

Liberty Mutual

Positioning concrete contractors for success for 100 years

Whether you are a general, polishing, or decorative concrete contractor, Liberty Mutual's dedicated construction teams take the time to understand your business and its unique risks, challenges, and opportunities. That's why Liberty Mutual is the preferred insurance carrier of the American Society of Concrete Contractors (ASCC).



Multiproduct line solutions

Liberty Mutual's product suite is among the broadest in the industry. Multiyear rate options may be available.

 Workers compensation	 Pollution
 General liability	 Professional
 Auto liability and auto physical damage	 Umbrella and Excess
 Property and inland marine	 War & Terrorism
 Umbrella	 Surety

Risk control services and claims

Perhaps one of the most compelling reasons to choose Liberty Mutual is the risk control services ASCC members receive. Below is just a sampling of the services that can be tailored to concrete contractors:

- Service planning such as loss analysis and site/program evaluations
- Consulting tools, including Safety Climate Survey™, Prevention through Design, and ErgoValuator™
- Resource library
- Return to work toolkits
- Technical helplines for industrial hygiene support
- Self-paced training on decision driving

The unfortunate reality is that despite taking precautions and utilizing best-in-class risk control services, sometimes claims happen. If they do, Liberty Mutual customers benefit from the expertise of our dedicated construction claims professionals.

Liberty is here for you.
Today. Tomorrow. Together.

Freedom Construction Captive

The Freedom Construction Captive is a program designed specifically for contractors looking to have greater control over their risk management. The captive provides you with long-term returns and market and pricing stability.

Subject to underwriting eligibility requirements, ASCC members will have access to Liberty's Freedom Construction Captive. Other criteria include:

- \$10M to ~\$200MM in revenue and \$200K to ~\$1M in account premium. Higher thresholds are available.
- 5 years' incurred loss ratio < 50%, WC eMod < 1.15

Cement your relationship with Liberty Mutual

Are you an ASCC member with revenues less than \$250MM? Contact your broker and make sure to tell them you are an ASCC member. If you are already a Liberty Mutual primary casualty customer, ask your broker about the benefits of the ASCC/Liberty partnership.

Not an ASCC member?

Visit <https://www.asconline.org/Membership> to learn more about membership.

