

COMMERCIAL TRADE CONTRACTORS

Tradesman Program Managers provides specialized coverage for top commercial trade contractors, combining expert underwriting, advanced technology, and proactive risk management. Our industry-focused solutions ensure tailored protection and safety for your business.

APPETITE

Carpentry, Concrete, Drywall, Electrical, Excavating, Framing, Grading, Masonry, Mechanical, Painting, Paving, Plastering, Plumbing, Steel Ornamental, Steel Structural, Tile Work-Indoor, Wallboard Install, HVAC. And other trade contractors may be considered.

COVERAGE HIGHLIGHTS

- Primary General Liability Limits Up to \$2M/\$4M
- Excess Liability Limits Up to \$8M for GL Only
- Primary Auto Liability Limits Up to \$2M CSL Capabilities In-House
- Additional Excess Auto Liability Available on a Brokerage Basis
- Admitted & Non-Admitted Options Available
- **Minimum GL Premium:** \$150,000, except NYC starts at \$350,000
- **Minimum GL Deductible:** \$10,000, except NY starts at \$25,000

LOSS CONTROL & RISK MANAGEMENT SERVICES

- **FieldFlo:** software to manage projects, e.g., time, safety, certs, docs, etc.
- **Samsara:** safety cameras, telematics, maintenance, routing, driver app & more
- **Vertikal:** subcontractor certificate of insurance tracking and management



AVAILABILITY

AL, AZ, CA, CT, FL, GA, LA, MA, NC, NJ, NM, NY, PA, SC, TX & VA

SUBMISSION REQUIREMENTS

- Five (5) years of currently valued GL and WC loss runs within 90 days of the renewal date
- Current “Work in Progress” schedule
- Completed ACORD application including:
 - *Expiring premium*
 - *Five (5) years of audited premiums; however, will consider unaudited, if audited not available.*
- Complete Tradesman supplemental application
- **Loss Control:** Pre-bind inspection of exterior work on a case-by-case basis and post-bind verification inspections
- **Loss Ratio:** Five-year average loss ratio must not exceed 50%. Underwriting will review frequency vs. severity scenarios to determine binding.
- **Minimum length of time in business:** Five (5) years. May consider new ventures with industry experience and will need resumes for insureds with less than 5 years of experience.
- **Large Loss Summary:** Accounts with a loss exceeding \$25,000 must provide a detailed claim summary.

CONTACT

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