

# Chubb's Small & Lower Midmarket Construction Industry Practice



A proven leader in the construction industry, Chubb delivers integrated property and casualty and specialized insurance solutions with sophisticated and specialized claim management, loss control, risk and safety engineering. Our coverages and services for construction clients are tailored to meet the unique needs of small and middle market size contractors.

## Key Highlights

- Established construction industry practice for 15 years at Chubb
- Well established industry practice at Chubb with Over \$1.6B Gross Written Premium across multiple lines of coverage
- Industry Specialization with dedicated regionally focused Construction Underwriters
- Cutting-edge risk engineering and loss prevention services
- All-lines coverage solution plus strong complementary coverages (i.e. Environmental, Builders Risk, Professional Lines)

## World Class Services Offerings

- Dedicated industry specialists who work collaboratively with the client's team
- Well-rounded insurance protection and tailored account solutions to strengthen client relationships, grow business, and meet professional obligations
- Global capabilities to protect global operations and exposures through one of the largest networks of owned, local branches throughout the world
- 2,100 claims professionals with specialized industry experience servicing clients in North America
- Network of 500+ global risk engineers, including a dedicated team with deep industry and technical knowledge in the Construction space, providing risk consulting and loss mitigation services

## Target Classes

### Commercial General Contractors

- Office, retail, service, industrial and warehouse and logistics building construction

### Trade Contractors

Available on [Chubb Marketplace](#)

- Commercial focused contractors including interior carpentry, electrical, floor installation, landscapers, painting, furniture and fixtures installation
- Residential remodeling, service, and repair trade contractors

### Commercial Site Development Contractors

- Excavation and grading of land trade contractors, commercial site development, water and sewer line installation

## CHUBB SOLUTIONS

### Core Coverages:

- Workers' Compensation
- General Liability
- Business Owner's Policy (BOP)
- Commercial Auto
- Property and Inland Marine
- Excess Casualty

### Complementary Coverages:

- Builders Risk Policies
- Environmental CPL & PPL
- Professional Liability
- Railroad Protective Liability (via Westchester)
- Cyber Liability

## What We Have Written Lately

Risk Description	Risk Description	Insurance Written
Commercial General Contractor	Client was focused on new construction of retail and service structures. They have a contract with regional restaurant chains and stores to build new storefronts. Revenues approximately \$12M and insured has strong sub and risk transfer protocols, including best-in-class subcontractor agreement.	<b>Core Coverages:</b> <ul style="list-style-type: none"> <li>• General Liability</li> <li>• Property</li> <li>• Auto</li> <li>• Workers' Compensation</li> <li>• Excess Casualty</li> </ul> <b>Complementary Coverages:</b> <ul style="list-style-type: none"> <li>• Builders Risk policies for each upcoming project</li> <li>• Environmental Policy</li> </ul>
Commercial Trade Contractor	Interior Carpentry contractor is performing new construction fit outs for commercial office buildings. Revenues approximately \$3M and risk has strong safety culture, program, and training resources for their employees.	<b>Core Coverages:</b> <ul style="list-style-type: none"> <li>• General Liability</li> <li>• Property</li> <li>• Inland Marine (Scheduled Tools and equipment)</li> <li>• Workers' Compensation</li> <li>• Auto</li> <li>• Excess Casualty</li> </ul> <b>Complementary Coverages:</b> <ul style="list-style-type: none"> <li>• Professional Liability</li> <li>• Cyber Liability</li> </ul>
Service and Repair Residential Trade Contractor	Electrical Contractor services and installs electrical wiring and apparatus for individual homeowners. Revenues approximately \$1M and has strong safety controls including fleet management and driver (MVR) procedures.	<b>Core Coverages:</b> <ul style="list-style-type: none"> <li>• General Liability</li> <li>• Property</li> <li>• Inland Marine</li> <li>• Auto</li> <li>• Workers' Compensation</li> <li>• Excess Casualty</li> </ul> <b>Complementary Coverages:</b> <ul style="list-style-type: none"> <li>• Cyber Liability</li> </ul>
Commercial Site Development	Site contractor is focused on developing land for construction of office buildings. Risk has revenues of approximately \$5M and has a strong site safety program, including proper trench safety controls aligning with OSHA standards.	<b>Core Coverages:</b> <ul style="list-style-type: none"> <li>• General Liability</li> <li>• Property</li> <li>• Inland Marine (including scheduled equipment)</li> <li>• Auto</li> <li>• Workers' Compensation</li> <li>• Excess Casualty</li> </ul> <b>Complementary Coverages:</b> <ul style="list-style-type: none"> <li>• Environmental</li> <li>• Professional Policies</li> </ul>

Examples are for illustrative purposes only

## Web Links

- [Chubb Risk Consulting](#)
- [Claims Service – What Makes Us Unique](#)
- [Chubb Marketplace](#)

## WHY CHUBB?

- Underwriting Expertise
- Tailored Solutions
- Chubb Risk Consulting
- Superior Claims Service
- Global Reach
- Financial Strength

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). Insurance provided by ACE American Insurance Company and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.