



SUREBUILT CASUALTY

POWERED BY AMERISURE

SUREBUILT APPETITE



TARGET ACCOUNT CONSIDERATIONS

- \$300k and up in premium
- **Workers' Comp required**
- **Commercial Auto & General Liability also considered**
- **Target Loss Ratio ≤40% over five years for captive lines**

WHAT WE NEED TO PROVIDE AN INDICATION

- **Five years of loss runs**
- **Five years of exposure**

ADDITIONAL ITEMS TO FINALIZE QUOTE

- **Subcontract agreement**
- **Three years of audited financials**
- **Current risk management survey**

BUILDING CONSTRUCTION GENERAL CONTRACTORS & OPERATIVE BUILDERS

- 1531** Operative Builders
- 1541** General Contractors-Industrial Buildings and Warehouses
- 1542** General Contractors-Nonresidential Buildings, Other than Industrial Buildings and Warehouses

HEAVY CONSTRUCTION, EXCEPT HIGHWAY AND STREET

- 1623** Water, Sewer and Communications

CONSTRUCTION SPECIAL TRADE CONTRACTORS

- 1711** Plumbing, Heating and Air-Conditioning
- 1721** Painting and Paper Hanging
- 1731** Electrical Work
- 1741** Masonry, Stone Setting
- 1742** Plastering, Drywall, Acoustical, and Insulation Work
- 1743** Terrazo, Tile and Marble
- 1751** Carpentry
- 1752** Floor Laying
- 1771** Concrete Work
- 1794** Excavation

EXCLUDED TRADES

Outside of appetite: Heavy street & road, waterproofing, steel erection, roofing, glaziers, crane operators, millwright, window and door install, framing, pipeline and powerline construction

GENERAL LIABILITY APPETITE

- Condo exclusion applies to all classes unless approved on an exception basis for interior work
 - Trade contractors limited to < 10% Residential Multi-Family*
- * Residential Multi-family: Apartments, townhomes, mixed-use, and single-family homes

OPERATING STATES:

Majority of exposures to be located within Amerisure operating territory

