

CONSTRUCTION CLASSIFICATIONS

(2023/24 rates are effective eighteen months for all BRIP enrollments beginning July 1, 2023)

***REFER/APPLY - Submit a Supplemental Builders Risk Application to Alliant.**

The Supplemental Enrollment form can be downloaded from the enrollment form in the MetaBIM Construction Insurance database.

**2023/24
General**

**2023/24
Housing**

Construction Classification		Construction Classification Description	Rate	Rate
WOOD FRAME - <i>New construction / Reno-Non Seismic</i>	Up to \$9,999,999	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.	0.55000	0.60500
	\$10M and greater		REFER/APPLY*	REFER/APPLY*
WOOD FRAME <i>Seismic Renovation</i>	All		REFER/APPLY*	REFER/APPLY*
JOISTED MASONRY	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.	0.17596	0.19355
	\$25,000,000 and greater		REFER/APPLY*	REFER/APPLY*
HYBRID	All	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.	REFER/APPLY*	REFER/APPLY*
NON-COMBUSTIBLE		Buildings where the walls, floors, and roof are constructed of and supported by metal, concrete, asbestos, gypsum or other non-combustible material.	0.05904	0.06494
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.	0.05904	0.06494
	Seismic		REFER/APPLY*	REFER/APPLY*
CONCRETE TILT-UP (Non-Combustible Roof)		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.	0.07699	0.08469
CONCRETE TILT-UP (Wood Roof)			0.17596	0.19355
FIRE RESISTIVE		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.	0.05904	0.06494
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.	0.04069	0.04069
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.				
FLOOD - Hazard Group 3				
FLOOD - Hazard Group 3		posted and applicable to all projects	0.01103	0.01103
RENOVATIONS				
STRUCTURAL RENOVATIONS - Seismic		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/APPLY*	REFER/APPLY*
STRUCTURAL RENOVATION - Non-Seismic		Same as above only non-seismic	150% of Applicable Rate	
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.	100% of Applicable Rate	
ALL OTHER CONSTRUCTION (not posted on MetaBIM where indicated)				
ALL OTHER TYPES OF CONSTRUCTION, EXCEPT:		not posted	REFER/APPLY*	REFER/APPLY*
LOSS OF RENTS		posted	0.47840	0.47840
100 YEAR FLOOD LOCATION-ADD TO ABOVE		not posted	REFER/APPLY*	REFER/APPLY*

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STANDARD COVERAGE

Rates are applied per \$100 of COMPLETED VALUE.

CATEGORY	CLASSIFICATION		2022-2023 ANNUAL RATE (per \$100 of COMPLETED VALUE)	2023-2024 Renewal	Notes	DEDUCTIBLE	PER PROJECT SUB-LIMITS UP TO
Four Wall Buildings excluding Hotels, Apartments and Condominiums Included dormitories - New Construction	PPC 1-7	FIRE RESISTIVE	0.05623	0.05904	5%	\$15,000 for CV up to \$10M	\$150,000,000
		MASONRY NON-COMBUSTIBLE	0.05623	0.05904	5%	\$30,000 for CV \$10M - \$50M	\$150,000,000
		NON-COMBUSTIBLE	0.05623	0.05904	5%		\$150,000,000
		TILT-UP CONSTRUCTION - NON-COMBUSTIBLE R	0.07332	0.07699	5%	\$50,000 for CV \$50M - \$75M	\$150,000,000
		TILT-UP CONSTRUCTION - Wood Roof	0.16758	0.17596	5%		\$25,000,000
		JOISTED MASONRY	0.16758	0.17596	5%	\$75,000 for CV \$75M - \$150M	\$25,000,000
		HYBRID CONSTRUCTION	REFER	REFER	All Hybrid now		\$10,000,000
		FRAME	0.450	0.550	22%	\$10,000,000	
Hotel, Apartments and Condominiums are REFERRAL	PPC 8-10		REFER	REFER		REFER	REFER
Four Wall Buildings -Student Housing or Dormitories - New Construction	PPC 1-7	FIRE RESISTIVE	0.06185	0.06494		\$10,000 for CV up to \$10M	\$150,000,000
		MASONRY NON-COMBUSTIBLE	0.06185	0.06494		\$25,000 for CV \$10M - \$50M	\$150,000,000
		NON-COMBUSTIBLE	0.06185	0.06494			\$150,000,000
		TILT-UP CONSTRUCTION - NON-COMBUSTIBLE R	0.08065	0.08469		\$50,000 for CV \$50M - \$150M	\$150,000,000
		TILT-UP CONSTRUCTION - Wood Roof	0.18434	0.19355			\$25,000,000
		JOISTED MASONRY	0.18434	0.19355		\$25,000,000	\$25,000,000
		HYBRID CONSTRUCTION	REFER	REFER			\$10,000,000
		FRAME	0.450	0.605		\$10,000,000	
Building RENOVATIONS (Renovation work only. See Separate category for EXISTING PROPERTY) - See Definitions	RENOVATION S	NON-STRUCTURAL	All Types	100% of Applicable Rate	100% of Applicable Rate	Per Standard Coverage	Per Standard Coverage
		STRUCTURAL	Non-Seismic, All Types	150% of Applicable Rate	150% of Applicable Rate	Per Standard Coverage	Per Standard Coverage
	STRUCTURAL	Seismic, All Types	REFER	REFER	REFER	REFER	
	FRAME, JOISTED MASONRY OR HYBRID CONSTRUCTION - REN		REFER	REFER	REFER	REFER	REFER
Large Span Buildings (Unsupported Roof Greater than 200 Feet, such as Theaters, Auditoriums, Convention	All TYPES		REFER	REFER		REFER	REFER
Site Work Only Projects	Site work only, On-land Only		0.03876	0.04069	5%	Per Standard Coverage	\$150,000,000
Any Project located at any nuclear site or other site which stores, processes or otherwise handles or makes use of radioactive materials.	All Construction Types		NCP	NCP		NCP	NCP
AUDIT THRESHOLD: Projects having an initial Contract Cost of Less than Sub-Limit shall not be subject to adjustment at the end of the project term if they finish within 6 months of their initial expected completion date							\$5,000,000

STANDARD COVERAGE (continued)

CATEGORY	CLASSIFICATION		2022-2023 ANNUAL RATE (per \$100 of COMPLETED VALUE)	2023-2024 Renewal	Notes	DEDUCTIBLE	PER PROJECT SUB-LIMITS UP TO
Bridges	All TYPES		REFER	REFER		REFER	REFER
Pipelines	ALL TYPES		REFER	REFER		REFER	REFER
Prototypical Design/ Unproven	Any Project involving Prototypical Design or the use of Unproven Technology		REFER	REFER		REFER	REFER
Wildfire - All Project Types, All Construction Classifications	Any Project located in the State of California which is in or within two (2)		REFER	REFER		REFER	REFER
WATER DAMAGE	All INSURED PROJECT(s), All Construction Classifications		INCLUDED	INCLUDED		\$30,000 for CV up to \$10M \$50,000 for CV \$10M - \$50M \$100,000 for CV \$50M - \$75M \$150,000 for CV \$75M - \$150M	INCLUDED
All Other Project Types or Categories Not Specified Above	Including but not limited to Chemical/Petrochemical or Co-Generation P		REFER	REFER		REFER	REFER

CATASTROPHE PERILS

Rates are in Addition To Standard Coverage Rates and are applied /\$100 of the COMPLETED VALUE.
EARTH MOVEMENT AND FLOOD Limits are Per OCCURRENCE and Annual Aggregate

CATEGORY	CLASSIFICATION	2022-2023 ANNUAL RATE (per \$100 of COMPLETED VALUE)	2023-2024 Renewal	Notes	DEDUCTIBLE	PER PROJECT SUB-LIMITS UP TO
FLOOD (See ACE0936 for Flood Hazard Area Definitions)	HAZARD GROUP 1 SPECIAL FLOOD HAZARD AREAS - 100 YEAR	REFER	REFER		REFER	REFER
	HAZARD GROUP 2 SPECIAL FLOOD HAZARD AREAS - 500 YEAR	0.0268	0.02814	5%	2% Min \$100,000	\$10,000,000
	HAZARD GROUP 3 OTHER AREAS	0.0105	0.01103	5%	\$100,000	\$10,000,000
	FL: Increased Limits Requested on the Above on an As-Needed Basis	REFER	REFER		REFER	REFER
EARTH MOVEMENT (See ACE0935 for Hazard Group Definitions)	PACIFIC NORTHWEST - ALASKA TO OREGON	REFER	REFER		REFER	REFER
	CALIFORNIA	REFER	REFER		REFER	REFER
	GREAT BASIN - NEVADA TO UTAH	REFER	REFER		REFER	REFER
	PACIFIC OCEAN - HAWAII	REFER	REFER		REFER	REFER
	NEW MADRID - MISSOURI TO TENNESSEE	REFER	REFER		REFER	REFER
	All Other Locations within the Coverage Territory	REFER	REFER		REFER	REFER
NAMED WINDSTORM (See ACE0937 for Hazard Group Definitions) Wind Season is applicable June 1st through November 30th	GULF COAST - TEXAS TO ALABAMA	REFER	REFER		REFER	REFER
	FLORIDA	REFER	REFER		REFER	REFER
	SOUTHEAST - GEORGIA TO VIRGINIA	REFER	REFER		REFER	REFER
	UPPER ATLANTIC - MARYLAND TO MASSACHUSETTS	REFER	REFER		REFER	REFER
	PACIFIC OCEAN - HAWAII	REFER	REFER		REFER	REFER
	All Other Locations within the Coverage Territory	INCLUDED in Standard Rate	INCLUDED in Standard Rate		\$50,000	\$150,000,000

CATEGORY	CLASSIFICATION	2022-2023 ANNUAL RATE (per \$100 of COMPLETED VALUE)	2023-2024 Renewal	Notes	WAITING PERIOD	PER PROJECT SUB-LIMITS UP TO
DELAY IN OPENING	Loss of RENTAL INCOME	0.4556	0.4784	5%	30 Calendar Days	As Reported up to \$25,000,000
	Loss of BUSINESS INCOME	REFER	REFER		REFER	REFER
	SOFT COSTS / ADDITIONAL EXPENSES	INCLUDED	INCLUDED		30 Calendar Days	\$1,000,000
TESTING	For All Standard Building Systems "Cold Testing"	INCLUDED	INCLUDED		Per Standard Coverage	
	For All High Hazard Testing "Hot Testing"	REFER	REFER		REFER	REFER
EXISTING PROPERTY	All Classifications	REFER	REFER		REFER	REFER
Damage to EXISTING PROPERTY	All Classifications	REFER	REFER		REFER	REFER

TERRORISM

Rates are applied as a percentage of final term premium for all perils.

CATEGORY	CLASSIFICATION	2022-2023	2023-2024 Renewal	Notes	DEDUCTIBLE	PER PROJECT SUB-LIMITS UP TO
TRIPRA	California	INCLUDED in Standard Coverage	Included		Per Standard Coverage	
	All Other States	REFER	REFER		Per Standard Coverage	

PART F DEFINITIONS is amended to include the following:

PUBLIC PROTECTION CLASSES (PPC)

PROTECTED	The project is located in an area designated by the rating bureau as Public Protection Class (PPC) 1 through 7. In Addition, the project site must be within 500 ft. of a operable fire hydrant and within 5 miles of a responding fire department.
UNPROTECTED	The project is located in an area designated by the rating bureau as Public Protection Class (PPC) 8 through 10 or does not otherwise qualify as "protected" as define above.

TESTING

COLD TESTING	Commissioning or performance testing of a structure's heating, cooling, air handling or electrical systems.
HOT TESTING	Commissioning or performance testing; any testing involving the introduction of flammable or explosive feedstock beginning when such feedstock is first introduced; or the rotational operation of any turbine or generator, except for rotational

TERMS

INCLUDED	Coverage is included in Standard Coverage Rate. No additional charge applies.
NA	Denotes Not Applicable to that classification.
NCP	Denotes no coverage provided.
PPC	ISO Public Protection Class
REFER	The NAMED INSURED must refer such risks to the Company for prior approval and determination of coverage terms and conditions.

Note 1: Rates shown are only valid for projects whose initial contract term is 36 months or less. Projects whose initial term is longer than 36 months are REFER. Note 2: Loss of Rents coverage only exist if Rents are reported at the start of the Project or had been added with prior approval from the COMPANY.