COMMERCIAL TRADE & GENERAL CONTRACTORS

Tradesman Program Managers delivers specialized insurance solutions for leading commercial trade contractors—combining expert underwriting, advanced technology, and proactive risk management to protect your business with speed, accuracy and substance.

APPETITE

Carpentry, Concrete, Drywall, Electrical, Excavating, Framing, Grading, Masonry, Mechanical, Painting, Paving, Plastering, Plumbing, Steel Ornamental, Steel Structural, Tile Work-Indoor, Wallboard Install, HVAC.

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
- Admitted & Non-Admitted Options Available
- Minimum GL Premium: $150,000, NYC starts at $350,000
- Minimum GL Deductible: $10,000, NY starts at $25,000

LOSS CONTROL & RISK MANAGEMENT SERVICES

- **FieldFlo**: Real-time visibility of field operations, including safety compliance, worker training and incident reports.
- **Samsara**: Dash cams that monitor driver behavior allowing client to verify and respond quickly to incidents.
- **Vertikal**: Streamlines prequalification, compliance tracking and performance monitoring to ensure client is working with reliable partners.

FIELDFLŌ samsara Vertikal

AVAILABILITY

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

SUBMISSION REQUIREMENTS

- 5 years GL and WC loss runs within 90 days of renewal date
- Current "Work in Progress" schedule
- Completed ACORD application
- 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: 5-year average loss ratio must not exceed 50%. Underwriting will review frequency vs. severity scenarios to determine binding

CONTACT

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TRADESMAN PROGRAM MANAGERS

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