

CONSTRUCTION CLASSIFICATIONS

(2018/20 and 2020/22 rates are effective two years for all BRIP enrollments beginning July 1, 2020)

Construction Classification		Construction Classification Description	2018/20 Rate	2020/22 Rate
WOOD FRAME <i>New construction / Non-Seismic</i>	Up to \$9,999,999 <i>*Rate will increase 7/1/2021</i>	Buildings where the walls are constructed of wood or other combustible materials, including when combustible materials are combined with other materials such as brick veneer, stone veneer, wood ironclad or stucco on wood. This includes projects of FRAME construction on top of concrete podiums or parking garages.	.26600	.27930 *
	\$10M and greater		REFER*	REFER*
WOOD FRAME <i>Seismic Renovation</i>	Up to \$9,999,999 <i>*Rate will increase 7/1/2021</i>		.34580	36309 *
	\$10M and greater		REFER*	REFER*
JOISTED MASONRY ¹	Up to \$24,999,999	Buildings where the walls are constructed of masonry materials such as clay, adobe, brick, gypsum block, cinder block, hollow concrete block, stone, tile, glass block or other similar material and where the floors and/or roof are combustible.	.15200	.15960
	\$25,000,000 and greater		REFER*	REFER*
HYBRID ¹	Up to \$9,999,999	Buildings where the walls, floors, and/or roof are constructed using FRAME construction with any combination of NON-COMBUSTIBLE, MASONRY NON-COMBUSTIBLE, or FIRE RESISTIVE construction. Hybrid Construction does not include FRAME construction on top of concrete podiums or parking garages.	.20900	.21945
	\$10M and over		REFER*	REFER*
NON-COMBUSTIBLE ¹		Buildings where the walls, floors, and roof are constructed of and supported by metal, concrete, asbestos, gypsum or other non-combustible material.	.05100	.05355
MASONRY NON-COMBUSTIBLE		Buildings where the walls are constructed of masonry materials of the type described in JOISTED MASONRY above, but with a floor and roof constructed of metal or other non-combustible materials.	.07030	.07382
	Seismic		REFER*	REFER*
CONCRETE TILT-UP ¹		Concrete elements (walls, columns, structural supports, etc.) are formed horizontally on a concrete slab; this normally requires the building floor as a building form but may be a temporary concrete casting surface near the building footprint. After the concrete has cured, the elements are "tilted" to the vertical position with a crane and braced into position until the remaining building structural components (roofs, intermediate floors and walls) are secured.	.06650	.06983
FIRE RESISTIVE ¹		Buildings where the walls, floors, doors, and roof are constructed of fire resistive materials having a fire resistance rating of not less than two hours.	.05100	.05355
SITE WORK		Any project, or major portion of a larger project, that involves, but is not limited to: "flat" work, tracks, parking lots, sidewalks, curb & gutter, at grade or underground utilities. Light poles, or similar type structures, are included in this rate if not the predominate part of the project.	.03515	.03691
References to walls mean the structural frame and support walls. References to floors mean the floors and supports. References to roofs mean the roof deck and supports.				
RENOVATIONS				
STRUCTURAL RENOVATIONS		Any project involving any structural alterations, including but not limited to: a) the moving or removal of load-bearing walls or supports; b) the installation of new stairwells or elevator shafts within a building; c) the construction of additional stories on top of an existing structure; d) foundation work / underpinning; e) the restoration of buildings or structures damaged by fire, windstorm, collapse, or other work of a similar nature.	REFER*	REFER*
NON-STRUCTURAL RENOVATIONS		Generally interior finish work, including the upgrade of building systems, and not involving any of the work described in STRUCTURAL RENOVATIONS above.	.03325	.03491

*REFER - Submit a Builders Risk Application to Alliant, which can be downloaded from the enrollment form in the MetaBIM Construction Insurance database.

CHUBB provided finalized rates 06/15/2020.

ALL OTHER CONSTRUCTION (not posted on MetaBIM where indicated)			
ALL OTHER TYPES OF CONSTRUCTION, EXCEPT:	not posted	REFER*	REFER*
LOSS OF RENTS	posted	.35150	.36908
100 YEAR FLOOD LOCATION-ADD TO ABOVE	not posted - CSU has no campuses located in this flood zone.	.05000	.05250