

Contractor Programs – Eastern Region

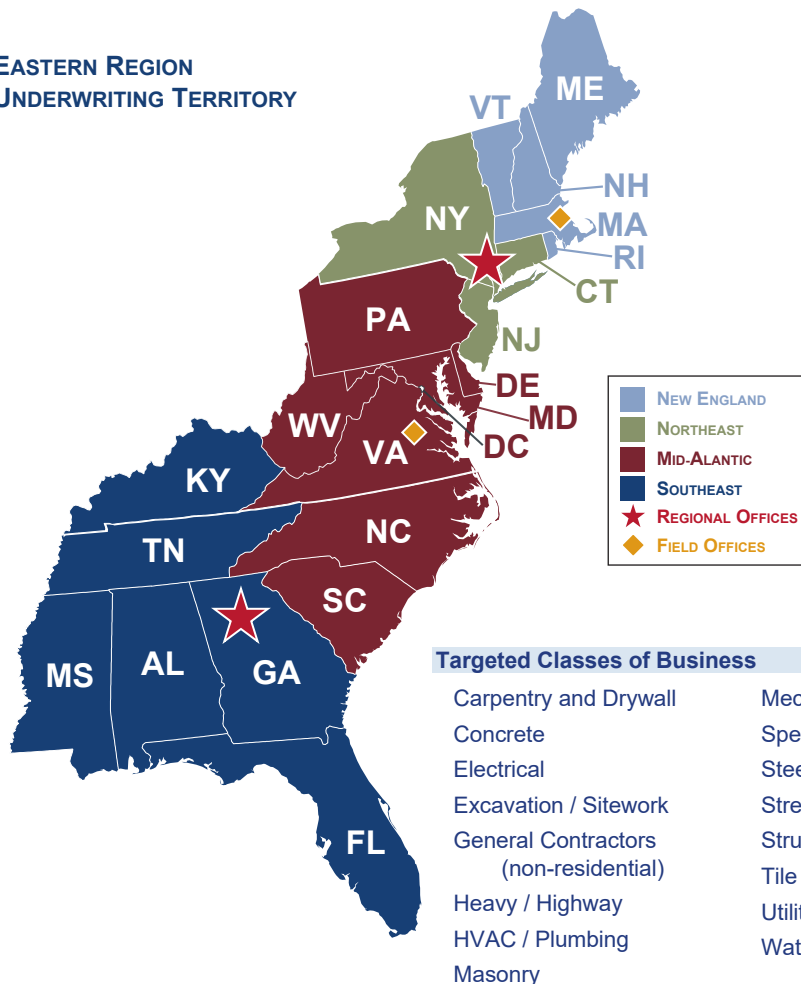
BITCO Construction Group is an unparalleled partner for top U.S. contractors. Our success lies in working with contractors who want to increase their bottom line by controlling work-related injuries and third-party damages. BITCO Construction Group partners with select brokers and insureds to achieve equitable long-term results.

BITCO Construction Group will insure commercial general and specialty contractors that meet our premium thresholds and operate within our targeted classes of business.

Clients benefit from BITCO Construction Group's experienced underwriters, safety specialists and claim directors – a high-energy team of construction professionals who take a proactive approach to solving insurance challenges.

We underwrite with a field perspective, working closely with clients as true partners.

EASTERN REGION UNDERWRITING TERRITORY



Program & Product Highlights

A+ Rated by A.M. Best

Loss Sensitive, Large Deductible and Guaranteed Cost Options

Project Specific

Workers' Compensation and Employer's Liability

- Flexible Pricing Tools

General Liability (Composite Rated)

- Limits up to \$2 Mil / \$4 Mil / \$4 Mil
- Customized Coverages
- Broad Coverage Terms

Automobile (Composite Rated)

- Limits up to \$2 Million CSL

Property, Inland Marine and Crime

- Support Insured Programs

Railroad and Owner's / Contractor's Protective

- Support Insured Program

Targeted Classes of Business

- | | |
|---------------------------------------|------------------------------|
| Carpentry and Drywall | Mechanical |
| Concrete | Specialty Contractors |
| Electrical | Steel Fabrication |
| Excavation / Sitework | Street / Roadwork |
| General Contractors (non-residential) | Structural Steel |
| Heavy / Highway | Tile and Marble |
| HVAC / Plumbing | Utility – including Pipeline |
| Masonry | Water / Sewer |

Non-Eligible Classes

- Asbestos Installation / Remediation and Mold Remediation
- Engineers / Architects Not Engaged in Construction
- Exterminator / Fumigation
- Oil / Gas Wells - Servicing Functions, Lease Work, Rig/Derrick
- Refuse Collections
- Septic Tank Systems
- Stevedoring, Wrecking, Marine, Diving Contractors

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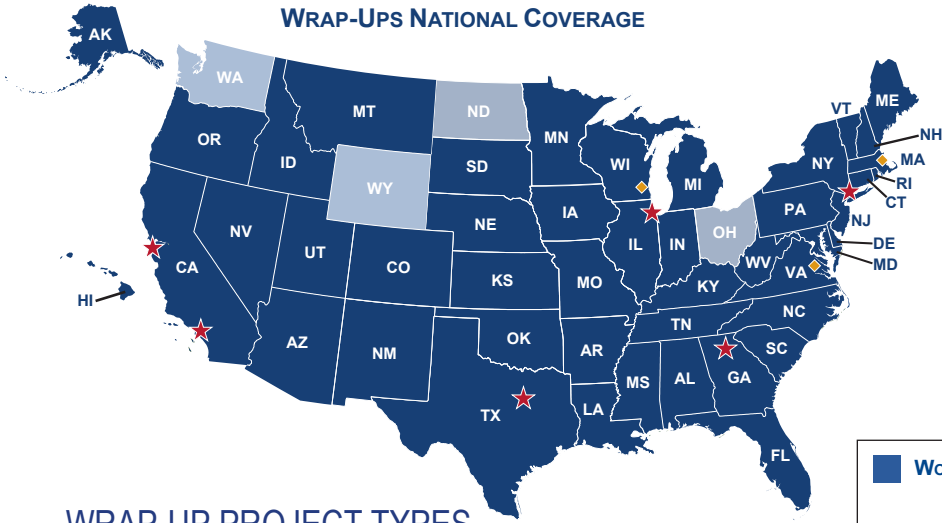
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A Winning Approach for Construction Wrap-Ups

BITCO Construction Group supports a dedicated Wrap-Up team responsible for your project's success. Our clients have direct access to senior management. Currently, BITCO Construction Group underwrites a solid core of today's national wrap-ups, with over \$20 billion in project construction value. Our client list encompasses high-profile corporations, premier building owners and top-tier ENR-ranked contractors.



Program & Product Highlights

**Workers' Compensation and General Liability
Owner's and Contractor's Programs**

- Single and Rolling Commercial Projects

**Tailored Limits, Payment and Collateral
Options Available**

Construction Values \$50 Mil to \$6 Bil

**Loss Sensitive, Large Deductible and
Guaranteed Cost Options**

Limits up to \$2 Mil / \$4 Mil

1 to 5 Year Terms

WRAP-UP PROJECT TYPES

- Commercial:** Office, Mixed-Use, Retail, Hospitality, Entertainment / Sports
- Healthcare:** Hospitals
- Heavy / Civil:** Tunnels, Bridges, Marine Berths, Energy
- Industrial / Manufacturing:** Manufacturing Plants, Terminals, Process Facilities, Warehouses, Utilities
- Institutional:** K-12 Schools, Universities, Cultural / Public Institutions
- Public:** Rail, Light Rail, Airports, Roads, Energy, Prisons, Water / Sewer

CLAIMS: PRIMED FOR ACTION

- Immediate Access** BITCO Construction Group's biggest advantage is responsiveness, with an in-house national claims team—and executive management—available 24/7 to answer questions on bills, case status, and resolution.
- Construction Expertise** We are staffed with specialists averaging 20 years of experience managing construction claims. We utilize law firms known for their construction litigation and coverage expertise.
- Reporting Options** We offer three ways to report claims: toll-free phone, toll-free fax, or our convenient online service, which offers free, useful tools for reporting losses and reviewing account information in real-time.
- Aggressive Claims Mgmt** We encourage client participation on claims, which helps to limit adverse development, and fosters communication.

SAFETY & LOSS PREVENTION RESOURCES: LEADING THE WAY IN SAFETY

- Dedicated Professionals** Many of the experts on our experienced safety teams have worked for contractors, so they know your needs well. In all cases, a dedicated safety team leader will devote themselves to your business, fostering a close long term-relationship.
- Program Development** We'll evaluate your current safety program and offer immediate, specific advice, followed-up with a periodic loss analysis. BITCO Construction Group's extensive database of current, proven safety techniques ensures your access to best-in-class, practiced information.
- Site Visits and Training** Our comprehensive site safety visits include reviewing contractor operations to identify hazards and evaluating whether safety programs are implemented successfully in the field. When needed, we provide safety literature and teach contractor-specific OSHA 10-and 30-hour Construction Outreach.

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