

Focus Underwriters, LLC
SPEED-E-RATER CONTRACTORS PROGRAM - VA

Class Class	Description	100,000/ 100,000	300,000/ 300,000	500,000/ 500,000	1,000,000/ 1,000,000	1,000,000/ 2,000,000
90089*	Advertising Sign Companies	10.368	12.749	14.054	15.663	17.487
91111	Air Conditioning-Inst., Service, or Repair	10.672	13.122	14.466	16.121	18.000
91111	PRODUCTS/COMPLETED OPS	10.979	14.019	15.454	17.223	19.229
97220	Air-Cooled Engine Repair	1.648	2.153	2.435	2.862	3.193
97220	PRODUCTS/COMPLETED OPS	7.556	10.676	12.428	12.683	14.153
91150	Appliance Service Installation and Repair-Commercial	5.186	6.115	6.540	6.973	7.833
91150	PRODUCTS/COMPLETED OPS	9.583	10.692	11.326	11.761	13.155
91155	Appliance Service Installation and Repair-Residential	5.186	6.115	6.540	6.973	7.833
91155	PRODUCTS/COMPLETED OPS	9.583	10.692	11.326	11.761	13.155
91177*/91179*	Auctioneers	6.332	8.269	9.356	10.993	12.266
91315*	Cable or Subscription TV Companies - Excludes x,c,u	4.860	5.976	6.588	7.342	8.197
91342	Carpentry N.O.C (No Framing)	7.678	10.028	11.345	13.331	NOT
91342	PRODUCTS/COMPLETED OPS	6.552	8.366	9.223	10.279	OFFERED
91340	Carpentry-Residential - Less Than 3 Stories (No Framing)	6.622	8.142	8.976	10.003	11.169
91340	PRODUCTS/COMPLETED OPS	6.552	8.366	9.223	10.279	11.476
91341	Carpentry, Interior	5.630	6.922	7.631	8.504	9.495
91341	PRODUCTS/COMPLETED OPS	6.552	8.366	9.223	10.279	11.476
91343	Carpentry - Shop Only	2.553	3.334	3.772	4.432	4.945
91343	PRODUCTS/COMPLETED OPS	6.552	8.366	9.223	10.279	11.476
91405*	Carpet Cleaning-On the Customer's Premises	10.814	12.751	13.638	14.541	16.334
94569	Carpet Installation	6.581	8.093	8.921	9.942	11.100
94569	PRODUCTS/COMPLETED OPS	9.474	10.571	11.197	11.628	13.006
91436	Ceiling or Wall Installation-Metal	5.650	6.947	7.659	8.535	9.529
91436	PRODUCTS/COMPLETED OPS	9.196	12.425	14.180	16.680	18.687
91481*	Chimney Cleaning	9.740	11.977	13.203	14.714	16.429
99952	Cleaning Outside Surfaces of Bldgs.-by Water or Steam (Rated as Waterproofing by Pressure Apparatus)	7.837	9.636	10.623	11.839	NOT
99952	PRODUCTS/COMPLETED OPS	11.217	12.515	13.256	13.766	OFFERED
91560	Concrete Construction - No Foundations	6.472	8.453	9.563	11.237	12.539
91560	PRODUCTS/COMPLETED OPS	5.753	7.346	8.098	9.024	10.076
92215	Driveway, Parking Area or Sidewalk-Paving/Repaving	5.852	7.196	7.933	8.841	9.871
92215	PRODUCTS/COMPLETED OPS	9.583	10.692	11.326	11.761	13.155
92338	Drywall or Wallboard Installation	3.767	4.631	5.106	5.690	6.353
92338	PRODUCTS/COMPLETED OPS	3.510	4.482	4.941	5.506	6.148
92451	Electrical Apparatus-Installation. Service or Repair	8.768	10.782	11.886	13.246	14.789
92451	PRODUCTS/COMPLETED OPS	16.985	21.688	23.909	26.645	29.749
92478	Electrical Work-Within Buildings	4.698	5.777	6.368	7.097	7.924
92478	PRODUCTS/COMPLETED OPS	5.659	7.646	8.726	10.264	11.500
94276	Fence Erection - No "invisible fencing"	8.728	10.732	11.831	13.185	14.721
94276	PRODUCTS/COMPLETED OPS	6.052	8.177	9.332	10.977	12.298
94569	Floor Covering Installation-Not Ceramic, Tile or Stone	6.581	8.093	8.921	9.942	11.100
94569	PRODUCTS/COMPLETED OPS	9.474	10.571	11.197	11.628	13.006
94590*	Floor Waxing - Residential Only	20.502	24.174	25.857	27.568	30.967
95124	Furniture and Fixture Installation	6.814	8.034	8.594	9.162	10.292
95124	PRODUCTS/COMPLETED OPS	9.185	11.728	12.929	14.408	16.087

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13590	Glass Dealers and Glaziers	0.891	1.096	1.208	1.346	1.503
13590	PRODUCTS/COMPLETED OPS	1.525	1.701	1.802	1.871	2.093
95505	Guniting or Shot-crete	6.472	8.453	9.563	11.237	12.539
95505	PRODUCTS/COMPLETED OPS	10.374	13.247	14.603	16.274	18.170
91342	Handyman-Residential	7.678	10.028	11.345	13.331	NOT
91342	PRODUCTS/COMPLETED OPS	6.552	8.366	9.223	10.279	OFFERED
95647	Heating or Combined Heating b A/C-Inst., Svc., Repair	10.672	13.122	14.466	16.121	18.000
95647	PRODUCTS/COMPLETED OPS	14.274	18.227	20.093	22.393	25.001
96053	House Furnishings-Installation	8.945	10.547	11.281	12.027	13.510
96053	PRODUCTS/COMPLETED OPS	10.589	13.521	14.905	16.611	18.546
96409	Insulation Work-Organic or Plastic	9.011	11.081	12.215	13.613	15.199
96409	PRODUCTS/COMPLETED OPS	21.599	24.098	25.526	26.507	29.649
96410	Insulation Work-Mineral	9.011	11.081	12.215	13.613	15.199
96410	PRODUCTS/COMPLETED OPS	21.962	24.503	25.955	26.953	30.147
96611	Interior Decorating	9.045	10.665	11.408	12.162	13.662
96611	PRODUCTS/COMPLETED OPS	2.723	3.038	3.218	3.341	3.737
96816*	Janitorial Services - Comm'l Offices or Residential only.	9.740	11.977	13.203	14.714	N/A
97047*	Landscape Gardening - No Tree Felling	11.678	13.770	14.728	15.703	17.639
97111*	Logging and Lumbering	7.718	10.080	11.405	13.401	14.953
97447	Masonry	2.854	3.728	4.217	4.955	5.529
97447	PRODUCTS/COMPLETED OPS	7.937	10.134	11.172	12.451	13.901
97650	Metal Erection-Decorative/Artistic	8.663	11.314	12.801	15.041	16.783
97650	PRODUCTS/COMPLETED OPS	6.006	7.669	8.455	9.422	10.520
97653	Metal Erection-Non-Structural	8.728	10.732	11.831	13.185	14.721
97653	PRODUCTS/COMPLETED OPS	6.052	8.177	9.332	10.977	12.298
97655	Metal Erection-Structural-(Submit Crane/Crane Rental)	17.105	22.339	25.275	29.698	33.138
97655	PRODUCTS/COMPLETED OPS	7.035	9.505	10.847	12.759	14.295
98304	Painting-Buildings-3 Stories or less	8.849	10.881	11.996	13.368	14.926
98304	PRODUCTS/COMPLETED OPS	3.721	4.151	4.397	4.566	5.108
98305	Painting-Interior	10.409	12.799	14.109	15.724	17.556
98305	PRODUCTS/COMPLETED OPS	3.721	4.151	4.397	4.566	5.108
98308	Painting-Shop Only	10.409	12.799	14.109	15.724	17.556
98308	PRODUCTS/COMPLETED OPS	3.721	4.151	4.397	4.566	5.108
98344	Paperhanging	9.923	12.201	13.451	14.990	16.736
98344	PRODUCTS/COMPLETED OPS	2.964	3.785	4.172	4.650	5.192
98482	Plumbing-Commercial	11.462	14.093	15.537	17.315	19.332
98482	PRODUCTS/COMPLETED OPS	12.090	15.438	17.019	18.966	21.176
98483	Plumbing-Residential	11.462	14.093	15.537	17.315	19.332
98483	PRODUCTS/COMPLETED OPS	18.428	23.531	25.940	28.908	32.276
98502	Pre-fabricated Building Erection	5.849	7.639	8.643	10.155	11.332
98502	PRODUCTS/COMPLETED OPS	7.605	10.275	11.726	13.793	15.453
98678	Roofing-Residential-no hot tar/no 1 man - \$1000 DED	32.603	40.089	44.195	49.252	NOT
98678	PRODUCTS/COMPLETED OPS	20.873	23.288	24.668	25.616	OFFERED
98805	Septic Tank Systems-Cleaning	11.598	15.146	17.137	20.136	22.468
98805	PRODUCTS/COMPLETED OPS	3.721	4.151	4.397	4.566	5.108
98806	Septic Tank Systems-Installation, Service, or Repair	13.387	17.483	19.780	23.242	25.934
98806	PRODUCTS/COMPLETED OPS	15.815	20.194	22.262	24.809	27.700

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98813	Sewer Cleaning	9.286	12.128	13.721	16.123	17.990
98813	PRODUCTS/COMPLETED OPS	5.636	7.196	7.933	8.841	9.871
98884	Sheet Metal Work-Outside	5.608	7.324	8.286	9.736	10.864
98884	PRODUCTS/COMPLETED OPS	9.196	12.425	14.180	16.680	18.687
98967	Siding Installation	5.608	7.324	8.286	9.736	10.864
98967	PRODUCTS/COMPLETED OPS	5.875	7.938	9.060	10.656	11.939
99004	Sign Painting or Lettering-Buildings or Structures	10.409	12.799	14.109	15.724	17.556
99004	PRODUCTS/COMPLETED OPS	4.628	5.164	5.470	5.680	6.353
99003	Sign Painting or Lettering-Inside	3.980	5.198	5.881	6.910	7.710
99003	PRODUCTS/COMPLETED OPS	2.964	3.785	4.172	4.650	5.192
99506*	Swimming Pool-Inst., Service or Repair-Above Ground	9.970	13.020	14.731	17.309	19.314
99507*	Swimming Pool-Inst., Service or Repair-Below Ground	12.261	16.013	18.117	21.287	23.753
99613	Telephone, Telegraph, or Cable Television Line Const.	20.655	25.398	27.999	31.203	34.838
99613	PRODUCTS/COMPLETED OPS	9.347	10.429	11.047	11.472	12.831
99650	Television or Radio Receiving Set-Inst. or Repair	4.799	5.901	6.506	7.250	8.095
99650	PRODUCTS/COMPLETED OPS	9.583	10.692	11.326	11.761	13.155
99746	Tile, Stone, Marble or Mosaic Work	4.824	5.688	6.084	6.486	7.286
99746	PRODUCTS/COMPLETED OPS	5.917	6.602	6.993	7.262	8.122
99760*	Tobacco Rehandling	1.005	1.313	1.485	1.745	1.947
99793*	Truckmen-No dump, coal, LPG, Fuel Oil, Oversize/weight	5.549	6.823	7.521	8.382	9.358
99827	Upholstering-Shop Only	0.494	0.583	0.624	0.665	0.747
99827	PRODUCTS/COMPLETED OPS	5.011	6.770	7.727	9.088	10.182
99938*	Warehouses	15.653	19.248	21.219	23.647	26.402
99948	Water Softening Equipment	36.450	44.820	49.410	55.064	61.479
99948	PRODUCTS/COMPLETED OPS	30.129	33.615	35.607	36.977	41.359
99975*	Window Cleaning	19.906	24.477	26.983	30.071	33.574

revised 06/23/06

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