



## Overview



### Berkley Construction Professional Highlights

- More than three years in business
- Nearly \$200 million in gross written premium
- A business with dedicated capital from W. R. Berkley Corporation (A+ XV rated by A.M. Best)
- Substantial reserves in place to support existing and future claim payments
- Cutting-edge data capture systems for underwriting and claims
- True dedication to the business with the most experienced team of professionals
- Insure almost 40% of owner's protective market
- Insure more than 400 contractors

### We Offer

- \$25 million in limits
- Annual policy limits that are separate from project specific limits
- A single policy insuring both design and construction professionals for targeted design/build projects
- Coverage for real estate development and property management firms
- Faulty workmanship coverage for qualifying firms (coming soon!)

### Your Berkley CP Underwriting Team Provides these Firsts!

#### The First to...

- Offer inter-related party claims coverage
- Offer BCP Express, a simplified approach to target small contractors
- Use mitigation
- Create protective concept
- Offer per project limit approach
- Offer affirmative grant on cyber liability in connection with covered services
- Delete patent infringement exclusion
- Offer proactive resolution approach to claims
- Offer broader professional services beyond legally qualified or licensed
- Offer ADA noncompliance reimbursement coverage
- Successfully deliver owner's protective solutions on a global basis through our Lloyd's platform
- Create a policy addressing the specific professional liability risks of contractors
- Simplify excess liability approach through our product, Harmony
- Affirm protective coverage to attach above specified limitations of liability
- Insure customized products designed in connection with specific construction projects
- Introduce Defense Outside the Limits for professional liability claims
- Introduce coverage for professional services performed post-completion of the project



# Berkley Construction Professional

| a Berkley Company

## Berkley CP's Distinct Products Meet the Needs of the Construction Industry

### Perform

Annual renewable policies for contractors either on a primary or excess basis. Also available on a project specific basis for various forms of project delivery including design-build, IPD and P<sup>3</sup>.

### Opus

A product designed to protect project owners from subcontracted professional and pollution liability exposure, which includes an updated proactive version of the traditional protective indemnity claims resolution process. Additional policy enhancements are designed to meet the ever evolving and complex requirements of the construction industry.

### Harmony

An excess policy that sets the benchmark all other excess insurers should follow with a tone of cooperation and discourse to resolve disputes quickly and effectively to minimize the disruption of a claim.

### About Berkley Construction Professional

Berkley Construction Professional is a division of Berkley Alliance Managers which is a member company of Berkley whose rated insurance company members are assigned an A+ (Superior) rating by A.M. Best Company. Berkley is an insurance holding company that is among the largest commercial lines writers in the United States and operates worldwide in two segments of the property casualty insurance business: Insurance and Reinsurance.

**Disclaimer:** Products and services described above are provided through various surplus lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed surplus lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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