Partnering to build a loss-sensitive program for your business.

Specialized solutions for the construction industry.

Your construction business has unique needs and concerns. We can help. We're a large writer of loss-sensitive business, with decades of experience tailoring programs to meet the specialized needs of our customers.

Through The Hartford Construction Group, we customize loss-sensitive rating plans for larger contractors' exposures, controls, financials and risk-reward profile. We offer large deductible, retrospectively rated, self-insured retention and guaranteed-cost plans.

In partnership with you and your agent, we can help you:

- **Save money** by balancing risk retention and risk transfer with premium savings – through our customized programs
- **Save time** by improving effectiveness and efficiency – through customized dashboards, filters and email alerts in our risk management information system
- **Improve outcomes** by coordinating claim and risk management services – through our Risk Management Solutions team

What is a loss-sensitive program?

It's a form of insurance that allows you to pay a lower upfront premium. You pay "dollar one" up to a set limit because your business will actually participate in loss payment, up to a retention that is agreed upon between you and us. As losses occur, the insurer:

- Pays the claim
- Bills you for the loss amount, plus service fees for losses within the retained layer

How it works

We:

- Analyze your past losses
- Identify loss trends
- Calculate your expected losses for next year
- Negotiate a per-loss retention to cover expected losses
- Negotiate a premium
- Settle all claims as usual

You:

- Periodically pay for losses and claim-handling expenses, up to the deductible limits

The Hartford

Is a loss-sensitive program right for your business?

You may want to consider it if your construction company has the following:

Financials & Operations

- Revenues: $50 million or more
- Payroll: $15 million or more
- Annual premium: $600,000 or more
- Operations in multiple states

Mindset

- Desire to be a risk-bearer, with the ability to:
  - » Assume large retentions (starting at $50,000 retention for workers' compensation)
  - » Combine loss sensitive with other lines being guaranteed cost, such as general liability and commercial auto
- Commitment to the discipline of risk management
- **TREO | Track Risk. Explore Opportunities.**[SM]
  - » Investment in TREO, our RMIS solution, designed to simplify claims management and help you achieve a greater understanding of cause of loss and effectively lower loss costs
- Willingness to:
  - » Engage in learning about loss-sensitive rating plans
  - » Partner with the agency and carrier, and participate in the process of building and implementing a risk management program
  - » Meet with the carrier team to learn about the carrier's risk management services and approach to loss-sensitive ratings programs
  - » Provide current audited financials and interim financials (income and balance sheet)
  - » Post financial collateral (e.g., letter of credit, trust, cash and hybrid)

Managing your total cost of risk.

Our Construction Group has a singular focus: to help contractors manage their total cost of risk. This includes retained losses, security, fees, taxes, outside services and administration.

The Hartford Construction Group is a premier provider of property-casualty insurance and risk management services for midsize to large:

- Special trade contractors
- Heavy trade contractors
- General contractors
- Wrap-ups

Learn more about our coverage and service solutions.
Contact your Construction Group underwriter or email us at
construction.group@thehartford.com

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TREO is available to select insureds only. Some features are not available. Additional charges may apply. Features and benefits are subject to change.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of January 2026.

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