

***Focus Underwriters, LLC***  
***SPEED-E-RATER CONTRACTORS PROGRAM - NC***

<b>Class Code</b>	<b>Description</b>	<b>100,000/ 100,000</b>	<b>300,000/ 300,000</b>	<b>500,000/ 500,000</b>	<b>1,000,000/ 1,000,000</b>	<b>1,000,000/ 2,000,000</b>
90089*	Advertising Sign Companies	7.997	9.710	10.771	11.794	13.284
91111	Air Conditioning-Inst., Service, or Repair	4.720	5.731	6.357	6.961	7.840
91111	PRODUCTS/COMPLETED OPS	5.776	7.600	8.573	9.751	10.968
97220	Air-Cooled Engine Repair	1.009	1.362	1.591	1.874	2.105
97220	PRODUCTS/COMPLETED OPS	3.192	4.200	4.738	5.389	6.061
91150	Appliance Service Installation and Repair-Commercial	4.071	4.605	4.893	5.129	5.790
91150	PRODUCTS/COMPLETED OPS	6.303	7.268	7.847	8.342	9.410
91155	Appliance Service Installation and Repair-Residential	6.684	7.562	8.035	8.422	9.507
91155	PRODUCTS/COMPLETED OPS	10.412	12.005	12.961	13.778	15.543
91177*	Auctioneers	7.186	9.704	11.334	13.348	14.994
91179*	Auctioneers	6.875	9.285	10.845	12.771	14.346
91315*	Cable or Subscription TV Companies - Excludes x,c,u	9.094	11.043	12.250	13.413	15.108
91342	Carpentry N.O.C (No Framing)	12.168	16.433	19.192	22.602	NOT OFFERED
91342	PRODUCTS/COMPLETED OPS	4.818	6.340	7.152	8.134	17.348
91340	Carpentry-Residential - Less Than 3 Stories (No Framing)	10.443	12.681	14.066	15.402	13.104
91340	PRODUCTS/COMPLETED OPS	6.901	9.080	10.242	11.650	14.873
91341	Carpentry, Interior	8.953	10.872	12.060	13.205	8.601
91341	PRODUCTS/COMPLETED OPS	4.530	5.960	6.723	7.647	3.983
91343	Carpentry - Shop Only	1.909	2.578	3.011	3.546	4.849
91343	PRODUCTS/COMPLETED OPS	2.554	3.360	3.790	4.311	20.478
91405*	Carpet Cleaning-On the Customer's Premises	14.399	16.289	17.307	18.142	8.674
94569	Carpet Installation	5.221	6.340	7.033	7.701	4.120
94569	PRODUCTS/COMPLETED OPS	2.760	3.182	3.436	3.652	15.967
91436	Ceiling or Wall Installation-Metal	9.612	11.672	12.947	14.176	7.123
91436	PRODUCTS/COMPLETED OPS	3.135	4.464	5.214	6.275	50.273
91481*	Chimney Cleaning	30.262	36.747	40.762	44.634	NOT OFFERED
99952	Cleaning Outside Surfaces of Bldgs.-by Water or Steam (Rated as Waterproofing by Pressure Apparatus)	13.030	15.822	17.551	19.218	NOT OFFERED
99952	PRODUCTS/COMPLETED OPS	9.204	10.613	11.458	12.180	21.212
91560	Concrete Construction - No Foundations	10.166	13.729	16.034	18.883	10.737
91560	PRODUCTS/COMPLETED OPS	5.654	7.440	8.392	9.546	10.706
92215	Driveway, Parking Area or Sidewalk-Paving/Repaving	6.444	7.825	8.680	9.505	4.330
92215	PRODUCTS/COMPLETED OPS	2.901	3.345	3.611	3.839	5.835
92338	Drywall or Wallboard Installation	3.512	4.265	4.731	5.180	3.493
92338	PRODUCTS/COMPLETED OPS	1.839	2.420	2.730	3.105	7.450
92451	Electrical Apparatus-Installation. Service or Repair	4.484	5.445	6.040	6.614	8.082
92451	PRODUCTS/COMPLETED OPS	4.256	5.600	6.317	7.185	4.558
92478	Electrical Work-Within Buildings	2.744	3.332	3.696	4.047	3.277
92478	PRODUCTS/COMPLETED OPS	1.443	2.054	2.399	2.887	14.092
94276	Fence Erection - No "invisible fencing"	8.483	10.301	11.426	12.511	10.065
94276	PRODUCTS/COMPLETED OPS	4.431	6.309	7.368	8.868	8.674
94569	Floor Covering Installation-Not Ceramic, Tile or Stone	5.221	6.340	7.033	7.701	4.120
94569	PRODUCTS/COMPLETED OPS	2.760	3.182	3.436	3.652	33.116
94590*	Floor Waxing - Residential Only	23.285	26.342	27.989	29.339	3.785
95124	Furniture and Fixture Installation	2.661	3.011	3.199	3.353	5.715
95124	PRODUCTS/COMPLETED OPS	3.010	3.960	4.467	5.081	

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13590	Glass Dealers and Glaziers	0.784	0.952	1.056	1.156	1.302
13590	PRODUCTS/COMPLETED OPS	1.051	1.211	1.308	1.390	1.568
95505	Guniting or Shot-crete	7.325	9.893	11.555	13.607	15.285
95505	PRODUCTS/COMPLETED OPS	4.074	5.360	6.046	6.877	7.736
91342	Handyman-Residential	12.168	16.433	19.192	22.602	NOT OFFERED
91342	PRODUCTS/COMPLETED OPS	4.818	6.340	7.152	8.134	
95647	Heating or Combined Heating b A/C-Inst., Svc., Repair	5.755	6.988	7.751	8.487	9.560
95647	PRODUCTS/COMPLETED OPS	6.992	9.200	10.378	11.804	13.277
96053	House Furnishings-Installation	4.372	4.946	5.255	5.509	6.218
96053	PRODUCTS/COMPLETED OPS	3.344	4.400	4.963	5.645	6.350
96409	Insulation Work-Organic or Plastic	6.601	8.016	8.892	9.736	10.966
96409	PRODUCTS/COMPLETED OPS	3.842	4.430	4.782	5.084	5.735
96410	Insulation Work-Mineral	5.927	7.197	7.983	8.742	9.846
96410	PRODUCTS/COMPLETED OPS	6.633	7.648	8.257	8.777	9.902
96611	Interior Decorating	2.724	3.082	3.275	3.433	3.875
96611	PRODUCTS/COMPLETED OPS	1.145	1.320	1.425	1.515	1.709
96816*	Janitorial Services - Comm'l Offices or Residential only.	7.276	8.835	9.800	10.731	N/A
97047*	Landscape Gardening - No Tree Felling	9.678	10.949	11.633	12.195	13.765
97111*	Logging and Lumbering	10.150	13.708	16.010	18.854	21.179
97447	Masonry	6.208	8.384	9.792	11.532	12.954
97447	PRODUCTS/COMPLETED OPS	2.751	3.620	4.083	4.645	5.224
97650	Metal Erection-Decorative/Artistic	6.829	9.222	10.771	12.685	14.249
97650	PRODUCTS/COMPLETED OPS	4.593	6.540	7.638	9.192	10.433
97653	Metal Erection-Non-Structural	5.820	7.860	9.180	10.811	12.144
97653	PRODUCTS/COMPLETED OPS	1.855	2.641	3.084	3.712	4.213
97655	Metal Erection-Structural-(Submit Crane/Crane Rental)	14.232	19.220	22.448	26.436	29.696
97655	PRODUCTS/COMPLETED OPS	5.623	8.007	9.351	11.255	12.774
98304	Painting-Buildings-3 Stories or less	10.161	12.338	13.686	14.986	16.879
98304	PRODUCTS/COMPLETED OPS	2.493	2.875	3.104	3.299	3.722
98305	Painting-Interior	6.021	7.311	8.110	8.881	10.002
98305	PRODUCTS/COMPLETED OPS	2.477	2.857	3.084	3.279	3.698
98308	Painting-Shop Only	2.164	2.628	2.915	3.191	3.595
98308	PRODUCTS/COMPLETED OPS	0.894	1.031	1.113	1.183	1.334
98344	Paperhanging	2.211	2.685	2.978	3.261	3.673
98344	PRODUCTS/COMPLETED OPS	0.684	0.900	1.015	1.155	1.299
98482	Plumbing-Commercial	6.868	8.340	9.251	10.129	11.409
98482	PRODUCTS/COMPLETED OPS	4.378	5.760	6.497	7.390	8.313
98483	Plumbing-Residential	9.267	11.253	12.482	13.668	15.394
98483	PRODUCTS/COMPLETED OPS	10.853	14.280	16.108	18.322	20.609
98502	Pre-fabricated Building Erection	10.492	14.169	16.548	19.488	21.892
98502	PRODUCTS/COMPLETED OPS	6.418	9.139	10.673	12.846	14.580
98678	Roofing-Residential-no hot tar/no 1 man - \$1000 DED	33.555	40.746	45.197	49.490	NOT OFFERED
98678	PRODUCTS/COMPLETED OPS	14.582	16.814	18.154	19.298	
98805	Septic Tank Systems-Cleaning	8.722	11.780	13.758	16.202	18.200
98805	PRODUCTS/COMPLETED OPS	2.650	3.056	3.299	3.507	3.956
98806	Septic Tank Systems-Installation, Service, or Repair	5.292	7.147	8.348	9.831	11.043
98806	PRODUCTS/COMPLETED OPS	4.028	5.300	5.978	6.800	7.649
98813	Sewer Cleaning	8.148	11.004	12.852	15.135	17.002
98813	PRODUCTS/COMPLETED OPS	3.450	4.540	5.121	5.825	6.552

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98884	Sheet Metal Work-Outside	4.237	5.722	6.683	7.870	8.841
98884	PRODUCTS/COMPLETED OPS	2.385	3.396	3.966	4.773	5.417
98967	Siding Installation	6.658	8.992	10.502	12.368	13.893
98967	PRODUCTS/COMPLETED OPS	3.268	4.653	5.435	6.541	7.424
99004	Sign Painting or Lettering-Buildings or Structures	8.969	10.891	12.081	13.228	14.899
99004	PRODUCTS/COMPLETED OPS	4.140	4.773	5.153	5.478	6.180
99003	Sign Painting or Lettering-Inside	3.073	4.150	4.847	5.708	6.412
99003	PRODUCTS/COMPLETED OPS	1.930	2.540	2.865	3.259	3.666
99506*	Swimming Pool-Inst., Service or Repair-Above Ground	10.988	14.840	17.332	20.411	22.928
99507*	Swimming Pool-Inst., Service or Repair-Below Ground	10.507	14.190	16.573	19.517	21.924
99613	Telephone, Telegraph, or Cable Television Line Const.	17.562	21.325	23.654	25.902	29.174
99613	PRODUCTS/COMPLETED OPS	2.430	2.802	3.026	3.216	3.628
99650	Television or Radio Receiving Set-Inst. or Repair	2.007	2.437	2.703	2.960	3.334
99650	PRODUCTS/COMPLETED OPS	1.929	2.224	2.401	2.552	2.879
99746	Tile, Stone, Marble or Mosaic Work	4.720	5.340	5.674	5.948	6.713
99746	PRODUCTS/COMPLETED OPS	3.152	3.634	3.924	4.171	4.705
99760*	Tobacco Rehandling	0.512	0.692	0.808	0.951	1.069
99793*	Truckmen-No dump, coal, LPG, Fuel Oil, Oversize/weight	5.708	6.931	7.688	8.418	9.481
99827	Upholstering-Shop Only	0.840	0.950	1.009	1.058	1.194
99827	PRODUCTS/COMPLETED OPS	1.619	2.306	2.693	3.241	3.678
99938*	Warehouses	6.100	7.407	8.216	8.996	10.133
99948	Water Softening Equipment	12.591	15.289	16.959	18.570	20.917
99948	PRODUCTS/COMPLETED OPS	22.266	25.674	27.718	29.466	33.239
99975*	Window Cleaning	11.917	14.470	16.051	17.576	19.796

revised 06/23/06

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