

## INSURANCE MARKETS OFFERING PROGRAMS FOR ROOFING CONTRACTORS

COMPANY	BEST RATING	LOCATION	ADDITIONAL INFORMATION
<b>NRCA-ENDORSED PROGRAMS</b>			
CNA	A	Chicago	www.cna.com Requires \$200,000 minimum payroll; in business three years; restrictions on residential/habitational work <b>Endorsed by NRCA</b>
Construction Insurance Solutions	A+	Lombard, Ill.	(866)247-4675 www.constructioninsurancesolutions.com Requires \$100,000 minimum payroll; in business five years; call for exceptions Available in all states except Hawaii, Illinois and New York on referral basis only Will consider more than incidental residential <b>Endorsed by NRCA</b>
<b>OTHER POTENTIAL INSURANCE MARKETS FOR ROOFING CONTRACTORS</b>			
Admiral	A+ IX	Greenwich, Conn., subsidiary of W.R. Berkeley Corp.	www.admiralins.com No residential exclusion
American Family	A	Madison, Wis.	www.amfam.com Has restrictive exclusions for commercial work and multifamily
American Resources Inc. Co.	A-	Mobile, Ala.	www.aric.com Regional carrier that writes in Alabama, Georgia, Indiana, Kentucky, Missouri, South Carolina, Tennessee, Virginia; minimum premium; accepts large accounts generating \$25,000 plus in premium; minimum premium \$500
American Safety Insurance	A	Atlanta	www.americansafetyinsurance.com
Arch Insurance Group	A-	New York	www.archinsurance.com
Atlantic Casualty	B++	Subsidiary of Strickland Insurance Group, Goldsboro, N.C.	www.stricklandinsgroup.com
Burlington Insurance	A-	Burlington, N.C.	www.guilfordspecialty.com Policy may have many exclusions
United National	A+ IX	Bala Cynwyd, Pa.	www.unitednat.com
Clarendon	A IX	New York	www.clarendon-ins.com
Combined Specialty	A IX	Glenview, Ill.	
General Star	A++ IX	Stamford, Conn.	www.gen.com
Scottsdale	A+ XV	Scottsdale, Ariz.	www.nationwide.com May have some restrictive exclusions
Tudor	A+ VIII	Franklin Lake, N.J.	www.westernworld.com

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American Empire Surplus Lines Insurance Co.	A VIII	Cincinnati	
Century Surety	A++ IX	Stamford, Conn.	www.gen.com
Canal Indemnity	A+ IX	Greenville, S.C.	
Contractors Bonding & Insurance Co.	A	Phoenix	www.cbic.com
Acadia	A IX	Maine	www.acadiainsurance.com Writes in Maine, New Hampshire, New York, Vermont
Penn National	A- IX	Pennsylvania	www.pennnationalinsurance.com Writes in Alabama, Delaware, New Jersey, North Carolina, Pennsylvania, South Carolina, Tennessee, Virginia
Cincinnati Insurance	A++	Fairfield, Ohio	www.cinfin.com Writes in 31 states
Markel Corp.	A XIII	Glen Allen, Va.	www.markelcorp.com All states; admitted paper; limited residential-service work and custom homes; \$25,000 minimum account premium
Colony Insurance Group	A VIII	Richmond, Va.	www.colonyins.com (804) 327-1700 Non-admitted; writes in New York
<b>WORKERS' COMPENSATION MARKETS</b>			
Insurance Source.Com Inc.		Yonkers, N.Y.	www.shopinsuranceonline.com (914) 375-2998 Available in all 50 states. No minimum premium or payroll. No year end audits.
Your Market Source		Bradenton, Fla.	www.yourmarketsource.com (813) 220-9220 Professional employer organization/workers' compensation market for high-risk accounts; Writes in 45 states and the District of Columbia
<b>OTHER PROGRAMS/MARKETS</b>			
*American Patriot Insurance Agency (owned by ABC Supply)		Westchester, Ill.	(800) 894-9091 Various carriers Writes in 14 states in the central southern regions; general liability and auto liability for small to medium roofing contractors; minimum premium
*Transworld Building Trades Contractors Liability Association		Salt Lake City	(800) 851-8364 Risk purchasing group with Lloyds paper-claims made policy; may not be acceptable

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Note: Have your agent check all policies for restrictive endorsements and/or exclusions.

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<b>OTHER PROGRAMS/MARKETS (continued)</b>			
*Builders Minimum premium Contractors Insurance Co. RRG (risk-retention group)	A (from Demotech Inc.) not yet rated by A. M. Best	Palm Desert, Calif.	www.natbuilders.com
North Pointe Insurance Co. Southeast Division		Jacksonville, Fla.	(877) 878-2010 Program only offered in Florida
*Aegis Insurance Markets		Truckee, Calif.	(800) 579-6369 Writes in Arizona, California, Nevada, Oregon
*Amerisafe	A-	DeRidder, La.	www.amerisafe.com Writes in all states except Arizona, Connecticut, District of Columbia, New Jersey, Ohio, West Virginia; Silver Oak writes in Kentucky, Louisiana, Mississippi, Nebraska
Viking Bond Service		Phoenix	(888) 278-7389 All types of bonds including hard-to-place bonding projects; various sureties
<b>MGAs/WHOLESALERS</b>			
Swett and Crawford		Chicago	www.swett.com (312) 442 4105 Minimum sales \$1 million
Atlantic Specialty Lines Inc.		Richmond, Va.	www.atlanticspecial.com (800) 368-2095 General liability in mid-Atlantic, Midwest states and Florida; minimum premium \$30,000; commercial minimum premium residential
C. V. Starr & Co. Inc.		New York	www.cvstarr.com (415) 836-3154
ECS Underwriting		Exton, Pa.	(800) 327-1414 Commercial roofing contractors; pollution; limited mold coverage
International Placement Services		St. Louis	www.ipsico.com (314) 725-8394 Minimum premium \$75,000
Montgomery and Collins		Farmington, Conn.	(800) 674-3720 Writes general liability in Connecticut, Massachusetts, New York
Trinity E and S Insurance Services		Petaluma, Calif.	(800) 244-6496 Writes general liability in most states; has several programs with minimum premiums of \$10,000, \$50,000 and \$250,000

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CRC Insurance		Chicago	www.crcins.com (800) 899-1480 Property casualty wholesale broker; minimum sales \$300,000
AmWINS Insurance Brokerage of California		Chatsworth, Calif.	www.amwins.com (818) 772-3858 General liability; available in all states; minimum premium \$5,100; no hot torch work
Anderson and Murison Inc.		Los Angeles	www.andersonmurison.com (323) 255-2333 General liability; available in California; minimum premium \$1,500; other than artisan; new ventures eligible
Appalachian Underwriters; general liability		Oak Ridge, Tenn.	www.appund.com (865) 425-1005 Available in all states; general liability; minimum premium \$300; will consider nearly any size
Appleby and Sterling Inc.		Simi Valley, Calif.	www.applebysterling.com (805) 583-9828 General liability; available in California; minimum premium \$750
Compass Insurance Group of Agencies		Chatsworth, Calif.	www.gorst.com (818) 507-0900 General liability; available in California; minimum premium \$300; certain buy-backs available (hot tar, open roof, torch or open flame exclusions)
Gremesco of NJ, LLC		Freehold, N.J.	www.gremesconj.com (732) 761-9904 Available in New York; most sizes and operations; shingle, hot tar/torch down
Insential Inc.		Dallas	www.insential.com (860) 633-1922 All lines; available in New York; minimum premium \$10,000
Mid Atlantic Insurance Services Inc.		Richmond, Va.	www.midatlanticinsuranceservices.com (888) 300-4720 Workers' compensation insurance; available in Alabama, Arizona, Colorado, Delaware, District of Columbia, Florida, Georgia, Illinois, Maryland, Michigan, New Jersey, New Mexico, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia, West Virginia; minimum premium \$12,500

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<b>MGAs/WHOLESALERS</b> (continued)			
Sloan Mason Insurance Services		San Diego	www.sloanmason.com (619) 325-1719 General liability; available in California; minimum premium \$10,000; new residential
<b>SPECIALTY AGENTS</b>			
*Edwards and Co. Inc.		Sayville, N.Y.	www.edwardsandco.net (631) 472-8400 Property/casualty and bonds; writes East Coast states, commercial and residential with sales of \$2 million and above
*Frank H. Furman Insurance		Pompano Beach, Fla.	www.furmaninsurance.com (800) 344-4838 Property/casualty and bonds; writes in Florida, Georgia, North Carolina, South Carolina; commercial and residential with sales of \$1 million and more
*Richards Insurance		Beaver Dam, Wis.	(800) 365-5898 Writes in California
*Perkins Warlin Insurance Services		Cathedral City, Calif.	(760) 770-6033 Writes foam roofing contractors in California
*Professional Contractors Insurance Agency		Santa Maria, Calif.	(805) 925-6949 Professional contractors insurance; writes in California; commercial and residential
*Brian J. Regan/The Buckmann-Mitchell Group		Visalia, Calif.	(559) 741-4435 Writes mainly in California; other states available; commercial and residential; workers' compensation, general liability and property
*Pacchini Insurance		Carpentersville, Ill.	(847) 428-2700 Writes in Illinois; will do small residential including start-ups
*Brown Insurance Inc.		Venice, Fla.	www.browns.net (800) 493-1886 Writes in Florida; will do small contractors, residential and commercial
*HNI Risk Services		New Berlin, Wis.	www.hni.com (262) 782-3940 Writes in Midwest for contractors with \$2 million and more in sales

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<b>SPECIALTY AGENTS</b> (continued)			
*BIM Insurance		Seattle	www.bimins.com (800) 606-2003 Writes in the Pacific Northwest; can quote the CIS program; other general liability, commercial, auto marine, property, bonds; minimum payroll \$100,000
*Contractors Asset Protection Group Inc. (ConAPA)		Solana Beach, Calif.	www.conapa.net (800) 477-4821 or (858) 356-2300 Program in California; health coverage for shareholders and workers' compensation coverage for employees; must be or become a corporation
CRC Insurance		Chicago	(800) 899-1480 or (312) 267-8183 Standalone asbestos coverage for roofing contractors; minimum premium \$1,500; works exclusively with retail agents
Hull and Co.		Stockton, Calif.	www.hullco.com/stockton (866) 434-2210 Writes small roofing contractors including condos to tract roofers in California; minimum premium \$5,000
Atlantic Risk Specialists		Mahwah, N.J.	www.arspecialists.com (201) 661-2300 Umbrella coverage for New York and New Jersey roofing contractors; minimum premium \$10,000
American Underwriting Managers		Southlake, Texas	www.aminsur.com (817) 424-1996 Writes commercial general liability in Louisiana, New Mexico, Oklahoma, Texas; minimum premium \$2,500
Arrowhead Group		San Diego	www.arrowheadwholesale.com (866) 840-5329 ProBuilder program, a risk-retention group; currently available in California; minimum premium \$11,500
Tri-State General Insurance Agency		Salisbury, Md.	www.tsgia.com (410) 546-1255 Various programs; commercial/residential; \$2,500 minimum premium; no hot tar; no work higher than three stories; commercial \$5,000 minimum premium; 25 percent surcharge for hot tar; commercial/residential; no minimum premium surcharge for hot tar

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### **LOOKING FOR AN AGENT/BROKER?**

Be sure you have an agent who is well-versed in construction insurance. The following resources can help you:

- Professional Insurance Agents ([www.piaonline.org](http://www.piaonline.org))
- Independent Insurance Agents and Brokers of America ([www.iiaba.org](http://www.iiaba.org))
- National Association of Surety Bond Producers ([www.naspb.org](http://www.naspb.org))
- Construction Risk Insurance Specialist Directory
- ([www.cris-ce.com/Directory](http://www.cris-ce.com/Directory))

Even if you are not CNA-insured, you can use CNA's website to find an independent agent at [www.cna.com](http://www.cna.com).