

Contractor Programs – Western Region

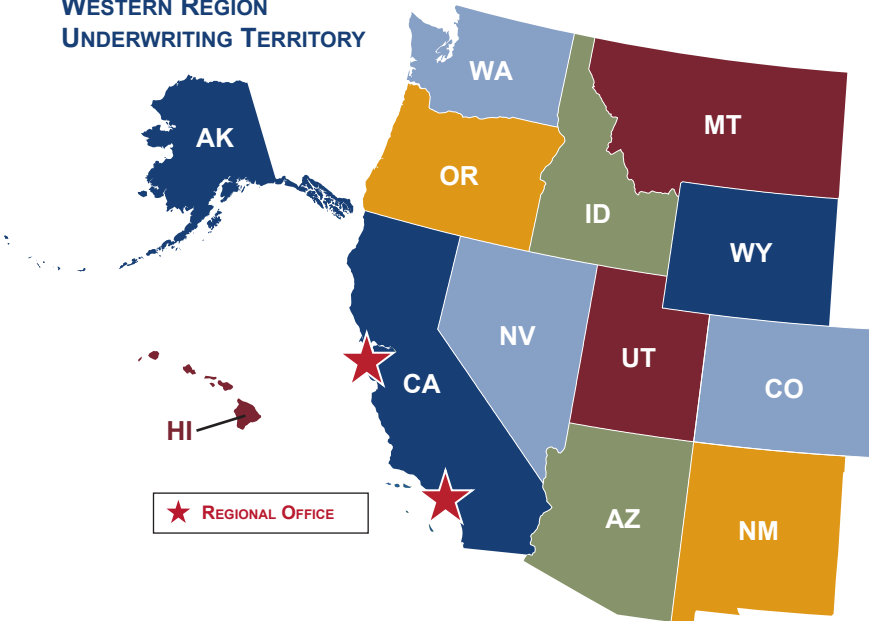
BITCO Construction Group is an unparalleled partner for top U.S. contractors. Our success lies in working with contractors who want to increase their bottom line by controlling work-related injuries and third-party damages. BITCO Construction Group partners with select brokers and insureds to achieve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

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

Non-Eligible Classes

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

Pasadena

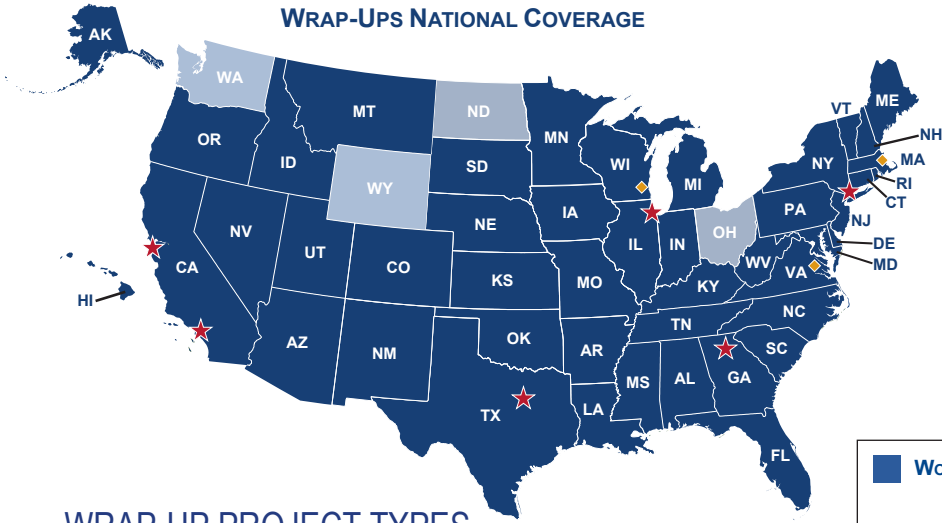
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San Francisco

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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: 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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