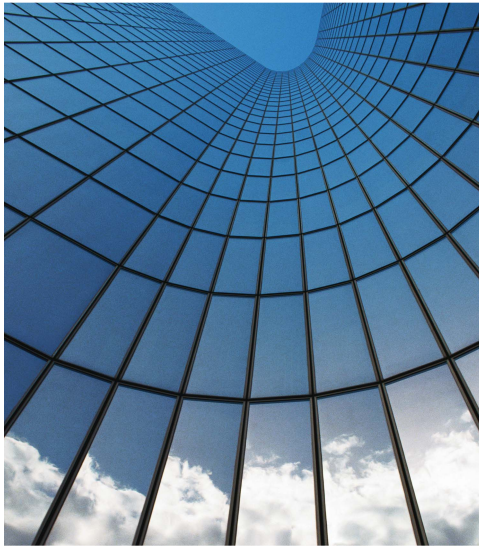


Specialty Construction

We put our strength to work for you.

Our stability, expertise and solutions can take your construction business to new heights.



Value Proposition

- ◆ *Stability* – Financial strength and commitment to Construction.
- ◆ *Expertise* – Dedicated Construction underwriting, claim and loss control experts.
- ◆ *Solutions* – Broad Construction insurance and risk management solutions.

Target Market

Contractors engaged in heavy commercial and industrial construction with moderate-to-high hazard exposures.

We also write special trade contractors with more than 5% of their operations involving moderate-to-high hazard exposures.

Coverages

- ◆ Workers' Compensation
- ◆ General Liability
- ◆ Automobile

Minimum Premium

- ◆ *Workers' Compensation*: \$100,000 for classes in **bold**; \$200,000 for others.
- ◆ *Combined General Liability and Auto*: \$200,000 without WC; no minimum premium when written with WC.
- ◆ Other Hartford departments may consider monoline Auto.

Rating Programs

- ◆ Guaranteed Cost
- ◆ Large Deductible (LOC or cash, if qualified)
- ◆ Retrospective Rating
- ◆ Self-Insured Retention

Target Classes

- | | | |
|--|---|--|
| <ul style="list-style-type: none"> ◆ Alarm & alarm system installation ◆ Boiler installation & repair ◆ Bridges ◆ Cable installation & repair (aerial) ◆ Cable installation & repair (ground level) ◆ Caisson ◆ Communication installation & repair ◆ Concrete construction ◆ Concrete (flat work) ◆ Elevated highway construction ◆ Excavation ◆ Fire proofers | <ul style="list-style-type: none"> ◆ Fire suppression system installation ◆ General contractors ◆ HVAC ◆ Industrial piping ◆ Insulation ◆ Iron or steel erection ◆ Land graders ◆ Masonry ◆ Mechanical ◆ Millwright & riggers ◆ Pile drivers ◆ Pipeline installation (gas and/or water) ◆ Railroad maintenance (sidetrack) ◆ Site preparation | <ul style="list-style-type: none"> ◆ Street & road ◆ Tower erection ◆ Utility construction & repair ◆ Water tank construction ◆ Welding |
|--|---|--|

Prohibited Classes

- The seven "Rs":*
- ◆ Residential
 - ◆ Rental/crane
 - ◆ Redi-mix
 - ◆ Remediation
 - ◆ Roofing
 - ◆ Restoration/waterproofing
 - ◆ Wrecking & demolition

Target States

- | | | |
|---|--|---|
| <ul style="list-style-type: none"> ◆ Alabama ◆ Arizona ◆ Arkansas ◆ Colorado ◆ Connecticut ◆ Delaware ◆ District of Columbia ◆ Georgia ◆ Idaho ◆ Iowa ◆ Kansas | <ul style="list-style-type: none"> ◆ Kentucky ◆ Maine ◆ Maryland ◆ Michigan ◆ Mississippi ◆ Missouri ◆ Montana ◆ Nebraska ◆ Nevada ◆ New Hampshire ◆ New Mexico | <ul style="list-style-type: none"> ◆ North Carolina ◆ Oklahoma ◆ Oregon ◆ Pennsylvania ◆ South Carolina ◆ South Dakota ◆ Tennessee ◆ Texas ◆ Utah ◆ Virginia ◆ Wisconsin |
|---|--|---|

Guaranteed Cost or Loss Sensitive?

Specialty Construction targets the classes and states above for business written on a Guaranteed-Cost rating plan. For Loss-Sensitive business, we can broaden our appetite by structuring a program appropriate to a risk's exposures, controls, financials and risk-reward profile.

