



# Construction Risk Management



No matter how complex the exposures, the Construction Risk Management team at Chartis builds innovative insurance programs that help clients manage even their most challenging risks. Our flexible underwriting allows our construction underwriting specialists to build complete insurance programs designed to reduce costs and avoid gaps in coverage. As the construction industry’s needs evolve, Chartis is there to help navigate clients to a secure path toward their goals.

### Diverse Solutions for Diverse Needs

Construction Risk Management looks for *total risk management* solutions for its customers.

#### Target Contractor Accounts

- Large contractors with significant self-performed payroll
- Large specialty trade contractors

#### Coverages

- Workers' Compensation
- Commercial General Liability
- Automobile Liability
- OCP's/RRP's in support of main casualty program
- And others

#### Program Structures

- Guaranteed Cost
- Retrospective Plans
- Incurred-Loss and Paid-Loss Retention Plans
- Self-Insured Retention

### Expert Highlights

Construction Risk Management offers customized solutions for Wrap-Up Specialty Areas including:

Single & Multi-Site

Infrastructure

Civil

Public Buildings

Commercial Buildings

Entertainment Complexes

Power Facilities

### Client Specialized Services

Through our integrated services approach, Construction Risk Management offers clients a complete risk management program serviced by a team of professionals who are construction-dedicated underwriting, loss control, and claims specialists.

- **Account Service Team** – Led by an Account Service Manager, the Account Service Team act as the single point of contact for the client and broker, and is responsible for orchestrating day-to-day services such as coordinating stewardship meetings, claims reviews, safety and loss control, managed care programs, risk management information system, and crisis management – ensuring that each client’s program runs seamlessly.
- **Dedicated Loss Control Services** – Our construction safety and loss control specialists offer comprehensive services that can include pre-job evaluations, job site audits, qualified OSHA construction safety training, motor vehicle fleet loss control programs, and accident investigations among other services. Working with the broker and client, we can create a customized program that can lower your cost of risk and increase safety in the workplace.
- **Dedicated Claims Services** – Our nationwide network of workers’ compensation offices help clients control their workers’ compensation costs through a proactive and multi-faceted approach that includes disability management and early Return-to-Work strategies. For liability claims, we offer in-house construction claims counsel and external counsel, aiding clients in cost-efficiency by avoiding unnecessary litigation and resolving cases quickly.

**For more information, please contact your insurance broker or your local Chartis representative.**

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Chartis is a world leading property-casualty and general insurance organization serving more than 45 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at [www.chartisinsurance.com](http://www.chartisinsurance.com).

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