

**UTICA FIRST INSURANCE
COMPANY**

ARTISANS PROGRAM

CONNECTICUT

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL**

CONNECTICUT

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INTRODUCTION

This manual contains rules, classifications, and rating information for writing policies that cover the property and liability exposures related to businesses.

Refer to the company for artisans coverages not available through this manual. Special rules, rates, forms, or endorsements filed by or on behalf of the company apply in lieu of those referred to in this manual.

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CLASSIFICATION

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RULE 1 - ELIGIBILITY

The Artisans Program Manual contains the rules, classifications, rating information for writing liability, property, and other coverages for small to medium sized trade contractors. The following criteria applies in order to obtain coverage under this program:

- only firms with five equivalent or fewer employees
- maximum gross annual receipts of \$1,000,000 with a maximum annual payroll of \$500,000
- firms regularly involved on projects exceeding \$500,000 total construction cost are not eligible
- firms which rent or lease equipment to others are not eligible
- firms that are general contractors or who subcontract more than 25% of their work are not eligible
- buildings or business personal property occupying buildings that exceed an area of 10,000 square feet are not eligible
- Operations must be primarily residential work with the maximum for commercial operations being 25% of the total operational revenue/sales
- Firms Involved in exterior work over three stories are not eligible
- refer to company for eligibility of joint ventures.

Definition of Payroll

Payroll means the total remuneration for services rendered by employees whether paid in money or substitutes for money. Do not include the payroll of individual insureds, co-partners, members of a limited liability company, or executive officers engaged in clerical operations or acting as a salesperson.

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Definition of Employee

- **Full Time** - Each owner, partner, active corporate officer, member of a limited liability corporation, and any person working more than 120 days in one year.

- **Part Time** -Any person who works less than 120 days in any one year. Company will consider two part time employees equal to one full time employee with regard to total number of employees for eligibility purposes. This does not effect rating procedure.

- Do not include inactive corporate officers and office clerical staff in determining eligibility. An inactive corporate officer is not involved in the day to day routine operations of the business.

Definition of Gross Annual Receipts

Gross annual receipts means the gross revenue charged for the insured's operations in a year.

Definition of Total Construction Cost

Total construction cost means the total cost of completing a single project, including materials and labor.

Definition of General Contractor

A general contractor is one whose subcontracted costs exceeds 25% of the business' total payroll.

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RULE 2 - PROGRAM DESCRIPTION

The following is a general description of the coverages provided by the Contractors Special Policy. The policy contains the complete conditions.

2.1 Form of Coverage

AP-100 - Contractors Special Policy -

Includes commercial liability coverage and provides *optional property coverage against all physical losses, with certain exceptions, for property on premises, loss of income, and \$2,500 off premises if a minimum of \$2,500 is opted on premises.

*This section does not include contractors equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

2.2 Coverage Descriptions - Principal Coverages

Liability

Coverage L - Bodily Injury, Property Damage Liability - Pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence to which the insurance applies. Bodily injury and property damage that arise out of the products and completed work hazard are not included under Coverage L.

Coverage M - Medical Payments - Pays medical expenses for bodily injury caused by an accident on premises owned by or rented to an insured or resulting from the insured's operations.

Coverage N - Products/Completed Work - Pays on behalf of the insured for damages due to bodily injury or property damage arising out of the products or completed work hazard and caused by an occurrence to which the insurance applies.

Coverage O - Fire Legal Liability - Pays for property damage to buildings or parts of buildings which are rented or loaned to an insured, if the damage is caused by a fire and the insured is legally liable for the fire damage.

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2.2 Coverage Descriptions - Principal Coverages (contd.)

Coverage P - Personal Injury Liability/Advertising Injury Liability - Personal injury pays for injury other than bodily injury and includes such offenses as slander, libel, invasion of privacy, false arrest, detention, imprisonment, malicious prosecution, wrongful entry, and eviction. The offenses can result from oral or written publication of material.

Advertising injury pays for injury other than bodily injury and includes such offenses as slander, libel, disparagement of a person's or organization's goods or services, invasion of privacy, misappropriation of advertising ideas or style of doing business, or infringement of copyright, title, slogan, trademark, or trade name.
Property

Coverage A - Buildings - Covers buildings and structures described on the declarations.

Coverage B - *Business Personal Property - Covers business personal property in the described building or in the open on or within 100 feet of the described premises, with an extension of coverage for \$2,500 of business personal property off premises, if a minimum of \$2,500 is opted on premises.

*This section does not include contractors equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

Coverage C - Loss of Income - Provides up to one year of earnings and extra expense coverage when the business is interrupted by a loss caused by a peril insured against.

2.3 Basic Limits

The rating information in this manual reflects the following basic limits of insurance.

Liability

| | |
|----------------------------|----------------------|
| Each Occurrence Limit | \$300,000/occurrence |
| Medical Payments Limit | \$5,000/person |
| Fire Legal Liability Limit | \$50,000/occurrence |

The Each Occurrence Limit, subject to the aggregate limits, is the most that will be paid for all injury and damages covered under Coverages L, M, N, O, and P for one occurrence.

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A rule that addresses higher each occurrence limits is included in this manual.

Aggregate Limits - The rating information shown in this manual contemplates a General Aggregate Limit equal to twice the Each Occurrence Limit and Products/Completed Work Hazard Aggregate Limit equal to twice the Each Occurrence Limit.

Property

Coverage A Full replacement value of the insured buildings

Coverage B Full replacement value of the insured *business personal property

*This section does not include contractors equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

Coverage C 20% of Coverage A limit + 100% of Coverage B limit.

A rule that addresses loss of income without a dollar limit is included in this manual.

RULE 3 - POLICYWRITING INSTRUCTIONS

When property coverage is provided, all eligible buildings and business personal property under one ownership should be covered by the same policy. If the building and business personal property under one ownership are not covered by the same policy, refer to the company.

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The property rates shown in the rating information pages contemplate Coverage C written subject to a limit. Show the Coverage C limit on the declarations.

*Business Personal Property - Off Premises Coverage is included as an extension of coverage at a limit of \$2,500 if a minimum of \$2,500 is opted on premises. An option to purchase higher limits up to \$25,000 is explained in Rule 8.3. Show any higher optional limit on the declarations.

*This section does not include contractors equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

Under the liability coverage the hazards of explosion, collapse, and underground property damage (XCU)** are not available in this company.

**Coverage excluded by mandatory Form GL-212.

3.1 Policy Format

An artisans policy consists of the following components:

- Form AP-100
- Declarations Page and any Supplemental Declarations Pages
- Optional endorsements, if applicable
- State amendatory endorsements or other required endorsements, if applicable

3.2 Endorsements

Information called for as entries on endorsements can be shown on the declarations or supplemental schedule instead.

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RULE 3 -- POLICYWRITING INSTRUCTIONS (contd.)

3.3 Policy Term

Policies can be written for a term of one year and renewed annually or written on a continuous basis.

3.3.1 Renewable Policies

Use the rating information in effect at the time of the annual renewal.

Any newly applicable forms or endorsements must be made part of the policy at each annual renewal date.

Attach endorsement BP-336.

3.3.2 Continuous Policies

Continuous policies are in effect until canceled. (A notice with an expiration date must be issued at the time of cancellation). The premium for each successive term is calculated using the rating information in effect at the policy anniversary date.

Any newly applicable forms or endorsements must be made part of the policy at each anniversary date.

Attach endorsement BP-336.

3.4 Cancellation

Coverage for liability coverage cannot be canceled unless the entire policy is canceled.

Policies canceled by either the insured or the company must be canceled in accordance with the terms of the cancellation provisions that apply. The return premium, if any, is computed on a prorata basis.

When calculating the return premium, round to the nearest whole dollar. Retain any minimum premium that may apply, unless canceling a policy as of the inception date.

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RULE 3 - POLICYWRITING INSTRUCTIONS (contd.)

3.5 Scheduled Buildings, Business Personal Property, and Loss of Income

A policy cannot be issued on a blanket basis. A limit must be shown on the declarations for each covered building, for the personal property at each location, and loss of income coverage at each location if loss of income is written subject to a dollar limit.

3.6 Policy Changes

Changes can be made to policies after inception, including adding or deleting optional coverages.

An amended declaration page will be issued.

3.6.1 Additional Premium Changes

Changing an Existing Exposure - If changes are made to an exposure included at the inception of the policy, use the rules and rating information in effect on the effective date of the policy when calculating the additional premium.

Adding a New Exposure - If an exposure is added after the inception of the policy, use the rules and rating information in effect on the date of the change when calculating the additional premium.

Changing a New Exposure - If changes are made to an exposure added after the inception of the policy, use the rules and rating information in effect on the date the exposure was first added to the policy when calculating the additional premium.

Any additional premium developed for changes made after the policy is issued applies in addition to any applicable policy writing minimum premium that may have applied at policy inception.

Calculate additional premiums on a prorata basis.

RULE 3 - POLICYWRITING INSTRUCTIONS (contd.)

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3.6.2 Return Premium Changes

Calculate all return premiums using the rating information in effect when coverage was issued.

Calculate return premiums on a prorata basis when a limit is reduced or an exposure is eliminated. Retain the policy writing minimum premium, if applicable.

3.7 Policy Restrictions and Increased Premiums

Policies can be issued with coverage restrictions or at increased premiums if the policy would not otherwise be issued. The insured must agree to any restrictions or premium increases in writing.

3.8 Loss Payable Options

The standard mortgage provisions are included in AP-100. Other loss payable options can be used in those instances where the standard mortgage provisions are not applicable. The following options can be used when another party has a financial interest in the property of an insured and requires that it be included as a loss payee under the insurance covering the property.

3.8.1 Loss Payable

This option requires the insurer to pay claims jointly to the insured and the loss payee as their interests may appear. This option does not offer the loss payee any protection if the actions of the insured affect the coverage. Nor does it require that advance notice of cancellation or nonrenewal be given to the loss payee.

Attach endorsement CP-132 and indicate which option applies.

3.8.2 Lender's Loss Payable

This option includes provisions similar to the standard mortgage provisions in the policies, except that it is not limited in its application to buildings or structures.

RULE 3 - POLICYWRITING INSTRUCTIONS (contd.)

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This option can be used in coverage for personal or real property if the other party has an interest that can be established by a written contract or other documentary evidence. This option also gives the loss payee limited protection against acts of the insured that void coverage, similar to that provided for lenders under the standard mortgage provisions in the policy. Advance notice of cancellation or nonrenewal must be given to the loss payee.

Attach endorsement CP-132 and indicate which option applies.

3.8.3 Contract of Sale

This option is used when the insured is in the process of buying to selling property and both the seller and the buyer have insurable interests in the property. This option does not offer the loss payee any protection if the actions of the insured affect the coverage. Nor does it require that advance notice of cancellation or nonrenewal be given to the loss payee. Losses are paid jointly to the insured and the loss payee as their interests appear.

Attach endorsement CP-132 and indicate which option applies.

3.9 Valuation

Unless otherwise indicated on the declarations, *property losses are settled on a replacement cost basis and covered property must be insured for its full replacement value.

A rule that addresses loss settlement on an actual cash value basis is included in this manual.

*This section does not include contractors equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

RULES 3 -- POLICYWRITING INSTRUCTIONS (contd.)

3.10 Condominium Unit-Owners

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When the policy is issued to cover individual condominium unit owners, the policy terms must be amended to cover the fixtures, improvements, and alterations owned by the unit-owner that are a part of the building.

Attach endorsement BP-350.

3.11 Resident Agent Countersignature

When required by law, a resident agent countersignature must be included with the policy.

Attach endorsement CP-162.

3.13 Refer to Company

If any of the following conditions exist, rate on a refer to company basis:

If "refer to company" is shown in the manual for a specific rule;
If an exposure has no applicable manual rate;
If an exposure has no applicable classification; or
If a company wants to make a rating plan modification.

The company must comply with the applicable state rate filing requirements.

RULE 4 - DEFINITIONS

4.1 Fire Protection Classifications

Protected - Building is located within 1,000 feet of a fire hydrant and is within five road miles of a responding fire department.

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Partially Protected - Building is located more than 1,000 feet from a fire hydrant but is within five road miles of a responding fire department.

Unprotected - All other.

4.2 Building Construction Classifications

Frame - Buildings I where the exterior walls are wood or other combustible materials, including construction where combustible materials are combined with other materials (such as brick veneer, stone veneer, wood iron-clad, or stucco on wood).

Joisted Masonry - Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials, and where the floors and roof are combustible (disregarding floors testing directly on the ground).

Non-combustible - Buildings where the exterior walls, floors, and roof are constructed of, and supported by, metal, asbestos, gypsum, or other non-combustible materials.

Masonry Non-combustible -- Buildings where the exterior walls are constructed of masonry materials as described in joisted masonry above, with the floors and roof of metal or other non-combustible materials.

Modified Fire Resistive - Buildings where the exterior walls, floors, and roof are constructed of masonry or fire resistive material with a fire resistance rating of one hour or more but less than two hours. Rate as fire resistive.

RULE 4 - DEFINITIONS (contd.)

Fire Resistive - Buildings where the exterior walls, floors, and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours.

Mixed Construction - When a building is of mixed construction, determine the applicable construction type as follows:

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- If more than 1/3 of the total exterior wall area is of combustible materials, the applicable construction type is frame.
- If 2/3 or more of the total exterior wall area and 2/3 or more of the floor and roof area is of non-combustible materials, the applicable construction type is non-combustible.
- If 2/3 or more of the total wall area is of masonry or fire resistive materials, the construction type is:
 - Fire resistive or modified fire resistive, when 2/3 or more of the total floor and roof area is of masonry or fire resistive materials.
 - Masonry non-combustible, when 2/3 or more of the total floor and roof area is of non-combustible materials.
 - Joisted masonry, when more than 1/3 of the total floor and roof area is of combustible materials.

4.3 Sprinklered Property

A building is classified as Sprinklered if the entire building is protected by an automatic sprinkler system. Automatic sprinkler system means any automatic fire protective or extinguishing system.

RULE 5 - PREMIUM MODIFICATIONS

5.1 Protective Devices or Services

The premium can be modified to reflect protective devices. Premium credits are allowed for the installation of the following approved and property maintained protective devices or services:

- Watchman
- Burglary Alarm System

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- Sprinkler System

The company must discontinued or out be notified if the protective devices or services are of service.

Indicate protection device on the declarations or attach endorsement BP-331 and describe the protective devices on the endorsement.

When a burglary alarm system is maintained or a watchman employed, multiply the business personal property rating information by the appropriate protective device or service factor shown in this manual.

When a sprinkler system is maintained, multiply the building and business personal property rating information by the appropriate protective device factor shown in this manual.

5.2 Other Premium Modifications

Other premium modifications can be allowed. Refer to company.

5.3 Policy Minimum Premium

The annual policy minimum premium will be \$400.

The annual policy minimum retained premium will be \$150.

RULE 6 - DEDUCTIBLES

6.1 Liability

Deductible options are available on a per occurrence or a per claim basis for property damage as It applies to Coverages L and N.

The policy can be issued with one of the following optional deductible amounts:

\$250
\$500
\$1000

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Use Deductible Table 1.

Attach endorsement AP-222.

Modify the liability premium to reflect the deductible amount selected as described in the premium determination rule.

6.2 Property

The rating information reflects a \$250 deductible that applies to all `property Coverages except Loss of Income and Fire Department Service Charge.

The policy can be issued with one of the following higher deductible amounts:

\$500
\$1,000
\$3,000
\$5,000
\$10,000

Show the deductible that applies on the declarations.

*This section does not include contractors equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

These deductible options also apply to all the optional property coverages except Accounts Receivable, Earthquake, and those listed below. Separate deductible amounts apply to Earthquake Coverage, when provided. No deductible applies to Accounts Receivable Coverage, when provided. Only the standard \$250 deductible applies to the following optional coverages:

Employee Dishonesty Coverage
Glass Coverage
Money and Securities Coverage
Outdoor Sign Coverage
Valuable Papers and Records

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Modify the property premium to reflect the deductible amount selected as described in the premium determination rule.

RULE 7 - PREMIUM DEVELOPMENT

7.1 Factors or Multipliers

Factors or multipliers should be applied consecutively and multiplied by each other. They should not be added together, unless specified otherwise.

7.2 Rounding Procedure

7.2.1 Rates

Rating information should be rounded to three decimal places after the final calculation. Five-tenths or more of a mil will be considered one mil.

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For example: .2225 = .223
 .2224 = .222

7.2.2 Premiums

Premiums for the coverages that require a separate calculation should be rounded to the nearest whole dollar.

7.3 Interpolation

Rating information for which a limit is not shown should be developed by interpolation.

7.4 Minimum Premiums

Refer to the company for minimum premiums, if applicable.

7.5 Premium Determination

Refer to the company if the rating information shown in this manual has not been converted from loss costs to company rates and premiums.

RULE 7 - PREMIUM DEVELOPMENT (contd.)

The rating information shown in this manual applies to policy terms of one year.

Liability Rating Information - per employee

Property Rating Information - per \$1,000 of insurance unless otherwise stated.

7.51 Basic Premium - Liability

Step 1 - Select the liability rate group from the classification section of this manual. Determine the proper territorial assignment. The territorial assignment may be where the business is located or where the majority of operations take place.

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- Step 2 -** Determine the number of full and part-time employees using the guidelines in Rule 1 - Eligibility.
- Step 3 -** Determine the applicable full and part-time per employee charge for the liability limit chosen.
- Step 4 -** Concerns XCU charges which company does not provide.
- Step 5 -** Waived as per above step 4.
- Step 6 -** Multiply the result of Step 3 by any factors that are used to adjust the rating information for other premium modifications or coverage options that apply.
- Step 7 -** If a deductible is chosen, multiply the result of Step 6 by the deductible factor from Table 1 - Liability Deductibles to determine the basic liability premium.

RULE 7 - PREMIUM DEVELOPMENT (contd.)

7.5.2 Basic Premium -- Building

- Step 1 -** For each covered building use the territorial assignment, protection classification, and construction classification to determine the appropriate rating information per \$1,000 of insurance.
- Step 2 -** Multiply the result of Step by the appropriate protective device factor if the building is protected by an automatic sprinkler system and any other factors that are used to adjust the rating information of other premium modifications or coverage options that apply.
- Step 3 -** Multiply the result of Step 2 by the amount of insurance in thousands.

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Step 4 - Multiply the result of Step 3 by the deductible factor from Table 2 - Property Deductibles to determine the basic building premium.

7.5.3 Basic Premium - *Business Personal Property

Step 1 - Select the property rate group from the classification section of this manual. Rate group 0 applies when coverage for theft is excluded.

Step 2 - For the business personal property at each covered location, use the territorial assignment, protection classification, and construction classification to determine the appropriate rating information per \$1,000 of insurance.

Step 2A - For Tools and Equipment, Other Contractors' Equipment ... and installation Floater Coverage. See Rates & Premiums on Rates Pages 1 & 2.

Step 3 - If the business personal property is protected by an automatic sprinkler system, multiply the rating information determined in Step 2 by the appropriate protective device factor.

RULE 7 - PREMIUM DEVELOPMENT (contd.)

Step 4 - Multiply the result of Step 3 by the business personal property limit in thousands.

*This section does not include contractors equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

Step 5 - Use the rating information for the rate group selected in Step 1 to determine the *business personal property charge for the appropriate amount of insurance. Add this charge to the result of Step 4.

Step 6 - Multiply the result of Step 5 by any factors that are used to adjust the rating information for other premium modifications or coverage options that apply.

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Step 7 - Multiply the result of Step 6 by the deductible factor from Table 2 - Property Deductibles to determine the basic business personal property premium.

7.5.4 Additional Premium -- Property and Liability Coverage Options

Some of the rules in this manual that describe the property and liability coverage options require an adjustment to the rating information. Such adjustments are made in determining the basic building, business personal property, and liability premiums.

Other rules call for developing an additional premium for the applicable coverage.

Use the instructions in this manual to determine any applicable additional premiums for the coverage options selected.

RULE 7 - PREMIUM DEVELOPMENT (contd.)

7.5.5 Total Policy Premium

The individual risk premium modification factor is multiplied by the sum of the following to determine the total policy premium:

- basic liability premium
- basic premium for each covered building,
- basic premium for business personal property at each covered location,
and
- additional premium for any applicable property and liability coverage options.

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RULE 8 - PROPERTY COVERAGE OPTIONS

8.1 Actual Cash Value

Property can be covered on an actual cash value basis instead of on a replacement cost basis by making the appropriate entry on the declarations. The property must be insured for its full actual cash value.

8.2 Automatic Increase - Coverages A and B

The coverage A and Coverage B limits can be automatically increased during the policy period. The amount of increase will apply proportionately throughout each annual term. The maximum annual increase in Connecticut is 8% per year.

Show the annual percentage of increase for the applicable coverages on the declarations.

The basic policy rating information must be adjusted when this option applies. Multiply the building and/or business personal property rating information by the automatic increase factor shown in this manual.

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8.3 *Business Personal Property - Off Premises

When Coverage B applies to the policy, Business Personal Property - Off Premises coverage is included at a limit of \$2,500. Higher limits are available up to \$25,000. To rate for these higher limits:

Step 1 - Select the property rate group from the classification section of this manual. Rate Group O applies when coverage for theft is excluded.

*This section does not include contractors equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

RULE 8 - PROPERTY COVERAGE OPTIONS (contd.)

Step 2 - Using the territorial assignment and the information from Step 1, determine the premium for the appropriate amount of insurance from the *Business Personal Property - Off Premises Charges chart. Show the limit on the declarations.

Step 3 - Multiply the additional premium by the deductible factor from Table 2 - Property Deductibles.

8.3.1 Contractors Equipment - (Tool & Equipment) Coverage

This coverage part is for unscheduled and scheduled tools and equipment up to a \$700 value on any one item, subject to a \$500 deductible. See rates 1 and 2 for rates and premiums.

8.3.2 Contractors Equipment Coverage -

For items of equipment not included under tools and equipment and of a mobile nature having a value greater than \$700.

8.3.3 Installation Floater Coverage -

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Available for items which will become part of your installation, fabrications or erection project, subject to a \$500 deductible.

8.3.4 Contractor's Equipment Coverage – Blanket Basis

\$10,000 of coverage available for Contractor's Equipment on an unscheduled basis, subject to a \$500 deductible

8.4 Reserved For Future Use

8.5 Loss of Income - Without a Limit

Losses under Coverage C can be paid for up to one year without showing a dollar limit on the declarations.

To determine the additional premium, multiply the building and business personal property premium by the loss of income - without a limit factor shown in this manual.

This coverage is not subject to a deductible. Do not apply the deductible factor.

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RULE 8 - PROPERTY COVERAGE OPTIONS (contd.)

8.6 Ordinance or Law Extension

Limited coverage for increased costs resulting from the enforcement of any ordinance or law is provided under the building and business personal property coverage following a covered loss.

Additional coverage can be provided for loss to the undamaged portion of a building that results from the enforcement of an ordinance or law following a covered loss.

Attach endorsement BP-321 and identify the covered buildings.

Increase the building limit as needed and use the building rating information for all covered perils. No adjustment to the rating information applies.

When the coverage described above applies, the policy can be further extended to provide additional coverage for, other costs associated with the enforcement of an ordinance or law, including increased demolition and debris removal costs and/or increased cost of construction.

Specify the additional limit for Demolition and Debris Removal and/or Increased Cost of Construction for the buildings identified on Endorsement BP-321.

To determine the additional premium, multiply each limit shown on endorsement BP-321 by the building rating information for all applicable perils. Multiply the result of this calculation by the ordinance or law extension factor shown in this manual.

Multiply the additional premium by the deductible factor from Table 2 - Property Deductibles.

8.7 Back Up of Sewers and Drains

Coverage for loss caused by water that backs up through sewers or drains can be added for property covered under Coverage A or Coverage B.

Attach endorsement AP-330 and identify the covered property and show the ***limits on the schedule.

*** Maximum Limit available is \$5,000.

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RULE 8 - PROPERTY COVERAGE OPTIONS (contd.)

To determine the additional premium, multiply the water damage limit of insurance by the rating information shown in this manual.

Multiply the additional premium by the deductible factor from Table 2 - Property Deductibles.

8.8 Employee Dishonesty

Limits ranging from \$5,000 to \$50,000 can be provided for loss or damage to real property and business personal property, including money and securities, resulting from dishonest acts committed by the insured's employees.

Attach endorsement AP-308. Show the limit on the schedule.

Use the employee dishonesty rating information shown in this manual to determine the additional premium.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

8.9 Money and Securities

Coverage can be provided for loss to money and securities resulting from theft, disappearance, or destruction.

Attach endorsement AP-304. Show the inside the premises limit and outside the premise limit on the schedule.

To determine the additional premium, multiply the money and securities factor shown in this manual for the applicable limits.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

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RULE 8 - PROPERTY COVERAGE OPTIONS (contd.)

8.10 Theft Exclusion

Coverage for loss resulting from theft can be excluded.

Attach endorsement BP-348.

Use the rating charge in the business personal property rating information for rate group 0 instead of the rate group specified in the classification section when determining the basic policy premium. If higher limits for business personal property - off premises are selected, use the rating information for the rate group 0.

8.11 Accounts Receivable

Coverage against physical losses, with certain exceptions, can be provided for accounts receivable. This includes sums that cannot be collected from customers because the records were damaged or destroyed, the cost to reconstruct damaged or destroyed records, increased collection costs, and interest on loans used to offset losses prior to receipt of insurance proceeds.

Attach endorsement BP-320 and show the limit selected on the schedule.

To determine the additional premium, multiply the business personal property per thousand rating information for appropriate rate group by the accounts receivable limit in thousands. Multiply the result of this calculation by the accounts receivable factor shown in this manual.

This coverage is not subject to a deductible. Do not apply the deductible factor.

8.12 Valuable Papers and Records

Limited coverage for valuable papers is provided in the policy. Additional coverage against physical losses, with certain exceptions, can be provided for valuable papers and records. This optional- coverage includes loss caused by earthquake, flood, seepage, or water damage.

Attach endorsement BP-328; describe each covered premises and show the limit that applies. Show the deductible amount on the schedule.

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RULE 8 - PROPERTY COVERAGE OPTIONS (contd.)

To determine the additional premium, multiply the business personal property per thousand rating information for the appropriate rate group by the valuable papers and records limit in thousands. Multiply the result of this calculation by the valuable papers and records factor shown in this manual.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

8.13 Computers

Coverage against physical losses, with certain exceptions, can be provided for computer hardware, software, and extra expense related to the loss of or damage to electronic data processing equipment. This option includes coverage for loss caused by mechanical breakdown, earthquake, flood and water damage.

Attach endorsement BP-322 and complete the schedule; describe each covered premises and show the limits that apply. Show the deductible amount on the endorsement.

To determine the additional premium, multiply the computer rating information shown in this manual by the hardware and software limits in thousands.

Multiply the premium by the deductible factor in Table 2 - Property Deductibles.

8.14 Outdoor Signs

Limited coverage for signs is provided in the policy. Additional coverage against physical losses, with certain exceptions, can be provided for outdoor signs. This option includes coverage for losses resulting from earthquake, flood, or water damage.

Attach endorsement AP-307 and complete the schedule.

To determine the additional premium, multiply the outdoor signs rating information shown in this manual by the outdoor signs limit in thousands.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

RULE 8 - PROPERTY COVERAGE OPTIONS (contd.)

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8.15 Glass

Limited glass coverage is provided under form AP-100, coverage for the breakage of building glass that results from vandalism or from any other cause except one of the specified perils (other than vandalism) is limited to \$100 per pane and \$500 per occurrence. The special limits do not apply to glass building blocks.

Coverage against all physical losses, with certain exceptions can be provided for glass.

Attach endorsements AP-305.

To determine the additional premium. See Rates 8.15

This coverage is not' subject to deductible amounts greater than \$250. Do not apply the deductible factor.

8.16 Earthquake

Coverage for loss caused by earthquake and volcanic eruption can be provided for all property covered under Coverages A and B and for the loss of income coverage provided under Coverage C.

Attach endorsement BP-332.

8.17 Toolbox Endorsement

| | |
|-----------|---|
| \$5,000 | Small Tools & Equipment Coverage |
| \$10,000 | Installation Floater Coverage |
| \$1,000 | Care, Custody, Control Limited Coverage |
| \$5,000 | Valuable Papers & Records |
| \$5,000 | Accounts Receivable Coverage |
| \$5,000 | Computer Coverage |
| \$100,000 | Fire Legal Liability |

Attach endorsement TLBX 1.0.

RULE 9 - LIABILITY COVERAGE OPTIONS (contd.)

9.1 Higher Limits

9.1.1 Higher Each Occurrence Limit

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the basic Each Occurrence Limit, which applies to Coverages L, M, N, O, and P, is \$300,000. It can be increased to \$500,000 or \$1,000,000.

Show the Each Occurrence Limit on the declarations.

The rating information for increased limits is shown in this manual.

9.1.2 Aggregate Limits

The liability rates shown in the rate pages contemplate a general aggregate Limit equal to twice the Each Occurrence limit and an aggregate limit for the Products/Completed Work Hazard equal to twice the Each Occurrence Limit.

General Aggregate Limit

The policy may be written subject to a higher annual general aggregate limit.

Divide the selected general aggregate limit by the selected occurrence limit and round the result to the nearest whole number. This is the "aggregate/occurrence multiple". The aggregate/occurrence multiple must not be less than three or more than ten.

To determine the additional premium, multiply the liability premium by the factor determined by the general aggregate limit "aggregate/occurrence multiple" shown in this manual.

Products/Completed Work Hazard Aggregate Limit

The policy may be written subject to a higher annual products/completed work hazard aggregate limit.

Divide the selected products/completed work hazard aggregate limit by the selected occurrence limit and round the result to the nearest whole number. This is the "aggregate/occurrence multiple". The aggregate/occurrence multiple must not be less than three or more than ten.

RULE 9 - LIABILITY COVERAGE OPTIONS (contd.)

To determine the additional premium, multiply the liability premium by the factor determined by the products/completed work hazard aggregate limit "aggregate/occurrence multiple" shown in this manual.

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9.1.3 Higher Fire Legal Liability Limit

The basic Fire Legal Liability Limit, which applies to Coverage O, is \$50,000. The Fire Legal Liability Limit can be increased to \$100,000, \$250,000 or \$500,000.

Show the Fire Legal Liability Limit on the declarations.

Additional premium is shown in the rating information pages.

Multiply the additional premium by the deductible factor from Table 1 Liability Deductibles.

9.2 Blanket Additional Insureds Endorsement BAI-1 1.0

This endorsement may be used to provide coverage for all other additional insureds not covered by the use of other forms listed or that follow through rule 9.2.11.

Coverage for additional insureds is subject to all of the exclusions and conditions found in the liability section of the policy to which the additional insured endorsement is attached. Each endorsement may contain certain exclusions applying specifically to it.

9.2.1 Lessors

The definition of insured can be amended to include the owner of the premises (lessor) from whom the named insured (lessee) leases the premises.

The leased premises and the lessor must be described in the endorsement. The description of the leased premises must indicate the part of the premises leased by the insured.

Attach endorsement GL-842.

Use the rating information shown in this manual to determine the additional premium.

RULE 9 - LIABILITY COVERAGE OPTIONS (contd.)

Multiply the additional premium by the deductible factor from Table 1 - Liability Deductibles.

9.2.2 Controlling Interests

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The definition of insured can be amended to include the interests of controlling interests. Controlling interests are insured only for liability arising out of the described interest and the described premises and only while the named insured leases or occupies those premises. The extent of financial control and the premises involved must be described on the endorsement.

Attach endorsement GL-108.

9.2.3 State or Political Subdivisions - Permits Relating to Premises

The definition of insured can be amended to include the state or political subdivision described in the endorsement. Coverage applies only with respect to operations performed by or on behalf of the named insured to which the state or subdivision has issued a permit.

Attach endorsement GL-111.

9.2.4 Mortgagee, Assignee, or Receiver

The definition of insured can be amended to include the interest of mortgagees, assignees, or receivers. The mortgagees, assignees, or receivers and the premises that the named insured owns, maintains, or uses must be described on the endorsement. These interests are insured for the liability arising out of those premises.

Attach endorsement GL-108.

9.2.5 Owner or Lessor of Leased Land

The definition of insured can be amended to include the owners or lessors of leased land.

Attach endorsement BP-307.

RULE 9 - LIABILITY COVERAGE OPTIONS (contd.)

9.2.6 Co-owner of Insured Premises

The definition of insured can be amended to include the interests of co-owners. The ownership interest of the co-owners and the premises involved must be described on the endorsement. Co-owners are covered only for liability as a co-owner of the premises insured.

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Attach endorsement GL-108.

9.2.7 Engineers, Architects, or Surveyors

The definition of insured can be amended to include an architect, engineer, or surveyor engaged by the named insured. Coverage is limited to liability arising out of the named insured's premises or the named insured's work.

Attach endorsement GL-117.

9.2.8 Lessor of Leased Equipment

The definition of insured can be amended to include lessors of leased equipment. The additional insured's capacity must be indicated in the endorsement. A lessor of leased equipment is an insured only with respect to its liability arising out of the maintenance, operation, or use by the named insured of their equipment leased to the named insured. Attach a separate endorsement for each lessor of leased equipment.

Use the rating information shown in this manual to determine the additional premium.

Multiply the additional premium by the deductible factor from Table 1 - Liability Deductibles.

Attach endorsement BP-305.

RULE 9 - LIABILITY COVERAGE OPTIONS (contd.)

9.2.9 Grantor of Franchise

The definition of insured can be amended to include grantors of franchises. The additional insured's capacity must be indicated in the endorsement. The grantor of a franchise is an insured only with respect to its liability as a grantor of that franchise.

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Use the rating information shown in this manual to determine the additional premium.

Multiply the additional premium by the deductible factor from Table 1 - Liability Deductibles.

Attach endorsement BP-499.

9.2.10 Owners, Lessees, or Contractors

The definition of insured can be amended to include a project owner or another contractor. The additional insured must be shown on the endorsement along with the location of covered operations.

To determine the additional premium, multiply the liability premium by the owners, lessees, or contractors factor shown in this manual.

Multiply the additional premium by the deductible factor from Table 1 - Liability Deductibles.

Attach endorsement GL-113.

9.2.11 Designated Party

This rule addresses a generic additional insured situation not otherwise satisfied. It is used to add a person or organization as an additional insured where there is not specific additional insured endorsement available for the class of persons or organizations to be added.

RULE 9 - LIABILITY COVERAGE OPTIONS (contd.)

The definition of insured can be amended to include designated persons or organizations. The designated party, the designated activity of the designated party, and the designated interest of the designated party must be described in the endorsement. The interests of the designated party should set forth the legal or other interest the party has in the insured's activities.

Refer to the company for rating information.

Attach endorsement GL-841.

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9.3 Care, Custody, or Control

This coverage pays property damage to property of others that is in the care, custody, or control of an insured. Limits up to \$10,000 can be chosen. The limit should be shown on the endorsement.

Use the rating information shown in this manual to determine the additional premium. Multiply the additional premium by the deductible factor from Table 1 - Liability Deductibles.

Attach endorsement: GL-242.

9.4 *XCU - Explosion, Collapse, and Underground Property Damage Hazards

*Company does not write this coverage.

Coverage for XCU is excluded, Form GL-212 is a mandatory form and will be attached to all policies.

9.5 Non-owned/Hired Automobiles Coverage

Non-owned auto liability coverage and hired auto liability coverage can be provided as an extension of Coverage L.

RULE 9 - LIABILITY COVERAGE OPTIONS (contd.)

Non-owned auto liability provides coverage for bodily injury or property damage caused by an auto the named insured does not own, lease, hire, or borrow, but is used in connection with the named insured's business. The non-owned auto must be used by someone other than the named insured.

Hired auto liability provides coverage for bodily injury or property damage caused by an auto the named insured leases, hires, or borrows on an occasional basis. It does not include autos that the named insured leases, hires, or borrows from its employees or its partner or executive officers.

Attach endorsement BP-333

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Use the rating information shown in this manual to determine the additional premium.

Multiply the additional premium by the deductible factor from Table 1 - Liability Deductibles.

Coverage can be expanded to include coverage for the named insured when the named insured borrows an employee's auto for purposes related to the business.

Attach endorsement BP-605, instead of BP-333. Rating is the same as BP-333.

Use the rating information shown in this manual to determine the additional premium.

9.6 Definition of Employee Redefined

The definition of employee may be amended to exclude leased workers. A leased worker is a person leased from a labor leasing firm to perform duties for the named insured.

Attach endorsement BL-895. (Mandatory)

(Leased workers will be considered employees for rating and eligibility)

RULE 9 LIABILITY COVERAGE OPTIONS (contd.)

9.7 Reserved For Future Use

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9.8 Personal and Advertising Injury Coverage Exclusions

Coverage P - Personal and Advertising Injury Coverage can be excluded from the policy.

Attach endorsement GL-905.

Modify the liability premium by multiplying the liability premium by the personal and advertising injury factor shown in this manual.

9.9 Contractual Liability Coverage Limitation

The contractual liability coverage can be limited to only these specific contracts:

Leases of premises;
Easement arrangements;
Promises to indemnify municipalities;
Sidetrack agreements; and
Elevator maintenance agreements.

Attach endorsement: GL-903

Modify the liability premium by multiplying the liability premium by the contractual liability coverage limitation factor shown in this manual.

9.10 Limitation of Coverage - Designated Premises or Project

Liability coverage can be limited to only those premises, incidental operations, or projects shown in the schedule.

RULE 9 - LIABILITY COVERAGE OPTIONS (contd.)

9.11 Liability Exclusion - Designated Premises or Operations

Liability coverage can be excluded for the premises or operations shown in the schedule. This exclusion also applies to the products manufactured or distributed from the designated premises and to the products and completed work hazard arising out of the designated operations.

Attach endorsement GL-210.

9.12 Cross Liability Exclusion

Coverage for bodily injury to an insured can be excluded.

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Attach endorsement GL-899.

9.13 Punitive Damages Exclusion

Punitive, exemplary, and vindictive damages can be excluded.

Attach endorsement GL-894.

9.14 Aggregate Limits of Insurance - Per Project

The general aggregate limit can be amended to apply separately to each of the insured's projects. For example, if the policy has a \$1,000,000 general aggregate limit and the insured worked on 50 projects the policy would have 50 general aggregate limits of \$1,000,000.

To determine the additional premium, multiply the liability premium by the aggregate limits of insurance - per project factor shown in this manual.

Attach endorsement GL-142.

This is not available.

RULE 9 - LIABILITY COVERAGE OPTIONS (contd.)

9.15 Pesticide or Herbicide Applicator Coverage

This endorsement modifies the pollution exclusion, so the portion that precludes coverage of bodily injury or property damage at or from any premises, site, or location on which the insured, or others working on behalf of the insured are performing work is eliminated, if the pollutants are brought onto the premises, site, or location in connection with such operations.

Attach endorsement GL-891.

9.16 Lead Liability Exclusion (Mandatory)

Bodily injury, property damage, personal injury, and advertising injury arising out of any form of lead is excluded from this policy.

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Attach endorsement GL-890.

RULE 10 - CLASSIFICATIONS (Company will not accept XCU Coverage).

RULE 11 - INDIVIDUAL RISK PREMIUM MODIFICATIONS

The following modifications can be applied to recognize special characteristics of the risk that are not fully reflected in the rates.

The total amount of credit or debit developed using the following table cannot exceed 25%.

The credit or debit developed by the use of this rule is applied after all other rating procedures.

The State of Connecticut and its instrumentalities shall be eligible for this plan even if the eligibility criteria of this plan are not met.

| <u>RISK VARIATIONS</u> | <u>RANGE OF MODIFICATIONS</u> | |
|--|-------------------------------|--------------|
| | <u>CREDIT</u> | <u>DEBIT</u> |
| (1) Care and condition of equipment and premises | 10% | to 10% |

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| | | | | |
|------|--|-----|----|-----|
| (2) | Classification variations | 10% | to | 10% |
| (3) | Cooperation of owners or operators with recommendations with respect to structural features, segregation, and control of hazards and maintenance of protective equipment | 10% | to | 10% |
| (4) | Damage and susceptibility | 10% | to | 10% |
| (5) | Dispersion of concentration | 5% | to | 5% |
| (6) | Employees: selection, training, supervision, Experience | 5% | to | 5% |
| (7) | Location: accessibility, congestion, and exposures | 10% | to | 10% |
| (8) | Miscellaneous protective features or hazards | 10% | to | 10% |
| (9) | Protective devices not otherwise reflected in rates | 10% | to | 10% |
| (10) | Storage practices and hazardous operations | 10% | to | 10% |
| (11) | Superior or inferior structural features | 10% | to | 10% |
| (12) | Past losses relative to number of exposure units and subsequent preventive measures | 10% | to | 10% |

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| CLASSIFICATION | RATE GROUPS | | | |
|---|-------------|-----|----------|-------|
| | RATE | | | STAT |
| | GROUP | XCU | PROPERTY | CODE |
| Accessories and Appliances - Installation and Servicing – No LPG Work | 01 | | 05 | 10005 |
| Air Conditioning and Heating – Systems and Equipment No LPG Work (No New Business) | 02 | | 02 | 10010 |
| Appliances and Accessories - Installation and Servicing – No LPG Work | 03 | | 05 | 10005 |
| Awning - Installation, Service and Repair - 1st Floor Only No Welding Operations | 04 | | 04 | 10015 |
| | | | | |
| Cabinet Makers and Installers | 05 | | 02 | 10025 |
| Carpentry | 06 | | 02 | 10030 |
| Carpet or Rug Cleaners | 07 | | 05 | 10035 |
| Ceiling or Wall Installation – Metal | 08 | | 02 | 10045 |
| Cleaners- Rug or Carpet | 09 | | 05 | 10035 |
| Cleaning Services - Residential or Office | 10 | | 01 | 10055 |
| Computers, Office Appliances, or Office Machines – Repair or Service – No Programming | 11 | | 05 | 10060 |
| Concrete Construction - No Backhoe Work | 12 | | 01 | 10065 |
| | | | | |
| Doors, Window and Partition Installers | 13 | | 01 | 10090 |
| Driveway, Parking Area, Yard or Sidewalk - Paving or Repair (concrete or asphalt) - Residential Parking Area (No Street or Road Work) | 14 | | 01 | 10105 |
| Drywall or Wallboard Hanging and Taping - No Asbestos Removal or Insulation Work | 15 | | 01 | 10110 |
| | | | | |
| Electric Work- No Burglar or Fire Alarm Installation | 16 | | 04 | 10120 |
| | | | | |
| Fence Erection Contractors – Residential Fencing Only | 17 | | 01 | 10125 |
| Floor Covering (no ceramic tile) - Installation, Service and Repair | 18 | | 01 | 10135 |
| Furniture and Fixtures – Woodworking | 19 | | 05 | 10140 |
| Furniture-Upholstery | 20 | | 05 | 10145 |

*For Contractors Equipment - (Including tools) and installation floater. See rates and premiums on liability rate pages.

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| CLASSIFICATION | RATE GROUPS | | | |
|---|-------------|-----|----------|-------|
| | RATE | | | STAT |
| | GROUP | XCU | PROPERTY | CODE |
| Garage or Overhead Door Installers – Metal | 21 | | 01 | 10150 |
| Garage or Overhead Door Installers – Wood | 22 | | 02 | 10155 |
| Gardening Landscapers – No Tree Trimming, Spraying or Backhoe Work | 23 | XCU | 04 | 10160 |
| Glaziers | 24 | | 03 | 10165 |
| | | | | |
| Heating and Air Conditioning – Systems and Equipment – No LPG Work (No New Business) | 25 | | 02 | 10010 |
| House Furnishings Installation - N.O.C. | 26 | | 05 | 10170 |
| | | | | |
| Interior Decorations | 27 | | 05 | 10175 |
| | | | | |
| Landscape Gardening - No Tree Trimming, Spraying or Backhoe Work | 28 | XCU | 04 | 10160 |
| Locksmiths (No New Business) | 29 | | 04 | 10185 |
| | | | | |
| Marble, Terrazzo, Tile or Stone Work – Interior | 30 | | 01 | 10190 |
| Masons | 31 | | 01 | 10195 |
| Musical Instrument Repair – (Electronic or Non-Electronic) (No New Business) | 32 | | 04 | 10205 |
| | | | | |
| Office Appliances, Office Machines, or Computers - Repair or Service | 33 | | 05 | 10060 |
| Office Machines, Office Appliances, or Computers - Repair or Service | 34 | | 05 | 10060 |
| Overhead or Garage Door Installers – Metal | 35 | | 01 | 10150 |
| Overhead or Garage Door Installers – Wood | 36 | | 02 | 10155 |
| | | | | |
| Painting – Exterior (three stories or less) | 37 | | 01 | 10210 |
| Painting - Interior | 38 | | 01 | 10215 |
| Paperhanging | 39 | | 01 | 10220 |
| Parking Area, Driveway, Yard or Sidewalk Paving or Repairing (concrete or asphalt) – No Street or Road Work | 40 | | 01 | 10105 |

*For Contractors Equipment - (Including tools) and installation floater. See rates and premiums on liability rate pages.

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| CLASSIFICATION | RATE GROUPS | | | |
|---|-------------|-----|----------|-------|
| | RATE | | | STAT |
| | GROUP | XCU | PROPERTY | CODE |
| Partition, Window and Door Installers | 41 | | 01 | 10090 |
| Plaster or Stucco Work – Exterior | 42 | | 02 | 10225 |
| Plaster or Stucco Work – Interior | 43 | | 02 | 10230 |
| Plumbing - Residential or Office - No Sprinkler System Work | 44 | U | 04 | 10235 |
| | | | | |
| Rug or Carpet Cleaners | 45 | | 05 | 10035 |
| | | | | |
| Sidewalk, Driveway, Yard or Parking Area – Paving or Repairing (concrete or asphalt) - No Street or Road Work | 46 | | 01 | 10105 |
| Siding Installers - Masonry and Stone - 3 Stories or Less | 47 | | 01 | 10245 |
| Siding Installers - Aluminum and Vinyl | 48 | | 01 | 10250 |
| Stone, Marble, Terrazzo, or Tile Work – Interior | 49 | | 01 | 10190 |
| Stucco or Plaster Work – Exterior | 50 | | 02 | 10225 |
| Stucco or Plaster Work - Interior | 51 | | 02 | 10230 |
| | | | | |
| Terrazzo, Tile, Stone or Marble Work - Interior | 52 | | 01 | 10190 |
| Tile, Stone, Marble or Terrazzo Work – Interior | 53 | | 01 | 10190 |
| | | | | |
| Upholstery – Furniture | 54 | | 05 | 10145 |
| | | | | |
| Wall or Ceiling Installation-Metal | 55 | | 02 | 10045 |
| Wallboard or Drywall Hanging and Taping – No Asbestos Removal or Insulation Work | 56 | | 01 | 10110 |
| Wallpapering | 57 | | 01 | 10220 |
| Window, Door and Partition Installer | 58 | | 01 | 10090 |
| Woodworking - Furniture and Fixtures | 59 | | 05 | 10140 |
| | | | | |
| Yard, Driveway, Parking Area, or Sidewalk – Paving or Repairing (concrete or asphalt) No Street or Road Work | 60 | | 01 | 10105 |
| | | | | |
| Handyman Class – Any Contractor Whose Work Involves Three (3) or More of Any of the Above Listed Eligible Classifications | 61 | | 02 | 10169 |

*For Contractors Equipment - (Including tools) and installation floater. See rates and premiums on liability rate pages.

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TERRITORY DEFINITIONS

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TERRITORIAL DEFINITIONS

| <u>COUNTY</u> | <u>ZONE</u> |
|----------------------|--------------------|
| Fairfield County | 02 |
| Hartford County | 03 |
| Balance of State | 01 |

EARTHQUAKE ZONES

| <u>COUNTY</u> | <u>ZONE</u> |
|----------------------|--------------------|
| Entire State | 4 |

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RATE

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LIABILITY COVERAGE PART

TERRITORIES: ALL

| RISKS WITH 1 OWNER OR EMPLOYEE | | | |
|--|---------------|-----------|-------------|
| RATE GROUP | LIMITS | | |
| | 300/600 | 500/1,000 | 1,000/2,000 |
| 01,03,05,06,07,08,09,10,11,13,15,18 19,21,22,23,24,26,27,28,30,31,32,33 34,35,36,37,38,39,41,42,43,45,47,48 49,50,51,52,53,55,56,57,58,59 | 298 | 337 | 394 |
| 61 | 328 | 371 | 433 |
| 02,04,12,14,16,17,20,25,29 40,44,46,54,60 | 538 | 607 | 709 |

| ANY COMBINATION OF OWNER/EMPLOYEES UP TO 3 EQUIVALENT | | | |
|--|---------------|-----------|-------------|
| RATE GROUP | LIMITS | | |
| | 300/600 | 500/1,000 | 1,000/2,000 |
| 01,03,05,06,07,08,09,10,11,13,15,18 19,21,22,23,24,26,27,28,30,31,32,33 34,35,36,37,38,39,41,42,43,45,47,48 49,50,51,52,53,55,56,57,58,59 | 597 | 674 | 890 |
| 61 | 656 | 742 | 979 |
| 02,04,12,14,16,17,20,25,29 40,44,46,54,60 | 1074 | 1214 | 1416 |

| ADD THE FOLLOWING FOR EACH EMPLOYEE OVER 3 EQUIVALENT AND UP TO 5 EQUIVALENT | | | | |
|---|------|---------------|-----------|-------------|
| RATE GROUP | | LIMITS | | |
| | | 300/600 | 500/1,000 | 1,000/2,000 |
| 01,03,05,06,07,08,09,10,11,13,15,18 | FULL | 180 | 204 | 235 |
| 19,21,22,23,24,26,27,28,30,31,32,33 | PART | 24 | 68 | 78 |
| 34,35,36,37,38,39,41,42,43,45,47,48 49,50,51,52,53,55,56,57,58,59 | | | | |
| 61 | FULL | 198 | 224 | 259 |
| | PART | 27 | 75 | 86 |
| 02,04,12,14,16,17,20,25,29 | FULL | 323 | 365 | 424 |
| 40,44,46,54,60 | PART | 108 | 121 | 141 |

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL**

CONNECTICUT

TERRITORY 01

\$250 DEDUCTIBLE

**BUILDINGS AND *BUSINESS PERSONAL PROPERTY RATES
(RATES PER \$1,000 INSURANCE)**

| PROTECTION | COVERAGE TYPE | FRAME | MAS./ JOIST. | NON-COMB. | MASONRY NON-COMB. | FIRE RESISTIVE |
|--------------|---------------|-------|--------------|-----------|-------------------|----------------|
| | BUILDING | 8.09 | 7.11 | 6.40 | 2.33 | 1.39 |
| PROTECTED | CONTENTS | 8.68 | 7.57 | 6.76 | 3.12 | 2.19 |
| PARTIALLY | BUILDING | 10.51 | 8.97 | 7.85 | 3.16 | 1.86 |
| PROTECTED | CONTENTS | 10.46 | 8.94 | 7.83 | 3.95 | 2.79 |
| UN-PROTECTED | BUILDING | 12.63 | 10.60 | 9.12 | 3.90 | 2.27 |
| PROTECTED | CONTENTS | 12.19 | 10.27 | 8.86 | 4.75 | 3.37 |

BUSINESS PERSONAL PROPERTY CHARGES

| PERSONAL PROPERTY LIMITS | RATE GROUP | | | | | | |
|--------------------------|--|-----|-----|-----|-----|-----|-----|
| | 1 | 2 | 3 | 4 | 5 | 6 | 0 |
| | Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft | | | | | | |
| 1 - 10,000 | 109 | 122 | 142 | 204 | 283 | 337 | 3 |
| 10,001 - 20,000 | 115 | 127 | 148 | 210 | 288 | 343 | 9 |
| 20,001 - 30,000 | 120 | 133 | 154 | 215 | 294 | 348 | 14 |
| 30,001 - 40,000 | 126 | 139 | 159 | 221 | 300 | 354 | 20 |
| 40,001 - 50,000 | 132 | 144 | 165 | 227 | 305 | 360 | 26 |
| 50,001 - 60,000 | 137 | 150 | 171 | 232 | 311 | 366 | 31 |
| 60,001 - 70,000 | 143 | 156 | 176 | 238 | 317 | 371 | 37 |
| 70,001 - 80,000 | 149 | 162 | 182 | 244 | 323 | 377 | 43 |
| 80,001 - 90,000 | 155 | 167 | 188 | 250 | 328 | 383 | 49 |
| 90,001 - 100,000 | 160 | 173 | 194 | 255 | 334 | 388 | 54 |
| 100,001 - 110,000 | 166 | 179 | 199 | 261 | 340 | 394 | 60 |
| 110,001 - 120,000 | 172 | 184 | 205 | 267 | 345 | 400 | 66 |
| 120,001 - 130,000 | 177 | 190 | 211 | 272 | 351 | 406 | 71 |
| 130,001 - 140,000 | 183 | 196 | 216 | 278 | 357 | 411 | 77 |
| 140,001 - 150,000 | 189 | 202 | 222 | 284 | 363 | 417 | 83 |
| 150,001 - 175,000 | 203 | 216 | 236 | 298 | 377 | 431 | 97 |
| 175,001 - 200,000 | 217 | 230 | 251 | 312 | 391 | 445 | 111 |
| 200,001 - 225,000 | 232 | 244 | 265 | 327 | 405 | 460 | 126 |
| 225,001 - 250,000 | 246 | 259 | 279 | 341 | 420 | 474 | 140 |
| 250,001 - 275,000 | 260 | 273 | 293 | 355 | 434 | 488 | 154 |
| 275,001 - 300,000 | 274 | 287 | 308 | 369 | 448 | 503 | 168 |
| EACH ADDITIONAL 10,000 | 6 | 6 | 6 | 6 | 6 | 6 | 6 |

***BUSINESS PERSONAL PROPERTY, OFF - PREMISES CHARGES**

| LIMITS | RATE GROUPS | | | | | | |
|----------|--|-----|-----|-----|-----|-----|-----|
| | 1 | 2 | 3 | 4 | 5 | 6 | 0 |
| | INCLUDED (When \$2,500 Minimum On Premises Is Purchased) | | | | | | |
| \$2,500 | | | | | | | |
| \$5,000 | 160 | 173 | 194 | 255 | 334 | 388 | 54 |
| \$10,000 | 211 | 224 | 245 | 306 | 385 | 440 | 106 |
| \$15,000 | 269 | 281 | 302 | 364 | 442 | 497 | 163 |
| \$20,000 | 320 | 333 | 353 | 415 | 494 | 548 | 214 |
| \$25,000 | 377 | 390 | 410 | 472 | 551 | 605 | 271 |

*This section does not include contractors equipment, tools, and equipment of Installation Floater Coverage which is available under Inland Marine Forms.

MONEY AND SECURITIES

| | |
|----------------------|-------|
| BASE PREMIUM | |
| MONEY AND SECURITIES | \$109 |

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL**

CONNECTICUT

TERRITORY 02

\$250 DEDUCTIBLE

**BUILDINGS AND *BUSINESS PERSONAL PROPERTY RATES
(RATES PER \$1,000 INSURANCE)**

| PROTECTION | COVERAGE TYPE | FRAME | MAS./ JOIST. | NON-COMB. | MASONRY NON-COMB. | FIRE RESISTIVE |
|------------|---------------|-------|--------------|-----------|-------------------|----------------|
| | BUILDING | 7.74 | 6.84 | 6.19 | 2.21 | 1.32 |
| PROTECTED | CONTENTS | 8.28 | 7.26 | 6.51 | 2.93 | 2.06 |
| PARTIALLY | BUILDING | 9.95 | 8.55 | 7.52 | 2.97 | 1.75 |
| PROTECTED | CONTENTS | 9.91 | 8.51 | 7.49 | 3.69 | 2.60 |
| UN- | BUILDING | 11.89 | 10.04 | 8.68 | 3.65 | 2.13 |
| PROTECTED | CONTENTS | 11.49 | 9.73 | 8.44 | 4.43 | 3.13 |

BUSINESS PERSONAL PROPERTY CHARGES

| PERSONAL PROPERTY LIMITS | RATE GROUP | | | | | | |
|--------------------------|--|-----|-----|-----|-----|-----|-----|
| | 1 | 2 | 3 | 4 | 5 | 6 | 0 |
| | Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft | | | | | | |
| 1 - 10,000 | 143 | 160 | 187 | 268 | 373 | 444 | 3 |
| 10,001 - 20,000 | 149 | 166 | 193 | 274 | 378 | 450 | 9 |
| 20,001 - 30,000 | 154 | 171 | 198 | 280 | 384 | 456 | 14 |
| 30,001 - 40,000 | 160 | 177 | 204 | 286 | 390 | 462 | 20 |
| 40,001 - 50,000 | 166 | 183 | 210 | 291 | 395 | 467 | 26 |
| 50,001 - 60,000 | 171 | 188 | 216 | 297 | 401 | 473 | 31 |
| 60,001 - 70,000 | 177 | 194 | 221 | 303 | 407 | 479 | 37 |
| 70,001 - 80,000 | 183 | 200 | 227 | 308 | 413 | 484 | 43 |
| 80,001 - 90,000 | 189 | 205 | 233 | 314 | 418 | 490 | 49 |
| 90,001 - 100,000 | 194 | 211 | 238 | 320 | 424 | 496 | 54 |
| 100,001 - 110,000 | 200 | 217 | 244 | 326 | 430 | 501 | 60 |
| 110,001 - 120,000 | 206 | 223 | 250 | 331 | 435 | 507 | 66 |
| 120,001 - 130,000 | 211 | 228 | 255 | 337 | 441 | 513 | 71 |
| 130,001 - 140,000 | 217 | 234 | 261 | 343 | 447 | 519 | 77 |
| 140,001 - 150,000 | 223 | 240 | 267 | 348 | 453 | 524 | 83 |
| 150,001 - 175,000 | 237 | 254 | 281 | 363 | 467 | 539 | 97 |
| 175,001 - 200,000 | 251 | 268 | 295 | 377 | 481 | 553 | 111 |
| 200,001 - 225,000 | 266 | 283 | 310 | 391 | 495 | 567 | 126 |
| 225,001 - 250,000 | 280 | 297 | 324 | 405 | 510 | 581 | 140 |
| 250,001 - 275,000 | 294 | 311 | 338 | 420 | 524 | 596 | 154 |
| 275,001 - 300,000 | 308 | 325 | 353 | 434 | 538 | 610 | 168 |
| EACH ADDITIONAL 10,000 | 6 | 6 | 6 | 6 | 6 | 6 | 6 |

***BUSINESS PERSONAL PROPERTY, OFF - PREMISES CHARGES**

| LIMITS | RATE GROUPS | | | | | | |
|----------|--|-----|-----|-----|-----|-----|-----|
| | 1 | 2 | 3 | 4 | 5 | 6 | 0 |
| | INCLUDED (When \$2,500 Minimum On Premises Is Purchased) | | | | | | |
| \$2,500 | | | | | | | |
| \$5,000 | 192 | 208 | 236 | 317 | 421 | 493 | 52 |
| \$10,000 | 240 | 257 | 284 | 366 | 470 | 542 | 100 |
| \$15,000 | 295 | 311 | 339 | 420 | 524 | 596 | 155 |
| \$20,000 | 343 | 360 | 387 | 469 | 573 | 645 | 203 |
| \$25,000 | 398 | 414 | 442 | 523 | 627 | 699 | 258 |

*This section does not include contractors equipment, tools, and equipment of Installation Floater Coverage which is available under Inland Marine Forms.

MONEY AND SECURITIES

| | |
|----------------------|-------|
| BASE PREMIUM | |
| MONEY AND SECURITIES | \$143 |

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL**

CONNECTICUT

TERRITORY 03

\$250 DEDUCTIBLE

**BUILDINGS AND *BUSINESS PERSONAL PROPERTY RATES
(RATES PER \$1,000 INSURANCE)**

| PROTECTION | COVERAGE TYPE | FRAME | MAS./JOIST. | NON-COMB. | MASONRY NON-COMB. | FIRE RESISTIVE |
|--------------|---------------|-------|-------------|-----------|-------------------|----------------|
| | BUILDING | 7.49 | 6.65 | 6.04 | 2.12 | 1.28 |
| PROTECTED | CONTENTS | 8.00 | 7.04 | 6.34 | 2.80 | 1.96 |
| PARTIALLY | BUILDING | 9.56 | 8.25 | 7.28 | 2.84 | 1.68 |
| PROTECTED | CONTENTS | 9.53 | 8.22 | 7.26 | 3.51 | 2.47 |
| UN-PROTECTED | BUILDING | 11.38 | 9.64 | 8.38 | 3.47 | 2.03 |
| | CONTENTS | 11.01 | 9.36 | 8.15 | 4.20 | 2.97 |

BUSINESS PERSONAL PROPERTY CHARGES

| PERSONAL PROPERTY LIMITS | RATE GROUP | | | | | | |
|--------------------------|--|-----|-----|-----|-----|-----|-----|
| | 1 | 2 | 3 | 4 | 5 | 6 | 0 |
| | Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft | | | | | | |
| 1 - 10,000 | 143 | 160 | 187 | 268 | 373 | 444 | 3 |
| 10,001 - 20,000 | 149 | 166 | 193 | 274 | 378 | 450 | 9 |
| 20,001 - 30,000 | 154 | 171 | 198 | 280 | 384 | 456 | 14 |
| 30,001 - 40,000 | 160 | 177 | 204 | 286 | 390 | 462 | 20 |
| 40,001 - 50,000 | 166 | 183 | 210 | 291 | 395 | 467 | 26 |
| 50,001 - 60,000 | 171 | 188 | 216 | 297 | 401 | 473 | 31 |
| 60,001 - 70,000 | 177 | 194 | 221 | 303 | 407 | 479 | 37 |
| 70,001 - 80,000 | 183 | 200 | 227 | 308 | 413 | 484 | 43 |
| 80,001 - 90,000 | 189 | 205 | 233 | 314 | 418 | 490 | 49 |
| 90,001 - 100,000 | 194 | 211 | 238 | 320 | 424 | 496 | 54 |
| 100,001 - 110,000 | 200 | 217 | 244 | 326 | 430 | 501 | 60 |
| 110,001 - 120,000 | 206 | 223 | 250 | 331 | 435 | 507 | 66 |
| 120,001 - 130,000 | 211 | 228 | 255 | 337 | 441 | 513 | 71 |
| 130,001 - 140,000 | 217 | 234 | 261 | 343 | 447 | 519 | 77 |
| 140,001 - 150,000 | 223 | 240 | 267 | 348 | 453 | 524 | 83 |
| 150,001 - 175,000 | 237 | 254 | 281 | 363 | 467 | 539 | 97 |
| 175,001 - 200,000 | 251 | 268 | 295 | 377 | 481 | 553 | 111 |
| 200,001 - 225,000 | 266 | 283 | 310 | 391 | 495 | 567 | 126 |
| 225,001 - 250,000 | 280 | 297 | 324 | 405 | 510 | 581 | 140 |
| 250,001 - 275,000 | 294 | 311 | 338 | 420 | 524 | 596 | 154 |
| 275,001 - 300,000 | 308 | 325 | 353 | 434 | 538 | 610 | 168 |
| EACH ADDITIONAL 10,000 | 6 | 6 | 6 | 6 | 6 | 6 | 6 |

***BUSINESS PERSONAL PROPERTY, OFF - PREMISES CHARGES**

| LIMITS | RATE GROUPS | | | | | | |
|----------|--|-----|-----|-----|-----|-----|-----|
| | 1 | 2 | 3 | 4 | 5 | 6 | 0 |
| | INCLUDED (When \$2,500 Minimum On Premises Is Purchased) | | | | | | |
| \$2,500 | | | | | | | |
| \$5,000 | 190 | 207 | 234 | 315 | 419 | 491 | 50 |
| \$10,000 | 236 | 253 | 281 | 362 | 466 | 538 | 96 |
| \$15,000 | 289 | 306 | 333 | 414 | 519 | 590 | 149 |
| \$20,000 | 336 | 353 | 380 | 461 | 565 | 637 | 196 |
| \$25,000 | 388 | 405 | 432 | 514 | 618 | 690 | 248 |

*This section does not include contractors equipment, tools, and equipment of Installation Floater Coverage which is available under Inland Marine Forms.

MONEY AND SECURITIES

| | |
|----------------------|-------|
| BASE PREMIUM | |
| MONEY AND SECURITIES | \$143 |

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL**

CONNECTICUT

| ARTISANS | TOOL/EQUIPMENT COVERAGE PARTS |
|--|--|
| -Tools & Equipment * (Including Scheduled Property) (Subject to a \$500 Deductible) -Other Contractors Equipment – ** (Subject to a \$500 Deductible) - Contractor's Equipment – Blanket Basis ** (Subject to a \$500 Deductible) -Installation Floater (Subject to a \$500 Deductible) | -Charge \$150 minimum premium for first \$2,500 of Coverage. For amount over \$2,500, charge \$0.80 for each additional \$100 of coverage. -Charge \$1.00 per \$100 of coverage subject to a \$150 minimum premium. - Charge of \$200 for \$10,000 worth of coverage - Charge \$1.00 per \$100 of coverage subject to a \$150 Minimum premium. |

* Items having a value of \$700 or less.

**Items having a value greater than \$700.

RULE 5 - PREMIUM MODIFICATIONS

**UTICA FIRST INSURANCE COMPANY
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5.1 Protective Devices or Services

Burglary Protection

| | |
|---|-----------------------|
| Watchman-signals to central station or police station | Factor 0.75 |
| Watchman-other | 0.95 |
| Burglary Alarm System-signals to central station | 0.80 |
| Burglary Alarm System-other | 0.95 |

Sprinklered Properties

| | |
|-------------------------|-----------------------|
| Frame | Factor 0.40 |
| Joisted Masonry | 0.40 |
| Non-combustible | 0.55 |
| Masonry Non-combustible | 0.65 |
| Fire Resistive . | 0.65 |

RULE 6 - DEDUCTIBLES

TABLE 1 - Liability Deductibles

| DEDUCTIBLE | FACTOR |
|------------|--------|
| \$250 | 0.98 |
| 500 | 0.85 |
| 1,000 | 0.77 |

TABLE 2 - Property Deductibles

| DEDUCTIBLE | FACTOR |
|------------|--------|
| \$250 | 1.00 |
| 500 | 0.95 |
| 1,000 | 0.91 |
| 3,000 | 0.84 |
| 5,000 | 0.80 |
| 10,000 | 0.78 |

RULE 8 - PROPERTY COVERAGE OPTIONS

8.2 Automatic Increase - Coverages A and/or B

| % of Annual Increase | Factor |
|----------------------|--------|
| 2% | 1.01 |
| 4% | 1.02 |
| 6% | 1.03 |
| 8% | 1.04 |

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL**

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RULE 8 - PROPERTY COVERAGE GE OPTIONS (contd.)

8.3 Reserved For Future Use

8.4 Reserved For Future Use

8.5 Loss Of Income -

Factor 0.05 - Written without a limit

Factor 0.04 - Written subject to a 72 hour waiting period. See supplement 1 & 2.

8.6 Ordinance or Law Extension

Factor 1.10

8.7 Back up of Sewers and Drains

\$8.93 per \$1,000 of insurance. Maximum limit available - \$5,000.

8.8 Employee Dishonesty

| | LIMIT | | | |
|--------------------------|---------|----------|----------|----------|
| | \$5,000 | \$10,000 | \$25,000 | \$50,000 |
| Up to 5 Employees | 69.00 | 93.00 | 142.00 | 206.00 |
| Each Additional Employee | 7.00 | 10.00 | 16.00 | 21.00 |

8.9 Money and Securities

| LIMITS | FACTORS |
|--------------------------|---------|
| \$1,000 ON \$0 OFF | 0.97 |
| \$1,000 ON \$1,000 OFF | 1.10 |
| \$1,500 ON \$0 OFF | 1.11 |
| \$1,500 ON \$1,500 OFF | 1.25 |
| \$2,000 ON \$0 OFF | 1.25 |
| \$2,000 ON \$2,000 OFF | 1.41 |
| \$2,500 ON \$0 OFF | 1.38 |
| \$2,500 ON \$2,500 OFF | 1.57 |
| \$5,000 ON \$0 OFF | 1.73 |
| \$5,000 ON \$2,000 OFF | 1.84 |
| \$5,000 ON \$5,000 OFF | 1.96 |
| \$10,000 ON \$0 OFF | 3.46 |
| \$10,000 ON \$2,000 OFF | 3.57 |
| \$10,000 ON \$10,000 OFF | 3.69 |

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RULE 8 - PROPERTY COVERAGE OPTIONS (contd.)

- 8.11 **Accounts Receivable** Factor 0.30
- 8.12 **Valuable Papers and Records** Factor 0.70
- 8.13 **Computers - Hardware and Software** \$5.00 per \$1,000
- 8.14 **Outdoor Signs** \$16.00 per \$1,000 of insurance
- 8.15 **Glass**

Exterior building glass may be covered @ \$3.00 per linear Foot.

8.16 Earthquake

| EARTHQUAKE RAT PER \$1,000 | | | | |
|----------------------------|----------|-----|-----|------|
| Building | Contents | | | |
| | 1 | 2 | 3 | 4 |
| .10 | .32 | .20 | .10 | .038 |

* See definition of Contents Rate Groups

Attach Endorsement AP-332 - Earthquake Coverage.

Determine the Earthquake Perils-Contents Rate Group by the definitions shown below.

- Rate Group 1 is the most susceptible to earthquake damage and includes antiques, glass showcases, glassware (uncrated) and retail drugs.
- Rate Group 2 is less susceptible and includes computers, doctors' or dentists; offices, electronic equipment, glassware (in carton), radio or television and many retail stores.
- Rate Group 3 is less susceptible and. includes churches, garages, household contents, offices (except doctors and dentists) and schools.
- Rate Group 4 is the least susceptible and includes carpets or rugs, grain, heavy machinery, roofing, tires and wire.
- When more than one rate group is involved, rate according to the predominant rate group.

| | | <u>ADD FACTOR OF</u> |
|-----------------------|----------|-----------------------------|
| For Masonry Veneer of | 10-25% | 1.50 |
| | 25-50% | 1.75 |
| | Over 50% | 4.00 |

8.17 Toolbox Endorsement

The cost for this endorsement is \$200

**UTICA FIRST INSURANCE COMPANY
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CONNECTICUT

RULE 9-LIABILITY COVERAGE OPTIONS

9.1 Higher Limits

9.1.2 Higher Aggregate Limit

| General Aggregate Aggregate/Occurrence Multiple | Factor |
|--|--------|
| 3 | 1.010 |
| 4 | 1.020 |
| 5 | 1.030 |
| 6,7 | 1.035 |
| 8,9 | 1.040 |
| 10 | 1.050 |

| Products/Completed Work Hazard Aggregate – Aggregate/Occurrence Multiple | Factor |
|--|--------|
| 3 | 1.010 |
| 4 | 1.020 |
| 5 | 1.030 |
| 6,7 | 1.035 |
| 8,9 | 1.040 |
| 10 | 1.050 |

9.1.3 Higher Fire Legal Liability Limit

| Coverage O Limit | Charge |
|------------------|----------|
| \$100,000 | \$44.00 |
| \$250,000 | \$165.00 |
| \$500,000 | \$330.00 |

9.2 Additional Insureds- Blanket Additional Insureds.

Blanket Additional Insureds.

Artisans Liability Territories: 01 \$25.00 per policy
 02&03 \$50.00 per policy

9.2.1 Lessors

\$8.00 per additional insured, per location

9.2.8 Lessor of Leased Equipment

\$24.00 per additional Insured.

9.2.9 Grantor of Franchise

\$16.00 per additional insured.

**UTICA FIRST INSURANCE COMPANY
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RULE 9 - LIABILITY COVERAGE OPTIONS (contd.)

9.2.10 Owners, Lessees, or Contractors

Factor 0.05

9.3 Care, Custody, or Control

| Limits | Charge |
|----------|--------|
| \$1,000 | \$25 |
| \$2,000 | \$88 |
| \$3,000 | \$128 |
| \$4,000 | \$160 |
| \$5,000 | \$192 |
| \$10,000 | \$320 |

9.5 Non-owned/Hired Automobile Coverage

| | Limit (000's) | | |
|--------------------------|---------------|-------|---------|
| | \$300 | \$500 | \$1,000 |
| | 24 | 27 | 32 |
| Hired Auto Liability | 48 | 56 | 64 |
| Non-owned Auto Liability | 72 | 83 | 96 |

9.8 Personal and Advertising. Injury Exclusion

Factor 0.95

9.9 Contractual Liability Coverage Limitation

Factor 0.95

9.14 Aggregate Limits of Insurance-Per Project

Factor 0.10

**UTICA FIRST INSURANCE COMPANY
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LOSS OF INCOME - WITHOUT A LIMIT

This supplement replaces the Artisans Manual Rule 8.5, Loss of Income - Without a Limit and its rating information.

8.5 Loss of Income - Without a Limit

Losses under Coverage C - Loss of Income, can be paid for up to one year without showing a dollar limit on the declarations. When this option is selected, a 72-hour waiting period can be imposed on the loss of income coverage.

8.5.1 Coverage Without a Waiting Period

When Coverage C - Loss of Income is written without a limit, determine the additional premium by multiplying the building and business personal property premium by the corresponding factor shown in this supplement.

This coverage is not subject to the property loss deductible. Do not apply the property loss deductible factor.

8.5.2 Coverage Subject to a 72-Hour Waiting Period

When Coverage C - Loss of Income is written without a limit, a 72-hour waiting period can be imposed on the coverage provided for Earnings. The 72-hour waiting period will also apply to the Earnings coverage provided under the Supplemental Loss of Income Coverages for Interruption by Civil Authority.

Extra Expense provided under these coverages is not subject to the 72-hour waiting period.

Determine the additional premium by multiplying the building and business personal property premium by the corresponding factor shown in this supplement.

This coverage is not subject to the property loss deductible. Do not apply the property loss deductible factor.

Attach endorsement AP 0611.

RATING INFORMATION

The rating information shown in the Artisans Manual for Rule 8.5, Loss of Income - Without a Limit, is deleted and is replaced by the rating information provided below for rule 8.5.1 and for Rule 8.5.2.

8.5.1 Coverage Without a Waiting Period

Factor 0.05

8.5.2 Coverage Subject to a Waiting Period

Factor 0.04

**UTICA FIRST INSURANCE
COMPANY**

ARTISANS PROGRAM

CONNECTICUT

**FORMS &
ENDORSEMENTS**

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL**

CONNECTICUT

LISTING OF FORMS & ENDORSEMENTS

This forms and endorsements approved for use under this program may vary from state to state. This listing identifies the editions of forms and endorsements that apply in this state. An "x", if shown below, identifies an item that does not apply in most other states. Check the state-specific listing to determine the forms and endorsements approved for use in another state.

FORMS

AP-100 2.0 Contractors Special Policy

MANDATORY ENDORSEMENTS

| | | |
|---------|-------|--|
| AP-0230 | 10-05 | Silica Exclusion |
| AP-0231 | 10-08 | Exclusion – Water Damage |
| AP-0233 | 01-08 | Exclusion – War and Military Action |
| AP-0365 | 10-06 | Virus or Bacteria Exclusion |
| AP-0402 | 10-12 | x Amendatory Endorsement-Connecticut |
| AP-0611 | 01/99 | Loss of Income Coverage 72-hour Waiting Period |
| AP-0643 | 12-99 | Known Injury or Damage Amendments |
| AP-0689 | 06-02 | Exclusion – Wet Rot, Dry Rot, Bacteria, Fungi, or Protists Contracting Operations |
| AP-0690 | 06-02 | Exclusion – Exterior Insulation and Finish Systems |
| AP-0838 | 01-05 | Automobile and Mobile Equipment Amendments |
| AP-0851 | 09-09 | Other Insurance Amendment |
| AP-0852 | 09-09 | Information Distribution and Recording Violations Exclusion |
| AP-0853 | 09-09 | Exclusion – Communicable Disease |
| GL-212 | 2.0 | Exclusion - Explosion, Collapse, Underground Property Damage Hazard. |
| GL-890 | 2.0 | Lead Liability Exclusion |
| GL-894 | 2.0 | Punitive Damages Exclusion |
| GL-895 | 2.0 | Employee Redefined |
| UFR-1 | 7-11 | Roofing Exclusion |
| XCNTROS | 1.1 | Exclusion of Injury to Employees, Contractors, and Employees of Contractors |

OTHER ENDORSEMENTS

| | | |
|--------|-------|---|
| AP-222 | 2.0 | Property Damage Liability Deductible |
| AP-304 | 2.0 | Money and Securities Coverage |
| AP-305 | 1.0 | Glass Coverage |
| AP-307 | 1.0 | Outdoor Sign Coverage |
| AP-308 | 2.0 | Employee Dishonesty Coverage |
| AP-330 | 10/08 | Water Backup and Overflow Coverage |
| AP-496 | 1.0 | Calendar Date or Time Failure Exclusion |
| BAI-1 | 1.0 | Property Coverages – Blanket Additional Insured (Contractors) |
| BP-305 | 1.0 | Additional Insured - Lessor of Leased Equipment |
| BP-307 | 1.0 | Additional Insured - Owner or Lessor of Leased Land |
| BP-309 | 1.0 | Liability Coverage - Designated Premises or Project |
| BP-320 | 1.0 | Accounts Receivable Coverage |
| BP-321 | 2.0 | Ordinance or Law Extension |

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL**

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LISTING OF FORMS & ENDORSEMENTS

OTHER ENDORSEMENTS (contd.)

| | | |
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| BP-322 | 1.0 | Computer Coverage |
| BP-328 | 1.0 | Valuable Papers and Records Coverage |
| BP-331 | 1.0 | Protective Devices |
| BP-332 | 1.0 | Earthquake Coverage |
| BP-333 | 2.0 | Non-Owned Auto Liability Coverage/Hired Auto Liability Coverage |
| BP-336 | 1.0 | Premium Payments |
| BP-348 | 1.0 | Theft Exclusion |
| BP-350 | 1.0 | Condominium Unit-Owners Coverage |
| BP-499 | 1.0 | Additional Insured- Grantor of Franchise |
| BP-605 | 1.0 | Expanded Non-Owned Auto Liability Coverage/Hired Auto |
| CP-132 | 2.0 | Loss Payable Options |
| CP-162 | 2.0 | Resident Agent Countersignature |
| GL-108 | 1.0 | Additional Insureds |
| GL-111 | 1.0 | Additional Insured (State or Political Subdivisions -Premises Permits) |
| GL-113 | 2.0 | Additional Insured-Owners, Lessees, or Contractors |
| GL-117 | 2.0 | Additional Insured-Engineers, Architects, or Surveyors |
| GL-142 | 1.0 | Amendment -Aggregate Limits on Insurance (Per Project) |
| GL-210 | 2.0 | Liability Exclusion |
| GL-242 | 2.0 | Supplemental Liability Coverage-Care, Custody, or Control Exception |
| GL-841 | 2.0 | Additional Insured - Designated Party |
| GL-842 | 2.0 | Additional Insured - Lessors |
| GL-891 | 2.0 | Pesticide or Herbicide Applicator Coverage |
| GL-899 | 2.0 | Cross Liability Exclusion |
| GL-903 | 2.0 | Contractual Liability Coverage Limitation (Incidental Contractual Liability) |
| GL-905 | 2.0 | Exclusion - Coverage P - Personal and Advertising Injury Liability |
| DN-500 | 3/00 | Disclosure Notice Deductible |
| IM-7001. | 08/99 | Contractors' Equipment Coverage |
| IM-7002 | 06/04 | Contractors' Equipment Coverage – Blanket Equipment Form |
| IM-7007 | 08/04 | Schedule of Coverages – Blanket Equipment Form |
| IM-7014 | 07/99 | Rental Reimbursement Endorsement |
| IM-7015 | 07/99 | Small Tools Endorsement |
| IM-7031 | 07/99 | Equipment Schedule |
| IM-7032 | 07/99 | Equipment Schedule - Income Coverage |
| IM-CEFTE | 03/00 | Contractors Equipment Floater Theft Exclusion |
| IM-7100 | 12/99 | Installation Floater Coverage |
| IM-7105 | 12/99 | Installation Floater Declarations |
| IM-7111 | 12/99 | Business Personal Property Endorsement |
| TLBX | 1.0 | Toolbox Endorsement |