

UTICA FIRST INSURANCE COMPANY

ARTISANS PROGRAM

NEW YORK

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

TABLE OF CONTENTS

RULES		PAGE
1	Eligibility	3
2	Program Description	4
3	Policywriting Instructions	5
4	Policy Term	6
5	Policy Minimum Premium	7
6	Cancellation	8
7	Protection Definitions	9
8	Construction Classifications	10
9	Premium Determination	11
10	Deductibles	12
11	Premium Modifications	13
12	Coverage Options – Liability	14
13	Optional Coverages – Property	21
14	Classifications	24
15	Individual Risk Premium Modification	23

TERRITORIAL DEFINITIONS

STATE RATE PAGES

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.

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

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. The following criteria applies in order to obtain coverage under this program:

- only firms with ten or fewer employees
- maximum gross annual receipts of \$2,500,000
- firms regularly involved on projects as subcontractors exceeding \$2,500,000 total construction cost
- 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 residential or light commercial work only. No heavy commercial, industrial or manufacturing settings are acceptable.
- Firms who offer snow and ice removal operations are not eligible. Limited buyback is available only for those that offer services for 1-4 family residences. Income generated from this type of work can represent no more than 50% of the firm's total annual income.

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.

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

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.

2.4 Minimum Limits- Liability Section

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

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

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.

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

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.

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

RULE 5 POLICY MINIMUM PREMIUM

The annual policy minimum premium will be \$500.

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

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

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.

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

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.

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

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.

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

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

1. Determine the number of Full and Part Time employees using the guidelines in Rule. 1 - Eligibility.
2. 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.
3. Add the total full time employee charges to the total part time employee charges.
4. Multiply the number of part time employees by 0.5 and add to the number of full time employees. Round to the nearest whole number
5. Select the factor from table in Rate 9.5 that corresponds to the result of Step 4 and apply to the premium calculated in Step 3.
6. Apply any other premium modifications that apply.

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.

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

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.

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

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.

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

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 multiple¹. 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.

12.5 Contractual Liability

Company will not provide this coverage.

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

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

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 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

12.9 Exclusion – Snow Removal Operations

This exclusion will be mandatory for all policies.

Attach Endorsement SNEXNY 1.0 to all policies.

12.10 Snow Removal Operations Coverage

Coverage for Snow Removal Operations conducted at private residences consisting of one (1) up to four (4) units is available. This endorsement removes the provisions of the Exclusion - Snow Removal Operations (SNEXNY) form for one (1) up to (4) unit private residences.

Attach endorsement SROCNY 1.0

12.11 Additional Insureds

12.11.0 Blanket Additional Insureds

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 9.2.12.

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.

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

Attach endorsement BAI-1 1.2

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

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

12.11.1 Lessor of Premises

The definition of insured can be amended to include as an additional insured the owner or manager of the premises (lessor) that is being leased by the named insured (lessee) for liability caused either in whole or in part by the named insured's acts or omissions or acts or omissions committed by others on behalf of the named insured in connection with the named insured's premises. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded.

Use the rating information shown in this manual to determine the additional premium for each additional insured at each location.

Attach endorsement AP 0232 and indicate the portion of the premises that is leased to the insured and the name of the lessor in the endorsement Schedule or on the declarations.

12.11.2 Controlling Interest

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 and identify the controlling interest and the location of the premises in the endorsement Schedule.

12.11.3 State or Political Subdivisions

The definition of insured can be amended to include a state or political subdivision for the exposures describe below.

Premises Permits

The state or political subdivision is an additional insured only with respect to specific hazards for which it has issued a permit in connection with the premises owned by, rented to, or controlled by the named insured.

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

Attach endorsement GL-111 and identify the state or political subdivision in the endorsement Schedule.

Permits

The state or political subdivision is an additional insured only with respect to its liability caused either in whole or in part by work performed by the named insured or on the named insured's behalf and for which the state or political subdivision has issued a permit.

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

Attach endorsement AP 0342 and identify the state or political subdivision in the endorsement Schedule.

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

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

12.11.4 Mortgagee, Assignee, or Receiver

The definition of insured can be amended to include the interests 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 and identify the mortgagee, assignee, or receiver and the location of the premises in the endorsement Schedule.

12.11.5 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 and identify the lessor and the specific location of the land leased to the insured in the endorsement Schedule.

12.11.6 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.

Attach endorsement GL-108 and identify the co-owner and the location of the premises in the endorsement Schedule.

12.11.7 Engineers, Architects, or Surveyors

The definition of insured can be amended to include an architect, engineer, or surveyor as an additional insured. Coverage is provided only for liability caused either in whole or in part by the named insured's acts or omissions or the acts or omissions committed by others on behalf of the named insured in connection with the named insured's premises or in the performance of the named insured's ongoing work. Professional liability is excluded.

The amendment to the definition of insured can automatically include any architect, engineer, or surveyor whom the named insured has engaged. Alternatively, the amendment to the definition of insured can apply only to a designated architect, engineer, or surveyor whom the insured has not engaged but who is required by contract to be added to the policy as an additional insured.

Engaged By the Named Insured -- Attach endorsement AP 0226.

Not Engaged By the Named Insured -- Attach endorsement AP 0339 and identify the additional insured in the endorsement schedule or on the declarations.

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

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

12.11.8 Lessor of Leased Equipment

The definition of insured can be amended to include the person or organization that is leasing equipment to the named insured as an additional insured. Such person or organization is an additional insured only for that person's or organization's liability caused either in whole or in part by the insured's maintenance, operation, or use of the leased equipment.

The amendment to the definition of insured can automatically include all persons or organizations from whom the named has leased equipment and with whom the named insured has entered into a written contract or agreement specifying that such person or organization be added as an additional insured. Alternatively, the amendment to the definition of insured can apply only to designated persons or organizations.

Automatic Status

A lessor of leased equipment ceases to qualify as an additional insured when the contract or agreement for the lease of the equipment from such person or organization ends.

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

Attach endorsement AP 0340.

Designated Person or Organization

Use the rating information shown in this manual to determine the additional premium for each additional insured at each location

Attach a separate copy of endorsement AP 0236 for each Lessor of Leased Equipment and identify the party from whom the equipment is being leased in the endorsement Schedule or on the declarations.

12.11.9 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.

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

Attach endorsement BP-499 and identify the additional insured in the endorsement schedule.

12.11.10 Owners, Lessees, or Contractors - Ongoing Operations

The definition of insured can be amended to include a project owner, lessee, or contractor on whose behalf the named insured is performing work as an additional insured.

The amendment to the definition of insured can automatically include all persons and organizations for whom the named insured performs operations and with whom the named insured has entered into a written contract or agreement specifying that such person or organization be added as an additional insured. Alternatively, the amendment to the definition of insured can apply to designated persons or organizations.

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

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

RULE 12

COVERAGE OPTIONS - LIABILITY SECTION (CONT'D.)

Automatic Status – Not Available

Endorsement AP 0337 provides coverage for the additional insured's liability caused in whole or in part by the named insured's acts or omissions or the acts or omissions of others acting on the named insured's behalf in connection with the named insured's ongoing work for the additional insured. The additional insured is not an insured with respect to the named insured's completed work exposure. An owner, lessee, or contractor ceases to qualify as an additional insured when the named insured's work for that person or organization has been completed. Coverage for liability arising out of professional architectural, engineering, or surveying services is excluded.

Designated Person or Organization

Endorsement AP 0338 provides coverage for the additional insured's liability caused in whole or in part by the named insured's acts or omissions or the acts or omissions of others acting on the named insured's behalf in connection with the named insured's ongoing work for the additional insured. The additional insured is not an insured with respect to the named insured's completed work exposure. Identify the additional insured and the location of covered operations in the endorsement Schedule or on the declarations.

12.11.11 Owners, Lessees, or Contractors -- Completed Work

The definition of insured can be amended to include, as an additional insured, a project owner, lessee, or contractor on whose behalf the named insured has completed work.

Coverage is provided only for liability caused in whole or in part by the named insured's work described in the schedule for the additional insured at the location shown in the schedule and included in the definition of products/completed work hazard.

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

Attach endorsement AP 0341 and identify the additional insured, describe the covered operations, and specify the location of covered operations in the endorsement Schedule or on the declarations.

12.11.12 Designated Person or Organization

The definition of insured can be amended to include the person or organization that belongs to a class that is not otherwise addressed by any specific additional insured endorsement as an additional insured. Such person or organization is an additional insured only for that person's or organization's liability caused either in whole or in part by the named insured's acts or omissions or acts or omissions committed by others on behalf of the named insured.

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

Attach endorsement AP 0301 and identify the designated person or organization and the designated person's or organization's legal interest in the insured's activities, if applicable, in the endorsement Schedule or on the declarations.

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

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

12.11.13 Owners, Lessees, or Contractors – Completed Work Automatic Status

The definition of insured can be amended to include each person or organization that is required to be named as an additional insured by written contract or agreement.

Such person or organization is an additional insured only with respect to liability for bodily injury or property damage caused in whole or in part by your acts or omissions or the acts or those acting on your behalf in performance of you work for such person or organization and included in the definition of the products/completed work hazard.

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

Attach endorsement AICWB 1.0

12.12 Primary and Noncontributory – Insurance under more than one Policy Condition

Endorsement can be attached to amend the Conditions so this insurance is primary and will not seek contribution from any other insurance.

Attach endorsement PNCAI 1.0

12.13 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, a policy with a \$1,000,000 general aggregate limit that is issued to an insured who works on 10 projects annually can be modified to provide 10 general aggregate limits of \$1,000,000 each.

Attach endorsement GL-142

12.14 Voluntary Property Damage Coverage

Subject to certain exceptions, coverage can be provided for damage to property of others that is in the possession of the named insured or that arises out of the named insured's work. Coverage applies regardless of legal liability. An each occurrence limit and annual aggregate limit for Voluntary Property Damage Coverage applies. Use the rating information shown in this manual to determine the additional premium for the following limit options.

Each Occurrence Limit / Aggregate Limit
\$ 1,000 / \$ 5,000
\$ 2,000 / \$ 10,000
\$ 5,000 / \$ 25,000

When the Voluntary Property Damage Coverage option is selected, the policy cannot be endorsed to include endorsement GL-242, Care, Custody, or Control Exception.

No deductible applies to this coverage.

Attach endorsement AP 0658NY and show the each occurrence and annual aggregate limits on the schedule.

12.15 Waiver Of Subrogation

A company may waive its right to subrogation against a specific person or organization prior to a loss.

Attach endorsement AP 0731 UF and designate the person or organization against whom subrogation is waived in the Schedule or on the declarations

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

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.

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.

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

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

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.

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.

\$10,000	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 1.2.

13.12 Toolchest Endorsement

\$25,000	Small Tools & Equipment Coverage
\$25,000	Installation Floater Coverage
\$5,000	Care, Custody, Control Limited Coverage
\$25,000	Valuable Papers & Records Coverage
\$25,000	Accounts Receivable Coverage
\$10,000	Computer Coverage
\$250,000	Fire Legal Liability Coverage
\$5,000	Rental Reimbursement Coverage

Attach endorsement TLCST 1.

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

RULE 14

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.

Range of Modifications

<u>Risk Variations</u>	<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%

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

CLASSIFICATION	RATE GROUPS		
	RATE GROUP	PROPERTY	STAT CODE
Accessories and Appliances – Installation and Servicing – No LPG Work	01	05	10005
Air Conditioning and Heating – Systems and Equipment	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
* *** Carpentry – Framing	62	02	10031
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
Communication Equipment Installation	63	04	10055
Computers, Office Appliances, or Office Machines Repair or Service - No Programming (No New Business)	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) Paving Areas - No Street or Road Work. No Commercial Sidewalks	14	01	10105
Driveway or Parking Lot Sealing	64	01	10106
*** 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	21	01	10150
Garage or Overhead Door Installers – Wood	22	01	10155
Gardening Landscapers – No Tree Trimming, Spraying Or Backhoe Work	23	04	10160
Glaziers	24	03	10165
Gutter Installation and/or Cleaning	65	03	10167

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

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

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

CLASSIFICATION	RATE GROUPS		
	RATE		STAT
	GROUP	PROPERTY	CODE
* *** Handyman – Any Contractor Whose Work Involves Three (3) Or More Of Any Of The Above Listed Eligible Classifications (Excludes Plumbing Classification)	61	02	10169
Heating and Air Conditioning – Systems Equipment No LPG Work	25	02	10010
House Furnishings Installation – N.O.C.	26	05	10170
Inspectors/Appraisers – Land	66	02	10007
Insulation Contractors – Residential Only	67	05	10130
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)	32	04	10205
Office Appliances, Office Machines - Repair or Service (No New Business)	33	05	10060
Office Machines, Office Appliances - Repair or Service (No New Business)	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) Parking Areas - No Street Or Road Work. No Commercial Sidewalks.	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
Pool Cleaning – No pop up coverage	68	05	10056
Rug or Carpet Cleaners	45	05	10035
Sidewalk, Driveway, Yard or Parking Area – Paving or Repairing (concrete or asphalt) – Parking Areas – No Street or Road Work. No Commercial Sidewalks.	46	01	10105
Siding Installers – Aluminum and Vinyl	47	01	10250
Siding Installers – Masonry and Stone – 3 Stories or Less	48	01	10245
Sign Painting or Lettering (1 st Floor Only)	69	03	10250

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

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

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

CLASSIFICATION	RATE GROUPS		
	RATE		STAT
	GROUP	PROPERTY	CODE
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
Surveyors – Land	70	02	10253
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
Water Treatment (includes water softening)	71	06	10102
Window, Door and Partition Installers	58	01	10090
Window Cleaner (3 stories or less)	72	04	10050
Window Decorating	73	02	10052
* Woodworking – Furniture and Fixtures	59	05	10140
Yard, Driveway, Parking Area or Sidewalk – Paving or Repairing (concrete or asphalt) Parking Areas - No Street or Road Work. No Commercial Sidewalks.	60	01	10105

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

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

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

TERRITORIAL DEFINITIONS

<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

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

			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		237	255	304
	PART		77	85	104
23,28,66,70,73	FULL		497	564	665
	PART		166	189	222
05,19,20,29,31,42	FULL		1329	1500	1773
43,50,51,54,59	PART		442	500	591
62	FULL		1554	1757	2066
	PART		520	586	690
01,03,13,16,18,21,22,24,26,27	FULL		1644	1859	2186
30,35,36,38,39,41,47,48	PART		550	620	730
49,52,53,58,57,63,65,72					
06	FULL		1726	1952	2296
	PART		578	652	767
37,69	FULL		1808	2045	2405
	PART		605	682	802
14,40,46,60,64	FULL		1890	2138	2515
	PART		632	713	839
61	FULL		1899	2147	2525
	PART		635	717	843
07,08,09,10,12,15,17	FULL		1962	2216	2606
45,55,56,67,68	PART		653	741	869
02,25,71	FULL		2249	2552	2984
	PART		747	851	997
04	FULL		2586	2935	3432
	PART		860	979	1146
44	FULL		2714	3072	3600
	PART		902	1024	1200

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

LIMIT	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
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**

**LIABILITY
(Charge Per Employee)**

TERRITORIES: 01,04,06,07 - UPSTATE

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 PART	160 55	180 60	213 71
23,28,66,70,73	FULL PART	334 110	377 127	446 149
62	FULL PART	546 180	617 207	723 239
05,06,19,20,29,31,37,42,43 47,48,50,51,54,59,65,69	FULL PART	607 200	686 229	804 266
61	FULL PART	667 220	754 252	884 292
01,03,14,16,18,24,26 27,30,38,39,40,46,49 52,53,57,60,63,64,72	FULL PART	808 268	918 306	1067 356
13,21,22,35,36,41,58	FULL PART	888 295	1009 337	1174 392
07,08,09,10,12,15 17,45,55,56,67,68	FULL PART	926 310	1052 350	1219 404
02,04,25,71	FULL PART	1212 403	1384 462	1602 533
44	FULL PART	1393 466	1586 527	1833 613

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

LIMIT	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
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**

		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 PART	193 64	216 74	256 85	
23,28, 66, 70,73	FULL PART	405 136	457 152	539 178	
05,19,20,54,59	FULL PART	734 242	834 279	969 322	
31	FULL PART	808 267	917 307	1066 355	
42,43,50,51	FULL PART	843 279	958 322	1114 370	
62	FULL PART	880 292	1000 333	1164 388	
01,03,06,14,16,18,24,26,27 29,30,37,38,39,40,46,47,48 49,52,53,57,60,63,64,65,69,72	FULL PART	977 324	1112 370	1294 431	
13,41,58	FULL PART	1027 341	1168 389	1358 453	
61	FULL PART	1075 357	1223 407	1423 474	
07,09,10,15,21,22,35 36,45,56,67,68	FULL PART	1124 375	1276 426	1476 491	
08,12,55	FULL PART	1180 394	1340 448	1550 516	
17	FULL PART	1292 431	1467 490	1697 565	
02,04,25,71	FULL PART	1472 490	1677 557	1944 647	
44	FULL PART	1689 563	1922 641	2223 743	
		MED PAY INCREASED LIMITS (Charge per Employee)			
LIMIT	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
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 - Charge of \$450 for \$25,000 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 than \$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	FRAME	MAS./ JOIST	NON-COMB.	MASONRY NON-COMB.	FIRE RESISTIVE
PROTECTED	BUILDING	7.64	6.15	5.42	2.75	1.55
	CONTENTS	7.97	6.30	5.44	3.76	2.69
PARTIALLY PROTECTED	BUILDING	11.47	9.12	7.94	4.09	2.28
	CONTENTS	10.81	8.46	7.30	5.08	3.66
UN-PROTECTED	BUILDING	14.70	11.60	10.06	5.21	2.91
	CONTENTS	13.47	10.51	9.03	6.32	4.53

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	139	157	184	264	366	435	4
10,001 - 20,000	146	161	187	268	369	441	9
20,001 - 30,000	150	168	193	273	375	446	14
30,001 - 40,000	155	173	198	278	380	450	18
40,001 - 50,000	161	177	203	282	385	455	23
50,001 - 60,000	166	182	209	289	391	460	27
60,001 - 70,000	169	187	214	294	396	466	34
70,001 - 80,000	177	191	218	298	400	471	39
80,001 - 90,000	180	198	223	303	405	476	45
90,001 - 100,000	186	203	228	309	410	480	48
100,001 - 110,000	191	207	234	312	416	485	54
110,001 - 120,000	196	212	239	319	421	491	57
120,001 - 130,000	200	218	244	325	426	496	64
130,001 - 140,000	207	221	248	328	430	501	70
140,001 - 150,000	211	228	253	334	435	507	75
150,001 - 175,000	223	239	268	348	448	519	86
175,001 - 200,000	237	252	278	359	460	532	100
200,001 - 225,000	248	264	291	371	473	544	112
225,001 - 250,000	260	278	305	385	487	557	125
250,001 - 275,000	275	289	318	398	500	569	137
275,001 - 300,000	287	303	330	410	512	582	148
EACH ADDITIONAL 10,000	5	5	5	5	5	5	5

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	168	186	212	293	394	464	32
\$10,000	227	243	269	350	451	521	89
\$15,000	291	307	334	414	516	585	155
\$20,000	350	364	391	473	573	642	212
\$25,000	410	428	453	533	635	706	275
\$30,000	469	485	510	592	692	764	332
\$35,000	532	551	576	655	758	828	396
\$40,000	591	608	633	714	815	885	453
\$45,000	653	671	696	774	878	947	516
\$50,000	712	728	753	833	935	1006	573

MONEY AND SECURITIES – AP-304
BASE PREMIUM: \$175

**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	7.14	4.19	3.91	1.87	1.07
	CONTENTS	8.46	4.66	4.25	2.78	1.98
PARTIALLY PROTECTED	BUILDING	N/A	N/A	N/A	N/A	N/A
	CONTENTS	N/A	N/A	N/A	N/A	N/A
UN-PROTECTED	BUILDING	N/A	N/A	N/A	N/A	N/A
	CONTENTS	N/A	N/A	N/A	N/A	N/A

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	434	485	567	819	1138	1359	4
10,001 - 20,000	439	491	573	824	1144	1365	9
20,001 - 30,000	442	494	580	828	1149	1370	14
30,001 - 40,000	448	501	583	835	1154	1374	18
40,001 - 50,000	453	507	589	838	1160	1381	23
50,001 - 60,000	458	510	592	844	1165	1384	27
60,001 - 70,000	464	516	598	849	1169	1390	34
70,001 - 80,000	469	521	603	855	1174	1395	39
80,001 - 90,000	473	524	610	858	1179	1400	45
90,001 - 100,000	478	532	614	865	1185	1404	48
100,001 - 110,000	483	535	619	869	1190	1411	54
110,001 - 120,000	489	541	623	874	1195	1415	57
120,001 - 130,000	494	546	628	880	1199	1420	64
130,001 - 140,000	500	551	633	885	1204	1425	70
140,001 - 150,000	503	555	640	888	1210	1431	75
150,001 - 175,000	516	567	653	903	1222	1441	86
175,001 - 200,000	530	582	664	915	1235	1456	100
200,001 - 225,000	541	592	676	928	1247	1468	112
225,001 - 250,000	555	607	689	940	1260	1481	125
250,001 - 275,000	567	619	703	953	1272	1493	137
275,001 - 300,000	580	632	714	965	1286	1506	148
EACH ADDITIONAL 10,000	5	5	5	5	5	5	5

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	444	496	578	830	1149	1370	14
\$10,000	466	517	599	851	1170	1390	36
\$15,000	491	542	626	876	1197	1418	62
\$20,000	510	562	646	896	1217	1438	82
\$25,000	537	589	673	922	1243	1463	107
\$30,000	558	610	694	944	1265	1484	128
\$35,000	583	637	721	970	1290	1511	155
\$40,000	605	658	742	992	1311	1532	177
\$45,000	632	685	767	1017	1340	1559	202
\$50,000	653	706	789	1038	1359	1581	223

MONEY AND SECURITIES – AP-304
BASE PREMIUM: \$541

**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	FRAME	MAS./ JOIST	NON-COMB.	MASONRY NON-COMB.	FIRE RESISTIVE
PROTECTED	BUILDING	5.00	4.55	4.05	2.02	1.16
	CONTENTS	5.37	4.28	3.75	2.55	1.84
PARTIALLY PROTECTED	BUILDING	8.08	6.53	5.73	2.91	1.66
	CONTENTS	7.21	5.69	4.92	3.39	2.44
UN-PROTECTED	BUILDING	10.26	8.17	7.14	3.66	2.07
	CONTENTS	8.90	7.01	6.05	4.19	3.01

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	209	235	277	398	551	658	4
10,001 - 20,000	216	239	280	401	555	662	9
20,001 - 30,000	219	246	287	407	562	667	14
30,001 - 40,000	227	250	291	410	566	673	18
40,001 - 50,000	230	257	296	416	571	678	23
50,001 - 60,000	235	260	300	421	576	683	27
60,001 - 70,000	239	266	307	428	582	689	34
70,001 - 80,000	246	269	310	432	585	692	39
80,001 - 90,000	250	277	318	437	592	698	45
90,001 - 100,000	257	280	321	441	596	703	48
100,001 - 110,000	260	287	326	446	601	708	54
110,001 - 120,000	266	291	330	451	607	714	57
120,001 - 130,000	269	296	337	458	612	719	64
130,001 - 140,000	277	300	341	462	615	723	70
140,001 - 150,000	280	307	348	467	623	728	75
150,001 - 175,000	294	319	359	480	633	740	86
175,001 - 200,000	307	330	371	492	646	753	100
200,001 - 225,000	319	343	385	507	660	765	112
225,001 - 250,000	330	357	398	519	673	780	125
250,001 - 275,000	344	369	410	532	685	792	137
275,001 - 300,000	357	382	421	542	698	805	148
EACH ADDITIONAL 10,000	5	5	5	5	5	5	5

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	228	255	296	417	571	678	23
\$10,000	269	296	337	458	612	719	64
\$15,000	318	341	382	503	657	764	111
\$20,000	359	382	423	544	698	805	152
\$25,000	403	430	471	591	744	851	198
\$30,000	444	471	510	632	785	892	237
\$35,000	491	516	557	676	831	938	284
\$40,000	532	55	598	717	872	979	325
\$45,000	578	603	642	764	919	1026	369
\$50,000	619	644	683	805	960	1067	410

MONEY AND SECURITIES – AP-304
BASE PREMIUM: \$262

**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	7.14	4.19	3.91	1.87	1.07
	CONTENTS	8.46	4.66	4.25	2.78	1.98
PARTIALLY PROTECTED	BUILDING	N/A	N/A	N/A	N/A	N/A
	CONTENTS	N/A	N/A	N/A	N/A	N/A
UN-PROTECTED	BUILDING	N/A	N/A	N/A	N/A	N/A
	CONTENTS	N/A	N/A	N/A	N/A	N/A

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	334	373	439	632	878	1047	4
10,001 - 20,000	339	380	442	637	883	1053	9
20,001 - 30,000	344	385	448	642	888	1058	14
30,001 - 40,000	350	389	453	646	894	1063	18
40,001 - 50,000	355	394	458	653	897	1069	23
50,001 - 60,000	359	400	464	657	903	1074	27
60,001 - 70,000	364	403	469	662	908	1078	34
70,001 - 80,000	369	410	473	667	9833	1083	39
80,001 - 90,000	375	416	478	673	919	1088	45
90,001 - 100,000	380	419	483	676	924	1094	48
100,001 - 110,000	385	425	489	683	928	1099	54
110,001 - 120,000	389	430	494	687	933	1104	57
120,001 - 130,000	394	434	500	692	938	1108	64
130,001 - 140,000	400	441	503	698	944	1113	70
140,001 - 150,000	405	446	508	703	949	1119	75
150,001 - 175,000	417	458	521	714	962	1131	86
175,001 - 200,000	430	471	533	728	974	1144	100
200,001 - 225,000	442	482	548	740	987	1156	112
225,001 - 250,000	455	494	560	753	997	1169	125
250,001 - 275,000	469	508	573	765	1012	1181	137
275,001 - 300,000	480	521	585	778	1024	1195	148
EACH ADDITIONAL 10,000	5	5	5	5	5	5	5

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	344	384	450	642	888	1058	14
\$10,000	366	405	471	664	910	1079	36
\$15,000	392	432	496	690	935	1106	62
\$20,000	412	451	516	710	956	1126	82
\$25,000	439	480	541	735	983	1152	107
\$30,000	460	501	562	756	1004	1174	128
\$35,000	485	526	591	783	1029	1199	155
\$40,000	507	548	612	805	1051	1220	177
\$45,000	533	573	637	831	1078	1249	202
\$50,000	555	594	658	853	1097	1268	223

MONEY AND SECURITIES – AP-304
BASE PREMIUM: \$417

**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	5.78	4.75	4.23	2.11	1.20
	CONTENTS	5.67	4.50	3.92	2.68	1.93
PARTIALLY PROTECTED	BUILDING	8.49	6.83	6.01	3.05	1.73
	CONTENTS	7.62	6.01	5.21	3.59	2.59
UN-PROTECTED	BUILDING	10.79	8.60	7.51	3.85	2.18
	CONTENTS	9.44	7.40	6.39	4.44	3.19

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	157	177	205	294	410	489	4
10,001 - 20,000	161	180	209	300	416	492	9
20,001 - 30,000	168	186	216	305	419	500	14
30,001 - 40,000	173	191	219	309	425	503	18
40,001 - 50,000	177	196	227	314	430	508	23
50,001 - 60,000	182	200	230	319	434	512	27
60,001 - 70,000	187	207	235	325	441	519	34
70,001 - 80,000	191	211	239	330	446	523	39
80,001 - 90,000	198	216	246	335	450	530	45
90,001 - 100,000	203	221	250	339	455	533	48
100,001 - 110,000	207	227	257	344	460	539	54
110,001 - 120,000	212	230	260	350	464	542	57
120,001 - 130,000	218	237	266	355	471	549	64
130,001 - 140,000	221	241	269	360	476	553	68
140,001 - 150,000	228	246	277	366	480	560	75
150,001 - 175,000	239	259	289	380	492	571	86
175,001 - 200,000	252	271	300	391	507	583	100
200,001 - 225,000	264	284	314	403	519	598	112
225,001 - 250,000	278	298	326	416	532	610	125
250,001 - 275,000	289	309	339	428	542	623	137
275,001 - 300,000	303	321	351	441	555	633	148
EACH ADDITIONAL 10,000	5	5	5	5	5	5	5

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	177	198	227	316	430	510	25
\$10,000	221	241	269	359	475	553	68
\$15,000	268	289	318	409	523	601	116
\$20,000	310	330	359	450	566	642	159
\$25,000	360	380	410	500	614	692	207
\$30,000	403	421	451	541	657	735	250
\$35,000	451	471	500	589	703	783	298
\$40,000	496	514	542	632	747	826	341
\$45,000	542	562	592	680	794	874	389
\$50,000	585	603	633	723	837	915	430

MONEY AND SECURITIES – AP-304
BASE PREMIUM: \$196

**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	7.12	5.78	5.10	2.59	1.46
	CONTENTS	7.40	5.83	5.07	3.50	2.50
PARTIALLY PROTECTED	BUILDING	10.65	8.49	7.42	3.80	2.18
	CONTENTS	10.01	8.74	6.76	4.71	3.39
UN-PROTECTED	BUILDING	13.63	10.78	9.35	4.83	2.71
	CONTENTS	12.45	9.72	8.37	5.85	4.19

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	139	157	184	264	366	435	4
10,001 - 20,000	146	161	187	268	369	441	9
20,001 - 30,000	150	168	193	273	375	446	14
30,001 - 40,000	155	173	198	278	380	450	18
40,001 - 50,000	161	177	203	282	385	455	23
50,001 - 60,000	166	182	209	289	391	460	27
60,001 - 70,000	169	187	214	294	396	466	34
70,001 - 80,000	177	191	218	298	400	471	39
80,001 - 90,000	180	198	223	303	405	476	45
90,001 - 100,000	186	203	228	309	410	269*	48
100,001 - 110,000	191	207	234	312	416	485	54
110,001 - 120,000	196	212	239	319	421	491	57
120,001 - 130,000	200	218	244	325	426	496	64
130,001 - 140,000	207	221	248	328	430	501	70
140,001 - 150,000	211	228	253	334	435	507	75
150,001 - 175,000	223	239	268	348	448	519	86
175,001 - 200,000	237	252	278	359	460	532	100
200,001 - 225,000	248	264	291	371	473	544	112
225,001 - 250,000	260	278	305	385	487	557	125
250,001 - 275,000	275	289	318	398	500	569	137
275,001 - 300,000	287	303	330	410	512	582	148
EACH ADDITIONAL 10,000	5	5	5	5	5	5	5

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	168	184	211	291	392	462	30
\$10,000	219	237	264	344	446	516	84
\$15,000	280	296	323	403	505	574	145
\$20,000	334	350	376	457	558	628	198
\$25,000	392	410	435	516	617	689	257
\$30,000	448	464	491	571	673	744	310
\$35,000	505	523	549	628	731	801	369
\$40,000	560	578	603	683	785	855	423
\$45,000	619	635	662	740	844	913	480
\$50,000	673	690	715	794	897	967	535

MONEY AND SECURITIES – AP-304
BASE PREMIUM: \$175

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

TERRITORY: 08

\$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	7.14	4.19	3.91	1.87	1.07
	CONTENTS	8.46	4.66	4.25	2.78	1.98
PARTIALLY PROTECTED	BUILDING	N/A	N/A	N/A	N/A	N/A
	CONTENTS	N/A	N/A	N/A	N/A	N/A
UN-PROTECTED	BUILDING	N/A	N/A	N/A	N/A	N/A
	CONTENTS	N/A	N/A	N/A	N/A	N/A

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	310	350	409	587	815	974	4
10,001 - 20,000	316	353	412	592	822	979	9
20,001 - 30,000	319	359	419	598	826	985	14
30,001 - 40,000	325	362	423	601	831	988	18
40,001 - 50,000	330	368	428	607	837	994	23
50,001 - 60,000	337	373	434	612	842	997	27
60,001 - 70,000	341	380	439	617	846	1004	34
70,001 - 80,000	346	384	442	623	853	1010	39
80,001 - 90,000	350	389	448	628	856	1015	45
90,001 - 100,000	355	392	453	632	862	1019	48
100,001 - 110,000	360	398	458	637	867	1024	54
110,001 - 120,000	368	403	464	642	872	1028	57
120,001 - 130,000	371	410	469	648	876	1035	64
130,001 - 140,000	376	414	473	653	883	1040	70
140,001 - 150,000	380	419	478	658	887	1045	75
150,001 - 175,000	394	430	491	671	899	1058	86
175,001 - 200,000	407	444	503	683	913	1070	100
200,001 - 225,000	419	457	516	696	926	1083	112
225,001 - 250,000	432	471	530	708	937	1095	125
250,001 - 275,000	446	482	541	721	949	1108	137
275,001 - 300,000	458	494	555	733	963	1119	148
EACH ADDITIONAL 10,000	5	5	5	5	5	5	5

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	321	359	419	598	826	985	14
\$10,000	343	380	441	619	847	1006	36
\$15,000	369	407	466	644	874	1033	62
\$20,000	389	426	485	664	896	1053	82
\$25,000	414	451	512	692	921	1078	107
\$30,000	435	473	533	714	942	1099	128
\$35,000	460	500	560	739	967	1126	155
\$40,000	482	521	582	760	988	1147	177
\$45,000	510	546	607	785	1017	1172	202
\$50,000	532	567	628	806	1037	1193	223

MONEY AND SECURITIES – AP-304
BASE PREMIUM: \$389

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

TERRITORY: 09

\$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	5.35	4.41	3.94	1.96	1.12
	CONTENTS	5.35	4.26	3.71	2.53	1.82
PARTIALLY PROTECTED	BUILDING	7.81	6.33	5.55	2.80	1.59
	CONTENTS	7.15	5.66	4.91	3.39	2.43
UN-PROTECTED	BUILDING	9.88	7.90	6.90	3.53	1.98
	CONTENTS	8.85	6.96	6.01	4.17	3.00

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	310	350	409	587	815	974	4
10,001 - 20,000	316	353	412	592	822	979	9
20,001 - 30,000	319	359	419	598	826	985	14
30,001 - 40,000	325	362	423	601	831	988	18
40,001 - 50,000	330	368	428	607	837	994	23
50,001 - 60,000	337	373	434	612	842	997	27
60,001 - 70,000	341	380	439	617	846	1004	34
70,001 - 80,000	346	384	442	623	853	1010	39
80,001 - 90,000	350	389	448	628	856	1015	45
90,001 - 100,000	355	392	453	632	862	1019	48
100,001 - 110,000	360	398	458	637	867	1024	54
110,001 - 120,000	368	403	464	642	872	1028	57
120,001 - 130,000	371	410	469	648	876	1035	64
130,001 - 140,000	376	414	473	653	883	1040	70
140,001 - 150,000	380	419	478	658	887	1045	75
150,001 - 175,000	394	430	491	671	899	1058	86
175,001 - 200,000	407	444	503	683	913	1070	100
200,001 - 225,000	419	457	516	696	926	1083	112
225,001 - 250,000	432	471	530	708	937	1095	125
250,001 - 275,000	446	482	541	721	949	1108	137
275,001 - 300,000	458	494	555	733	963	1119	148
EACH ADDITIONAL 10,000	5	5	5	5	5	5	5

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	330	369	428	607	835	994	23
\$10,000	369	409	467	646	874	1033	62
\$15,000	414	451	510	690	921	1078	107
\$20,000	453	491	551	730	960	1117	146
\$25,000	498	535	596	774	1004	1161	191
\$30,000	537	574	635	814	1044	1201	230
\$35,000	582	619	680	858	1086	1245	275
\$40,000	621	658	719	897	1127	1284	314
\$45,000	665	703	764	942	1172	1329	359
\$50,000	705	742	803	981	1211	1368	223

MONEY AND SECURITIES – AP-304
BASE PREMIUM: \$389

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

TERRITORY: 10, 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	7.12	5.78	5.10	2.59	1.46
	CONTENTS	7.40	5.83	5.07	3.50	2.50
PARTIALLY PROTECTED	BUILDING	10.65	8.49	7.42	3.80	2.18
	CONTENTS	10.01	8.74	6.76	4.71	3.39
UN-PROTECTED	BUILDING	13.63	10.78	9.35	4.83	2.71
	CONTENTS	12.45	9.72	8.37	5.85	4.19

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	139	157	184	264	366	435	4
10,001 - 20,000	146	161	187	268	369	441	9
20,001 - 30,000	150	168	193	273	375	446	14
30,001 - 40,000	155	173	198	278	380	450	18
40,001 - 50,000	161	177	203	282	385	455	23
50,001 - 60,000	166	182	209	289	391	460	27
60,001 - 70,000	169	187	214	294	396	466	34
70,001 - 80,000	177	191	218	298	400	471	39
80,001 - 90,000	180	198	223	303	405	476	45
90,001 - 100,000	186	203	228	309	410	269*	48
100,001 - 110,000	191	207	234	312	416	485	54
110,001 - 120,000	196	212	239	319	421	491	57
120,001 - 130,000	200	218	244	325	426	496	64
130,001 - 140,000	207	221	248	328	430	501	70
140,001 - 150,000	211	228	253	334	435	507	75
150,001 - 175,000	223	239	268	348	448	519	86
175,001 - 200,000	237	252	278	359	460	532	100
200,001 - 225,000	248	264	291	371	473	544	112
225,001 - 250,000	260	278	305	385	487	557	125
250,001 - 275,000	275	289	318	398	500	569	137
275,001 - 300,000	287	303	330	410	512	582	148
EACH ADDITIONAL 10,000	5	5	5	5	5	5	5

BUSINESS PERSONAL PROPERTY, OFF – PREMISES CHARGES

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$5,000	168	184	211	291	392	462	30
\$10,000	219	237	264	344	446	516	84
\$15,000	280	296	323	403	505	574	145
\$20,000	334	350	376	457	558	628	198
\$25,000	392	410	435	516	617	689	257
\$30,000	448	464	491	571	673	744	310
\$35,000	505	523	549	628	731	801	369
\$40,000	560	578	603	683	785	855	423
\$45,000	619	635	662	740	844	913	480
\$50,000	673	690	715	794	897	967	535

MONEY AND SECURITIES – AP-304
BASE PREMIUM: \$175

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

RULE 5 POLICY MINIMUM PREMIUM

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

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

RULE 7 PREMIUM DEVELOPMENT

7.5.1 Basic Premium -- Liability

Total Number of Employees	Factor
1	1.00
2	1.00
3	0.98
4	0.96
5	0.94
6	0.92
7	0.90
8	0.89
9	0.87
10	0.85

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

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.

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

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

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

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

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

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

12.10 Snow Removal Operations Coverage

The cost for this endorsement is \$300 per year and this coverage is fully earned upon purchase.

Attach Endorsement SROCNY 1.0

12.11 Additional Insureds

12.11.0 Additional Insureds- Blanket Additional Insureds.

12.11.1 Lessors \$10.00 per additional insured, per location

12.11.3 State/Political Subdivisions	\$10.00 per additional insured
12.11.8 Lessor of Leased Equipment Automatic Status	\$10.00 per additional Insured. \$50 per policy

12.11.9 Grantor of Franchise \$10.00 per additional Insured.

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

RULE 12 OPTIONAL COVERAGES - LIABILITY SECTION (CONT'D.)

12.11.10 Owners Lessees or Contractors \$10 per additional insured
**12.11.11 Owners Lessees or Contractors-
Completed Work** \$25 per additional insured

12.11.12 Designated Person or Organization \$10 per additional insured

**12.11.13 Owners Lessees or Contractors-
Completed Work – Automatic Status** \$150 per policy

12.13 Aggregate Limits of Insurance – Per Project

\$20 per policy.

Attach endorsement GL-142.

12.14 Voluntary Property Damage Coverage

Each Occurrence/Aggregate	Premium
\$1,000/\$5,000	\$46 per policy
\$2,000/10,000	\$84 per policy
\$5,000/25,000	\$182 per policy

When the Voluntary Property Damage Coverage option is selected, the policy cannot be endorsed to include endorsement GL-242, Care, Custody, or Control Exception

Attach endorsement AP0658NY

12.15 Waiver Of Subrogation

A company may waive its right to subrogation against a specific person or organization prior to a loss.

There is no premium associated with this endorsement.

Endorsement -- Attach endorsement AP 0731 UF and designate the person or organization against whom subrogation is waived in the endorsement Schedule or on the declarations

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

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	\$2,000 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.

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.

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

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

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.

13.12 Toolchest Endorsement

The cost for this coverage is \$400.

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

LISTING OF FORMS AND ENDORSEMENTS

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
SNEXNY	1.0	Exclusion – Snow Removal Operations

OTHER ENDORSEMENTS

AICWB	1.0	Owners, Lessees, or Contractors Endorsement – Completed Work – Automatic Status
AP-222	1.0	Property Damage Liability Deductible
AP 0226	10 05	Additional Insured - Engineers, Architects, or Surveyors
AP 0232	10 05	Additional Insured - Lessor of Premises
AP 0236	10 05	Additional Insured - Lessor of Leased Equipment
AP 0301	10 05	Additional Insured - Designated Person or Organization
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 0338	10 05	Additional Insured - Additional Insured -- Owners, Lessees, or Contractors -- Designated Person or Organization
AP 0339	10 05	Additional Insured - Engineers, Architects, or Surveyors Not Engaged By You
AP 0340	10 05	Additional Insured - Lessor of Leased Equipment -- Automatic Status
AP 0341	10 05	Additional Insured - Owners, Lessees, or Contractors -- Completed Work
AP 0342	10 05	Additional Insured - State or Political Subdivisions – Permits
AP-348	1.0	Theft Exclusion
AP 0658NY	04-00	Voluntary Property Damage Coverage
AP 0731 UF	07-22	Waiver Of Subrogation
BAI-1	1.43	Blanket Additional Insured (Contractors)
BP-307	1.0	Additional Insured - Owner or Lessor of Leased Land

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

LISTING OF FORMS AND ENDORSEMENTS

BP-499	1.0	Additional Insured- Grantor of Franchise
CP-131	1-83	Lender's Loss Payable
CP-132	1-83	Loss Payable Form
GL-108	1-87	Additional Insureds
GL-110a	10/98	Additional Insured (State or Political Subdivisions Permits)
GL-111	1.0	Additional Insured (State or Political Subdivisions -Premises Permits)
GL-122	1-87	Non-Owned Auto Liability Coverage/Hired Auto Liability Coverage
GL-142	1-87	Amendment – Aggregate Limits of Insurance (Per Project)
GL-242	1.0	Incidental Liability Coverage – Care, Custody or Control Exception
GL-890-LA	1.0	Lead /Asbestos Liability Exclusion
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
PNCAI	1.0	Primary and Noncontributory
TLBX	1.2	Toolbox Endorsement
TLCST	1.0	Toolchest Endorsement
XSP-1	12-96	Exclusion – Commercial Spray Painting