

BUSINESS FOCUS

Check which construction subcategory into which your company's operations fall:

Building construction general contractors:

- Industrial buildings and warehouses
- Non-residential buildings (other than industrial buildings and warehouses)

- Operative builders

Heavy construction (excluding highway and street):

- Water, sewer and communications

Construction special trade contractors:

- Plumbing
- Heating and air-conditioning
- Painting and paper hanging
- Electrical work
- Masonry
- Stone setting
- Plastering
- Drywall
- Acoustical
- Insulation
- Terrazzo
- Tile
- Marble
- Carpentry
- Floor laying
- Concrete work
- Excavation

Excluded Trades:

- Heavy street & road
- Waterproofing
- Steel erection
- Roofing
- Glaziers
- Crane operators
- Millwright
- Window and door install
- Framing
- Pipeline and powerline construction

PREMIUM MINIMUM

- Check if your business pays or is willing to pay \$300K+ in premium
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COVERAGE

- (required) Workers' Compensation
 - (not required) Commercial Auto and General Liability
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TARGET LOSS RATIO

- 40% and below over five years for captive lines
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CULTURE & PHILOSOPHY

Check all that apply to your company's culture and philosophy:

- Proactive safety culture committed to safety and claims oversight
 - Stability in Management with entrepreneurial approach
 - A business philosophy compatible with SureBuilt's goal of returning profits to its members
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DOCUMENTATION

Check once you have documentation ready reflecting all the below:

- Five years of loss runs
- Five years of exposure
- Subcontract agreement
- Three years of audited financials
- Current risk management survey