

CRUM & FORSTER

Risk Management

Consistent · Transparent · Fair

- Proven Pricing and Credit Models
- Decentralized Organization, Quick Decision-Making
- Competitive Medical Bill Review, Managed Care Practices
- Flexible Collateral Options

Why Crum & Forster?

Our Risk Management Construction unit specializes in accounts written on a loss sensitive basis, primarily with deductibles ranging from \$100K and up, as well as construction risks seeking an insurance program that blends both loss sensitive and guaranteed cost elements.

Our flexible and integrated model is what makes Crum & Forster an excellent choice for large contractors looking for a loss sensitive solution to meet their business insurance needs.

Financial Strength

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$39 billion in revenue

TARGET ACCOUNT PROFILE

Customers with:

- Fixed cost starting at \$500,000
- Optimal account size \$1M - \$3M
- Multistate exposures
- Interest in assuming/participating in a portion of risk

Advantages:

- Full-service platform tailored to customer needs and preferences
- Opportunity to reduce total cost of risk

TARGET CLASSES

- General contractors
- Highway, street & road
- Utility contractors
- Excavation work
- Steel erection
- Concrete contractors
- Equipment installation
- HVAC contractors
- Electrical contractors
- Landscape gardening
- Architectural, engineering, & surveying services associated with construction

AVAILABLE COVERAGES

- Commercial Automobile
- General Liability
- Workers' Compensation
- Property/Inland Marine
- Supported Excess

COLLATERAL OPTIONS

- Surety Bond
- Letter of Credit | **True Installments**
- Passive Cash | **Interest Paid**
- Pre-Funded | **Close-Out at 54 Months**
- Trust Account

Our Integrated Business Model



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Risk Management Construction

Loss Responsive Programs

Additional Savings

Our quotes include services at no additional charge. The following example illustrates the additional fees to consider in the total cost of risk.

¹ for coordination, except for replacement fee

² except for surveillance and background checks

Services	Crum & Forster	Industry Averages
Medical Bill Review	\$5.25 per bill	25% – 30% of Savings
Return-to-Work Charity	No Charge ¹	\$125 per hour for coordination
Subrogation	No Charge	25% of Savings
Claims Intake	No Charge	\$20 per Claim
Legal Bill Review	No Charge	3% of Savings
Central Index Bureau	No Charge	\$10 per Claim
Online RMIS Access	No Charge	\$1,500 per user
Special Investigations Unit	No Charge ²	\$100 per hour for investigating
Risk Engineering/Consultative Services	Included	Additional Expense Line

RISK ENGINEERING

Crum & Forster's risk engineers work in partnership with our customers to provide a full complement of value-added services, from onsite inspections to safety education resources.

- Operational risk assessments in comparison to industry benchmarks and best practices
- Customized action plans for risk mitigation and improvement
- Assistance with safety programs, including OSHA "Focus Four" and other training
- Construction safety guides, Toolbox Talks and free on-demand videos
- Discounts on safety equipment

CLAIMS SERVICES

At Crum & Forster, our claims department has been recognized for superior service. Our responsiveness, collaborative approach and cumulative expertise deliver results.

- Over 500 claim professionals and a nationwide panel of defense firms
- Return-to-work specialists that use local charities as a way to motivate and encourage employees to re-enter the work environment
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events
- Subrogation team that relentlessly pursues negligent third parties to further mitigate losses
- In-house Special Investigations Unit (SIU) ferrets out fraud, helping to reduce costs
- Dedicated claim executives who develop customized service strategies
- In-house physician consultants to assist with medical management

Our policyholders and producers benefit from 24/7 access to our online risk management information system. A secure portal, **C&F Connect Marketplace** places all the tools you need for claims reporting, loss runs and other interactive reports directly at your fingertips.