CONSTRUCTION CLASSIFICATIONS

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

* *	orm can be downloaded fro	m the enrollment form in the MetaBIM Construction Insurance database.	2023/24 Genearl	2023/24 Housing
Construction Cla	ssification	Construction Classification Description	Rate	Rate
WOOD FRAME -	Up to \$9,999,999		0.55000	0.60500
New construction / Reno-Non Seismic	\$10M and greater	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		REFER/APPLY'
VOOD FRAME Seismic Renovation		rare combined with other materials such as brick veneer, stone veneer, wood ironciad or stucco on wood. This includes projects of FRAME construction on top of concrete podiums or parking garages.		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.		0.19355
	\$25,000,000 and greater		REFER/APPLY*	REFER/APPLY*
HYBRID AII		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		Buildings where the walls are constructed of masonry materials of the type described in JOISTED MASONRY above,		0.06494
NON-COMBUSTIBLE	Seismic	but with a floor and roof constructed of metal or other non-combustible materials.	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	0.07699	0.08469
CONCRETE TILT-UP (Wood Roof)		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.		0.19355
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
	Refrences 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		plicable 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 Ap	plicable Rate
		ALL OTHER CONSTRUCTION (not posted on MetaBIM where indicated)		
ALL OTHER TYPES OF CONSTRUCT	TION, 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*

*REFER/APPLY - Submit a Builders Risk Application to Alliant. The Supplemental Enrollment form can be downloaded from the enrollment form in the MetaBIM Construction Insurance database.



					STANDARD COV 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	PPC 1-7	FIRE RESISTIVE			0.05623	0.05904	5%	\$15,000 for CV up to \$10M	\$150,000,000
xcluding Hotels,		MASONRY NON	N-COMBUS	ΓIBLE	0.05623	0.05904	5%	-	\$150,000,000
partments and		NON-COMBUST	IBLE		0.05623	0.05904	5%	\$30,000 for CV \$10M - \$50M	\$150,000,000
ondominiums Included		TILT-UP CONST	RUCTION -	NON-COMBUSTIBLE R	0.07332	0.07699	5%		\$150,000,000
ormatories - New				0.16758	0.17596	5%	\$50,000 for CV \$50M - \$75M	\$25,000,000	
Onstruction JOISTED MASONRY			0.16758	0.17596	5%	\$75,000 for CV \$75M - \$150M	\$25,000,000		
	LUBBIR COLUMNIA			REFER	REFER	All Hybrid now	\$75,000 IOI CV \$75W - \$150W	\$10,000,000	
itel, Apartments and		FRAME	ROOTION		0.450	0.550	22%	-	\$10,000,000
ndominiums are		FIXAME					2270		
FERRAL	PPC 8-10				REFER	REFER		REFER	REFER
	PPC 1-7	FIRE RESISTIVE		0.06185	0.06494		\$10,000 for CV up to \$10M	\$150,000,000	
using or Dormatories -		MASONRY NON-COMBUSTIBLE		0.06185	0.06494			\$150,000,000	
w Construction	NON-COMBUSTIBLE				0.06185	0.06494		\$25,000 for CV \$10M - \$50M	\$150,000,000
		TILT-UP CONST	RUCTION -	NON-COMBUSTIBLE R	0.08065	0.08469			\$150,000,000
		TILT-UP CONST	RUCTION -	Wood Roof	0.18434	0.19355		\$50,000 for CV \$50M - \$150M	\$25,000,000
					0.18434	0.19355		-	\$25,000,000
	JOISTED MASONRY HYBRID CONSTRUCTION				REFER	REFER		-	\$10,000,000
			RUCTION						
		FRAME			0.450	0.605			\$10,000,000
	PPC 8-10				REFER	REFER		REFER	REFER
Ilding RENOVATIONS	RENOVATION	NON-STRUCTUR	RAL	All Types	100% of Applicable Rate	100% of Applicable Rate		Per Standard	Per Standard
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ISTING PROPERTY) - See	I	STRUCTURAL			100 % of Applicable Nate	100 /0 of Applicable Nate	1	Coverage	
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te Work Only Projects	Site work only, C	On-land Only			0.03876	0.04069	5%	Per Standard	\$150,000,000
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y Project located at any	All Construction	Tynes			NCP	NCP		NCP	NCP
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		CATASTROPHE n To Standard Coverage Rates and EMENT AND FLOOD Limits are Per	are applied /\$100 of the CON			
CATEGORY	CLASSIFICATION	2022-2023 ANNUAL RATE (per \$100 of COMPLETED VALUE)	2023-2024 Renewal	Notes	DEDUCTIBLE	PER PROJECT SUB-LIMITS UP TO
FLOOD	HAZARD GROUP 1 SPECIAL FLOOD HAZARD AREAS - 100 YEAR	REFER	REFER		REFER	REFER
See ACE0936 for Flood	HAZARD GROUP 2 SPECIAL FLOOD HAZARD AREAS - 500 YEAR	0.0268	0.02814	5%	2% Min \$100,000	\$10,000,000
lazard Area Definitions)	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 Basi	REFER	REFER		REFER	REFER
ARTH MOVEMENT	PACIFIC NORTHWEST - ALASKA TO OREGON	REFER	REFER		REFER	REFER
See ACE0935 for Hazard	CALIFORNIA	REFER	REFER		REFER	REFER
Group	GREAT BASIN - NEVADA to UTAH	REFER	REFER		REFER	REFER
Definitions)	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	GULF COAST - TEXAS TO ALABAMA	REFER	REFER		REFER	REFER
See ACE0937 for Hazard	FLORIDA	REFER	REFER		REFER	REFER
Group	SOUTHEAST - GEORGIA TO VIRGINIA	REFER	REFER		REFER	REFER
Definitions)	UPPER ATLANTIC - MARYLAND TO MASSACHUSETTS	REFER	REFER		REFER	REFER
Vind Season is applicable	PACIFIC OCEAN - HAWAII	REFER	REFER		REFER	REFER
June Let through November 30th	All Other Locations within the Coverage Territory	INCLUDED in Standard Rate	INCLUDED in Standard Rate		\$50.000	\$150.000.000
		(per \$100 of COMPLETED VALUE)				
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	•
resting						
TESTING	For All High Hazard Testing "Hot Testing"	REFER	REFER		REFER	REFER
EXISTING PROPERTY		REFER REFER	REFER REFER		REFER REFER	REFER REFER
EXISTING PROPERTY Damage to EXISTING	For All High Hazard Testing "Hot Testing"	REFER REFER	REFER REFER			
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EXISTING PROPERTY Damage to EXISTING PROPERTY	For All High Hazard Testing "Hot Testing" All Classifications All Classifications Rate	REFER REFER TERRORIS es are applied as a percentage of file	REFER REFER M nal term premium for all peril		REFER REFER	REFER REFER
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	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.

Inter NAMED INSURED must refer such risks to the Company for prior approval and determination or 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.