

# Twenty Mile Insurance Contractor Application (5/2009)

Please include with this application:

- \_\_\_ Five (5) years currently valued, legible loss runs;
- \_\_\_ Resume of owner (required if start up or less than two years business history);
- \_\_\_ List of major work completed in the last three years; and
- \_\_\_ Copy of appropriate contractor's license.

If a deductible larger than \$7,500 is requested, include current financial information (both profit/loss and balance sheet).

## BASIC INFORMATION

**Producer/Agency:** \_\_\_\_\_  
**Address:** \_\_\_\_\_  
**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **ZIP Code:** \_\_\_\_\_  
**Telephone:** \_\_\_\_\_ **FAX:** \_\_\_\_\_  
**Contact:** \_\_\_\_\_ **E-mail:** \_\_\_\_\_

**Insured/Applicant:** \_\_\_\_\_  
**Mailing Address:** \_\_\_\_\_  
**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **ZIP Code:** \_\_\_\_\_  
**Location Address:** \_\_\_\_\_  
**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **ZIP Code:** \_\_\_\_\_  
**Telephone:** \_\_\_\_\_ **FAX:** \_\_\_\_\_  
**Contact:** \_\_\_\_\_ **E-mail:** \_\_\_\_\_  
**Website:** \_\_\_\_\_

**Business Entity**

- Individual     Partnership     Corporation     LLC     Other

<b>FEIN/SSN</b>	<b>Contractor's License State/Number</b>

Has the ownership of this firm been insured under any prior names or organizations?     Yes     No

If Yes, under what name(s)? \_\_\_\_\_

If Yes, what kind of operations? \_\_\_\_\_

If Yes, for which and how many years (each) \_\_\_\_\_

Number of years this entity has been in business: \_\_\_\_\_

Number of years experience the owner(s) have in contracting business: \_\_\_\_\_

**Description of Operations:**

\_\_\_\_\_

Yes     No

Do you lease equipment to others?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you lease or loan employees?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have any operations other than contracting?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever been refused a performance bond or liability insurance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you allowed others to use your license?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the owner or the business ever been bankrupt or insolvent?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has any government or regulatory authority ever fined or investigated the firm or owner related to any contracting operations?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do your operations have any involvement with USL&H or Jones Act?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**Explain any "Yes" response:**

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**INSURANCE PROFILE**

Attach Complete, Currently Valued and Legible loss runs from prior carriers (five years).

	<u>Current Year</u>	<u>One Year Prior</u>	<u>Two Years Prior</u>	<u>Three Years Prior</u>	<u>Four Years Prior</u>
Insurance Carrier:					
Occurrence Limit:					
General Agg. Limit:					
P/CO Agg. Limit:					
Deductible:					
Premium:					

Number of General Liability claims in past five years? \_\_\_\_\_

Average claims amount paid and/or reserved, per year, over past five years? \_\_\_\_\_

Largest Premises/Operations claim in past five years? \_\_\_\_\_

Largest Products/Completed Operations claim in past five years? \_\_\_\_\_

Any Construction Defect Claims?  Yes  No      Any Pending Suits of any sort?  Yes  No

**COVERAGE REQUESTED**

Proposed Effective Date: \_\_\_\_\_ Proposed Expiration Date: \_\_\_\_\_

Occurrence Limit	General Agg. Limit	P/CO Agg. Limit	Deductible
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Blanket Additional Insured		Scheduled Additional Insured	
Primary/Non-contributory wording (Required)		Waiver of Subrogation	
Contingent Employer's Liability (Stop Gap)		Sunset Clause	
Per Project Aggregate		Prior Work Coverage	
Other:			

Notes:

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**BUSINESS PROFILE**

	<u>Projected for Next Year</u>	<u>Actual from Past Year</u>
% Residential (vs. Commercial)		
% General Contracting (vs. Sub-contracting)		
% New Construction (vs. Other)		
% Tract work (vs. Other)		
Size of Largest Tract		
Number of homes (projects) in progress		
Number of homes (projects) completed		

	<u>Projected for Next Year (\$)</u>	<u>Actual from Past Year (\$)</u>	<u>Actual from Two Years Prior (\$)</u>	<u>Actual from Three Years Prior (\$)</u>
Total Receipts				
Total Payroll				
Total Cost - Work Sub-contracted				

**Type of Work Performed In-House and/or Sub-contracted**

In = percentage (%) of projected Total Payroll shown above.

Sub = percentage (%) of projected Total Cost - Work Sub-contracted shown above.

	<u>In</u>	<u>Sub</u>		<u>In</u>	<u>Sub</u>		<u>In</u>	<u>Sub</u>
Carpentry-Interior/Finish			Grading			Sewer		
Carpentry-Framing/Rough			HVAC			Sheet Metal		
Concrete Flatwork			Insulation			Siding		
Concrete Foundations			Landscaping			Sprinkler/Alarm Systems		
Concrete Walls			Masonry			Street/Road		
Demolition			Painting			Supervisory only		
Drywall			Plastering/Stucco			Tile		
Electrical			Plumbing			Water/Gas Mains		
Excavation			Remediation/Abatement			Windows or Glass		
Floor Covering			Roofing			Other (describe below)		

Description of Other: \_\_\_\_\_

**What was the largest job completed during the past three years?**

Description: \_\_\_\_\_

Total Receipts: \$ \_\_\_\_\_

**What is the maximum number of stories (height) of prior or planned projects?** \_\_\_\_\_

**If work is performed below grade, what is the depth?** \_\_\_\_\_

**If retaining walls are constructed, what is the maximum height?** \_\_\_\_\_

**List all states in which work will be performed during the upcoming year.** \_\_\_\_\_

**What is the value of the Contractor's Bond?** \_\_\_\_\_

**Have any of the following construction operations been performed during the prior five years or are they planned to be performed during the upcoming year?**

<input type="checkbox"/> Yes <input type="checkbox"/> No	Airport Work	<input type="checkbox"/> Yes <input type="checkbox"/> No	Drilling
<input type="checkbox"/> Yes <input type="checkbox"/> No	Asbestos Abatement	<input type="checkbox"/> Yes <input type="checkbox"/> No	Earthquake retro -fit
<input type="checkbox"/> Yes <input type="checkbox"/> No	Blasting Operations	<input type="checkbox"/> Yes <input type="checkbox"/> No	Extermination
<input type="checkbox"/> Yes <input type="checkbox"/> No	Chemical Spraying	<input type="checkbox"/> Yes <input type="checkbox"/> No	Oil Lease work
<input type="checkbox"/> Yes <input type="checkbox"/> No	Condominiums or Town Houses	<input type="checkbox"/> Yes <input type="checkbox"/> No	Railroads
<input type="checkbox"/> Yes <input type="checkbox"/> No	Dams, Levee's or Bridges	<input type="checkbox"/> Yes <input type="checkbox"/> No	Scaffolding Erection
<input type="checkbox"/> Yes <input type="checkbox"/> No	Demolition in excess of 3 stories	<input type="checkbox"/> Yes <input type="checkbox"/> No	Swimming Pools
		<input type="checkbox"/> Yes <input type="checkbox"/> No	Traffic Signals

**Explain any "Yes" response:**

\_\_\_\_\_

**Do you have any prior or planned work covered under a WRAP (OCIP or CCIP)?**  Yes  No

If Yes, for prior work, when and how much in receipts? \_\_\_\_\_

If Yes, for planned work, how much is estimated in receipts? \_\_\_\_\_

If Yes, for planned work, were any of these receipts included in projected sales figures above?  Yes  No

**POSITIVE PRACTICES**

Answer "Yes" or "No" to indicate the description applies or does not apply to your operations. Also, check box if proof/documentation is provided (attach, if available).

			<b>PROOF ATTACHED</b>
<b>A. Premises Operations Practices</b>			
1. Employ/Contract Qualified Safety Professional—list qualifications, resume	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
2. Written Liability Claims reporting system	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
3. Written Liability Claims Status and Tracking System	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
4. Photographs jobsites before, during and upon completion of work	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
5. Inspects and Documents jobsites with multiple contractors at least once/week	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
<b>B. Loss History Correlation</b>			
1. No general liability claims during prior five years	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
2. No general liability products/completed operation claims during five prior years	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
3. No claims over \$10,000 during prior seven years	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
<b>C. Subcontract Risk Management</b>			
1. Uses written agreements with subcontractors 100% of time	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
2. Written Agreements include hold harmless/indemnification language	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
3. Request Certificate and Additional Insured from Sub-contractors	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
4. Has written tracking system for agreements and insurance requirements	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
5. Requires copy of subcontractor's safety program prior to work	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
6. Uses written standards in selecting subcontractors that note L&I or Work Comp modifiers, credit score or other third party scoring criteria	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
7. Contracts effectively disallow action over claims by injured, subcontracted workers	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
<b>D. Recordkeeping and Resources</b>			
1. ALL Agreements with customer provide for arbitration instead of civil suit	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
2. Expiring General Liability Insurance is on an occurrence form basis	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
3. Customer acceptance and confirmation of quality adequately documented	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
4. Designated and experienced legal resources for liability claims	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
5. Records kept and tracked for at least 7 years	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>
6. Third party warranty (with arbitration clause) purchased for all projects	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/>

**ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND [NY: SUBSTANTIAL] CIVIL PENALTIES. (Not applicable in CO, HI, NE, OH, OK, OR, or VT; in DC, LA, ME, TN and VA, insurance benefits may also be denied)**

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND CERTIFIES THAT REASONABLE ENQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE CERTIFIES THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

<b>Applicant</b>	<b>Date</b>	<b>Producer</b>	<b>Date</b>