

Excess and Surplus Binding

Artisan Contractors



Working in partnership with



Insurance Answers *Together*®

IAT's Excess and Surplus Binding Authority division offers many Artisan Contractor classifications for you to quote and bind within your contract authority in Unity. **To help grow your book of business, we've decreased contractor rates on over 60 classes to provide you with even more competitive pricing.** For renewals, when accounts rate below the expiring rates, we kindly ask agents to manually adjust renewals to match expiring rates. Take a look at some of our highlighted classifications:

Targeted and Preferred Risks with Decreased Rates

- 91341 – Carpentry – Interior
- 91343 – Carpentry – Shop Only
- 91523 – Cleaning
Outside Surfaces of Buildings
- 91580 – Contractors
Executive Supervisors or Executive
- 92338 – Dry Wall or Wallboard Installation
- 92478 – Electrical Work – Within Buildings
- 95625 – Handymen/Remodelers

- 97653 – Metal Erection – Nonstructural-NOC
- 98111 – Office Machines or Appliances
INSTAL, INSP, ADJ or R
- 98303 – Painting – Exterior – Buildings or
Structures less than 3 Stories – NOC
- 98305 – Painting
Interior Buildings or Structures
- 98308 – Painting – Shop Only
- 98678 – Roofing – Residential (No Hot Work)



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Additional Risks with Decreased Rates

90089	Advertising Sign Companies – Outdoor
91150	Appliances and Accessories – Installation, Service C
91340	Carpentry – Construction of Resident (Not Exceeding)
91436	Ceiling or Wall Installation – Metal
91481	Chimney Cleaning
91560	Concrete Construction
91583	Contractors – Subcontractor Work - One or Two Family Dwellings
91584	Contractors – Subcontractor in Conn with Construction/Industrial
91591	Contractors – Subcontractor – Other than Construction Work
91629	Debris Removal – Construction Site
91746	Door, Window or Assembled Millwork – Installation Met
92451	Electrical Apparatur – Installation, Servicing or Repair – NOC
94007	Excavation
94225	Farm Machinery Operations – by Contractors
94276	Fence Erection Contractors
95124	Furniture or Fixtures – Installation In Offices or S
95410	Grading of Land
95505	Gunting or Shot-Crete
95647	HVAC – DLRS/Distr- No LPG Equip Sales or Work
95648	HVAC – DLRS or Dist and Install Service or Repair – NOC
96408	Insulation Work – Plastic – NOC
96409	Insulation Work – Organic/Plastic in Solid State
96410	Insulation Work – Mineral
96702	Irrigation or Drainage System Construction
96703	Irrigation Works Operations
96816	Janitorial Services

97220	Machine Shops
97221	Mach or Equip – Farm – Install, Serv, Repair or Erection
97222	Mach or Equip – Industrial – Install, Serv, or Repair
97223	March or Equip – Install, Service, Repair – NOC
97650	Metal Erection – Decorative or Artistic
97651	Metal Erection – Frame Structures – Ironwork on Outside of Building
97652	Metal Erection – In the Conts of Dwelling > 2 Stories
97655	Metal Erection – Structural – NOC
98344	Paperhanging
98449	Plastering or Stucco Work
98483	Plumbing – Residential or Domestic
98502	Prefabricated Building Erection
98636	Refrif Sys or Equip – DLRS/Distr and Install, Serv, or Repair
98806	Septic Tank Systems – Installation, Servicing or Repair
98993	Sign Erection, Installation or Repair
99003	Sign Painting or Lettering – Inside of Building
99004	Sign Painting or Lettering on Buildings or Structures
99080	Solar Energy Contractors
99303	Street Cleaning
99506	Swimming Pools – Installation, Service or Repair – Above Ground
99507	Swimming Pools – Installation, Service or Repair – Below Ground
99709	Tent or Canvas Goods – Erection, Removal, Repair Away
99746	Tile, Stone, Marble, Mosaic Work – Interior Construction
99948	Water Softening Equipment – Install, Service or Repair
99969	Welding or Cutting



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