- \$500.00
- \$150.00
- \$500.00
- No additional charge

Miscellaneous Tool Floater:

Up to \$10,000

Premium:

\$250.00

Increased Limits are available, up to \$3,000,000 Occurrence/\$3,000,000 Aggregate. PLEASE SUBMIT FOR QUOTE

- \$2,000,000 Occurrence/ \$2,000,000 Aggregate \$1,500.00 Minimum Premium
- \$3,000,000 Occurrence / \$3,000,000 Aggregate \$1,000.00 Minimum Premium

Guidelines to Calculate Payroll:

If Individual, Partnership, or LLC, use **\$13,300** for each Active Owner
 If Corporation, use **\$26,000** for each Active Owner
 For Employees, use actual Payroll.

Guidelines to Calculate Sub-Contracted Work:

Cost of Labor & Materials

***Note- must charge for at least one owner payroll, even if they are not active in the day to day business operations.**

CALCULATION SECTION:

DESCRIPTION:	CODE:	LIMITS:	\$	
Owner Payroll:			\$	
Employee Payroll:			\$	
TOTAL PAYROLL:	X	=	\$	
	Rate per \$1,000 of Payroll	Rate		
Subcontractors:	X	=	\$	
	Per \$1,000 of Total Cost	Rate		
Optional Cov. (describe):			\$	
LIMITS:	MINIMUM PREMIUM:	SUB-TOTAL PREMIUM:	\$	
\$ 100,000/ 200,000	\$ 600.00	Policy Fee (Fully Earned):	\$	85.00
\$ 300,000 / 600,000	\$ 650.00	SL Tax (2.5%) Gen Liab only:	\$	
\$ 500,000 / 1,000,000	\$ 700.00	or SL Tax (3.25%) for Package:	\$	
\$1,000,000 / 2,000,000	\$ 750.00	TOTAL PREMIUM:	\$	

Financing is available through **IFC Finance Corporation. Call for Quote.**

Rates are effective: 12/01/2007 (SUBJECT TO CHANGE)