

Beazley Builders Risk Quick Reference Guide

We are a highly experienced specialist builders risk underwriting team recognized for our flexible and innovative approach to underwriting.

Strategy

- Providing experienced, rapid and solution oriented technical capacity to the builders risk market

Target market

- All owners, contractors, developers and governmental entities
- Minimum premium Beazley share \$10,000
- Lead or follow form account positions
- Flexible capacity – primary, quota share, excess placements

Underwriting appetite

- All types of buildings
- Civil engineering projects including roads, bridges, dams and tunnels
- Power plants including wind, solar and hydro electric projects for construction and first year of operation
- Oil and gas projects including expansions of existing plants
- Iron and steel plants
- All other heavy and light industries
- Master programs and annual floaters
- Stand alone ground up or excess specified peril flood, named windstorm and earthquake coverage for builders risks
- Except for stand alone flood or earthquake, we are not a market for wood frame construction

Policy form

- Broad completed value builders risk form
- Form has been accepted as a lead form by all major US builders risk insurers
- Wording flexibility for unique / difficult situations

Capacity

Limits of up to US \$200,000,000 available; limits vary by risk/location

CAT coverage

Capacity available for windstorm, flood and earthquake; limits vary by risk and location

Distribution

Retail and select wholesale brokers

Engineering/Loss control

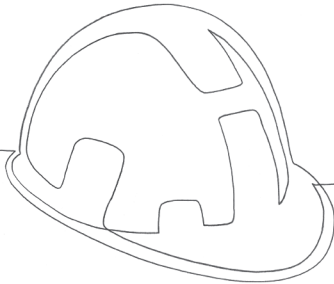
Select contracts held with occupancy specific specialist engineering providers

Claims

- 24 hour claim reporting provided by Vericclaim
- Claims services managed in the US by Beazley claims specialists

Rating and security

- Admitted (A VIII) in all 50 States
- Non admitted – A (XV) Lloyd's per Beazley syndicate 623/2623



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Differentiators

- Empowered local decision makers enables quick turnarounds for quotes
- Treaty capacity only. No referral or agreement required from reinsurers
- No limitation on maximum project term and therefore commitment to policy period for whole of the project
- Flexible and innovative approach to complex underwriting issues
- Quotations and support for US clients working internationally
- Specialist engineers for each occupancy to assist clients

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