



Target Market Product Profile
CONTRACTORS
Commercial Lines

TARGETED TYPES

Residential and light commercial classes - typically the 1 - 2 man operations:

- Carpenters
- Plumbers
- Electricians
- Janitorial Services (limited floor waxing)
- Painters – both interior & exterior with very limited use of spray painting
- Landscapers
- Drywallers
- Masons
- Excavation Contractors - 1 & 2 man operations doing mainly residential work, foundations, septic systems, sewer lines, etc. Equipment limited to backhoe and small bulldozer. Underground coverage is mandatory.

UNDERWRITING CONCERNS

General contractors

Prior losses in last 3 years

Risks non-renewed, cancelled or refused by an insurance carrier

Seasonal operations when policy will not be kept in force all year

Scaffolding and ladder supervision and care

Experience in the trade

Unacceptable classes

- Chimney sweepers
- Insulation installers (blown in)
- Swimming pool installers
- Roofing (Primary)

Unwillingness to keep policy in force all year round in order to cover completed operations exposures

DRYDEN MUTUAL PROGRAM FEATURES

- URB Craft 12 Pak is used with Broad Form CGL for eligible classes. Commercial Fire & Liability are used for classes ineligible for Craft 12 Program.
- Rating for M & C coverage is \$20,000 minimum payroll per active partner or individual and 100% of employee payroll. Completed Ops based on total receipts.
- Easy Quick Rater provided along with competitive rates.
- LS-26 Underground coverage added automatically to Craft 12 can be deleted.

