

# Contracting & Construction

## Why Safety National®?

### Strength

Rated A++ (Superior) by A.M. Best, FSC XV.  
Rated A+ by Standard & Poor's.

### Longevity

One of the leading and longest continual workers' compensation carriers in the market. Operating for over 75 years, we can assure you we will be here to pay claims when needed.

### Backing

With over \$200 billion in assets, our parent Tokio Marine is among the top 10 insurance groups in the world and its companies are among the highest rated.

### Approach

As a leading insurer in the U.S., we have deep expertise in the field. We never take a one-size-fits-all approach to underwriting, but rather tailor solutions to individual needs.

### Value

Policyholders receive exclusive access to a full suite of online resources designed to help improve safety and compliance programs in addition to a vetted network of highly-qualified consultants available to assist with on-site safety and risk control projects.

### Expertise

Managing high-exposure claims for over 75 years has given us unique expertise that is second to none in the industry, which lends to producing the best possible claims outcomes.





## Product Features

### Coverage

Offerings include workers' compensation, commercial auto and general liability through annual renewing primary policies.

### Appetite

Safety National has a broad commercial construction appetite, with preferred specialty classes that include general contracting, heavy construction and trades.

### Customizable

We understand that each employer has a unique business profile, therefore, we treat each submission individually. Tell us your needs and we will do our very best to design a solution.

### Service

We pair our extensive complex claims handling experience with select TPAs that specialize in construction-related claims. This team environment helps to create optimal claims outcomes.

### Retentions

Safety National offers loss-sensitive programs with retentions starting at \$250,000 for workers' compensation, \$100,000 for general liability and \$100,000 for auto liability.

### Terms

Eligible accounts must have the ability to adequately fund for retained losses and provide collateral to support credit risk. Safety National is admitted in all 50 states. Coverage is available in all jurisdictions except New York City.

## LEARN MORE

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