



CAM PROGRAM SNAPSHOT – “ARTBA”

American Road & Transportation Builders Association Business Insurance Program

This program is endorsed by the American Road & Transportation Builders Association (ARTBA). These risks will be involved in various types of transportation construction work including street and road paving/resurfacing; construction of various types of bridges and elevated highway structures; and/or stand-alone hot mix asphalt plants. CNA has worked with ARTBA since 1992 and keeps up with the issues and trends that affect the industry.

CNA currently writes over 500 accounts generating over \$100 million in premium. CNA's objective is to become the leading insurer of transportation contractors in the industry.

ELIGIBLE OPERATIONS

75% of the insured's general liability payroll must emanate from the following operations, either singly or in combination:

- Street/road construction or reconstruction, including clearing of right-of-way, excavation, filling or grading (i.e., site preparation)
- Street/road paving or re-paving or surfacing, including street/road striping
- Bridge or elevated highway construction, either "beam and abutment" or "formed in place" reinforced concrete
- Asphalt works

INELIGIBLE OPERATIONS

- Blasting for others
- Contractors performing work from barges or any other type of flotation vessel
- Crane rental to others
- Dam construction, including cofferdams and caisson building
- Environmental Remediation, which is the construction of a utility line to remove hydrocarbons, leachate, or other environmental impairments
- Flood control prevention
- Garbage or refuse dumps
- Landfill operations, construction or closure operations
- Levee or breakwater construction
- Local trucking for hire (other than sand/gravel hauling <25% of total shipments)
- One-man operation with no employees
- Onsite waste treatment
- Operations conducted in an oil field
- Pile driving; sheet or I-beam piling which is used for trench or excavation protection as opposed to structure foundation is acceptable-this piling may be up to 30 feet high
- Railroad construction
- Subway construction
- Telephone, telegraph or cable line construction involving overhead exposures or work at heights
- Tunneling where employees are working under air pressure (pneumatic); Pneumatic tunneling involves the construction of tunnels under air pressure below waterways, through mountains and other structures, to permit passage of pedestrians, vehicles, trains or water; Work starts at each end in steel caissons and proceeds until both sections meet; Work under air pressure is necessary to keep water, sand or mud from flooding the excavation - NOTE: The use of pneumatic (air powered) tools is not considered pneumatic tunneling; the employees themselves must be working under air pressure (usually in caissons)

- Underground storage tank removal over 5% of total revenue or more than 12 tanks per year, or if the risk is involved in hauling tanks or contaminated soil away from the job site or cutting/breakdown of the tanks
- Underpinning buildings
- Wrap-Ups (OCIPs and CCIPs), but CNA will consider excess Completed Operations coverage on a risk-by-risk basis

CNA POINTS OF DIFFERENTIATION/SPECIALIZED COVERAGES

- Endorsed by ARTBA since 1992
- Substantial customer base-over 500 accounts countrywide
- Earthmovers Limited Pollution Liability Coverage – Premises and Worksites
- Transportation of Designated Pollutants Coverage
- Employment Practices Liability Coverage
- “Down the Hole” Contractors Equipment Coverage
- Contractors Equipment Deductible Waiver for LoJack Brand Protection System

MAJOR LOSS DRIVERS

PROPERTY/INLAND MARINE

- Machinery fires
- Equipment and tool theft
- Equipment falling off trucks during transit

AUTO

- Driving too fast for road conditions

WORKERS' COMPENSATION

- Work zone safety
- Falls from elevated overpasses and bridges
- Falls from mobile equipment
- Equipment rollover
- Manual material handling

GL/PKG

- Risk transfer– hiring of subcontractors without adequate risk transfer procedures such as requiring certificates of insurance with adequate limits; hold harmless agreements in favor of insured; insured named as an additional insured on subcontractors' policies
- Work zone safety
- Housekeeping and worksite control-slips & falls