

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
Genearl**

**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%		\$150,000,000
		NON-COMBUSTIBLE		0.05623	0.05904	5%	\$30,000 for CV \$10M - \$50M	\$150,000,000
		TILT-UP CONSTRUCTION - NON-COMBUSTIBLE R		0.07332	0.07699	5%		\$150,000,000
		TILT-UP CONSTRUCTION - Wood Roof		0.16758	0.17596	5%	\$50,000 for CV \$50M - \$75M	\$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
MASONRY NON-COMBUSTIBLE			0.06185	0.06494			\$150,000,000	
NON-COMBUSTIBLE			0.06185	0.06494		\$25,000 for CV \$10M - \$50M	\$150,000,000	
TILT-UP CONSTRUCTION - NON-COMBUSTIBLE R			0.08065	0.08469			\$150,000,000	
TILT-UP CONSTRUCTION - Wood Roof			0.18434	0.19355		\$50,000 for CV \$50M - \$150M	\$25,000,000	
JOISTED MASONRY			0.18434	0.19355			\$25,000,000	
HYBRID CONSTRUCTION			REFER	REFER			\$10,000,000	
FRAME			0.450	0.605			\$10,000,000	
PPC 8-10				REFER	REFER		REFER	REFER
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
	STRUCTURAL		Non-Seismic, All Types	150% of Applicable Rate	150% of Applicable Rate		Per Standard Coverage	
	STRUCTURAL		Seismic, All Types	REFER	REFER		REFER	
	FRAME, JOISTED MASONRY OR HYBRID CONSTRUCTION - REN			REFER	REFER		REFER	REFER
Large Span Buildings (Unsupported Roof Greater than 200 Feet, such as Theaters, Auditoriums, Convention Site Work Only Projects	All TYPES			REFER	REFER		REFER	REFER
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	INCLUDED
							\$50,000 for CV \$10M - \$50M	
							\$100,000 for CV \$50M - \$75M	
							\$150,000 for CV \$75M - \$150M	
All Other Project Types or Categories Not Specified Above	Including but not limited to Chemical/Petrochemical or Co-Generation P			REFER	REFER		REFER	REFER

