PERFORM Claims Data

Introduction

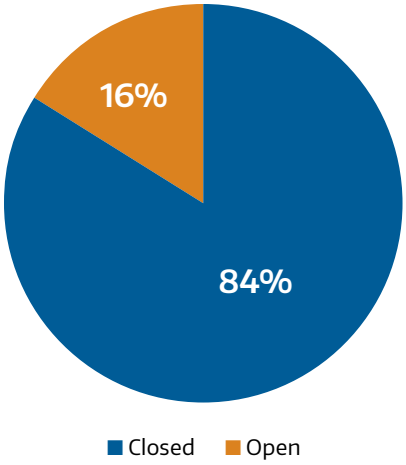
Berkley Construction Professional is pleased to provide you with claim information about our contractor professional and pollution business. We have collected this claims data since 2016 to provide you with what we believe is credible and relevant loss experience.

Without a doubt, mitigation has caused us some issues, but we are happy to report that the majority of these losses, attributable to heavy civil infrastructure work utilizing the design-build project delivery method and awarded on a lump-sum basis prior to completion of the design (Fast-Track), have not necessitated any reevaluation of the portfolio-wide pricing strategy we maintain across our current book of business. As a result, we are more selective of project risk in this particular market segment.

In addition, it is worth noting that our claims arise out of a wide variety of a contractor's activities. While we historically expected most claims activity to be of a design nature, whether self-performed or delegated, the litigation environment has expanded as shown by the data. It is important to review your professional liability insurance today to ensure that it responds appropriately to the new environment of broad professional liability exposures.

Berkley Construction Professional will continue to provide you with the resources that allow you and your clients to make the most informed decision when purchasing contractor professional and pollution insurance.

Total Reported Matters*



*This data represents all PERFORM claims and circumstances reported to Berkley Construction Professional from January 2016 to July 2024.

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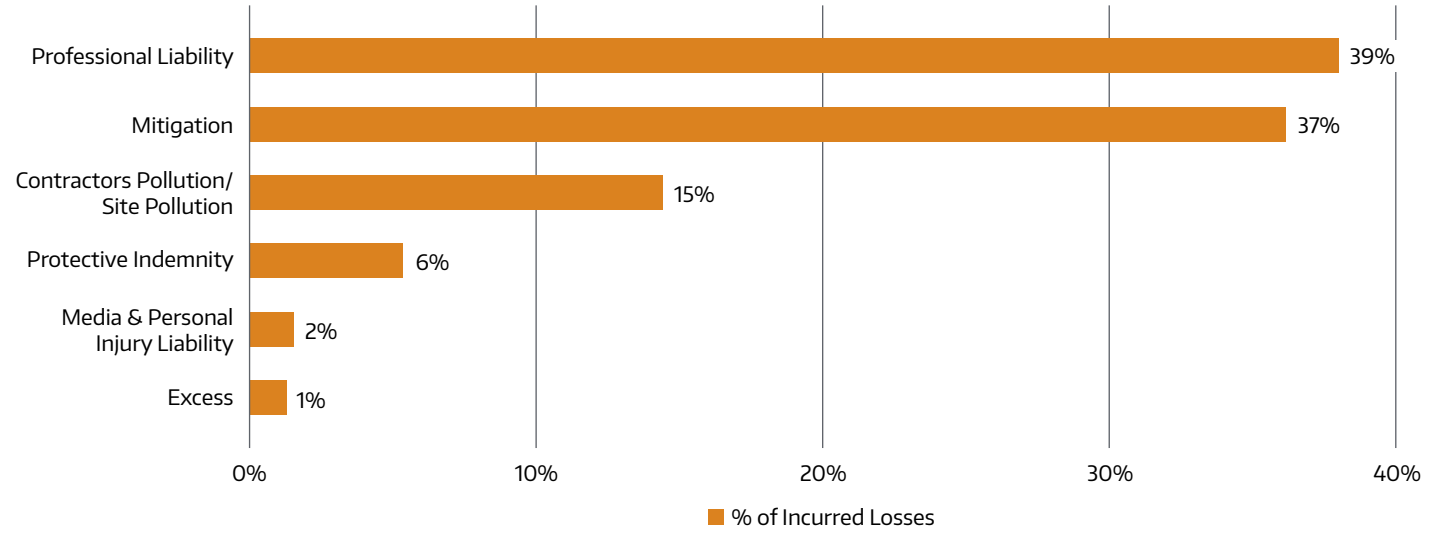
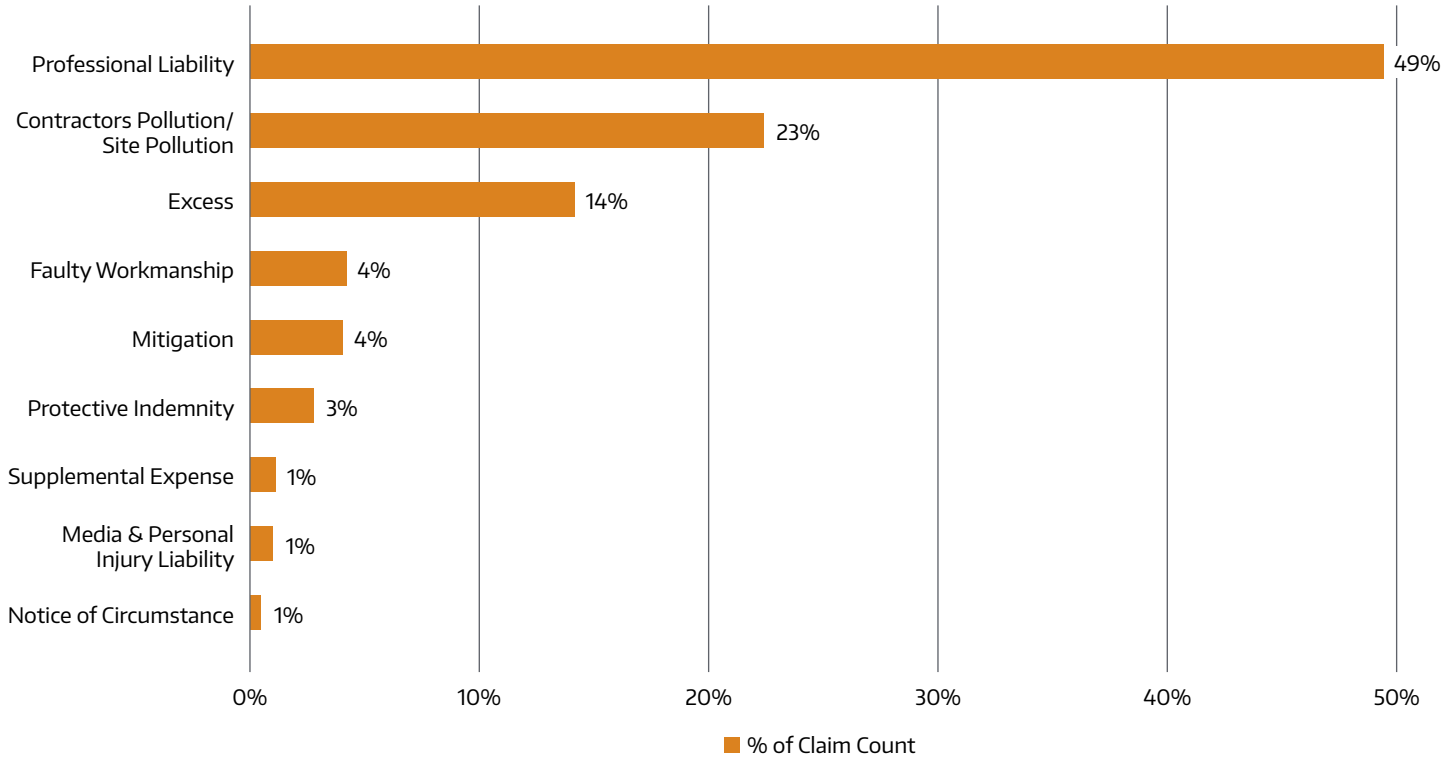
Type of Claims — Incurred Losses



Type of Claims — Claim Count



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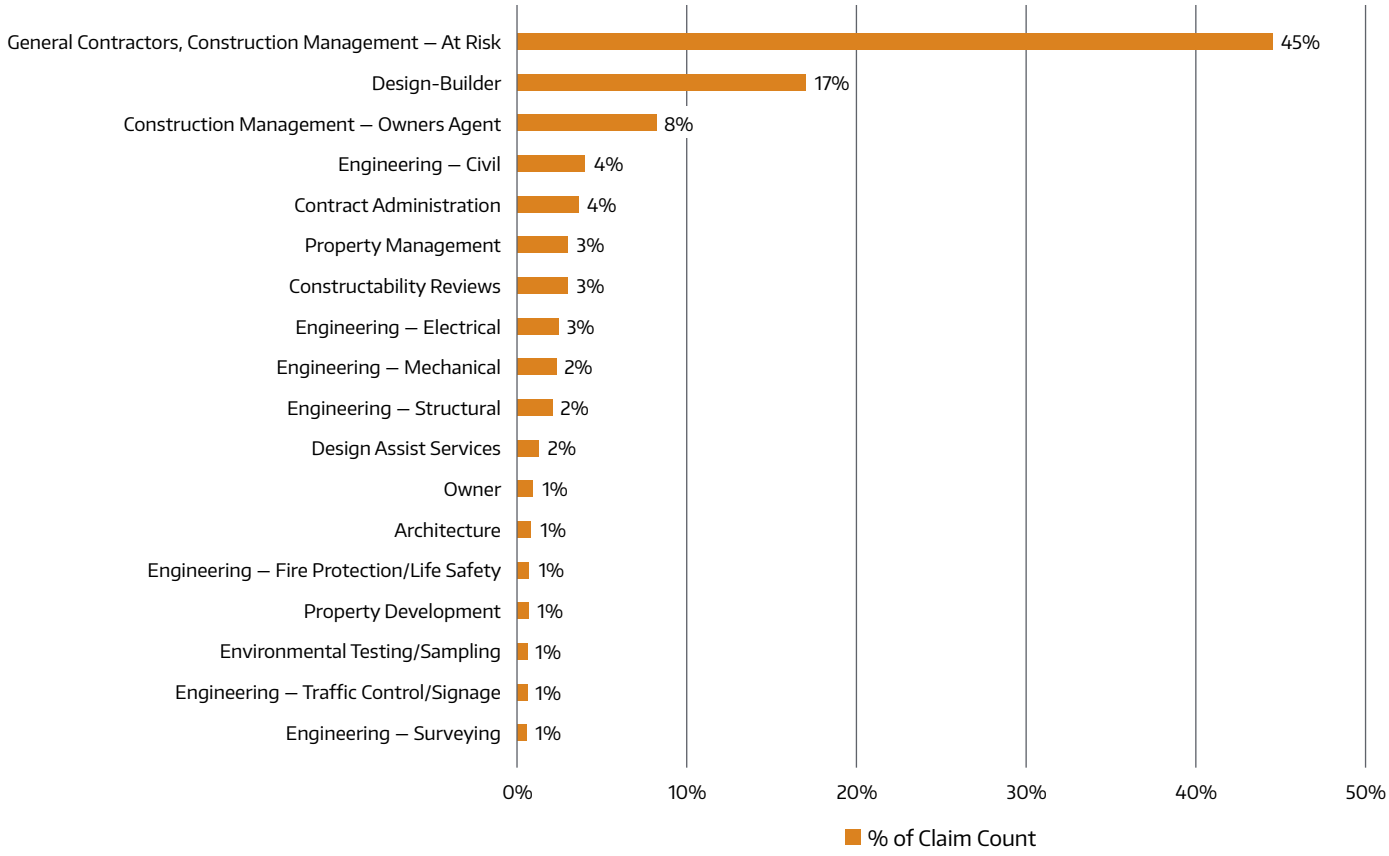
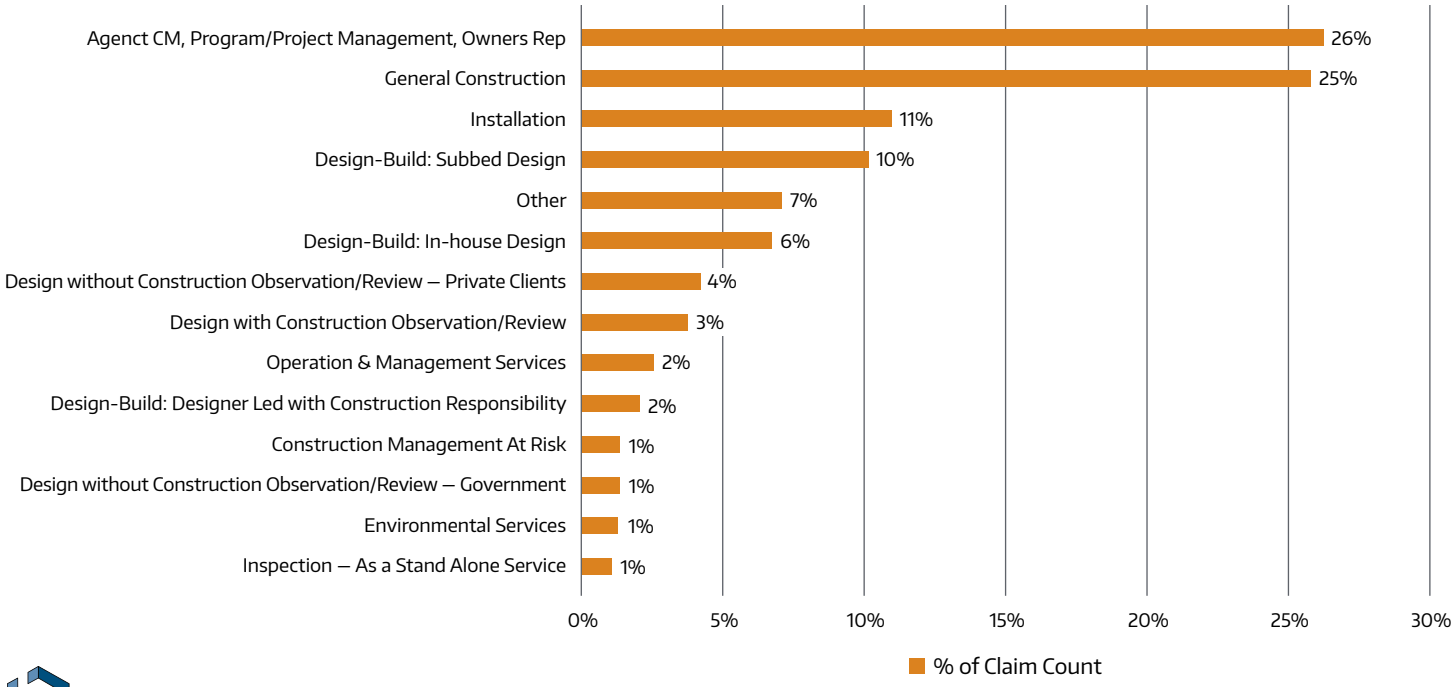
Claims by Nature of Insured's Contract



Claims by Insured Service



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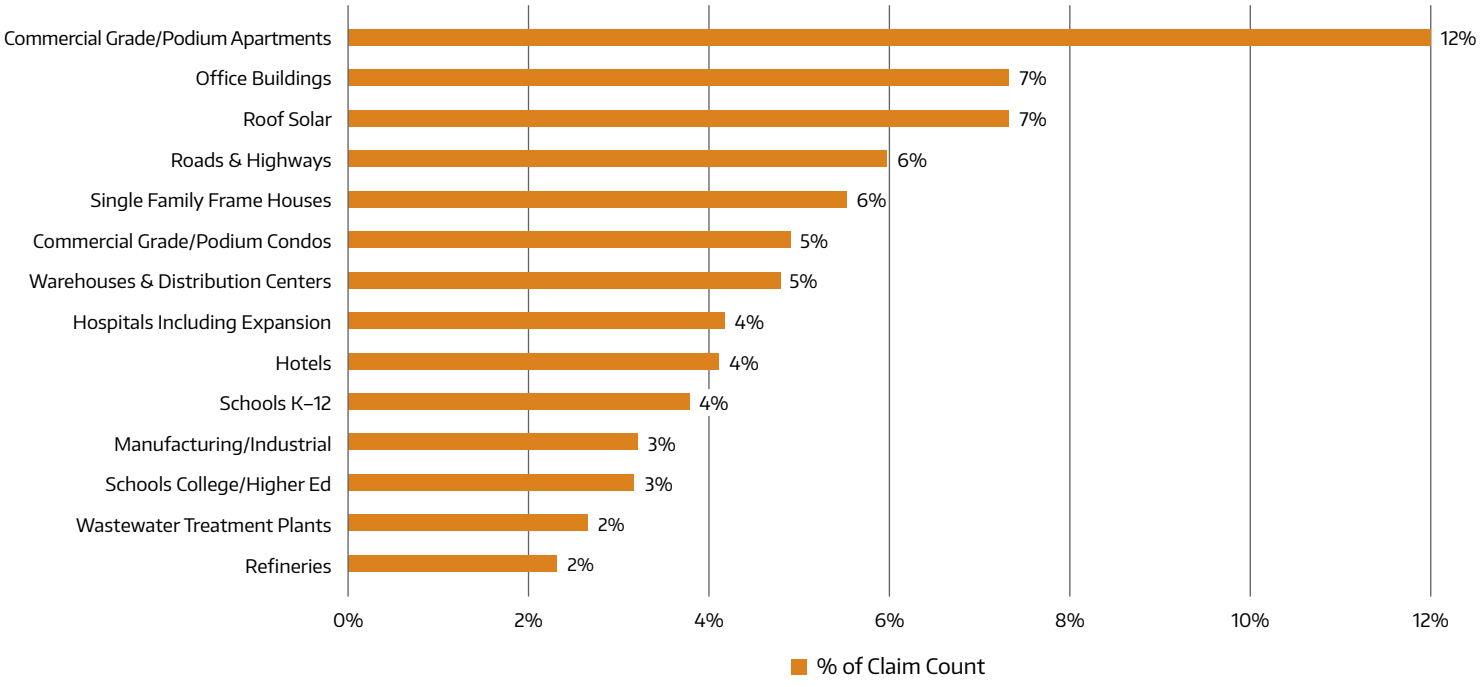
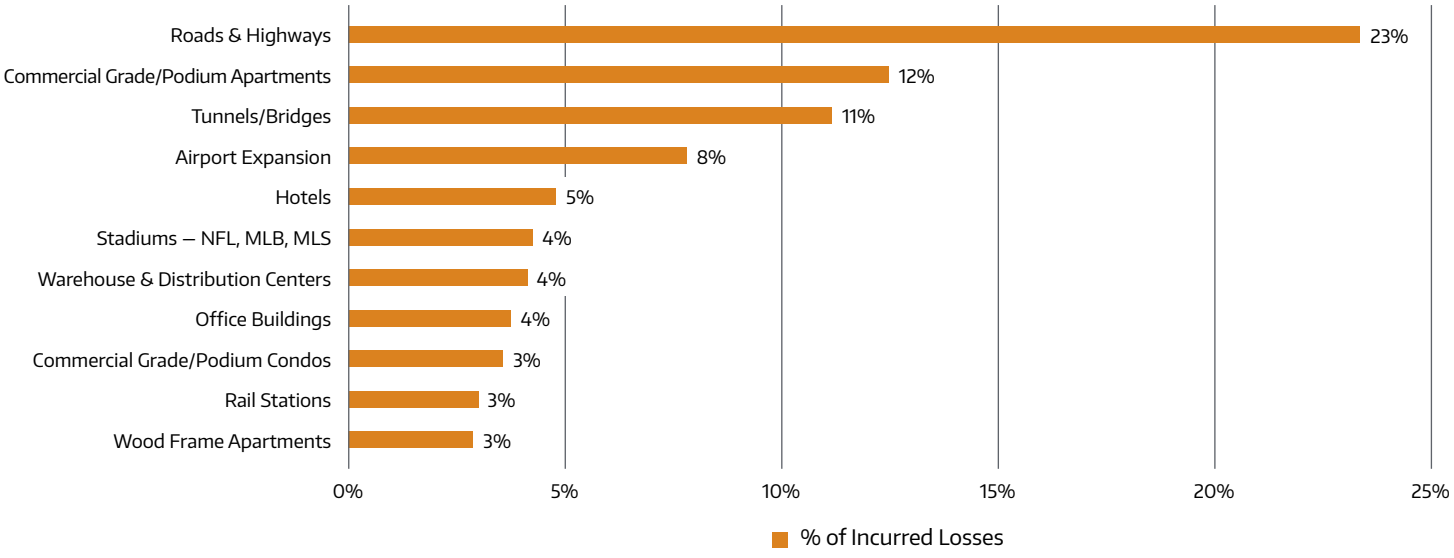
Top Claims by Project Type — Claim Count



Top Claims by Project Type — Incurred Losses



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Our Distinct Products Meet the Needs of the Construction Industry

PERFORM

The PERFORM policy provides Contractors Professional and Pollution Liability Insurance. It combines professional, protective and pollution coverages, as well as protective indemnity, mitigation, cyber and media & personal injury, and provides separate insuring agreements for each of the exposures that share the policy aggregate limit.

OPUS Offers

OPUS (Owners Protective Policy) offers protection in the event of a significant economic loss. The policy sits excess of the annual professional liability policies of design professionals and other consultants performing professional services on the project owners' behalf. OPUS also offers Protective Professional and Protective Pollution coverage. The policy can also be excess of a project specific professional liability policy written for the architect or design firm.

HARMONY

HARMONY is a follow-form excess liability and indemnity policy that can be used to provide excess insurance. It attaches to any combination of Contractors professional or pollution insuring agreements, including Protective, Professional, Pollution, Biological Pollution, Site Pollution, Cyber, Media and Personal Injury, Mitigation and other insuring agreements; and any combination of Owner's professional or pollution insuring agreements, including Protective Professional Indemnity, Protective Contractor's Pollution, Third Party Claim Defense and Indemnity, Primary Contractor Pollution Liability Wrap-Up, Site Pollution and other insuring agreements. The HARMONY policy can be purchased for both annually renewable policies and project specific purposes.

About Berkley Construction Professional

Berkley Construction Professional provides professional liability, pollution liability, and protective professional indemnity insurance for contractors and construction project owners. Focused exclusively on the construction industry, we deliver customized insurance solutions for complex risks through deep industry expertise, experienced underwriting, and responsive service. Our brokers value our collaborative approach and specialized knowledge, while policyholders benefit from industry-specific risk management resources, dedicated in-house claims professionals, and the peace of mind that comes from working with a financially sound insurer dedicated to protecting their business, reputation, and long-term success.

Berkley Construction Professional, a division of Berkley Alliance Managers, is a member of W. R. Berkley Corporation, a Fortune 500 company that is part of the S&P 500. W. R. Berkley Corporation's insurance company subsidiaries are rated A+ (Superior) by AM Best. Learn more at berkleycp.com.

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BCP:26-108:PDF:9/26