



Risk Management Construction

Loss Sensitive Programs

CRUM & FORSTER

Risk Management

Consistent · Transparent · Fair

- Proven Pricing and Credit Models
- Decentralized Organization, Quick Decision-Making
- Competitive Medical Bill Review, Managed Care Practices
- Flexible Collateral Options

Why Crum & Forster?

Our Risk Management Construction unit specializes in accounts written on a loss sensitive basis, primarily with deductibles ranging from \$100K and up, as well as construction risks seeking an insurance program that blends both loss sensitive and guaranteed cost elements.

Our flexible and integrated model is what makes Crum & Forster an excellent choice for large contractors looking for a loss sensitive solution to meet their business insurance needs.

Financial Strength

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$39B in revenue

TARGET ACCOUNT PROFILE

Customers with:

- Fixed cost starting at \$500,000
- Optimal account size \$1M - \$3M
- Multistate exposures
- Interest in assuming/participating in a portion of risk

Advantages:

- Full-service platform tailored to customer needs and preferences
- Opportunity to reduce total cost of risk

TARGET CLASSES

- General contractors
- Highway, street & road
- Utility contractors
- Excavation work
- Steel erection
- Concrete contractors
- Equipment installation
- HVAC contractors
- Electrical contractors
- Landscape gardening
- Architectural, engineering, & surveying services associated with construction

AVAILABLE COVERAGES

- Commercial Automobile
- General Liability
- Workers' Compensation
- Excess Workers' Compensation
- Property/Inland Marine
- Supported Excess

COLLATERAL OPTIONS

- Surety Bond
- Letter of Credit | **True Installments**
- Passive Cash | **Interest Paid**
- Pre-Funded | **Close-Out at 54 Months**
- Trust Account

Our Integrated Business Model



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Additional Savings	Services	Crum & Forster	Industry Averages
<p>Our quotes include services at no additional charge. The following example illustrates the additional fees to consider in the total cost of risk.</p> <p>¹ for coordination, except for replacement fee</p> <p>² except for surveillance and background checks</p>	Medical Bill Review	\$5.25 per bill	25% – 30% of Savings
	Return-to-Work Charity	No Charge ¹	\$125 per hour for coordination
	Subrogation	No Charge	25% of Savings
	Claims Intake	No Charge	\$20 per Claim
	Legal Bill Review	No Charge	3% of Savings
	Central Index Bureau	No Charge	\$10 per Claim
	Online RMIS Access	No Charge	\$1,500 per user
	Special Investigations Unit	No Charge ²	\$100 per hour for investigating
	Risk Engineering/Consultative Services	Included	Additional Expense Line

RISK ENGINEERING

Crum & Forster’s risk engineers work in partnership with our customers to provide a full complement of value-added services, from onsite inspections to safety education resources.

- Operational risk assessments in comparison to industry benchmarks and best practices
- Customized action plans for risk mitigation and improvement
- Assistance with safety programs, including OSHA “Focus Four” and other training
- Construction safety guides, Toolbox Talks and free on-demand videos
- Discounts on safety equipment

CLAIMS SERVICES

At Crum & Forster, our claims department has been recognized for superior service. Our responsiveness, collaborative approach and cumulative expertise deliver results.

- Over 500 claim professionals and a nationwide panel of defense firms
- Return-to-work specialists that use local charities as a way to motivate and encourage employees to re-enter the work environment
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events
- Subrogation team that relentlessly pursues negligent third parties to further mitigate losses
- In-house Special Investigations Unit (SIU) ferrets out fraud, helping to reduce costs
- Dedicated claim executives who develop customized service strategies
- In-house physician consultants to assist with medical management

Our policyholders and producers benefit from 24/7 access to our online risk management information system. A secure portal, **C&F Connect Marketplace** places all the tools you need for claims reporting, loss runs and other interactive reports directly at your fingertips.