

# CONSTRUCTION

## TARGET CLASS SUMMARY



### CONTACT

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### Target Annual Contractors E&O Risks:

- Most contractor classes working on most project types EXCEPT FOR when majority of operations are in multi-unit residential developments; mining facilities, oil-gas-renewable energy facilities inclusive of pipelines; heritage buildings, and critical structural upgrades work.
- Minimum Annual Revenues: \$25M
- Working Capacity: up to \$10M
- Minimum Self-Insured Retention per Claim: \$10K
- Minimum Premium: \$7,500

### Target Annual A&E Risks:

- Most A&E classes EXCEPT FOR Geotechs, Mining Engineers, Oil and Gas Engineers
- Most project types EXCEPT FOR when majority of professional services scope are for multi-unit residential developments; mining facilities, oil-gas-renewable energy facilities inclusive of pipelines; heritage buildings, and critical structural upgrades work.
- Minimum Annual Revenues/ Professional Fees: \$5M
- Working Capacity: up to \$10M
- Minimum Self Insured Retention per Claim: \$10K
- Premium: \$7,500

### Target Annual Contractors CGL/ Excess CGL Risks:

- Most contractor classes working on most project types EXCEPT FOR when majority of operations are in multi-unit residential developments; mining facilities, oil-gas-renewable energy facilities inclusive of pipelines; heritage buildings, and critical structural upgrades work.
- Minimum Annual Revenues: \$25M
- Working Capacity: up to \$10M
- Minimum Deductible per Occurrence: \$10K
- Minimum Premium: \$7,500

### W.R. BERKLEY CORPORATION

Total Assets: **\$33.8 billion USD**

Common Stockholders' Equity:  
**\$6.7 billion USD**

Reserves for Losses and Loss Expenses:  
**\$17 billion USD**  
40+ years of casualty market experience

### Berkley Canada writes on Berkley Insurance Company paper

Rated A.M. Best A+ and S&P A+  
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### Target Multi Year Project E&O Risks

- Most project types EXCEPT FOR when majority of professional services scope are for multi-unit residential developments; mining facilities, oil-gas-renewable energy facilities inclusive of pipelines; heritage buildings, and critical structural upgrades work.
- Policy Term: up to 13 years including Construction Period + Extended Reporting Period.
- Sweet spot project value range: starting from \$50M
- Working Capacity: up to \$10M
- Minimum Self-Insured Retention: Per claim \$100K
- Minimum Premium: \$50,000

### Target Owners Protective Project E&O Risks:

- Most Owners and Real Estate Developers
- Most project types EXCEPT FOR when majority of professional services scope are for mining facilities, oil-gas-renewable energy facilities inclusive of pipelines; heritage buildings, and critical structural upgrades work.
- Policy term: up to 13 years including Construction Period + Extended Reporting Period.
- Sweet spot project value range: starting from \$50M
- Working Capacity: up to \$10M
- Minimum E&O limits to be carried by hired third party Contractor/A&E firms: \$2M
- Minimum Premium: \$50,000

### Target Multi-Year Wrap up Risks

- Most project types EXCEPT FOR when majority of operations are in multi-unit residential developments; mining facilities, oil-gas-renewable energy facilities inclusive of pipelines; heritage buildings, and critical structural upgrades work.
- Policy term: up to 13 years including Construction Period + Completed Operations Period.
- Sweet spot project value range: starting from \$25M
- Working Capacity: up to \$10M
- Minimum deductible per Occurrence: \$25K Minimum Premium: \$50,000

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### Target Annual Contractors Pollution Liability Risks:

- Most contractor classes including except for fuel delivery contractors;
- Most construction segments/project types except mine or dam construction;
- Working Capacity: up to \$25M
- Minimum deductible per Claim or Occurrence: \$5,000  
Minimum Premium: \$5,000

### Target Multi Year Project Pollution Risks:

- Maximum Policy Term: 13 Years
- Most project types EXCEPT FOR mining, dredging or dam construction;
- Sweet spot project value range: less than \$100M
- Contractual Limit requirements: \$10M or less
- Working Capacity: up to \$25M
- Minimum attachment point: \$10,000 SIR
- Minimum Premium: \$20,000

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