

## **PROGRAM**

Air Conditioning and Heating - Systems & Equipment  
Appliances and Accessories – Installation & Servicing  
Awning – Installation, Service & Repair  
Boat Repair  
Cabinet Makers & Installers  
Carpentry  
Carpet or Rug Cleaners  
Caterers – Private  
Ceiling or Wall Installation – Metal  
Chimney Cleaning (Residential Only)  
Cleaning Services – Residential or Office  
Communication Equipment Installation  
Computers – Repair or Service  
Concrete Construction (3 yrs prior exp required)  
Door, Window & Partition Installers  
Driveway, Parking Area, Yard or Sidewalk – Paving or Repairing  
(Concrete or Asphalt)  
Drywall or Wallboard Hanging and Taping  
Electric Work (3 yrs experience, no burglar or fire alarm contractors)  
Fence Erections  
Floor Covering (no ceramic tile) – Installation, Service, Repair  
Floor Waxing  
Furniture and Fixtures – Woodworking  
Furniture Refinishing  
Garage or Overhead Door Installers – Metal or Wood  
Glaziers  
Gutter Installation  
Heating and Air Conditioning – Systems & Equipment  
House Furnishings Installation  
Inspectors/Appraisers – Land  
Insulation – Contractors – Residential Only  
Interior Decorators  
Landscape Gardening (no tree trimming)  
Locksmiths  
Marble, Terrazzo, Tile or Stone Work – Interior  
Masons  
Musical Instrument Repair – (Electronic or Nonelectronic)  
Office Machines, Office Appliances Repair or Service  
Painting – Exterior (three stories or less)  
Painting – Interior  
Paperhanging  
Plaster or Stucco Work – Exterior or Interior  
Plumbing – Residential or Office (No installation of sprinkler systems)  
Refrigeration Contractors  
Roofers (3 yrs prior experience)  
Septic Tank and Laterals Installers  
Siding Installers – Masonry, Stone, Aluminum and Vinyl

Sign Painting or Lettering (no work above the first floor or vehicle lettering)  
Surveyors – Land  
Upholstery – Furniture  
Wallpapering  
Welder  
Window Cleaner (three stories or less)  
Window Decorating

**ARTISANS**

**PROGRAM**

**WISCONSIN**

**WISCONSIN REINSURANCE CORPORATION**

# **WISCONSIN REINSURANCE CORPORATION ARTISANS MANUAL**

## **WISCONSIN**

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- Program Description
- Policywriting Instructions
- Definitions
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- Classification
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#### **CLASSIFICATIONS**

#### **TERRITORIAL DEFINITIONS**

#### **RATING INFORMATION**

#### **INTRODUCTION**

This manual contains rules, classifications, and rating information for writing policies that cover the property and liability exposures related to businesses.

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# WISCONSIN REINSURANCE CORPORATION ARTISANS MANUAL

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### **RULE 1 -- ELIGIBILITY**

The Artisans Program Manual contains the rules, classifications, and rating information 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 \$3,000,000 with a maximum annual payroll of \$500,000
- firms regularly involved on projects exceeding \$1,000,000 total construction cost are not eligible
- firms which rent or lease equipment to others are not eligible
- firms that are general contractors are not eligible
- buildings or business personal property occupying buildings that exceed an area of 15,000 square feet are not eligible
- firms involved in demolition or building moving activities are not eligible
- refer to company for eligibility of joint ventures

### **Definition of Payroll**

Payroll means the total remuneration for services rendered by employees whether paid in money or substitutes for money. Do not include the payroll of individual insureds, co-partners, members of a limited liability company, or executive officers engaged in clerical operations or acting as a salesperson.

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### Definition of Employee

- Full-Time -- Each owner, partner, active corporate officer, member of a limited liability corporation, 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. To determine the number of part-time employees for premium determination, compute the total number of days worked by all part-time employees, divide by 120 days, and round up to the next whole number.

#### Example:

- 9 part-time employees worked a total of 576 days
  - 576 divided by 120 equals 4.8 employees
  - Round 4.8 up to 5
  - 5 part-time employees are used for the liability premium determination.
  - Multiply the part-time liability rating information by five to determine the part-time liability premium.
- 
- Do not include inactive corporate officers and office clerical staff 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 revenue charged 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 whose subcontracted costs exceed 25% of the business' total payroll.

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### **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 provides optional property coverage against all physical losses, with certain exceptions, for property on premises, loss of income, and \$2,500 of business personal property off premises.

#### **2.2 Coverage Descriptions -- Principal Coverages**

##### **Liability**

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 to which the insurance applies. Bodily injury and property damage that arise out of the products and completed work hazard are not included under Coverage L.

Coverage M - Medical Payments -- Pays medical expenses for bodily injury caused by an accident on premises owned by or rented to an insured or resulting from the insured's operations.

Coverage N - Products/Completed Work -- Pays on behalf of the insured for damages due to bodily injury or property damage arising out of the products or completed work hazard and caused by an occurrence to which the insurance applies.

Coverage O - Fire Legal Liability -- Pays for property damage to buildings or parts of buildings which are rented or loaned to an insured, if the damage is caused by a fire and the insured is legally liable for the fire damage.

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Coverage P - Personal Injury Liability/Advertising Injury Liability -- Personal injury pays for injury other than bodily injury and includes such offenses as slander, libel, invasion of privacy, false arrest, detention, imprisonment, malicious prosecution, wrongful entry, and eviction. The offenses can result from oral or written publication of material.

Advertising injury pays for injury other than bodily injury and includes such offenses as slander, libel, disparagement of a person's or organization's goods or services, invasion of privacy, misappropriation of advertising ideas or style of doing business, or infringement of copyright, title, slogan, trademark, or trade name.

### Property

Coverage A - Buildings -- Covers buildings and structures described on the declarations.

Coverage B - Business Personal Property -- Covers business personal property in the described building or in the open on or within 100 feet of the described premises, with an extension of coverage for \$2,500 of business personal property off premises.

Coverage C - Loss of Income -- Provides up to one year of earnings and extra expense coverage when the business is interrupted by a loss caused by a peril insured against.

### 2.3 Basic Limits

The rating information in this manual reflects the following basic limits of insurance.

#### Liability

Each Occurrence Limit      \$300,000/occurrence

Medical Payments Limit      \$5,000/person

Fire Legal Liability Limit      \$100,000/occurrence

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The Each Occurrence Limit, subject to the aggregate limits, is the most that will be paid for all injury and damages covered under Coverages L, M, N, O, and P for one occurrence.

A rule that addresses higher each occurrence limits is included in this manual.

Aggregate Limits -- The rating information shown in this manual contemplates a General Aggregate Limit equal to twice the Each Occurrence Limit and a Products/Completed Work Hazard Aggregate Limit equal to twice the Each Occurrence Limit.

### Property

Coverage A	Full replacement value of the insured buildings
Coverage B	Full replacement value of the insured business personal property
Coverage C	20% of Coverage A limit + 100% of Coverage B limit

A rule that addresses loss of income without a dollar limit is included in this manual.

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### **RULE 3 -- POLICYWRITING INSTRUCTIONS**

When property coverage is provided, 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.

The property rates shown in the rating information pages contemplate Coverage C written subject to a limit. Show the Coverage C limit on the declarations.

Business Personal Property -- Off Premises Coverage is included as an extension of coverage at a limit of \$2,500. An option to purchase higher limits is explained in Rule 8.3. Show any higher optional limit on the declarations.

#### **3.1 Policy Format**

An artisans policy consists of the following components:

- Form AP-100
- Declarations Page and any Supplementary Declarations Pages
- Optional endorsements, if applicable
- State amendatory endorsements or other required endorsements, if applicable

#### **3.2 Endorsements**

Information called for as entries on endorsements can be shown on the declarations or a supplemental schedule instead.

#### **3.3 Policy Term**

Policies must be written for a term of one year.

#### **3.4 Cancellation**

Coverage for liability coverage cannot be canceled unless the entire policy is canceled.

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Policies canceled by either the insured or the company must be canceled in accordance with the terms of the cancellation provisions that apply. The return premium, if any, is computed on a pro-rata basis.

When calculating the return premium, round to the nearest whole dollar. Retain any minimum premium that may apply, unless canceling a policy as of the inception date.

### **3.5 Scheduled Buildings, Business Personal Property, and Loss of Income**

A policy cannot be issued on a blanket basis. A limit must be shown on the declarations for each covered building, for the personal property at each location, and loss of income coverage at each location if loss of income is written subject to a dollar limit.

### **3.6 Policy Changes**

Changes can be made to policies after inception, including adding or deleting optional coverages.

Attach endorsement AP-346.

#### **3.6.1 Additional Premium Changes**

Changing an Existing Exposure -- If changes are made to an exposure included at the inception of the policy, use the rules and rating information in effect on the effective date of the policy when calculating the additional premium.

Adding a New Exposure -- If an exposure is added after the inception of the policy, use the rules and rating information in effect on the date of the change when calculating the additional premium.

Changing a New Exposure -- If changes are made to an exposure added after the inception of the policy, use the rules and rating information in effect on the date the exposure was first added to the policy when calculating the additional premium.

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Any additional premium developed for changes made after the policy is issued applies in addition to any applicable policy writing minimum premium that may have applied at policy inception.

Calculate additional premiums on a pro-rata basis.

### **3.6.2 Return Premium Changes**

Calculate all return premiums using the rating information in effect when coverage was issued.

Calculate return premiums on a pro-rata basis when a limit is reduced or an exposure is eliminated. Retain the policy writing minimum premium, if applicable.

### **3.7 Policy Restrictions and Increased Premiums**

Policies can be issued with coverage restrictions or at increased premiums if the policy would not otherwise be issued. The insured must agree to any restrictions or premium increases in writing.

### **3.8 Loss Payable Options**

The standard mortgage provisions are included in AP-100. Other loss payable options can be used in those instances where the standard mortgage provisions are not applicable. The following options can be used when another party has a financial interest in the property of an insured and requires that it be included as a loss payee under the insurance covering the property.

#### **3.8.1 Loss Payable**

This option requires the insurer to pay claims jointly to the insured and the loss payee as their interests may appear. This option does not offer the loss payee any protection if the actions of the insured affect the coverage. Nor does it require that advance notice of cancellation or nonrenewal be given to the loss payee.

Attach endorsement CP-132 and indicate which option applies.



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### 3.8.2 Lender's Loss Payable

This option includes provisions similar to the standard mortgage provisions in the policy, except that it is not limited in its application to buildings or structures.

This option can be used with coverage for personal or real property if the other party has an interest that can be established by a written contract or other documentary evidence. This option also gives the loss payee limited protection against acts of the insured that void coverage, similar to that provided for lenders under the standard mortgage provisions in the policy. Advance notice of cancellation or nonrenewal must be given to the loss payee.

Attach endorsement CP-132 and indicate which option applies.

### 3.8.3 Contract of Sale

This option is used when the insured is in the process of buying or selling property and both the seller and the buyer have insurable interests in the property. This option does not offer the loss payee any protection if the actions of the insured affect the coverage. Nor does it require that advance notice of cancellation or nonrenewal be given to the loss payee. Losses are paid jointly to the insured and the loss payee as their interests appear.

Attach endorsement CP-132 and indicate which option applies.

## 3.9 Valuation

Unless otherwise indicated on the declarations, property losses are settled on a replacement cost basis and covered property must be insured for its full replacement value.

A rule that addresses loss settlement on an actual cash value basis is included in this manual.

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### **3.10 Condominium Unit-Owners**

When the policy is issued to cover individual condominium unit-owners, the policy terms must be amended to cover the fixtures, improvements, and alterations owned by the unit-owner that are a part of the building.

Attach endorsement BP-350.

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### RULE 4 -- DEFINITIONS

#### 4.1 Fire Protection Classifications

**Protected** -- Building is located within 1,000 feet of a fire hydrant and is within five road miles of a responding fire department.

**Partially Protected** -- Building is located more than 1,000 feet from a fire hydrant but is within five road miles of a responding fire department.

**Unprotected** -- All other.

#### 4.2 Building Construction Classifications

**Frame** -- Buildings where the exterior walls are constructed of wood or other combustible materials, including construction where combustible materials are combined with other materials (such as brick veneer, stone veneer, wood iron-clad, or 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, 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, 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.

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**Fire Resistive** -- Buildings where the exterior walls, 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, determine the applicable construction type as follows:

- If more than 1/3 of the total exterior wall area is constructed of combustible materials, the applicable construction type is frame.
- If 2/3 or more of the total exterior wall area and 2/3 or more of the floor and roof area is constructed of non-combustible materials, the applicable construction type is non-combustible.
- If 2/3 or more of the total wall area is constructed of masonry or fire resistive materials, the construction type is:
  - Fire resistive or modified fire resistive, when 2/3 or more of the total floor and roof area is constructed of masonry or fire resistive materials.
  - Masonry non-combustible, when 2/3 or more of the total floor and roof area is constructed of non-combustible materials.
  - Joisted masonry, when more than 1/3 of the total floor and roof area is constructed of combustible materials.

### 4.3 Sprinklered Property

A building is classified as sprinklered if the entire building is protected by an automatic sprinkler system. Automatic sprinkler system means any automatic fire protective or extinguishing system.

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### RULE 5 -- PREMIUM MODIFICATIONS

#### 5.1 Protective Devices or Services

The premium can be modified to reflect protective devices. Premium credits are allowed for the installation of the following approved and properly maintained protective devices or services:

- Watchman
- Burglar Alarm System
- Sprinkler System

The company must be notified if the protective devices or services are discontinued or out of service.

Indicate the protection device on the declarations or attach endorsement BP-331 and describe the protective devices on the endorsement.

When a burglar alarm system is maintained or a watchman employed, multiply the business personal property rating information (Contents rating and Business Personal Property Charges) by the appropriate protective device or service factor shown in this manual.

When a sprinkler system is maintained, multiply the building and business personal property rating information (Contents Rating and Business Personal Property Charges) by the appropriate protective device factor shown in this manual.

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### RULE 6 -- DEDUCTIBLES

#### 6.1 Liability

Deductible options are available on a per occurrence or a per claim basis for property damage as it applies to Coverages L and N.

The policy can be issued with one of the following optional deductible amounts:

\$ 250  
500  
1,000

Use Deductible Table 1.

Attach endorsement AP-222.

Modify the liability premium to reflect the deductible amount selected as described in the premium determination rule.

#### 6.2 Property

The rating information reflects a \$250 deductible that applies to all property coverages except Loss of Income and Fire Department Service Charge.

The policy can be issued with one of the following higher deductible amounts:

\$ 500  
1,000  
3,000  
5,000  
10,000

Show the deductible that applies on the declarations.

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These deductible options also apply to all the optional property coverages except Accounts Receivable, Earthquake, and those listed below. Separate deductible amounts apply to Earthquake Coverage, when provided. No deductible applies to Accounts Receivable Coverage, when provided. Only the standard \$250 deductible applies to the following optional coverages:

- Employee Dishonesty Coverage
- Glass Coverage
- Money and Securities Coverage
- Outdoor Sign Coverage
- Valuable Papers and Records

Modify the property premium to reflect the deductible amount selected as described in the premium determination rule.

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### RULE 7 -- PREMIUM DEVELOPMENT

#### 7.1 Factors or Multipliers

Factors or multipliers should be applied consecutively and multiplied by each other. They should not be added together, unless specified otherwise.

#### 7.2 Rounding Procedure

##### 7.2.1 Rates

Rating information should be rounded to three decimal places after the final calculation. Five-tenths or more of a mil will be considered one mil.

For example:            .2225 = .223  
                              .2224 = .222

##### 7.2.2 Premiums

Premiums for the coverages that require a separate calculation should be rounded to the nearest whole dollar.

#### 7.3 Interpolation

Rating information for which a limit is not shown should be developed by interpolation.

#### 7.4 Minimum Premiums

Minimum Premium per policy is \$250.

NOTE: of the \$250 total policy minimum premium, there is a \$100 minimum liability premium for reinsurance purposes.

#### 7.5 Premium Determination

The rating information shown in this manual applies to policy terms of one year.

Liability Rating Information -- per employee

Property Rating Information -- per \$1,000 of insurance unless otherwise stated



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### 7.5.1 Basic Premium -- Liability

Step 1 -- Select the liability rate group from the classification section of this manual. Determine the proper territorial assignment. The territorial assignment may reflect the location of the business or the location where the majority of operations take place.

Step 2 -- Determine the number of full and part-time employees using the guidelines in Rule 1 -- Eligibility.

Step 3 -- Determine the applicable full and part-time per employee charge for the liability limit chosen.

Step 4 -- Multiply the result of Step 3 by the number of full and part-time employees, and add the total full-time employee charges to the total part-time employee charges.

Step 5 -- Multiply the result of Step 4 by any factors that are used to adjust the rating information for other premium modifications or coverage options that apply.

Step 6 -- If a deductible is chosen, multiply the result of Step 5 by the deductible factor from Table 1 -- Liability Deductibles to determine the basic liability premium.

### 7.5.2 Basic Premium -- Building

Step 1 -- For each covered building use the territorial assignment, protection classification, and construction classification to determine the appropriate rating information per \$1,000 of insurance.

Step 2 -- If the building is protected by an automatic sprinkler system, multiply the rating information determined in Step 1 by the corresponding protective device factor and by any other factors that are used to adjust the rating information for other premium modifications or coverage options that apply.

Step 3 -- Multiply the result of Step 2 by the amount of insurance in thousands.

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Step 4 -- Multiply the result of Step 3 by the deductible factor from Table 2 -- Property Deductibles to determine the basic building premium.

### **7.5.3 Basic Premium -- Business Personal Property**

Step 1 -- Select the property rate group from the classification section of this manual. Rate group 0 applies when coverage for theft is excluded.

Step 2 -- For the business personal property at each covered location, use the territorial assignment, protection classification, and construction classification to determine the appropriate rating information per \$1,000 of insurance.

Step 3 -- If the business personal property is protected by a protective device or service, multiply the rating information determined in Step 2 by the appropriate protective device factor.

Step 4 -- Multiply the result of Step 3 by the business personal property limit in thousands.

Step 5 -- Use the rating information for the rate group selected in Step 1 to determine the business personal property charge for the appropriate amount of insurance. If the business personal property is protected by a protective device or service, multiply the business personal property charge by the appropriate protective device or service factor. Add the resulting charge to the result of Step 4.

Step 6 -- Multiply the result of Step 5 by any factors that are used to adjust the rating information for other premium modifications or coverage options that apply.

Step 7 -- Multiply the result of Step 6 by the deductible factor from Table 2 -- Property Deductibles to determine the basic business personal property premium.

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### 7.5.4 Additional Premium -- Property and Liability Coverage Options

Some of the rules in this manual that describe the property and liability coverage options require an adjustment to the rating information. Such adjustments are made in determining the basic building, business personal property, and liability premiums.

Other rules call for developing an additional premium for the applicable coverage.

Use the instructions in this manual to determine any applicable additional premiums for the coverage options selected.

### 7.5.5 Total Policy Premium

The individual risk premium modification factor is multiplied by the sum of the following to determine the total policy premium:

- basic liability premium,
- basic premium for each covered building,
- basic premium for business personal property at each covered location, and
- additional premium for any applicable property and liability coverage options.

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### **RULE 8 -- PROPERTY COVERAGE OPTIONS**

#### **8.1 Actual Cash Value**

Property can be covered on an actual cash value basis instead of on a replacement cost basis by making the appropriate entry on the declarations. The property must be insured for its full actual cash value.

#### **8.2 Automatic Increase -- Coverages A and B**

The Coverage A and Coverage B limits can be automatically increased during the policy period. The amount of increase will apply proportionately throughout each annual term.

Show the annual percentage of increase for the applicable coverages on the declarations.

The basic policy rating information must be adjusted when this option applies. Multiply the building and/or business personal property rating information by the automatic increase factor shown in this manual.

#### **8.3 Business Personal Property -- Off Premises**

When Coverage B applies to the policy, Business Personal Property -- Off Premises coverage is included at a limit of \$2,500. Higher limits are available. To rate for these higher limits:

Step 1 -- Select the property rate group from the classification section of this manual. Rate group 0 applies when coverage for theft is excluded.

Step 2 -- Using the territorial assignment and the information from Step 1, determine the premium for the appropriate amount of insurance from the Business Personal Property -- Off Premises Charges chart. Show the limit on the declarations.

Step 3 -- Multiply the additional premium by the deductible factor from Table 2 -- Property Deductibles.

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### 8.4 Artisans Property Additional Coverage Endorsements

These endorsements may be added to any artisans policy. A policy can include both an Artisans Property Additional Coverage Endorsement and an artisans optional coverage that provides the same coverage.

The following is a general description of the coverages provided by these endorsements.

#### 8.4.1 Artisans Property Additional Coverage Endorsement - 1

Coverage	Limit
Glass	Replacement Cost
Accounts Receivable	\$10,000
Computers	\$10,000
Contractors' Equipment	\$10,000
Rental Reimbursement	\$ 2,500
Installation Floater	\$10,000
Outdoor Signs	\$10,000
Valuable Papers	\$10,000

Contractors' Equipment valuation is actual cash value unless indicated as being replacement cost on the declarations.

Use the artisans property additional coverage endorsement rating information shown in this manual to determine the additional premium.

Attach endorsement AP-309.

Limits for the coverages provided by endorsement AP-309 can be increased. The additional premium is based on the difference between the revised limit and the limit that appears on endorsement AP-309. Use the rating information shown in this manual for the Artisans Additional Property Coverage higher limits.

Attach endorsement AP-312 and make an entry to show each revised limit.

Also make an entry on AP-312 to indicate that coverage for

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contractors' equipment applies on a replacement cost basis instead of an actual cash value basis or to specify a maximum per-item limit for contractors' equipment.

### 8.4.2 Artisans Property Additional Coverage Endorsement - 2

Coverage	Limit
Glass	Replacement Cost
Accounts Receivable	\$10,000
Computers	\$10,000
Outdoor Signs	\$10,000
Valuable Papers	\$10,000

Use the artisans property additional coverage endorsement rating information shown in this manual to determine the additional premium.

Attach endorsement AP-310.

### 8.4.3 Artisans Property Additional Coverage Endorsement - 3

Coverage	Limit
Glass	Replacement Cost
Accounts Receivable	\$5,000
Computers	\$5,000
Outdoor Signs	\$5,000
Valuable Papers	\$5,000

Use the artisans property additional coverage endorsement rating information shown in this manual to determine the additional premium.

Attach endorsement AP-311.

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### 8.5 Loss of Income -- Without a Limit

Losses under Coverage C -- Loss of Income can be covered on an actual loss sustained basis for a period of up to one year. When coverage applies on an actual loss sustained basis, no dollar limit for Coverage C is shown on the declarations. When this option is selected, a 72-hour waiting period can be imposed on the Loss of Income coverage provided for earnings.

#### 8.5.1 Coverage Without a Waiting Period

When Coverage C -- Loss of Income is written without a limit, determine the additional premium by multiplying the building and business personal property premium by the corresponding factor shown in this manual.

This coverage is not subject to the property loss deductible. Do not apply the property loss deductible factor.

#### 8.5.2 Coverage Subject to a 72-Hour Waiting Period

When coverage for Earnings is subject to a 72-hour waiting period, the same waiting period will also apply to the Earnings coverage provided under the Supplemental Loss of Income Coverage for Interruption by a Civil Authority.

Extra Expense provided under these coverages is not subject to the 72-hour waiting period.

Determine the additional premium by multiplying the building and business personal property premium by the corresponding factor shown in this manual.

This coverage is not subject to the property loss deductible. Do not apply the property loss deductible factor.

Attach endorsement AP 0611.

### 8.6 Ordinance or Law Extension

Limited coverage for increased costs resulting from the enforcement of any ordinance or law is provided under the building and business personal property coverage following a covered loss.

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Additional coverage can be provided for loss to the undamaged portion of a building that results from the enforcement of an ordinance or law following a covered loss. This coverage does not apply to owner-occupied residential premises with one to four family dwellings.

Attach endorsement BP-321 and identify the covered buildings.

Increase the building limit as needed and use the building rating information for all covered perils. No adjustment to the rating information applies.

When the coverage described above applies, the policy can be further extended to provide additional coverage for other costs associated with the enforcement of an ordinance or law, including increased demolition and debris removal costs and/or increased cost of construction.

Specify the additional limit for Demolition and Debris Removal and/or Increased Cost of Construction for the buildings identified on endorsement BP-321.

To determine the additional premium, multiply each limit shown on endorsement BP-321 by the building rating information for all applicable perils. Multiply the result of this calculation by the ordinance or law extension factor shown in this manual.

Multiply the additional premium by the deductible factor from Table 2 -- Property Deductibles.

### **8.7 Back Up of Sewers and Drains**

Coverage for loss caused by water that backs up through sewers or drains can be added for property covered under Coverage A or Coverage B.

Attach endorsement BP-330 and identify the covered property and show the limits on the schedule.

To determine the additional premium, multiply the water damage limit of insurance by the rating information shown in this manual.



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Multiply the additional premium by the deductible factor from Table 2 -- Property Deductibles.

### 8.8 Employee Dishonesty

Limits ranging from \$5,000 to \$50,000 can be provided for loss or damage to real property and business personal property, including money and securities, resulting from dishonest acts committed by the insured's employees.

Attach endorsement AP-308. Show the limit on the schedule.

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

When this coverage is provided for two or more locations, use the rating information shown in this manual to develop an additional location charge for each additional location based on the limit that applies.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

### 8.9 Money and Securities

Coverage can be provided for loss to money and securities resulting from theft, disappearance, or destruction.

Attach endorsement AP-304. Show the inside the premises limit and outside the premises limit on the schedule.

To determine the additional premium, multiply the money and securities base amount by the money and securities factor shown in this manual for the applicable limits.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

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### 8.10 Theft Exclusion

Coverage for loss resulting from theft can be excluded.

Attach endorsement BP-348.

Use the rating charge in the business personal property rating information for rate group 0 instead of the rate group specified in the classification section when determining the basic policy premium. If higher limits for business personal property -- off premises are selected, use the rating information for rate group 0.

### 8.11 Accounts Receivable

Coverage against physical loss, with certain exceptions, can be provided for accounts receivable. This includes sums that cannot be collected from customers because the records were damaged or destroyed, the cost to reconstruct damaged or destroyed records, increased collection costs, and interest on loans used to offset losses prior to receipt of insurance proceeds.

Attach endorsement BP-320 and show the limit selected on the schedule.

To determine the additional premium, multiply the business personal property per thousand rating information for appropriate rate group by the accounts receivable limit in thousands. Multiply the result of this calculation by the accounts receivable factor shown in this manual.

This coverage is not subject to a deductible. Do not apply the deductible factor.

### 8.12 Valuable Papers and Records

Limited coverage for valuable papers is provided in the policy. Additional coverage against physical loss, with certain exceptions, can be provided for valuable papers and records. This optional coverage includes loss caused by earthquake, flood, seepage, or water damage.

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Attach endorsement BP-328; describe each covered premises and show the limit that applies. Show the deductible amount on the schedule.

To determine the additional premium, multiply the business personal property per thousand rating information for the appropriate rate group by the valuable papers and records limit in thousands. Multiply the result of this calculation by the valuable papers and records factor shown in this manual.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

### 8.13 Computers

Coverage against physical loss, with certain exceptions, can be provided for computer hardware, software, and extra expense related to the loss of or damage to electronic data processing equipment. This option includes coverage for loss caused by mechanical breakdown, earthquake, flood, and water damage.

Attach endorsement BP-322 and complete the schedule; describe each covered premises and show the limits that apply. Show the deductible amount on the endorsement.

To determine the additional premium, multiply the computer rating information shown in this manual by the hardware and software limits in thousands.

Multiply the premium by the deductible factor in Table 2 -- Property Deductibles.

### 8.14 Outdoor Signs

Limited coverage for signs is provided in the policy. Additional coverage against physical loss, with certain exceptions, can be provided for outdoor signs. This option includes coverage for losses resulting from earthquake, flood, or water damage.

Attach endorsement AP-307 and complete the schedule.

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To determine the additional premium, multiply the outdoor signs rating information shown in this manual by the outdoor signs limit in thousands.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

### 8.15 Glass

Limited glass coverage is provided under form AP-100; coverage for the breakage of building glass that results from vandalism or from any other cause except one of the specified perils (other than vandalism) is limited to \$100 per pane and \$500 per occurrence. The special limits do not apply to glass building blocks.

Coverage against all physical losses, with certain exceptions, can be provided for glass. Only glass indicated on the declarations is covered.

Attach endorsement AP-305 and list covered glass on the schedule.

To determine the additional premium, separately measure the square footage of:

- interior glass;
- exterior glass above the second floor; and
- exterior glass located on the second floor and below.

Multiply these measurements by the glass rating information and the appropriate glass factor shown in this manual.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

### 8.16 Earthquake

Coverage for loss caused by earthquake and volcanic eruption can be provided for all property covered under Coverages A and B and for the loss of income coverage provided under Coverage C.

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Attach endorsement BP-332.

The earthquake rating information shown in this manual is displayed by earthquake construction classification and earthquake zone. The earthquake zones are listed under Territorial Definitions. The earthquake construction classifications are described below.

### 8.16.1 Earthquake Construction Classifications

#### Wood Frame Buildings

##### Class 1C

- Wood frame and wood frame stucco construction
- Three stories or less
- 3,000 square feet or less ground floor area
- Floors not concrete supported
- Walls not unit masonry or concrete
- Masonry veneer walls

##### Class 1D

- Wood frame and wood frame stucco construction
- Floors not concrete supported
- Walls not unit masonry or concrete
- Masonry veneer walls

#### All Metal Buildings

##### Class 2A

- Metal frame
- Metal, wood, or cement-asbestos siding and roofing
- One story
- 20,000 square feet or less ground floor area

##### Class 2B

- Metal frame
- Metal, wood, or cement-asbestos siding and roofing

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### Steel Frame Buildings

#### Class 3A

- Steel frame carrying all loads
- Floors and roof of poured-in-place reinforced concrete or of concrete fill on metal decking welded to steel frame
- Floor and roof supports not web steel
- Exterior walls non-load bearing
- Exterior walls poured-in-place reinforced concrete or reinforced unit masonry
- Column-free areas not exceeding 2,500 square feet
- Not under construction

#### Class 3B

- Steel frame carrying all loads
- Floors of poured-in-place reinforced concrete or metal
- Roof of poured-in-place reinforced concrete or metal if three stories or less
- Roof of any material if over three stories
- Exterior and interior walls not load bearing

### Reinforced Concrete, Combined Reinforced Concrete, and Structural Steel Buildings

#### Class 4A

- Frame of poured-in-place reinforced concrete or combination of poured-in-place reinforced concrete and structural steel
- Floors of poured-in-place reinforced concrete
- Roof of poured-in-place reinforced concrete if three stories or less
- Roof of any material if over three stories
- Exterior walls of poured-in-place reinforced concrete or reinforced unit masonry
- Column-free areas not exceeding 2,500 square feet
- Not under construction

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### Class 4B

- Frame of poured-in-place reinforced concrete or combination of poured-in-place reinforced concrete and structural steel
- Floors of poured-in-place reinforced concrete
- Roof of poured-in-place reinforced concrete if three stories or less
- Roof of any material if over three stories
- Nonbearing walls of any material
- Bearing walls of poured-in-place reinforced concrete

### Class 4C

- Frame of precast concrete or combination of precast concrete with poured-in-place reinforced concrete or structural steel
- Floors of reinforced concrete lift-slabs
- Roof of reinforced concrete lift-slabs if three stories or less
- Roof of any material if over three stories
- Bearing walls of poured-in-place reinforced concrete
- Nonbearing walls of any material

### Class 4D

- Frame of poured-in-place reinforced concrete or combination of poured-in-place reinforced concrete and structural steel
- Floors and roof of any material
- Nonbearing walls of any material

## Concrete, Brick, or Block Building

### Class 5A

- Load bearing exterior walls of poured-in-place reinforced concrete, precast reinforced concrete, reinforced brick, or reinforced concrete block masonry
- Supported floors of wood or metal
- One story
- Not under construction

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### Class 5AA

- Load bearing exterior walls of poured-in-place reinforced concrete, precast reinforced concrete, reinforced brick, or reinforced concrete block masonry
- Supported floors of wood or metal

### Class 5B

- Load bearing walls of unreinforced brick or other unreinforced solid masonry, except adobe
- Floors and roof of any material

### Class 5C

- Load bearing walls of hollow tile, hollow unit masonry, adobe, or cavity wall construction
- Floors and roof of any material

### Class 5D

- Any other construction

### **Mixed Construction Buildings**

Construction classes under 10% should be disregarded. Use class (over 10%) with the highest rate.

### **8.16.2 Earthquake Premium Modifications**

The earthquake rating information shown in this manual must be adjusted to reflect various conditions that affect exposure to loss by earthquake and volcanic eruption. The earthquake premium modifications addressed by this manual are described below.

#### **Masonry Veneer**

Exterior masonry veneer on wood frame walls is not covered for loss caused by earthquake or volcanic eruption when the masonry veneer exceeds 10% of the exterior wall area.

The coverage provided by endorsement BP-332 can be extended to include loss to exterior masonry veneer by adjusting the earthquake rating information and making an entry on the declarations to show that masonry veneer is included.



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Multiply the earthquake rating information for buildings by the masonry veneer factor shown in this manual.

### **Ground Stability**

The building and personal property earthquake rating information shown in this manual must be adjusted when buildings are not on firm, natural ground.

Multiply the earthquake rating information for buildings and personal property by the ground stability factor shown in this manual.

### **Roof Tanks**

The building and personal property earthquake rating information shown in this manual must be adjusted when the building is equipped with a roof tank.

Multiply the earthquake rating information for buildings and contents by the roof tank factor shown in this manual.

### **8.16.3 Earthquake Deductible**

Endorsement BP-332 includes a special earthquake deductible provision that applies as a percentage of the covered property at the time of the loss. The rating information shown in this manual reflects a mandatory minimum deductible of 2% for earthquake.

The earthquake deductible can be increased to a maximum of 40%. Use the rating information in this manual to determine the earthquake deductible factor.

Multiply the additional premium developed for endorsement BP-332 by the applicable earthquake deductible factor.

Show the earthquake deductible percentage on the declarations.

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### 8.16.4 Earthquake Premium Calculation

Step 1 -- Select the earthquake rating information shown in this manual that reflects the applicable earthquake construction type and earthquake zone for each covered building and for the personal property at each covered location.

Step 2 -- Multiply the rating information selected in Step 1 by any applicable earthquake premium modifications.

Step 3 -- Multiply the result of Step 2 by the applicable Coverage A and Coverage B limits of insurance in thousands.

Step 4 -- Multiply the result of Step 3 by the appropriate earthquake deductible factor.

### 8.17 Installation Floater

Coverage against physical loss, subject to certain exceptions and limitations, can be provided for materials, supplies, machinery, fixtures, equipment, and similar property, which will become a permanent part of a construction, installation, or erection project. Coverage is provided for covered property at a job site, at a storage location, and while in transit.

A separate catastrophe limit applies whenever property at more than one location (either more than one job site, more than one storage location, or any combination of job sites and storage locations) is damaged in a single occurrence.

Use the installation floater rating information shown in this manual to determine the additional premium. Select the rating information for the limit desired based on the job site limit. Multiply the additional premium by the deductible factor in Table 2 -- Property Deductibles.

Attach endorsement AP 0662, and enter the job site and the catastrophe limit on the AP 0662 Installation Floater Schedule.

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The Installation Floater automatically provides separate limits of up to \$5,000 per occurrence for property in transit and for property at a storage location. Other limits can be provided by showing the revised limits on the Installation Floater Schedule. Refer to the company for rating information.

Optional coverage for loss caused by testing may also be provided under the Installation Floater. Testing includes start-up; performance; stress; pressure; or overload testing of materials, supplies, machinery, fixtures, and equipment that will become a permanent part of a covered installation, construction, or erection project. Use the testing rating information shown in this manual. Multiply the rating information by the testing coverage limit in thousands and multiply the result by the applicable deductible factor in Table 2 -- Property Deductibles.

Show the testing limit on the Installation Floater Schedule.

### 8.18 Contractors' Equipment

Coverage against physical loss, subject to certain exceptions and limitations, can be provided for covered equipment involved in contracting, installation, erection, repair, or moving operations or projects. Coverage is provided for covered equipment at a job site, at a storage location, and while in transit. Coverage includes owned, leased, or rented equipment. Coverage for contractors' equipment applies on an actual cash value basis, unless a replacement cost entry is made on the Contractors' Equipment Schedule.

#### **Blanket**

Coverage may be provided on a blanket limit basis for all owned equipment. Individual equipment need not be identified and described on a schedule.

Attach endorsement AP 0659 and show the Blanket Limit on Contractors' Equipment Schedule, AP 0660. Also make an entry on the schedule, if applicable, to show that coverage applies on a replacement cost basis.

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### **Scheduled**

Coverage for owned equipment may be provided on a scheduled basis. Coverage may also be provided for leased and non-owned equipment in the care, custody, or control of the insured if scheduled. Each item of covered equipment must be scheduled and a limit must be shown for each item.

Attach endorsement AP 0659 and list each item of equipment on Contractors' Equipment Schedule, AP 0660. Also make an entry, if applicable, to show that an item is covered on a replacement cost basis.

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

Select the rating information for the limit desired for Blanket or Scheduled coverage. Multiply the rating information by the limit in thousands.

Multiply the additional premium by the applicable deductible factor in Table 2 -- Property Deductibles.

### **8.19 Contractors' Tools**

Coverage against physical loss, subject to certain exceptions and limitations, can be provided for contractors' tools. Coverage is provided on a blanket basis for owned, leased, or rented tools at a job site, at a storage location, or while in transit. Coverage for contractors' tools applies on an actual cash value basis, unless a replacement cost entry is made on Contractors' Tools schedule.

Attach endorsement AP 0661, describe the type of tools covered and show the limit on the schedule. Also make an entry, if applicable, to show that coverage applies on a replacement cost basis.

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

Select the rating information for the limit desired. Multiply the rating information by the limit in thousands.

Multiply the additional premium by the applicable deductible factor in Table 2 -- Property Deductibles.

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### RULE 9 -- LIABILITY COVERAGE OPTIONS

#### 9.1 Higher Limits

##### 9.1.1 Higher Each Occurrence Limit

The basic Each Occurrence Limit, which applies to Coverages L, M, N, O, and P, is \$300,000. It can be increased to \$500,000 or \$1,000,000.

Show the Each Occurrence Limit on the declarations.

The rating information for increased limits is shown in this manual.

##### 9.1.2 Aggregate Limits

The liability rates shown in the rate pages contemplate a General Aggregate Limit equal to twice the Each Occurrence Limit and an aggregate limit for the Products/Completed Work Hazard equal to twice the Each Occurrence Limit.

##### 9.1.3 Higher Fire Legal Liability Limit

The basic Fire Legal Liability Limit, which applies to Coverage O, is \$100,000. The Fire Legal Liability Limit can be increased to \$250,000, or \$500,000.

Show the Fire Legal Liability Limit on the declarations.

Additional premium is shown in the rating information pages.

Multiply the additional premium by the deductible factor from Table 1 -- Liability Deductibles.

#### 9.2 Additional Insureds

The liability section of the artisans policy may require modification in order to extend the insured's liability protection to other persons or entities. This can be accomplished by the use of additional insured endorsements.

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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.

### 9.2.1 Lessors

The definition of insured can be amended to include the owner of the premises (lessor) from whom the named insured (lessee) leases the premises.

The leased premises and the lessor must be described in the endorsement. The description of the leased premises must indicate the part of the premises leased by the insured.

Attach endorsement GL-842.

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

Multiply the additional premium by the deductible factor from Table 1 -- Liability Deductibles.

### 9.2.2 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.

### 9.2.3 State or Political Subdivisions -- Permits Relating to Premises

The definition of insured can be amended to include the state or political subdivision described in the endorsement. Coverage applies only with respect to operations performed by or on behalf of the named insured to which the state or subdivision has issued a permit.

Attach endorsement GL-111.

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### **9.2.4 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.

### **9.2.5 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.

### **9.2.6 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.

### **9.2.7 Engineers, Architects, or Surveyors**

The definition of insured can be amended to include an architect, engineer, or surveyor engaged by the named insured. Coverage is limited to liability arising out of the named insured's premises or the named insured's work.

Attach endorsement GL-117.

### **9.2.8 Lessor of Leased Equipment**

The definition of insured can be amended to include lessors of leased equipment. The additional insured's capacity must be indicated in the endorsement. A lessor of leased equipment is an insured only with respect to its liability arising out of the maintenance, operation, or use by the named insured of their equipment leased to the named insured. Attach a separate endorsement for each lessor of leased equipment.

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

Multiply the additional premium by the deductible factor from Table 1 -- Liability Deductibles.

Attach endorsement BP-305.

### **9.2.9 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.

Multiply the additional premium by the deductible factor from Table 1 -- Liability Deductibles.

Attach endorsement BP-499.

### **9.2.10 Owners, Lessees, or Contractors**

The definition of insured can be amended to include a project owner or another contractor. The additional insured must be shown on the endorsement along with the location of covered operations.

To determine the additional premium, multiply the liability premium by the owners, lessees, or contractors factor shown in this manual.

Multiply the additional premium by the deductible factor from Table 1 -- Liability Deductibles.

Attach endorsement GL-113.



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### 9.2.11 Designated Party

This rule addresses a generic additional insured situation not otherwise satisfied. It is used to add a person or organization as an additional insured where there is no specific additional insured endorsement available for the class of persons or organizations to be added.

The definition of insured can be amended to include designated persons or organizations. The designated party, the designated activity of the designated party, and the designated interest of the designated party must be described in the endorsement. The interests of the designated party should set forth the legal or other interest the party has in the insured's activities.

Refer to the company for rating information.

Attach endorsement GL-841.

### 9.3 Care, Custody, or Control

This coverage pays property damage to property of others that is in the care, custody, or control of an insured. Limits up to \$10,000 can be chosen. The limit should be shown on the endorsement.

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

Multiply the additional premium by the deductible factor from Table 1 -- Liability Deductibles.

When the Care, Custody, or Control Exception is selected, the policy cannot be endorsed to include endorsement AP 0658, Voluntary Property Damage Coverage.

Attach endorsement GL-242.

### 9.4 Non-owned/Hired Automobiles Coverage

Non-owned auto liability coverage and hired auto liability coverage can be provided as an extension of Coverage L.

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Non-owned auto liability provides coverage for bodily injury or property damage caused by an auto the named insured does not own, lease, hire, or borrow, but is used in connection with the named insured's business. The non-owned auto must be used by someone other than the named insured.

Hired auto liability provides coverage for bodily injury or property damage caused by an auto the named insured leases, hires, or borrows on an occasional basis. It does not include autos that the named insured leases, hires, or borrows from its employees or its partners or executive officers.

Attach endorsement BP-333.

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

Multiply the additional premium by the deductible factor from

Table 1 -- Liability Deductibles.

Coverage can be expanded to include coverage for the named insured when the named insured borrows an employee's auto for purposes related to the business.

Attach endorsement BP-605, instead of BP-333. Rating is the same as BP-333.

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

### **9.5 Definition of Employee Redefined**

The definition of employee can be amended to exclude leased workers. A leased worker is a person leased from a labor leasing firm to perform duties for the named insured.

Attach endorsement GL-895.

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### **9.6 Personal and Advertising Injury Coverage Exclusions**

Coverage P -- Personal and Advertising Injury Coverage can be excluded from the policy.

Attach endorsement GL-905.

Modify the liability premium by applying the personal and advertising injury factor shown in this manual.

### **9.7 Contractual Liability Coverage Limitation**

The contractual liability coverage can be limited to only these specific contracts:

Leases of premises;  
Easement agreements;  
Promises to indemnify municipalities;  
Sidetrack agreements; and  
Elevator maintenance agreements.

Attach endorsement GL-903.

Modify the liability premium by applying the contractual liability coverage limitation factor shown in this manual.

### **9.8 Limitation of Coverage -- Designated Premises or Project**

Liability coverage can be limited to only those premises, incidental operations, or projects shown in the schedule.

Attach endorsement BP-309 and complete the schedule.

### **9.9 Liability Exclusion -- Designated Premises or Operations**

Liability coverage can be excluded for the premises or operations shown in the schedule. This exclusion also applies to the products manufactured or distributed from the designated premises and to the products and completed work hazard arising out of the designated operations.

Attach endorsement GL-210 and complete the schedule.

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### 9.10 Cross Liability Exclusion

Coverage for bodily injury to an insured can be excluded.

Attach endorsement GL-899.

### 9.11 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.

To determine the additional premium, multiply the liability premium by the aggregate limits of insurance - per project factor shown in this manual.

Attach endorsement GL-142.

### 9.12 Pesticide or Herbicide Applicator Coverage

When an artisans policy is issued to cover landscape gardening risks, the portion of the pollution exclusion that applies to pollutants that are brought on to a premises, site, or location in connection with an insured's work can be deleted. The insured's operations must meet all the standards of any statute, ordinance, regulation, or license requirements that may apply.

Attach endorsement GL-891 and describe the pesticide or herbicide applicator operations.

### 9.13 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.

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Use the rating information shown in this manual to determine the additional premium for an each occurrence limit of \$2,500 and an annual aggregate limit of \$5,000. Refer to the Company for rating information for other limits.

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 0658 and show the each occurrence and annual aggregate limits on the schedule.

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**RULE 11 -- INDIVIDUAL RISK PREMIUM MODIFICATIONS**

The following modifications can be applied to recognize special characteristics of the risk that are not fully reflected in the rates.

The total amount of credit or debit developed using the following table cannot exceed 25%.

The credit or debit developed by the use of this rule is applied after all other rating procedures.

<u>RISK VARIATIONS</u>	<u>RANGE OF MODIFICATIONS</u>		
	<u>CREDIT</u>		<u>DEBIT</u>
(1) Care and condition of equipment and premises	10%	to	10%
(2) Classification variations	10%	to	10%
(3) Cooperation of owners or operators with recommendations with respect to structural features, segregation, and control of hazards and maintenance of protective equipment	10%	to	10%
(4) Damage and susceptibility	10%	to	10%
(5) Dispersion or concentration	5%	to	5%
(6) Employees: selection, training, supervision, experience	5%	to	5%
(7) Location: accessibility, congestion, and exposures	10%	to	10%
(8) Miscellaneous protective features or hazards	10%	to	10%
(9) Protective devices not otherwise reflected in rates	10%	to	10%
(10) Storage practices and hazardous operations	10%	to	10%
(11) Superior or inferior structural features	10%	to	10%
(12) Past losses relative to number of exposure units and subsequent preventive measures	10%	to	10%

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**CLASSIFICATION TABLE**

<b>Classification</b>	<b>Stat Code</b>	<b>Liab</b>	<b>Rate Groups Prop</b>
Air Conditioning and Heating - Systems and Equipment	10010	06	02
Appliances and Accessories - Installation and Servicing	10005	04	05
Awning - Installation, Service and Repair	10015	06	04
Boat Repair	10020	08	04
Cabinet Makers and Installers	10025	03	02
Carpentry	10030	03	02
Carpet or Rug Cleaners	10035	05	05
Caterers - Private	10040	03	06
Ceiling or Wall Installation - Metal	10045	05	02
Chimney Cleaning (Residential only)	10042	05	02
Cleaning Services - Residential or Office	10055	05	01
Communication Equipment Installation	10057	04	04
Computers - Repair or Service	10060	01	05
Concrete Construction	10065	05	01
Concrete - Cutters	10070	04	01
Concrete - Drillers	10075	04	01

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<b>Classification</b>	<b>Stat Code</b>	<b>Liab</b>	<b>Rate Groups Prop</b>
Door, Window and Partition Installers	10090	04	01
Driveway, Parking Area, Yard or Sidewalk - Paving or Repairing (concrete or asphalt)	10105	04	01
Drywall or Wallboard Hanging and Taping	10110	05	01
Electric Work (no burglar or fire alarm contractors)	10120	04	04
Fence Erection Contractors	10125	05	01
Floor Covering (no ceramic tile) - Installation, Service and Repair	10135	04	01
Floor Waxing	10137	03	04
Furniture and Fixtures - Woodworking	10140	03	05
Furniture Refinishing	10143	03	05
Garage or Overhead Door Installers - Metal	10150	04	01
Garage or Overhead Door Installers - Wood	10155	03	02
Glaziers	10165	04	03
Gutter Installation	10167	03	01
Heating and Air Conditioning - Systems and Equipment	10010	06	02



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<b>Classification</b>	<b>Stat Code</b>	<b>Liab</b>	<b>Rate Groups Prop</b>
House Furnishings Installation - N.O.C.	10170	04	05
Inspectors/Appraisers - Land Insulation - Contractors	10007	02	02
Residential only	10130	05	03
Interior Decorators	10175	04	05
Landscape Gardening ** (NOTE: no tree trimming; also must add GL212 Exclusion for Explosion, Collapse, and Underground property damage)	10160	02	04
Locksmiths	10185	05	04
Marble, Terrazzo, Tile or Stone Work - Interior	10190	04	01
Masons	10195	03	01
Musical Instrument Repair - (Electronic or Nonelectronic)	10205	01	04
Office Machines, Office Appliances - Repair or Service	10060	01	05
Painting - Exterior (three stories or less)	10210	03	01
Painting - Interior	10215	04	01
Paperhanging	10220	04	01
Plaster or Stucco Work - Exterior	10225	03	02
Plaster or Stucco Work - Interior	10230	03	02
Plumbing - Residential or Office (no installation of sprinkler systems) (must add GL212)	10235	07	04

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<b>Classification</b>	<b>Stat Code</b>	<b>Liab</b>	<b>Rate Groups Prop</b>
Refrigeration Contractors	10237	06	04
Roofers (3 years experience)	10240	10	01
Septic Tank and Lateral Installers ** (refer to WRC—must add GL212)	10180	06	02
Siding Installers - Masonry and Stone	10245	03	01
Siding Installers - Aluminum and Vinyl	10250	03	01
Sign Painting or Lettering (no work above the first floor)	10252	03	01
Surveyors - Land		02	02
Upholstery - Furniture	10145	03	05
Wallpapering	10220	04	01
Welder * (must add GL212 EXCL)	10255	07	02
Window Cleaner (three stories or less)	10050	04	01
Window Decorating	10052	02	02

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**TERRITORIAL DEFINITIONS**

<b><u>County</u></b>	<b><u>Territory</u></b>
Milwaukee County	2
Balance of State	1

**EARTHQUAKE ZONES**

<b><u>County</u></b>	<b><u>Zone</u></b>
Entire State	5

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LOSS COSTS