

Primary Casualty

XL Group
Insurance



North America Construction

Our underwriters are highly experienced in crafting primary casualty insurance solutions for the construction industry.

Coverage

Our admitted coverage includes:

- Auto Liability (AL)
- General Liability (GL)
- Workers' Compensation (WC)
- Guaranteed Cost, Deductible/SIR and Retros

Capacity

- AL: up to USD 3 million
- GL: up to USD 2 million/4 million
- WC: up to USD 1million Employers Liability Limit

Minimum Premium

- USD 350,000 up to large cashflow multinationals

While our preference is to write all three lines of coverage, we will consider individual lines for WC and Auto with minimum premium greater than USD 250,000.

Client Profile

- Trade Contractors
- Current XL Insurance customers
- General Contractors (minimum 30% self-generated work)
- Construction Managers
- Loss Sensitive

We underwrite each account individually and always strive to offer a solution. Please call us with your opportunity and we will respond promptly.

Risk Engineering

Our risk engineers identify the root causes of construction safety, defect and management issues. Services to reduce or eliminate your risk include:

- Web-based tools and training
- Driver and fleet programs
- Safety compliance training
- Construction best practices and defect engineering
- Contract and management oversight and training

Claims Service

Our claim model combines skilled oversight and audit capabilities. Innovative loss cost management services and flexible pricing methods help contractors to effectively manage the cost of loss to protect their profitability.

Our risk engineering and claims professionals use their wealth of construction expertise to provide our customers with individualized service. We have two primary goals: to prevent losses and to resolve your claims quickly and cost effectively.

Contact:

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In the US and Canada, the insurance companies of XL Group plc are: Greenwich Insurance Company, Indian Harbor Insurance Company, XL Insurance America, Inc., XL Insurance Company of New York, Inc., XL Select Insurance Company, and XL Specialty Insurance Company, and XL Insurance Company Limited—Canadian Branch. Not all of the insurers do business in all jurisdictions nor is coverage available in all jurisdictions. Information accurate as of October, 2011.

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