

## Construction

The best insurance and risk management solution is the one you help us design and deliver. Our resources, hands-on construction experience and industry knowledge are focused on becoming your best option for insurance and risk management so that you can focus on meeting your customer needs.



Year after year, contractors and their agents choose Travelers to help manage construction risk because we understand their unique risks, listen, identify needs and collaboratively develop individual account approaches that are in-synch with their needs. We work hard to deliver outstanding customized service and quality products with a willingness to consider solution-based, mutually satisfying approaches.

### Value Proposition – A Unique Market Approach

- Flexible program structures
- Willingness to consider solution-based approaches
- Team approach to service planning and stewardship to help anticipate exposures and identify trends
- Focus on underwriting responsiveness, experienced claim handling, risk control and policy administration to help manage contractors' total cost of risk

### Customer Profile

- Account size \$50,000-\$10 million
- General contractors
  - Commercial
  - Industrial
- Heavy construction contractors
  - Street and road/infrastructure contractors
  - Site and utility contractors
- Specialty trade contractors
  - Interior trades
  - Exterior trades
- *ConstructionPlus*™ for smaller trade and heavy contractors
- Wrap-up coverages for contractor-controlled programs

### Products

- General liability, auto liability, workers compensation and umbrella
- Guaranteed cost and loss responsive
- Owners and contractors protective liability (OCP) and railroad protective liability (RRP)
- Property and inland marine coverages to round out customers' portfolios

### Managing the Cost of Risk

- Tailored underwriting by account size, contractor type, geographic area and line of business
- Local-market knowledge and decision-making
- Highly focused, collaborative team approach to risk management among underwriting, claim and risk control specialists
- Pricing, coverage and services for moderate, mid- and large-sized accounts
- Specialized insurance and risk management experience for large construction businesses that require programs aligned with risk appetite and financial goals

## Specialized Services for Contractors

### Dedicated Construction Risk Control Services

- Commitment to contractor safety delivered by more than 140 field-based Construction risk control specialists
- Contractor-specific programs designed according to risk, budget and areas of operation
- Experienced risk control specialists focused on the needs of the contractor
- Emphasis on contractual risk management and effective contractual risk transfer (CRT) to help manage the cost of risk
- Specialized programs including fleet, crane and work-zone safety, safety training and safety management, ergonomics and fall protection
- Travelers Risk Control website housing an extensive portfolio of products and services — providing easy access to a broad range of information that can help address the safety challenges faced by contractors
- State-of-the-art accredited Industrial Hygiene & Laboratory Analytical Services available to support your industrial hygiene needs. Services include a Pump Loan Program and Instrument Rental with access to staff dedicated to the needs of contractors
- Award-winning Safety Academy with a course catalog of more than 40 construction classes. Over 200 seminars held annually across the country

### Dedicated Construction Claim Services

- Over 450 dedicated construction claim professionals strategically placed in more than 60 locations
- Management of all aspects of the claim focused on protecting contractors' interests, handling claims fairly and managing contractors' cost of risk
- Claim professionals specialized by line of business average 20+ years in industry claim handling
- Claim account executives work with customers to identify claim trends and troubleshoot issues
- Nurse case managers review and manage workers compensation medical care
- Major Case unit to handle high-severity claims
- Subrogation and CRT experience; coverage counsel to assist with CRT issues
- Dedicated Construction Defect Claim unit

### Risk Management Information Services (RMIS)

- Real-time claim access, claim rosters and claim alerts
- Field-based RMIS specialists support users
- e-CARMA®, an industry-leading RMIS, further supports the information needs of larger businesses

## Please Contact Us for More Information

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