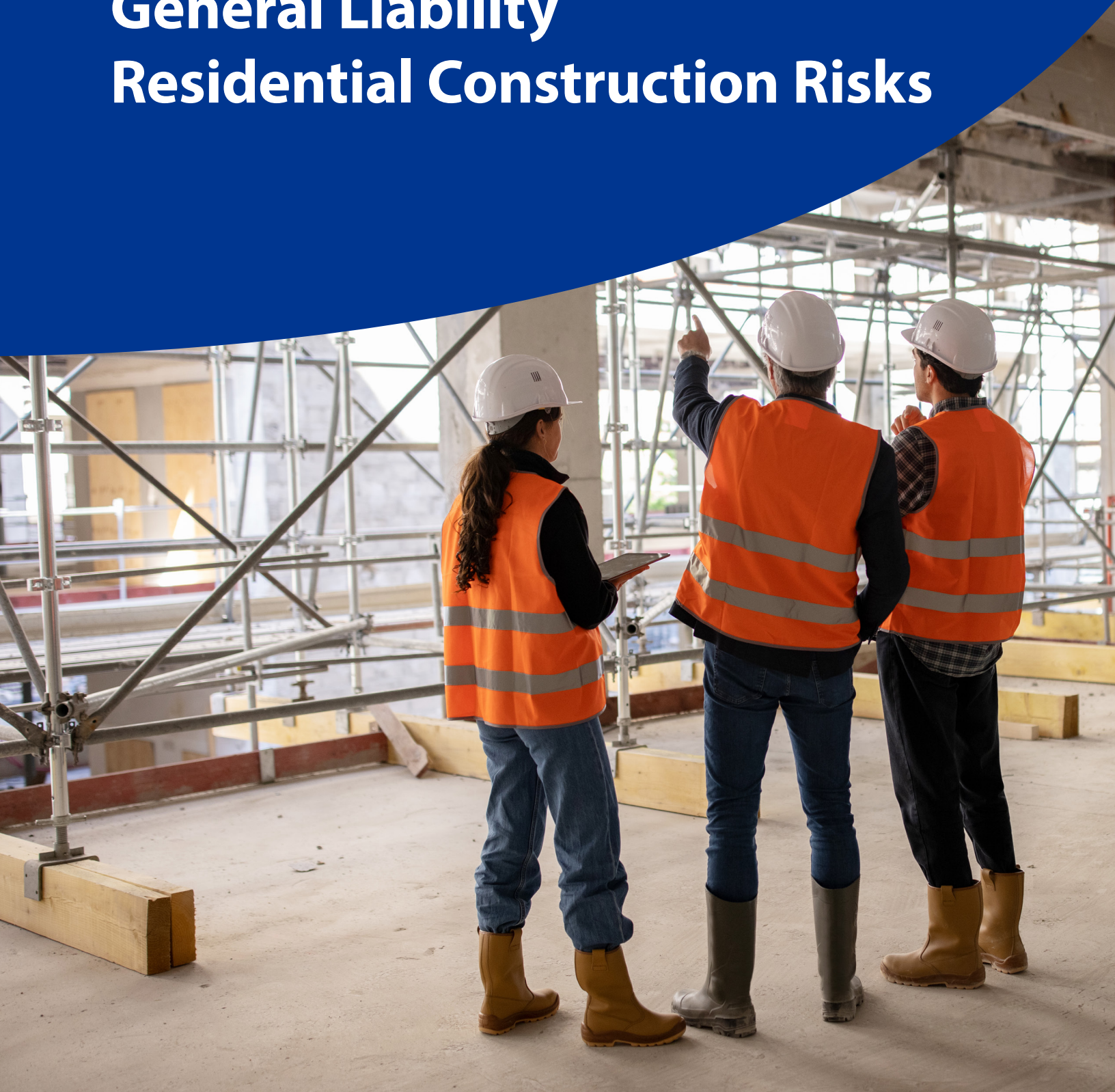




Builders' Risk & General Liability Residential Construction Risks





Since 1999, ISG's experienced construction underwriters have written over \$1 billion in premium for new construction risks throughout the country.

ISG is a proven leader in the industry with a specific focus on strong general liability policies which are supported by industry-leading loss control, risk management and construction quality assurance. To protect our builders' assets, we employ a combination of comprehensive risk management techniques paired with a broad insurance policy.

Our product offerings include the following:

New Construction GL

- Project-Specific & Wrap Policies
 - Terms up to 36 months and including Extended Products-Completed
- Operations Coverage
 - Pay-As-You-Sell options available
- Annual, renewable Practice Policies Admitted in AL, AZ, GA, FL, OR, UT, and WA. Non-admitted in most other states.
- Limits up to \$15M
- No limitation on tract home construction
- All markets have strong AM Best ratings
- Appetite includes new construction of:
 - Single-family homes
 - Fee-simple townhomes
 - Condominiums
 - Mixed-use
 - Assisted living and 55+ communities
 - Up to 8-stories and \$35M in cost per building



Builder's Risk

- Single & Multi-Family Residential and Commercial Buildings
- Up to \$13M per structure for wood frame
- Up to \$20M per structure for improved construction
- Flood & earthquake/sinkhole available in some areas
- Coastal Florida wind coverage available, up to \$3M per structure
- Multiple products:
 - Standard blanket
 - New starts reporting
 - Single-shot
- Modified blanket - This is unique to ISG. Premium is charged only for the number of months it takes to build and sell each structure.



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