

**ARTISANS
PROGRAM
NEW YORK**

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL
NEW YORK**

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TERRITORIAL DEFINITIONS

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INTRODUCTION

This Manual contains the Rules and Rates that apply to the Artisans Program.

The rules, rates, forms and endorsements in effect for the Company apply in cases not provided for by this Manual.

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RULE 1 ELIGIBILITY

The Artisans Program Manual contains the rules, classifications, rates and premiums for writing liability, property and other coverages for small to medium sized trade contractors. (*Refer to Company for eligibility of Joint Ventures.*) The following criteria applies in order to obtain coverage under this program:

- only firms with five 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 or firms involved in exterior work over three stories 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 and/or business personal property occupying buildings that exceed an area of 10,000 square feet are not eligible
- firms involved in demolition and/or building moving activities are not eligible
- Hired and/or Non-owned auto coverage is not available.
- Operations must be primarily residential Work with the maximum for commercial operations being 25% of the total operational revenue/sales

Definition of Payroll

Payroll means the total remuneration for services rendered by employees, whether paid in money or substitutes for money. The payroll of individual insureds or copartners engaged in clerical operations, or a salesperson, shall not be included.

Definition of Employee

- Full Time: Each owner, partner or active corporate officer and any person working more than 120 days in any 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 affect rating procedures.

Inactive corporate officers and office clerical people are not to be included 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 amount of money charged by the insured 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 who contracts to perform work or provide supplies on a large scale and is not limited to a single class of business.

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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 can provide "all risk" coverage for buildings and business personal property on premises and \$2,500 of business personal property at the job site (with an option to purchase higher limits), when selected.

2.2 Coverage Descriptions - Principal Coverages

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.

Coverage M - Medical Payments: Covers medical expenses caused by an accident on premises owned or rented by an insured or resulting from the insured's operations.

Coverage N - Products/Completed Work: Covers bodily injury or property damage liability arising out of the Products or Completed Work Hazard.

Coverage O - Fire Legal Liability: Covers property damage liability of an insured because of a fire loss to the building rented to the insured.

Coverage P - Personal and Advertising Injury Liability: Pays on behalf of the insured for damages due to personal or advertising injury liability.

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

Coverage B - Business Personal Property: Covers business personal property while at the described premises, with an extension of coverage for \$2,500 of business personal property off premises.

Coverage C - Loss of Income: Provides Earnings and Extra Expense Coverage when the business is interrupted by a loss caused by a peril insured against.

2.3 Mandatory Coverage

The Artisans policy must be written to provide coverage on all eligible business buildings and/or business personal property and business liability exposures.

2.4 Minimum Limits - Liability Coverage Section

Coverage L	\$	300,000/occurrence
Coverage M.....	\$	1,000/person
Coverage N.....	\$	300,000/occurrence
Coverage O.....	\$	50,000/occurrence
Coverage P.....	\$	300,000/occurrence

The liability rates shown in the rate pages contemplate a general aggregate limit equal to twice the Coverage L occurrence limit and an aggregate limit for Products/Completed Work Hazard equal to twice the Coverage N occurrence limit.

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RULE 2 PROGRAM DESCRIPTION (CONT'D.)

2.4 Minimum Limits- Liability Section (Cont'd)

The policy may be written subject to different general aggregate limits at the premium surcharge shown in Rule 12.

RULE 3 POLICYWRITING INSTRUCTIONS

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.

Coverage A and B must be written at full Replacement Value or at full Actual Cash Value. Show the selected valuation basis on the Declarations Page.

The policy rates contemplate a \$250 deductible for Coverages A and B and no deductible for Coverage C. A deductible for Coverage C may be selected as an option. The deductible selected for Coverage C must be the same as the deductible for Coverages A and B. Apply the premium credit in Rule 10 to Coverages A and B. Use Deductible Table II.

The property rates shown in the rate pages contemplate Coverage C written subject to a limit. The limit is the sum of:

- (1) 20% of the Coverage A limit
- (2) 100% of the Coverage B limit

Show the Coverage C limit on the Declarations Page.

Business Personal Property- Off Premises Coverage is included at a limit of \$2,500, but only when Business Personal Property-On Premises is purchased. An option to purchase higher limits up to \$25,000 is explained in Rule 13.1. Show the limit on the Declarations Page.

3.1 Additional Interests- Property Coverage Section

The policy may cover the interests of additional owners at no additional premium.

Attach Endorsement CP-131- Lender's Loss Payable or CP-132 - Loss Payable Form.

3.2 Additional Insureds - Liability Coverage Section

The policy may be amended to include additional insureds at \$10 additional premium per additional insured, or via a Blanket Additional Insured endorsement (see below Rule 3.3).

Additional Insured or Endorsement GL-110 or GL110a (N.Y.C.) - Additional Insured (State or Political Subdivisions Permits) or Endorsement GL-841 - Additional Insured (Designated Party) apply.

3.3 Blanket Additional Insureds

This endorsement may be used to provide coverage for all other Additional Insureds not covered by the use of the GL-110 or GL110a (NYC), or GL-841. The premium applies as follows:

Territories:01, 04,06	\$25 per policy
All Other Territories	\$50 per policy

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RULE 4 POLICY TERM

Policies may be written for a term of one year and renewed annually or written on a continuous basis, except where limited by the company rules.

4.1 Renewal Policies

The premium is determined using the rates in effect at the time of renewal.

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

4.2 Continuous Policies

The annual premium for policies written on a continuous basis is determined using the rates in effect at the anniversary date.

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

Attach Endorsement AP-336 - Premium Payments.

RULE 5 POLICY MINIMUM PREMIUM

The annual policy minimum premium will be \$500.

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

RULE 6 CANCELLATION

Mandatory coverage may not be cancelled unless the entire policy is cancelled.

The policy must be cancelled in accordance with the terms of the cancellation provision that apply.

The return premium, if any, is computed on a pro rata basis.

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RULE 7 PROTECTION DEFINITIONS

Protected - Building is located within 1,000 feet of a fire hydrant and is within 5 road miles of a responding fire department.

Partially protected - Building is located more than 1,000 feet from a fire hydrant but is within 5 road miles of a responding fire department.

Unprotected - All other.

RULE 8 CONSTRUCTION CLASSIFICATIONS

Frame - Buildings 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, 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 resting directly on the ground).

Non-combustible - Buildings where the exterior walls and the 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 and the 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.

Fire Resistive - Buildings where the exterior walls and the 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, average the rates of the two construction types with 1/3 or more of the total floor area

Sprinklered - A building is classed as sprinklered if the entire building contains an automatic sprinkler system.

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RULE 9 PREMIUM DETERMINATION

Annual premiums and rates are shown in the rate pages.

Liability Rates -per employee

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

RATING PROCEDURES

(a.) Determine the appropriate liability and property rate groups from the classification table.

(b.) **Liability**

Determine the number of Full and Part Time employees using the guidelines in Rule. 1 - Eligibility. Using the liability rate group, determine the applicable per employee charge from the liability rate pages. Add the appropriate Med Pay per employee charge when Med Pay increased limits are selected. This is the Liability Premium.

(c.) **Building**

Determine the construction and protection of the building using the guidelines in Rules 7 - Protection Definitions and Rule 8 - Construction Classifications. Determine the applicable rate from the Building and Business Personal Property rate pages. Multiply the rate by the amount of insurance (in thousands). This is the Building Premium.

(d.) **Business Personal Property**

Determine the construction and protection of the building which the Business Personal Property is located. Determine the applicable rate from the Building and Business Personal Property rate pages. Multiply the rate by the amount of insurance (in thousands). Using the property rate group, determine the Business Personal Property Charge for the appropriate amount of insurance from the Business Personal Property Charge rate page. Add these together to get the Business Personal Property Premium.

****Please Note:** Any property coverage requested on the insurance application that does not specifically cite "Building" and/or "Business Personal Property on or off Premises" will be covered via the Tools & Equipment Coverage Form. (See Rates 3A).

(e.) **Business Personal Property - Off Premises (Higher Limits)**

Using the property rate group, determine the Business Personal Property - Off Premises charge for the appropriate amount of additional insurance from the Business Personal Property - Off Premises rate page. This is the Business Personal Property - Off Premises Premium.

(f.) Add steps b, c, d and e to get the Total Basic Premium.

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RULE 10 DEDUCTIBLES

The premiums and rates reflect a \$250 all perils deductible that applies to Coverages A, B and those Optional Property Coverages where indicated in the rules. The policy may be issued with higher deductibles at the premium credits shown in the rate pages.

Deductible options are also available for property damage under Coverages L and N (see Rule 12.6).

Show deductibles for all coverages on the Declarations Page.

RULE 11 PREMIUM MODIFICATIONS

11.1 Protective Devices

The premium credits shown in the rate pages will be allowed for the installation of the following approved and properly maintained alarm systems and are applied only to Coverage B:

- Central Station Burglary Alarm
- Other Burglary Alarm
- Watchmen

Discount credits are applied consecutively.

Indicate protective devices on Declarations Page.

11.2 Sprinkler Systems

11.3 Lead/Asbestos Exclusion Credit

Form GL-890-LA, Lead/Asbestos Liability Exclusion, will be attached to only those policies which contain the classifications shown below in this Rule. A 5% reduction in the liability rates has already been included in the rates shown on the rate pages for these classifications:

<u>Class</u>	<u>Code</u>
Air Conditioning and Heating-Systems and Equipment-No LPG Work	10010
Heating and Air Conditioning-Systems and Equipment-No LPG Work	10010
Carpentry	10030
Drywall or Wallboard Hanging and Taping-No Asbestos Removal or Insulation Work	10110
Wallboard or Drywall Hanging and Taping-No Asbestos Removal or Insulation Work	10110
Painting-Interior	10215
Plaster or Stucco Work-Interior	10230
Stucco or Plaster Work-Interior	10230
Plumbing-Residential or Office-No Sprinkler System Work	10235
Woodworking-Furniture and Fixtures	10140

11.4 Other Premium Modifications

Other premium credits may be allowed, refer to Company.

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RULE 12 COVERAGE OPTIONS - LIABILITY SECTION

12.1 Coverages L, M and P - Increased Limits

Increased limits of Coverages L, M and P may be written using the rates shown in the rate pages.

Show limits on Declarations Page.

12.2 Aggregate Limits

The liability rates shown in the rate pages contemplate a general aggregate limit equal to twice the Coverage L occurrence limit and an aggregate limit for Products/Completed Work Hazard equal to twice the Coverage N occurrence limit.

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

Divide the selected 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 3 or more than 10.

Apply the surcharge shown below to the liability premium.

AGGREGATE /OCCURENCE	SURCHARGE
3	1.0%
4	2.0%
5	3.0%
6,7	3.5%
8,9	4.0%
10	5.0%

Show limits with aggregates on the Declarations Page.

12.3 Fire Legal Liability - Increased Limit of Liability

The Coverage O limit of liability may be increased to \$100,000, \$250,000 or \$500,000 at the additional premium charge shown in the rate pages.

Show limit on the Declarations Page.

12.4 Non-Owned/Hired Automobiles (NOT AVAILABLE AT THIS TIME)

Coverage for non-owned and/or hired automobiles may be provided by endorsement at the additional premium charge shown in the rate pages.

Attach Endorsement GL-122A - Non-Owned Auto and Hired Auto Liability Coverage.

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RULE 12 COVERAGE OPTIONS - LIABILITY SECTION (CONT'D.)

12.5 Contractual Liability

Company will not provide this coverage.

12.6 Property Damage Deductibles

Deductible options are available for property damage as it applies to Coverages L and N on a per occurrence basis. Deductible options and their respective credits can be found in Rule 10 of the Artisans Program State Rate Pages. Use Deductible Table III.

Attach Endorsement AP-222 - Property Damage Liability Deductible

12.7 Care, Custody or Control

This coverage pays up to \$1,000 for each occurrence for property damage to property of others that is in the care, custody or control of an insured. Refer to the rate pages.

Attach Endorsement GL-242 - Care, Custody or Control Exception

12.8 XCU - Explosion, Collapse and Underground Property Damage Hazards

Company will not provide this coverage.

Attach Endorsement GL-212 to all policies

RULE 13 OPTIONAL COVERAGES - PROPERTY SECTION

13.1 Business Personal Property - Off Premises

Business Personal Property - Off Premises coverage is included at a limit of \$2,500 when Business Personal Property – On Premises coverage is requested and purchased at a limit of \$2,500. Higher limits are available up to \$25,000. Premiums can be found in the rate pages. Show the limit on the Declarations Page.

For limits higher than \$25,000 and for other types of coverage for off premises exposures, refer to the Company. Indicate the coverage and limits on the Declarations Page and attach the appropriate endorsement.

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RULE 13 OPTIONAL COVERAGES - PROPERTY SECTION (CONT'D.)

13.2 Actual Cash Value/Replacement Value

Coverage A and/or Coverage B may be written on an Actual Cash Value basis or on a Replacement Cost basis.

Indicate option on the Declarations Page.

13.3 Automatic Increase - Coverages A and B

Coverages A and B may be written with a provision for an automatic increase in the coverage limits. See the rate pages for the additional charge for this optional coverage.

13.4 Theft Exclusion

Coverage for loss by theft may be excluded. Use Rate Group 0 under Business Personal Property and Business Personal Property - Off Premises Charges.

Attach Endorsement AP-348 - Theft Exclusion.

13.5 Money and Securities

Money and Securities may be covered for loss caused by theft, disappearance or destruction. The additional premium charges and the options for deductibles other than \$250 are shown in the rate pages. Use Deductible Table I.

Attach Endorsement AP-304 - Money and Securities Coverage.

13.6 Valuable Papers and Records

Coverage for Valuable Papers and Records may be provided on an "all-risk" basis. The additional premium charges and the options for deductibles other than \$250 are shown in the rate pages. Use Deductible Table I.

Attach Endorsement AP-328 - Valuable Papers and Records Coverage.

13.7 Accounts Receivable

Coverage for Accounts Receivable may be provided on an "all-risk" basis. See the rate pages for the additional premium charges. This coverage contemplates no deductible. Options for deductibles are shown in the Artisans Program Manual State Rate Pages. Use Deductible Table II.

Attach Endorsement AP-320 - Accounts Receivable Coverage.

13.8 Mini/Micro Computers

Coverage for Mini/Micro Computers may be provided on an "all-risk" basis. See rate pages.

See the rate pages for deductible options other than \$250. Use Deductible Table I.

Attach Endorsement AP-322 - Mini/Micro Computer Coverage.

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RULE 13 OPTIONAL COVERAGES - PROPERTY SECTION (CONT'D.)

13.9 Earthquake

Earthquake and Volcanic Eruption coverage may be provided for Coverages A, B and C. See rate pages.

Attach Endorsement AP-332 - Earthquake Coverage.

13.10 Employee Dishonesty

Coverage for loss or damage to business personal property, including money and securities, resulting from dishonest acts committed by the insured's employees may be provided for the additional premium charge shown in the rate pages. See the Artisans Program Manual State Rate Pages for deductible options other than \$250. Use Deductible Table I.

Attach Endorsement AP-308 - Employee Dishonesty Coverage.

13.11 Toolbox Endorsement

Coverage is available for the following by 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.

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CLASSIFICATION		RATE GROUPS		
		RATE		STAT
		GROUP	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 – 1 st 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	01	10060
	Concrete Construction - No Backhoe Work	12	01	10065
	Doors, Window and Partition Installers	13	01	10090
	Driveway, Parking Area, Yard or Sidewalk – Repairing (concrete or asphalt)- Residential Paving 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
	Garage or Overhead Door Installers – Metal *100% Residential Work Only	21	01	10150
	Garage or Overhead Door Installers – Wood *100% Residential Work Only	22	01	10155
	Gardening Landscapers – No Tree Trimming, Spraying Or Backhoe Work	23	04	10160
	Glaziers	24	03	10165

* GL-890-LA, Lead/Asbestos Liability Exclusion, applies.

*** In 5 Boroughs, Nassau & Suffolk Counties minimum rating is 2 full time.

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CLASSIFICATION		RATE GROUPS		
		RATE GROUP	PROPERTY	STAT CODE
	Heating and Air Conditioning – Systems Equipment No LPG Work (No New Business)	25	02	10010
	House Furnishings Installation – N.O.C.	26	05	10170
	Interior Decorators	27	05	10175
	Landscape Gardening - No Tree Trimming, Spraying, Backhoe Work or Snow Removal Services	28	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 - Repair or Service	33	05	10060
	Office Machines, Office Appliances - Repair or Service	34	05	10060
	Overhead or Garage Door Installers – Metal *100% Residential Work Only	35	01	10150
	Overhead or Garage Door Installers – Wood *100% Residential Work Only	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) – Residential Parking Area (No Street or Road Work)	40	01	10105
	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	04	10235
	Rug or Carpet Cleaners	45	05	10035
	Sidewalk, Driveway, Yard or Parking Area – Paving or Repairing (concrete or asphalt) – Residential Parking Area (No Street or Road Work)	46	01	10105
	Siding Installers – Aluminum and Vinyl	47	01	10250
	Siding Installers – Masonry and Stone – 3 Stories or Less	48	01	10245
	Stone, Marble, Terrazzo, or Tile Work – Interior	49	01	10190

* GL-890-LA, Lead/Asbestos Liability Exclusion, applies.

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CLASSIFICATION		RATE GROUPS		
		RATE GROUP	PROPERTY	STAT CODE
	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 Installers	58	01	10090
*	Woodworking – Furniture and Fixtures	59	05	10140
	Yard, Driveway, Parking Area or Sidewalk – Paving or Repairing (concrete or asphalt) – Residential Parking Area (No Street or Road Work)	60	01	10105

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RULE 15 INDIVIDUAL RISK PREMIUM MODIFICATION

The Individual Risk Premium Modification Plan applies separately to the property and liability coverage parts which generate at least \$2,500 in premiums at basic limits before the application of modifications.

The modifications must be applied uniformly in a non-discriminatory manner for all eligible classes of risk.

Rating Procedures

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

The total amount of credit or debit developed using the following table may not exceed 15 percent.

Expense reductions (that have been filed by companies as part of an Expense Reduction Plan and approved for use in New York) include only expenses that can be demonstrated.

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

The overall effect of this plan when used in conjunction with any other plan shall not, in the aggregate, provide for modification of rates in excess of 25%.

Individual underwriting files shall contain the specific criteria, relative to the risk being rated, and document the particular circumstances that support each debit or credit.

<u>Risk Variations</u>	Range of Modifications		
	<u>Credit</u>		<u>Debit</u>
(1) Building design, suitability for present use - Superior - Adequate - Inadequate. Building structural features and protection features, suitability for present use - Superior - Adequate - Inadequate.	6%	to	6%
(2) Building condition and maintenance including wiring, heating, plumbing, air conditioning, fire protection - Superior - Adequate - Inadequate. Response to recommendations regarding building condition and maintenance - Superior - Adequate - Inadequate.	8%	to	8%
(3) Surrounding premises, outside storage, exposure to insured property - High - Average - Low.	4%	to	4%
(4) Access to premises, absence of traffic congestion, access roads, parking, terrain - Superior - Adequate - Inadequate.	4%	to	4%
(5) Operations, machinery, equipment, design, arrangement, suitability for present uses - Superior - Adequate - Inadequate. Protective safeguards for operations and hazards - Superior - Adequate - Inadequate.	6%	to	6%

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RULE 15 INDIVIDUAL RISK PREMIUM MODIFICATION (CONT'D.)

<u>Risk Variations</u>	<u>Range of Modifications</u>		
	<u>Credit</u>		<u>Debit</u>
(6) Condition of premises, machinery, equipment and protective equipment - Superior - Adequate - Inadequate. Response to recommendations regarding operations and equipment - Superior - Adequate - Inadequate.	8%	to	8%
(7) Storage practices, susceptibility to damage - Superior - Adequate - Inadequate.	5%	to	5%
(8) Employee selection, training and supervision - Superior - Adequate - Inadequate.	5%	to	5%
(9) Loss consciousness and cooperation of management, supervisory personnel and other employees - Superior - Adequate - Inadequate. Emergency plans, procedures, training - Superior - Adequate - Inadequate.	5%	to	5%

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<u>County/City</u>	<u>Territorial No.</u>	<u>County/City</u>	<u>Territorial No.</u>
Bronx	02	Onondaga County	07
Brooklyn	03	Queens	08
Erie County	04	Richmond	09
Manhattan	05	Suffolk County	12
Monroe County	06	Westchester County	10
Nassau County	11	Balance of State	01

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TERRITORIES: 02,03,05,08 – NEW YORK CITY

CLASS CODE	OCCURRENCE/ AGGREGATE	LIABILITY (Charge Per Employee)		
		LIMITS		
		300,000/ 600,000	500,000/ 1,000,000	1,000,000/ 2,000,000
Limits Include \$1,000 Med Pay				
11,32, 33, 34	FULL	193	207	247
	PART	62	69	85
23, 28	FULL	404	459	541
	PART	135	154	180
05,19,20,29,31,42	FULL	1082	1221	1443
43,50,51,54,59	PART	360	407	481
01,03,13,16,18,21,22,24	FULL	1338	1513	1779
26,27,30,35,36,38,39,41	PART	448	505	594
47,48,49,52,53,58,57				
06	FULL	1405	1588	1868
	PART	470	530	624
37	FULL	1472	1664	1957
	PART	492	555	653
14,40,46,60	FULL	1538	1740	2046
	PART	515	580	683
07,08,09,10,12,15,17	FULL	1596	1803	2121
45,55,56	PART	531	603	707
02,25	FULL	1830	2076	2428
	PART	608	693	811
04	FULL	2104	2388	2793
	PART	700	796	932
44	FULL	2209	2500	2930
	PART	734	833	977

**MED PAY INCREASED LIMITS
(Charge per Employee)**

LIMIT	\$1,000.00	\$2,000.00	\$3,000.00	\$4,000.00	\$5,000.00
FULL	Incl.	2.00	3.00	4.00	5.00
PART	Incl.	1.00	1.50	2.00	2.50

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL
NEW YORK**

TERRITORIES: 01,04,06,07 - UPSTATE

LIABILITY
(Charge Per Employee)

LIMITS

CLASS CODE	OCCURRENCE/ AGGREGATE	LIMITS		
		300,000/ 600,000	500,000/ 1,000,000	1,000,000/ 2,000,000
Limits Include \$1,000 Med Pay				
11,32,33,34	FULL	133	149	177
	PART	46	50	59
23,28	FULL	277	313	370
	PART	91	106	124
05,06,19,20,29,31,37,42 43,47,48,50,51,54,59	FULL	504	569	667
	PART	166	190	221
01,03,14,16,18,24 26,27,30,38,39,40 46,49,52,53,57,60	FULL	671	762	886
	PART	223	254	295
13,21,22,35,36,41,58	FULL	737	838	975
	PART	245	280	325
07,08,09,10,12,15 17,45,55,56	FULL	769	873	1011
	PART	257	291	335
02,04,25	FULL	1006	1148	1330
	PART	334	383	442
44	FULL	1156	1317	1522
	PART	387	438	509

MED PAY INCREASED LIMITS
(Charge per Employee)

LIMIT	\$1,000.00	\$2,000.00	\$3,000.00	\$4,000.00	\$5,000.00
FULL	Incl.	2.00	3.00	4.00	5.00

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL
NEW YORK**

TERRITORIES: 09,10,11,12 - Long Island & Westchester

LIABILITY
(Charge Per Employee)

LIMITS

CLASS CODE	OCCURRENCE/ AGGREGATE	300,000/ 600,000	500,000/ 1,000,000	1,000,000/ 2,000,000
		Limits Include \$1,000 Med Pay		
11,32,33,34	FULL	157	176	208
	PART	52	60	69
23,28	FULL	330	372	439
	PART	110	124	145
05,19,20,54,59	FULL	597	678	789
	PART	197	227	262
31	FULL	657	746	868
	PART	217	250	289
42,43,50,51	FULL	686	780	907
	PART	227	262	301
01,03,06,14,16,18,24,26 27,29,30,37,38,39,40,46 47,48,49,52,53,57,60	FULL	795	905	1053
	PART	264	301	351
13,41,58	FULL	835	950	1105
	PART	277	316	369
07,09,10,15,21,22,35 36,45,56	FULL	915	1038	1201
	PART	305	346	400
08,12,55	FULL	960	1091	1261
	PART	321	364	420
17	FULL	1052	1194	1381
	PART	351	399	460
02,04,25	FULL	1197	1365	1582
	PART	399	453	527
44	FULL	1375	1564	1809
	PART	458	521	605

MED PAY INCREASED LIMITS
(Charge per Employee)

LIMIT	\$1,000.00	\$2,000.00	\$3,000.00	\$4,000.00	\$5,000.00
FULL	Incl.	2.00	3.00	4.00	5.00
PART	Incl.	1.00	1.50	2.00	2.50

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL
NEW YORK**

Property Coverages:

Contractors Equipment (Including Tools & Equipment) and Installation Floater coverage

ARTISANS	PROPERTY COVERAGE PARTS
-Tools & Equipment* (including scheduled property) (Subject to a \$500 Deductible)	- Charge \$150 minimum for first \$2500 of coverage. For amount over \$2500, charge \$0.80 for each additional \$100 of coverage.
- Other Contractors Equipment** (Subject to a \$500 Deductible)	- Charge \$1.00 per \$100 of coverage subject to a \$150 minimum premium.
- Blanket Contractor's Equipment (Subject to a \$500 Deductible)	- Charge of \$200 for \$10,000 of coverage
- Installation Floater (Subject to a \$500 Deductible)	- 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 then \$700.

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL
NEW YORK**

TERRITORY: 01

\$250 DEDUCTIBLE

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

PROTECTION	COVERAGE TYPE	RATE GROUPS				
		FRAME	MAS./ JOIST	NON-COMB.	MASONRY NON-COMB.	FIRE RESISTIVE
PROTECTED	BUILDING	14.71	12.86	11.92	5.38	2.88
	CONTENTS	15.93	13.79	12.73	6.91	4.44
PARTIALLY PROTECTED	BUILDING	19.59	16.62	15.11	7.06	3.83
	CONTENTS	19.51	16.56	15.07	8.57	5.63
UN-PROTECTED	BUILDING	23.71	19.77	17.81	8.48	4.62
	CONTENTS	22.86	19.12	17.26	10.14	6.75

BUSINESS PERSONAL PROPERTY CHARGES

PERSONAL PROPERTY LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
	Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft						
1 - 10,000	218	243	285	408	568	677	4
10,001 - 20,000	226	251	293	416	575	684	12
20,001 - 30,000	233	260	300	425	583	692	20
30,001 - 40,000	241	267	309	432	592	700	29
40,001 - 50,000	249	275	317	440	600	708	36
50,001 - 60,000	257	283	325	448	607	716	44
60,001 - 70,000	265	290	332	455	615	724	52
70,001 - 80,000	273	298	340	463	623	732	59
80,001 - 90,000	281	306	348	471	630	739	67
90,001 - 100,000	288	315	355	480	638	747	75
100,001 - 110,000	296	322	363	487	647	755	83
110,001 - 120,000	304	330	372	495	655	763	91
120,001 - 130,000	312	338	380	503	662	771	99
130,001 - 140,000	320	345	387	510	670	779	107
140,001 - 150,000	328	353	395	518	678	787	114
150,001 - 175,000	347	373	414	539	696	806	133
175,001 - 200,000	367	393	435	558	717	826	154
200,001 - 225,000	386	411	453	578	736	835	173
225,001 - 250,000	406	431	473	597	756	865	193
250,001 - 275,000	426	451	493	617	776	886	212
275,001 - 300,000	446	471	513	636	795	904	232
EACH ADDITIONAL 10,000	9	9	9	9	9	9	9

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	314	339	381	505	663	773	100
\$10,000	408	435	475	601	759	868	195
\$15,000	512	538	579	704	861	971	298
\$20,000	608	634	674	799	958	1067	394
\$25,000	712	737	779	902	1062	1170	498

MONEY AND SECURITIES – AP-304

BASE PREMIUM:

Money and Securities	\$198
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**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL
NEW YORK**

TERRITORY: 02 & 03

\$250 DEDUCTIBLE

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

PROTECTION	COVERAGE TYPE	FRAME	MAS./ JOIST	NON-COMB.	MASONRY NON-COMB.	FIRE RESISTIVE
PROTECTED	BUILDING	15.49	11.40	10.99	4.66	2.49
	CONTENTS	18.19	12.89	12.33	6.23	3.89
PARTIALLY PROTECTED	BUILDING	16.43	14.34	13.28	5.98	3.22
	CONTENTS	16.37	14.29	13.24	7.06	4.50
UN-PROTECTED	BUILDING	19.34	16.57	15.18	7.00	3.78
	CONTENTS	18.74	16.10	14.80	8.17	5.30

BUSINESS PERSONAL PROPERTY CHARGES

PERSONAL PROPERTY LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
	Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft						
1 - 10,000	739	828	969	1397	1944	2320	4
10,001 - 20,000	748	836	978	1406	1953	2329	13
20,001 - 30,000	757	845	987	1415	1961	2338	22
30,001 - 40,000	766	854	996	1423	1970	2346	31
40,001 - 50,000	773	862	1004	1431	1979	2355	40
50,001 - 60,000	782	871	1013	1440	1988	2364	52
60,001 - 70,000	791	880	1021	1449	1995	2373	58
70,001 - 80,000	800	889	1030	1458	2004	2382	67
80,001 - 90,000	809	897	1038	1466	2013	2390	76
90,001 - 100,000	817	905	1047	1475	2022	2399	85
100,001 - 110,000	825	914	1056	1483	2031	2408	94
110,001 - 120,000	834	923	1065	1492	2039	2417	102
120,001 - 130,000	843	932	1074	1500	2048	2426	111
130,001 - 140,000	851	941	1081	1509	2057	2434	120
140,001 - 150,000	860	948	1090	1518	2066	2443	129
150,001 - 175,000	881	969	1112	1561	2086	2463	146
175,001 - 200,000	903	992	1133	1583	2108	2484	168
200,001 - 225,000	924	1013	1156	1604	2129	2506	189
225,001 - 250,000	946	1035	1177	1626	2152	2527	212
250,001 - 275,000	967	1056	1199	1647	2173	2549	233
275,001 - 300,000	989	1078	1220	1668	2195	2570	255
EACH ADDITIONAL 10,000	9	9	9	9	9	9	9

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	820	908	1051	1478	2024	2401	85
\$10,000	900	988	1131	1559	2104	2482	165
\$15,000	989	1078	1220	1647	2195	2571	255
\$20,000	1069	1158	1301	1728	2275	2651	336
\$25,000	1159	1249	1389	1817	2363	2740	424

MONEY AND SECURITIES – AP-304	
BASE PREMIUM:	
Money and Securities	\$672

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL
NEW YORK**

TERRITORY: 04

\$250 DEDUCTIBLE

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

PROTECTION	COVERAGE TYPE	RATE GROUPS				
		FRAME	MAS./ JOIST	NON-COMB.	MASONRY NON-COMB.	FIRE RESISTIVE
PROTECTED	BUILDING	15.49	13.53	12.43	5.64	3.03
	CONTENTS	16.82	14.48	13.31	7.33	4.73
PARTIALLY PROTECTED	BUILDING	20.83	17.57	15.93	7.48	4.07
	CONTENTS	20.75	17.49	15.87	9.15	6.05
UN-PROTECTED	BUILDING	25.34	21.04	18.88	9.05	4.94
	CONTENTS	24.42	20.32	18.28	10.87	7.28

BUSINESS PERSONAL PROPERTY CHARGES

PERSONAL PROPERTY LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
	Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft						
1 - 10,000	327	366	429	616	856	1022	4
10,001 - 20,000	334	374	437	624	864	1030	12
20,001 - 30,000	342	382	444	631	872	1038	20
30,001 - 40,000	350	389	452	639	880	1046	29
40,001 - 50,000	358	397	460	648	888	1054	36
50,001 - 60,000	366	405	468	656	895	1062	44
60,001 - 70,000	374	413	475	663	903	1069	52
70,001 - 80,000	382	421	484	671	911	1077	59
80,001 - 90,000	389	429	492	679	919	1085	67
90,001 - 100,000	397	437	499	686	927	1092	75
100,001 - 110,000	405	444	507	694	935	1101	83
110,001 - 120,000	413	452	515	703	943	1109	91
120,001 - 130,000	421	460	523	711	950	1117	99
130,001 - 140,000	429	468	530	718	958	1124	107
140,001 - 150,000	437	475	539	726	966	1132	114
150,001 - 175,000	457	495	558	746	987	1152	133
175,001 - 200,000	475	515	578	766	1005	1172	154
200,001 - 225,000	496	535	597	785	1025	1190	173
225,001 - 250,000	515	554	617	804	1045	1211	193
250,001 - 275,000	536	573	636	825	1065	1230	212
275,001 - 300,000	554	594	657	844	1084	1250	232
EACH ADDITIONAL 10,000	8	8	8	8	8	8	8

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	429	466	529	718	958	1123	106
\$10,000	529	569	631	820	1059	1225	208
\$15,000	639	679	740	930	1169	1334	317
\$20,000	740	780	843	1030	1271	1437	418
\$25,000	850	890	952	1140	1381	1546	527

MONEY AND SECURITIES – AP-304	
BASE PREMIUM:	
Money and Securities	\$297

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL
NEW YORK**

TERRITORY: 05

\$250 DEDUCTIBLE

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

PROTECTION	COVERAGE TYPE	FRAME	MAS./ JOIST	NON-COMB.	MASONRY NON-COMB.	FIRE RESISTIVE
PROTECTED	BUILDING	15.49	11.40	10.99	4.68	2.49
	CONTENTS	18.19	12.89	12.33	6.23	3.89
PARTIALLY PROTECTED	BUILDING	16.43	14.34	13.28	5.98	3.22
	CONTENTS	16.38	14.29	13.24	7.06	4.50
UN-PROTECTED	BUILDING	19.34	16.57	15.18	7.00	3.78
	CONTENTS	18.74	16.10	14.80	8.17	5.30

BUSINESS PERSONAL PROPERTY CHARGES

PERSONAL PROPERTY LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
	Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft						
1 - 10,000	571	638	748	1078	1498	1789	4
10,001 - 20,000	579	647	757	1087	1507	1797	13
20,001 - 30,000	587	656	766	1096	1516	1806	22
30,001 - 40,000	596	664	773	1104	1524	1815	31
40,001 - 50,000	605	673	782	1112	1532	1824	40
50,001 - 60,000	614	681	791	1121	1541	1832	48
60,001 - 70,000	623	690	800	1130	1550	1840	57
70,001 - 80,000	630	699	809	1139	1559	1849	65
80,001 - 90,000	639	707	817	1147	1568	1858	74
90,001 - 100,000	648	716	825	1156	1575	1867	83
100,001 - 110,000	657	725	834	1164	1584	1876	91
110,001 - 120,000	666	733	843	1173	1593	1883	100
120,001 - 130,000	674	741	851	1181	1602	1892	109
130,001 - 140,000	682	750	860	1190	1610	1901	117
140,001 - 150,000	691	759	869	1199	1619	1910	125
150,001 - 175,000	712	782	891	1220	1641	1931	146
175,001 - 200,000	735	802	912	1242	1662	1953	168
200,001 - 225,000	756	824	934	1263	1684	1973	189
225,001 - 250,000	778	845	955	1285	1705	1995	212
250,001 - 275,000	799	867	977	1306	1727	2016	233
275,001 - 300,000	821	889	998	1328	1748	2039	255
EACH ADDITIONAL 10,000	9	9	9	9	9	9	9

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	650	719	829	1158	1580	1869	85
\$10,000	732	800	910	1239	1660	1950	165
\$15,000	821	889	998	1328	1748	2039	255
\$20,000	901	969	1079	1408	1829	2119	336
\$25,000	990	1058	1168	1621	1918	2209	424

MONEY AND SECURITIES – AP-304	
BASE PREMIUM:	
Money and Securities	\$519

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL
NEW YORK**

TERRITORY: 06

\$250 DEDUCTIBLE

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

PROTECTION	COVERAGE TYPE	FRAME	MAS./ JOIST	NON-COMB.	MASONRY NON-COMB.	FIRE RESISTIVE
PROTECTED	BUILDING	12.84	11.41	10.70	4.72	2.53
	CONTENTS	13.77	12.13	11.31	5.91	3.72
PARTIALLY PROTECTED	BUILDING	16.58	14.30	13.13	6.02	3.25
	CONTENTS	16.51	14.23	13.10	7.18	4.63
UN-PROTECTED	BUILDING	19.73	16.72	15.20	7.11	3.85
	CONTENTS	19.09	16.21	14.78	8.38	5.50

BUSINESS PERSONAL PROPERTY CHARGES

PERSONAL PROPERTY LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
	Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft						
1 - 10,000	243	273	319	458	636	759	4
10,001 - 20,000	251	281	327	465	644	767	12
20,001 - 30,000	260	288	334	473	652	774	20
30,001 - 40,000	267	296	342	482	660	782	29
40,001 - 50,000	275	304	350	490	668	790	36
50,001 - 60,000	283	312	360	497	675	798	44
60,001 - 70,000	290	320	366	505	683	805	52
70,001 - 80,000	298	328	374	513	691	814	59
80,001 - 90,000	306	336	382	520	699	822	67
90,001 - 100,000	315	343	389	528	707	829	75
100,001 - 110,000	322	351	397	537	715	837	83
110,001 - 120,000	330	359	405	545	723	845	91
120,001 - 130,000	338	367	413	552	730	853	99
130,001 - 140,000	345	375	421	560	738	860	107
140,001 - 150,000	353	383	429	568	746	868	114
150,001 - 175,000	373	402	449	587	767	889	133
175,001 - 200,000	393	422	468	607	785	908	154
200,001 - 225,000	411	441	488	627	805	928	173
225,001 - 250,000	432	461	507	647	825	947	193
250,001 - 275,000	451	481	527	667	845	967	212
275,001 - 300,000	471	501	547	685	864	987	232
EACH ADDITIONAL 10,000	8	8	8	8	8	8	8

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	325	353	399	540	717	840	86
\$10,000	405	435	482	620	799	921	166
\$15,000	495	523	570	710	888	1010	255
\$20,000	575	605	651	790	968	1090	337
\$25,000	664	693	739	880	1057	1180	426

MONEY AND SECURITIES – AP-304	
BASE PREMIUM:	
Money and Securities	\$221

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL
NEW YORK**

TERRITORY: 07

\$250 DEDUCTIBLE

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

PROTECTION	COVERAGE TYPE	FRAME	MAS./ JOIST	NON-COMB.	MASONRY NON-COMB.	FIRE RESISTIVE
PROTECTED	BUILDING	14.07	12.36	11.52	5.15	2.76
	CONTENTS	15.19	13.23	12.24	6.57	4.20
PARTIALLY PROTECTED	BUILDING	18.56	15.82	14.44	6.70	3.63
	CONTENTS	18.48	15.75	14.40	8.10	5.29
UN-PROTECTED	BUILDING	22.35	18.72	16.92	8.01	4.36
	CONTENTS	21.56	18.13	16.41	9.54	6.33

BUSINESS PERSONAL PROPERTY CHARGES

PERSONAL PROPERTY LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
	Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft						
1 - 10,000	218	243	285	408	568	677	4
10,001 - 20,000	226	251	293	416	575	684	12
20,001 - 30,000	233	260	300	425	583	692	20
30,001 - 40,000	241	267	309	432	592	700	29
40,001 - 50,000	249	275	317	440	600	708	36
50,001 - 60,000	257	283	325	448	607	716	44
60,001 - 70,000	265	290	332	455	615	724	52
70,001 - 80,000	273	298	340	463	623	732	59
80,001 - 90,000	281	306	348	471	630	739	67
90,001 - 100,000	288	315	355	480	638	747	75
100,001 - 110,000	296	322	363	487	647	755	83
110,001 - 120,000	304	330	372	495	655	763	91
120,001 - 130,000	312	338	380	503	662	771	99
130,001 - 140,000	320	345	387	510	670	779	107
140,001 - 150,000	328	353	395	518	678	787	114
150,001 - 175,000	347	373	414	539	696	806	133
175,001 - 200,000	367	393	435	558	717	826	154
200,001 - 225,000	386	411	453	578	736	846	173
225,001 - 250,000	406	432	473	597	756	865	193
250,001 - 275,000	426	451	493	617	776	886	212
275,001 - 300,000	446	471	513	636	795	904	232
EACH ADDITIONAL 10,000	8	8	8	8	8	8	8

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	309	333	375	499	659	768	95
\$10,000	398	425	465	591	748	858	185
\$15,000	497	523	564	689	847	957	284
\$20,000	587	614	656	779	938	1047	375
\$25,000	686	713	754	878	1036	1145	472

MONEY AND SECURITIES – AP-304	
BASE PREMIUM:	
Money and Securities	\$198

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL
NEW YORK**

TERRITORY: 08 & 09

\$250 DEDUCTIBLE

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

PROTECTION	COVERAGE TYPE	RATE GROUPS				
		FRAME	MAS./ JOIST	NON-COMB.	MASONRY NON-COMB.	FIRE RESISTIVE
PROTECTED	BUILDING	15.49	11.40	10.99	4.68	2.49
	CONTENTS	18.19	12.89	12.33	6.23	3.89
PARTIALLY PROTECTED	BUILDING	16.43	14.34	13.28	5.98	3.22
	CONTENTS	16.38	14.29	13.24	7.06	4.50
UN-PROTECTED	BUILDING	19.34	16.57	15.18	7.00	3.78
	CONTENTS	18.74	16.10	14.80	8.17	5.30

BUSINESS PERSONAL PROPERTY CHARGES

PERSONAL PROPERTY LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
	Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft						
1 - 10,000	530	594	696	1002	1394	1662	4
10,001 - 20,000	538	603	705	1010	1403	1671	13
20,001 - 30,000	547	612	713	1019	1410	1680	22
30,001 - 40,000	556	619	722	1027	1419	1687	31
40,001 - 50,000	564	628	730	1036	1428	1696	40
50,001 - 60,000	573	637	739	1045	1437	1705	48
60,001 - 70,000	582	646	748	1054	1445	1714	57
70,001 - 80,000	590	655	757	1062	1454	1723	65
80,001 - 90,000	598	663	766	1070	1462	1731	74
90,001 - 100,000	607	671	773	1079	1471	1739	83
100,001 - 110,000	616	680	782	1088	1480	1748	91
110,001 - 120,000	625	689	791	1097	1488	1757	100
120,001 - 130,000	634	697	800	1106	1497	1766	109
130,001 - 140,000	642	706	809	1113	1506	1774	117
140,001 - 150,000	650	715	817	1122	1514	1783	125
150,001 - 175,000	673	737	838	1144	1536	1805	146
175,001 - 200,000	694	758	860	1166	1558	1826	168
200,001 - 225,000	716	779	881	1188	1579	1848	189
225,001 - 250,000	737	801	903	1209	1601	1869	212
250,001 - 275,000	759	822	924	1231	1621	1891	233
275,001 - 300,000	780	844	946	1252	1643	1912	255
EACH ADDITIONAL 10,000	9	9	9	9	9	9	9

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	612	674	777	1081	1474	1744	85
\$10,000	691	756	856	1163	1553	1824	165
\$15,000	780	844	946	1252	1643	1913	255
\$20,000	861	924	1026	1333	1724	1993	336
\$25,000	950	1014	1117	1421	1813	2082	424

MONEY AND SECURITIES – AP-304	
BASE PREMIUM:	
Money and Securities	\$482

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL
NEW YORK**

TERRITORY: 10

\$250 DEDUCTIBLE

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

PROTECTION	COVERAGE TYPE	RATE GROUPS				
		FRAME	MAS./ JOIST	NON-COMB.	MASONRY NON-COMB.	FIRE RESISTIVE
PROTECTED	BUILDING	14.76	12.97	12.08	5.40	2.89
	CONTENTS	15.94	13.88	12.84	6.89	4.40
PARTIALLY PROTECTED	BUILDING	19.47	16.60	15.15	7.03	3.81
	CONTENTS	19.38	16.52	15.10	8.50	5.56
UN-PROTECTED	BUILDING	23.44	19.65	17.75	8.40	4.57
	CONTENTS	22.63	19.02	17.22	10.01	6.64

BUSINESS PERSONAL PROPERTY CHARGES

PERSONAL PROPERTY LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
	Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft						
1 - 10,000	229	255	299	428	595	710	4
10,001 - 20,000	237	264	307	437	604	718	13
20,001 - 30,000	245	272	316	446	612	726	21
30,001 - 40,000	253	281	323	453	620	735	30
40,001 - 50,000	262	288	332	461	628	743	37
50,001 - 60,000	270	297	340	470	637	751	46
60,001 - 70,000	278	305	349	477	645	759	54
70,001 - 80,000	286	314	356	486	653	768	63
80,001 - 90,000	295	321	365	494	661	776	70
90,001 - 100,000	303	330	373	503	670	784	79
100,001 - 110,000	310	338	382	510	678	792	87
110,001 - 120,000	319	347	389	519	686	801	96
120,001 - 130,000	327	354	398	527	694	809	103
130,001 - 140,000	336	363	406	536	703	817	112
140,001 - 150,000	343	371	415	543	711	825	120
150,001 - 175,000	364	391	435	565	730	846	140
175,001 - 200,000	385	413	455	585	752	867	162
200,001 - 225,000	405	432	475	606	772	888	182
225,001 - 250,000	426	453	497	626	793	908	202
250,001 - 275,000	447	473	517	648	813	928	222
275,001 - 300,000	468	494	538	668	835	948	243
EACH ADDITIONAL 10,000	8	8	8	8	8	8	8

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	323	350	393	524	691	805	99
\$10,000	418	444	488	619	785	901	195
\$15,000	521	549	592	723	889	1004	298
\$20,000	617	644	688	817	985	1098	393
\$25,000	721	747	791	821	1088	1201	495

MONEY AND SECURITIES – AP-304	
BASE PREMIUM:	
Money and Securities	\$208

**UTICA FIRST INSURANCE COMPANY
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TERRITORY: 11 & 12

\$250 DEDUCTIBLE

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

PROTECTION	COVERAGE TYPE	FRAME	MAS./ JOIST	NON-COMB.	MASONRY NON-COMB.	FIRE RESISTIVE
PROTECTED	BUILDING	15.43	13.49	12.51	5.64	3.03
	CONTENTS	16.71	14.47	13.34	7.25	4.66
PARTIALLY PROTECTED	BUILDING	17.95	17.44	15.85	7.40	4.02
	CONTENTS	20.47	17.36	15.81	9.00	5.91
UN-PROTECTED	BUILDING	24.87	20.74	18.68	8.90	4.85
	CONTENTS	23.98	20.05	18.11	10.64	7.08

BUSINESS PERSONAL PROPERTY CHARGES

PERSONAL PROPERTY LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
	Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft						
1 - 10,000	229	255	299	428	595	710	4
10,001 - 20,000	237	264	307	437	604	718	13
20,001 - 30,000	245	272	316	446	612	726	21
30,001 - 40,000	253	281	323	453	620	735	30
40,001 - 50,000	262	288	332	461	628	743	37
50,001 - 60,000	270	297	340	470	637	751	46
60,001 - 70,000	278	305	349	477	645	759	54
70,001 - 80,000	286	314	356	486	653	768	63
80,001 - 90,000	295	321	365	494	661	776	70
90,001 - 100,000	303	330	373	503	670	784	79
100,001 - 110,000	310	338	382	510	678	792	87
110,001 - 120,000	319	347	389	519	686	801	96
120,001 - 130,000	327	354	398	527	694	809	103
130,001 - 140,000	336	363	406	536	703	817	112
140,001 - 150,000	343	371	415	543	711	825	120
150,001 - 175,000	364	391	435	565	730	846	140
175,001 - 200,000	385	413	455	585	752	867	162
200,001 - 225,000	405	432	475	606	772	888	182
225,001 - 250,000	426	453	497	626	793	908	202
250,001 - 275,000	447	473	517	648	813	928	222
275,001 - 300,000	468	494	538	668	835	948	243
EACH ADDITIONAL 10,000	8	8	8	8	8	8	8

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	329	355	399	530	695	811	105
\$10,000	428	455	499	629	795	911	205
\$15,000	537	564	607	738	904	1020	314
\$20,000	638	666	707	838	1005	1120	414
\$25,000	746	773	817	946	1113	1228	523

MONEY AND SECURITIES – AP-304	
BASE PREMIUM:	
Money and Securities	\$208

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RULE 5 POLICY MINIMUM PREMIUM

The annual policy minimum premium for the Contractors Special Policy Form AP-100 is \$500.

RULE 10 DEDUCTIBLES

Multiply the appropriate premiums by the following factors when a deductible or higher deductible is selected for specific coverages. The rules pages will state the Deductible Table to use.

TABLE I	
Amount	Factor
\$500	0.95
\$1,000	0.91
\$3,000	0.84
\$5,000	0.78
\$10,000	0.78

TABLE II	
Amount	Factor
\$250	0.98
\$500	0.93
\$1,000	0.89
\$3,000	0.82
\$5,000	0.78
\$10,000	0.76

TABLE III	
Amount	Factor
\$250	0.98
\$500	0.85
\$1000	0.77

Show deductible amount on the Declarations Page.

RULE 11 PREMIUM MODIFICATIONS

11.1 Protective Devices

The following factors are applies to the Business Personal Property Charges (Rate Groups 1 - 6).

Watchman - signals to Central Station or Police Station	0.75
Watchman - other	0.95
Burglar Alarm System - signals to Central Station	0.80
Burglar Alarm System - other	0.95

11.2 Sprinkler Systems

Multiply the non-sprinklered building and business personal property rates by the following factors when the entire building is protected by a standard automatic sprinkler system.

Frame	Masonry Joisted	Non-Comb.	Mas/Non-Comb.	Fire Resistive
0.400	0.400	0.550	0.650	0.650

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RULE 12 OPTIONAL COVERAGES - LIABILITY SECTION

12.3 Fire Legal Liability - Increased Limit of Liability

The Coverage O limit of liability may be increased for the additional flat charge shown below.

LIMIT	PREMIUM
\$100,000	\$40.00
\$250,000	\$150.00
\$500,000	\$300.00

Show limit on Declarations Page.

12.4 Non-Owned/Hired Automobiles (Not Available at this Time)

LIMIT	PREMIUM	LIMIT	PREMIUM
\$100,000	\$40.00	\$500,000	\$52.00
\$300,000	\$46.00	\$1,000,000	\$61.00

Attach Endorsement GL-122 – Non-Owned Auto and Hired Auto Liability Coverage.

12.7 Care, Custody, or Control

A \$25.00 annual premium will be charged for this provision of \$1,000 of coverage.

Attach Endorsement GL-242 - Care, Custody, or Control Exception.

RULE 13 OPTIONAL COVERAGES - PROPERTY SECTION

13.3 Automatic Increase -Coverage A and B

Increase the Building and/or Business Personal Property premium by 1% for each 2% annual increase.

Show annual percentage increase on the Declarations Page.

13.5 Money and Securities

Determine the additional premium charge by multiplying the factor shown below by the Money and Securities Base Premium for the applicable territory.

**Limits ON = On Premises
 OFF = Off Premises**

\$1,000 ON		\$1,500 ON		\$2,000 ON		\$2,500 ON	
\$0 OFF	\$1,000 OFF	\$0 OFF	\$1,500 OFF	\$0 OFF	\$2,000 OFF	\$0 OFF	\$2,500 OFF
\$0.97	\$1.10	\$1.11	\$1.25	\$1.25	\$1.41	\$1.38	\$1.57

\$5,000 ON			\$10,000 ON		
\$0 OFF	\$2,000 OFF	\$5,000 OFF	\$0 OFF	\$2000 OFF	\$5,000 OFF
\$1.73	\$1.84	\$1.96	\$3.46	\$3.57	\$3.69

Limits other than those shown may be developed by interpolation.

Attach Endorsement AP-304 - Money and Securities Coverage.

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM MANUAL
NEW YORK**

RULE 13 OPTIONAL COVERAGES - PROPERTY SECTION CONT'D.)

13.6 Valuable Papers and Records

The rate per \$1,000 of insurance is 70% of the applicable Coverage B rate.

Attach Endorsement AP-328 - Valuable Papers and Records Coverage.

13.7 Accounts Receivable

The rate per \$1,000 of insurance is 30% of the applicable Coverage B rate. A deductible does not apply to this coverage.

Attach Endorsement AP-320 - Accounts Receivable Coverage.

13.8 Mini/Micro Computers

The rate per \$1,000 of insurance is \$4.50.

Attach Endorsement AP-322 - Mini/Micro Computer Coverage.

13.9 Earthquake

Classify and rate Earthquake Coverage from the Class Rate Manual.

Multiply final premium by .90.

Attach Endorsement AP-332 - Earthquake Coverage.

13.10 Employee Dishonesty

The premiums for Employee Dishonesty Coverage are shown below.

LIMIT	\$5,000	\$10,000	\$25,000	\$50,000
Up to 5 employees	\$80	\$107	\$164	\$237
Each additional employee	\$8	\$11	\$17	\$24

Attach Endorsement AP-308 - Employee Dishonesty Coverage.

13.11 Toolbox Endorsement

The cost for this coverage is \$200.



BLANKET ADDITIONAL INSURED

(CONTRACTORS)

Item 7.d is added to the ADDITIONAL DEFINITIONS of COMMERCIAL LIABILITY COVERAGES of the Contractors Special policy form AP-100.

7. Insured also includes:

d. Any person or organization whom you are required to name as an additional insured on this policy under a written contract or written agreement.

The written contract or written agreement must be:

- (1) Currently in effect or becoming effective during the terms of this policy; and
- (2) Executed prior to the "bodily injury," "property damage," "personal injury," or "advertising injury."

The insurance provided the additional insured is limited as follows:

- (3) That the person or organization is only an additional insured with respect to liability arising out of

A. "Your work" for that additional insured for or by you

- (4) The limits of insurance applicable to the additional insured are those specified in the written contract or written agreement or the limits available under this policy, whichever are less. These limits are inclusive of and not in addition to the limits of insurance available under this policy.

- (5) The insurance provided the additional insured does not apply to liability arising out of the sole negligence of the additional insured.

EXCLUSIONS

A. The insurance provided the additional insured does not apply to:

"Bodily Injury"

"Property Damage"

"Personal Injury"

"Advertising Injury," or

Defense coverage under the DEFENSE COVERAGE section of the policy arising out of an architect's, engineer's or surveyor's rendering of or failure to render any professional services including:

BLANKET ADDITIONAL INSURED (CONT'D)

(CONTRACTORS)

1. The preparing, approving, or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; and
 2. Supervisory, inspection, architectural, or engineering activities.
- B. Any municipality, State or Political Subdivisions.
- C. "We" do not pay for "bodily injury" or "property damage" (or "personal injury" or "advertising injury", if provided by the Commercial Liability Coverage) occurring after:
1. All work on the project (other than service, maintenance, or repairs) to be performed by or on behalf of the additional "insured" at the site of the covered operations has been completed or; or
 2. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.
- D. "We" do not pay for "bodily injury" or "property damage" (or "personal injury" or "advertising injury", if provided by the Commercial Liability Coverage) arising out of any act or omission of the additional "insured" or any of its "employees", other than the general supervision of work "you" performed for the additional "insured".

ADDITIONAL EXCLUSIONS THAT APPLY ONLY TO PROPERTY DAMAGE

With respect to the coverage provided in this endorsement, the following is added:

"We" do not pay for "property damage" to "your work" for the additional "insured".

Any coverage provided hereunder shall be excess over any other valid and collectible insurance available to the additional insured whether primary, excess, contingent or on any other basis unless a contract specifically requires that this insurance be primary or you request that it apply on a primary basis.



XCNTR (1.0)

**Exclusion of Injury to Employees,
Contractors, and Employees of Contractors**

This insurance does not apply to:

- (i) bodily injury to any employee of any insured, to any contractor hired or retained by or for any insured or to any employee of such contractor, if such claim for bodily injury arises out of and in the course of his/her employment or retention of such contractor by or for any insured, for which any insured may become liable in any capacity;
- (ii) any obligation of any insured to indemnify or contribute with another because of damage arising out of the bodily injury; or
- (iii) bodily injury sustained by the spouse, child, parent, brother or sister of an employee of any insured, or of a contractor, or of an employee of a contractor of any insured as a consequence of bodily injury to such employee, contractor or employee of such contractor, arising out of and in the course of such employment or retention by or for any insured.

This exclusion applies to all claims and suits by any person or organization for damages because of such bodily injury, including damages for care and loss of services.

This exclusion replaces Exclusion 8 in the Exclusions Section of the of the AP-100 policy form to which this endorsement is attached.

Utica First Insurance Company

Disclosure Notice

Your policy contains an exclusion of coverage for any claim or suit caused by bodily injury to employees, contractors, and employees of contractors. Refer to endorsement XCNTR (1.0) and your policy.

DNXCNTR (1/01)

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM
LISTING OF FORMS AND ENDORSEMENTS**

NEW YORK

FORM

AP-100	1.0	Contractors Special Policy
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MANDATORY ENDORSEMENTS

AP-5454	03-10	Amendatory Endorsement – New York
CP-380	12-86	New York Amendments
CP-382	10-87	New York Amendatory Endorsement
UFR-1	7-11	Roofing Exclusion
XCNTR	1.0	Exclusion of Injury to Employees, Contractors, and Employees of Contractors
PRIV	04-01	Privacy Statement
AP-0230UF	09-09	Silica Exclusion
AP-0233UF	09-09	War and Military Action Exclusion
AP-0365UF	09-09	Virus or Bacteria Exclusion
AP-0643	12-99	Known Injury or Damage Amendments
AP-0690	06-02	Exterior Insulation and Finish Systems
AP-0851UF	09-09	Other Insurance Amendment
AP-0852UF	09-09	Information Distribution Violations Exclusion
AP-0853UF	09-09	Communicable Disease Exclusion
GL-212	1-87	Exclusion – Explosion, Collapse, Underground Property Damage Hazard

OTHER ENDORSEMENTS

AP-222	1.0	Property Damage Liability Deductible
AP-304	1.0	Money and Securities Coverage
AP-308	1.0	Employee Dishonesty Coverage
AP-320	1.0	Accounts Receivable Coverage
AP-322	1.0	Mini/Micro Computer Coverage
AP-328	1.0	Valuable Papers and Records Coverage
AP-332	1.0	Earthquake Coverage
AP-336	1.0	Premium Payments
AP-348	1.0	Theft Exclusion
BAI-1	1.1	Blanket Additional Insured (Contractors)
CP-131	1-83	Lender's Loss Payable
CP-132	1-83	Loss Payable Form
GL-108	1-87	Additional Insureds
GL-110	12-87	Additional Insured (State or Political Subdivisions Permits)
GL-110a		Additional Insured (State or Political Subdivisions Permits)
GL-122	1-87	Non-Owned Auto Liability Coverage/Hired Auto Liability Coverage
GL-242	1.0	Incidental Liability Coverage – Care, Custody or Control Exception
GI-841	2.0	Additional Insured (Designated Party)
GL-890-LA	1.0	Lead /Asbestos Liability Exclusion

**UTICA FIRST INSURANCE COMPANY
ARTISANS PROGRAM
LISTING OF FORMS AND ENDORSEMENTS**

NEW YORK

IM-7001	8-99	Contractor's Equipment Coverage
IM-7002	06-04	Contractor's Equipment Coverage – Blanket Equipment Form
IM-7007	08-04	Schedule of Coverages Contractors Equipment – Blanket Form
IM-7015	7-99	Small Tools Endorsement
IM-7031	7-99	Equipment Schedule
IM-CEFTE	3-00	Contractor's Equipment Floater Theft Exclusion
IM-7100	12-99	Installation Floater Coverage
IM-7105	12-99	Installation Floater Declarations
IM-IFTE	3-00	Installation Floater Theft Exclusion
TLBX	1.0	Toolbox Endorsement
XSP-1	12-96	Exclusion – Commercial Spray Painting