

Sample General Liability \*Rates - California

ONYX Financial and Insurance Services

CA Insurance Lic. #0A23019

1-800-493-0727

www.onyxmoney.com

Limits: \$2 million aggregate, \$1 million per occurrence. 10 year occurrence policy

GROSS RECEIPTS:	\$50K	\$100K	\$150K	\$200K	\$250K	\$300K	\$400K	\$500K	\$600K	\$700K	\$800K	\$900K	\$1 MIL	\$1.5 MIL	\$2 MIL	\$2.5 MIL	\$3 MIL
<b>GENERAL CONTRACTORS (NEW CONST.)</b>																	
GC - Residential, new construction	\$3,900	\$3,900	\$3,900	\$3,900	\$3,900	\$3,900	\$3,900	\$4,900	\$5,100	\$5,950	\$6,800	\$7,600	\$7,900	\$12,000	\$15,500	\$19,350	\$21,100
GC - Commercial, new construction	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,975	\$4,500	\$5,100	\$5,700	\$6,400	\$9,500	\$12,700	\$15,800	\$18,940
<b>SUBCONTRACTORS</b>																	
CARPENTRY - NOC	\$1,115	\$1,500	\$2,086	\$2,300	\$2,300	\$2,300	\$2,950	\$3,400	\$4,150	\$4,600	\$5,227	\$5,900	\$6,600	\$6,550	\$13,100	\$16,333	\$19,600
CARPENTRY- FRAMING	\$3,800	\$3,800	\$3,800	\$3,800	\$3,800	\$4,450	\$5,815	\$7,300	\$8,720	\$10,200	\$11,630	\$13,082	\$14,535	\$21,900	\$11,251	\$14,063	\$16,876
CARPET CLEANING	\$1,200	\$1,665	\$2,350	\$2,350	\$2,350	\$2,678	\$3,371	\$4,064	\$4,800	\$5,550	\$6,342	\$7,135	\$7,929	\$11,892	\$15,856	\$19,821	\$23,785
CONCRETE - FOUNDATION	\$2,300	\$2,300	\$2,300	\$2,300	\$2,300	\$3,000	\$3,900	\$4,800	\$5,640	\$6,600	\$7,500	\$8,500	\$9,400	\$14,095	\$18,800	\$24,000	\$28,000
DEBRIS REMOVAL - CONST. SITE	\$1,005	\$1,282	\$1,560	\$2,040	\$2,300	\$2,300	\$2,300	\$2,700	\$3,100	\$3,488	\$3,900	\$4,300	\$4,700	\$7,048	\$9,400	\$11,745	\$14,094
DRILLING - NOC	\$2,300	\$2,300	\$2,300	\$2,920	\$3,485	\$4,100	\$3,256	\$6,570	\$7,884	\$9,198	\$10,500	\$11,826	\$13,140	\$19,710	\$26,280	\$32,850	\$15,256
DRIVEWAY, PARKING AREA, SIDEWALK PAVING	\$2,350	\$2,350	\$2,350	\$2,350	\$2,350	\$2,350	\$2,750	\$3,300	\$3,850	\$4,800	\$5,100	\$5,500	\$6,100	\$9,200	\$12,200	\$15,300	\$18,300
DRYWALL	\$1,087	\$1,450	\$2,008	\$2,350	\$2,350	\$2,350	\$2,750	\$3,300	\$3,850	\$4,800	\$5,100	\$5,500	\$6,100	\$9,200	\$12,200	\$15,300	\$18,300
ELECTRICAL	\$1,225	\$1,726	\$2,426	\$2,500	\$2,500	\$2,800	\$3,500	\$4,300	\$5,065	\$5,910	\$6,800	\$7,600	\$8,450	\$12,800	\$16,900	\$21,100	\$25,300
EQUIPMENT RENTAL W/OPERATOR	\$2,300	\$2,300	\$2,300	\$2,300	\$2,300	\$3,000	\$3,900	\$4,800	\$5,640	\$6,600	\$7,500	\$8,500	\$9,400	\$14,095	\$18,800	\$24,000	\$28,000
EXCAVATION	\$2,300	\$2,300	\$2,300	\$2,920	\$3,485	\$4,100	\$3,256	\$6,570	\$7,884	\$9,198	\$10,500	\$11,826	\$13,140	\$19,710	\$26,280	\$32,850	\$15,256
FENCING	\$1,030	\$1,334	\$1,640	\$2,143	\$2,300	\$2,300	\$2,300	\$2,900	\$3,300	\$3,750	\$4,225	\$4,625	\$5,138	\$7,710	\$10,280	\$12,900	\$15,400
FLOORING	\$1,200	\$1,665	\$2,350	\$2,350	\$2,350	\$2,678	\$3,371	\$4,064	\$4,800	\$5,550	\$6,342	\$7,135	\$7,929	\$11,892	\$15,856	\$19,821	\$23,785
GRADING	\$1,334	\$2,143	\$2,400	\$2,400	\$2,860	\$3,350	\$4,210	\$5,140	\$6,166	\$7,195	\$8,221	\$9,249	\$10,227	\$15,416	\$20,554	\$25,693	\$3,083
GUNITING	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,800	\$3,500	\$4,300	\$5,065	\$5,910	\$6,800	\$7,600	\$8,450	\$12,800	\$16,900	\$21,100	\$25,300
HVAC	\$1,030	\$1,334	\$1,640	\$2,143	\$2,300	\$2,300	\$2,300	\$2,900	\$3,300	\$3,750	\$4,225	\$4,625	\$5,138	\$7,710	\$10,280	\$12,900	\$15,400
INSULATION	\$1,391	\$2,256	\$2,600	\$2,600	\$3,060	\$3,569	\$4,550	\$5,615	\$6,740	\$7,862	\$8,985	\$10,108	\$11,231	\$16,847	\$22,463	\$28,079	\$33,695
LANDSCAPE	\$1,030	\$1,334	\$1,640	\$2,143	\$2,300	\$2,300	\$2,300	\$2,900	\$3,300	\$3,750	\$4,225	\$4,625	\$5,138	\$7,710	\$10,280	\$12,900	\$15,400
MASONRY	\$1,087	\$1,450	\$2,008	\$2,350	\$2,350	\$2,350	\$2,750	\$3,300	\$3,850	\$4,800	\$5,100	\$5,500	\$6,100	\$9,200	\$12,200	\$15,300	\$18,300
METAL ERECTION - DECORATIVE	\$1,143	\$1,560	\$2,177	\$2,450	\$2,450	\$2,450	\$3,070	\$3,695	\$4,325	\$4,933	\$5,637	\$6,342	\$7,047	\$10,571	\$14,095	\$17,618	\$21,142
METAL ERECTION - STRUCTURAL	\$2,300	\$2,300	\$2,300	\$2,300	\$2,300	\$3,000	\$3,900	\$4,800	\$5,640	\$6,600	\$7,500	\$8,500	\$9,400	\$14,095	\$18,800	\$24,000	\$28,000
PAINTING - INTERIOR	\$1,115	\$1,500	\$2,086	\$2,300	\$2,300	\$2,300	\$2,950	\$3,400	\$4,150	\$4,600	\$5,227	\$5,900	\$6,600	\$6,550	\$13,100	\$16,333	\$19,600
PAINTING - EXTERIOR	\$1,115	\$1,500	\$2,086	\$2,300	\$2,300	\$2,300	\$2,950	\$3,400	\$4,150	\$4,600	\$5,227	\$5,900	\$6,600	\$6,550	\$13,100	\$16,333	\$19,600
PAVING	\$1,087	\$1,450	\$2,008	\$2,350	\$2,350	\$2,350	\$2,750	\$3,300	\$3,850	\$4,800	\$5,100	\$5,500	\$6,100	\$9,200	\$12,200	\$15,300	\$18,300
PLASTERING	\$2,200	\$2,200	\$2,200	\$2,200	\$2,737	\$3,800	\$4,875	\$6,093	\$7,311	\$8,530	\$9,749	\$10,967	\$12,186	\$18,280	\$12,372	\$30,465	\$36,558
PLUMBING	\$2,300	\$2,300	\$2,300	\$2,300	\$2,300	\$3,000	\$3,900	\$4,800	\$5,640	\$6,600	\$7,500	\$8,500	\$9,400	\$14,095	\$18,800	\$24,000	\$28,000
REMODEL - COMM/TENANT IMPROVEMENT	\$1,005	\$1,282	\$1,560	\$2,040	\$2,300	\$2,300	\$2,300	\$2,700	\$3,100	\$3,488	\$3,900	\$4,300	\$4,700	\$7,048	\$9,400	\$11,745	\$14,094
REMODEL - RES.	\$1,115	\$1,500	\$2,086	\$2,300	\$2,300	\$2,300	\$2,950	\$3,400	\$4,150	\$4,600	\$5,227	\$5,900	\$6,600	\$6,550	\$13,100	\$16,333	\$19,600
ROOFING - RES	\$3,950	\$3,950	\$3,950	\$3,950	\$4,800	\$5,726	\$7,640	\$9,540	\$11,500	\$13,400	\$15,300	\$17,200	\$19,100	\$28,630	\$38,000	\$47,700	\$57,000
ROOFING - COMM	\$3,600	\$3,600	\$3,600	\$3,600	\$4,300	\$5,066	\$6,754	\$8,442	\$10,130	\$11,819	\$13,507	\$15,195	\$16,884	\$25,326	\$33,768	\$42,210	\$50,652
<b>ROOFING - FOAM APPLICATION ONLY</b>	<b>\$1,500</b>	<b>\$1,800</b>	<b>\$2,420</b>	<b>\$2,525</b>	<b>\$2,650</b>	<b>\$2,855</b>	<b>\$3,560</b>	<b>\$4,300</b>	<b>\$4,150</b>	<b>\$5,963</b>	<b>\$6,700</b>	<b>\$7,400</b>	<b>\$7,900</b>	<b>\$11,550</b>	<b>\$14,660</b>	<b>\$18,000</b>	<b>\$22,000</b>
SAND BLASTING	\$1,200	\$1,665	\$2,350	\$2,350	\$2,350	\$2,678	\$3,371	\$4,064	\$4,800	\$5,550	\$6,342	\$7,135	\$7,929	\$11,892	\$15,856	\$19,821	\$23,785
SEPTIC TANK INSTALL, SERVICE, REPAIR	\$1,225	\$1,726	\$2,426	\$2,500	\$2,500	\$2,800	\$3,500	\$4,300	\$5,065	\$5,910	\$6,800	\$7,600	\$8,450	\$12,800	\$16,900	\$21,100	\$25,300
SEWER MAINS OR CONNECTIONS	\$2,400	\$2,400	\$2,400	\$2,400	\$2,860	\$3,350	\$4,210	\$5,140	\$6,166	\$7,195	\$8,221	\$9,249	\$10,227	\$15,416	\$20,554	\$25,693	\$3,083
SIGN ERECTION, INSTALL OR REPAIR	\$1,056	\$1,386	\$1,717	\$2,250	\$2,300	\$2,300	\$2,550	\$3,050	\$3,550	\$4,100	\$4,500	\$5,021	\$5,580	\$8,368	\$11,158	\$13,948	\$16,737
STREET OR ROAD PAVING OR REPAVING	\$1,308	\$2,091	\$2,325	\$2,325	\$2,759	\$3,200	\$4,130	\$4,918	\$5,902	\$6,885	\$7,869	\$8,853	\$9,836	\$14,755	\$19,673	\$24,592	\$29,510
SWIMMING POOL INSTALLATION	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,800	\$3,500	\$4,300	\$5,065	\$5,910	\$6,800	\$7,600	\$8,450	\$12,800	\$16,900	\$21,100	\$25,300
TILE & MARBLE	\$2,300	\$2,300	\$2,300	\$2,300	\$2,300	\$3,000	\$3,900	\$4,800	\$5,640	\$6,600	\$7,500	\$8,500	\$9,400	\$14,095	\$18,800	\$24,000	\$28,000
TREE TRIM & REMOVAL	\$1,143	\$1,560	\$2,177	\$2,450	\$2,450	\$2,450	\$3,070	\$3,695	\$4,325	\$4,933	\$5,637	\$6,342	\$7,047	\$10,571	\$14,095	\$17,618	\$21,142

\*Please know that these rates are from just one carrier and that your rate will be different based on a number of factors including claims history and number of years in business. You can also select higher or lower limits to adjust your rates. Contractors with a C license may be given subcontractor rates if they are not building new construction.