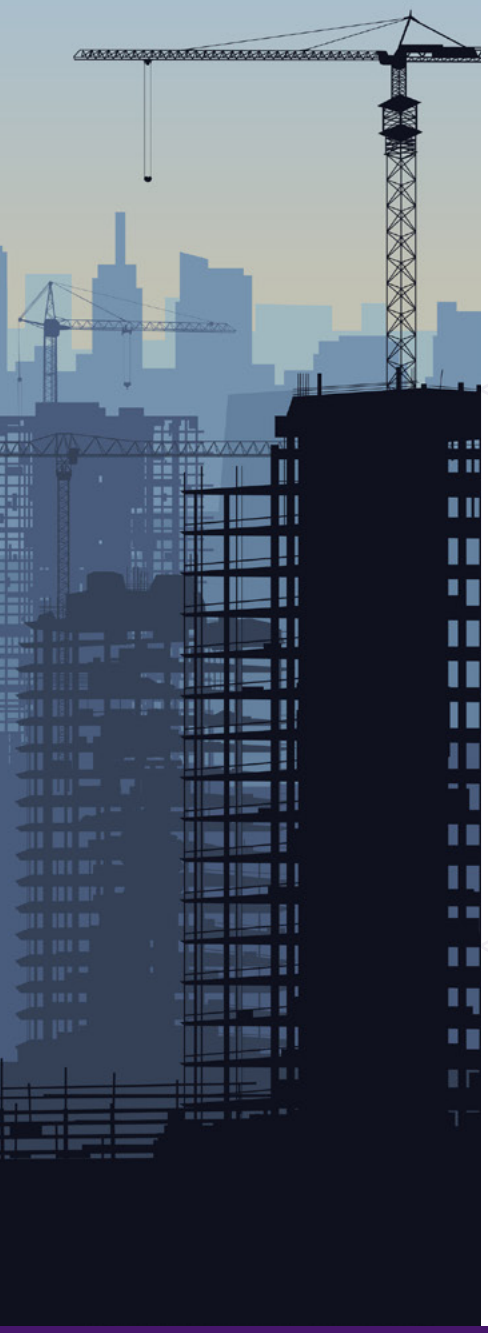
TRU TechnicalRisk UNDERWRITERS



CANADA'S **PREMIER CONSTRUCTION CLASS** MANAGING GENERAL AGENT

TRUINS.COM



TRU **TechnicalRisk** UNDERWRITERS

WHO WE ARE

Technical Risk Underwriters (TRU) is North America's largest Construction MGA with specialty underwriting of first-party insurance for Course of Construction (COC) risks. Our team of professional engineers and construction specialists have the skill, knowledge, and experience to advise your clients on complex exposures.

Since 2010, TRU has been refining our exclusive suite of insurance products, developed specifically for construction risk managers in need of a new approach to insuring their projects.

THE TRU DIFFERENCE

The value of working with TRU exceeds market-leading service, expertise, and insurance solutions tailored for complex construction exposures. The benefits include Risk Management programs designed to mitigate exposures present on construction sites during all hours; from construction-related activities to intruders looking to commit theft, vandalism, or arson. We leverage our cutting-edge underwriting technology and unique data sources to provide responsive solutions to your client's coverage needs. Our team is committed to ensuring your clients receive exceptional service and innovative solutions tailored specifically to their risks.

BEYOND INSURANCE

TRU elevates traditional insurance transactions by supporting the long-term health and success of your projects. Our unmatched standards are backed by a robust organization that integrates the expertise of loss control engineers, geotechnical engineers, and security analysts to provide comprehensive support throughout underwriting and insurance. Understanding and leveraging TRU's risk management support program can provide significant value to your organization, helping you stand out in the competitive environment.

OUR VALUE

TRU TechnicalRisk UNDERWRITERS

We harness the collective expertise of our underwriting, risk management and claims advocacy teams to provide risk managers with a comprehensive, solutions driven approach to insurance, tailored to their complex needs.



UNDERWRITING

Our dedicated and experienced team is committed to ensuring your clients receive exceptional service and innovative solutions tailored specifically to their risks.

RISK MANAGMENT

Our loss control engineers engage the project site teams several times throughout the policy period to ensure best in class practices are being implemented to support loss prevention.

CLAIMS

Expect expert claims handling through an appointed adjusting team at Crawford & Co. Ltd.

TRU Differentiators

TRU is Canada's largest provider of wood-frame construction capacity, with delegated underwriting authority exceeding $120 million, backed by an exclusive network of Canadian Licensed A-rated carriers.

With a team of over 50 dedicated staff members, TRU is here to support you through the challenges and demands of the construction sector, from the ebb and flow of the market cycles to navigating both hard and soft insurance conditions.

TRU is a part of the Ryan Specialty family. Ryan Specialty (NYSE: RYAN) is a service provider of specialty products and solutions for insurance brokers, agents and carriers. Ryan Specialty's mission is to provide industry-leading innovative specialty insurance solutions for insurance brokers, agents and carriers. Ryan Specialty was founded in 2010 by Patrick G. Ryan, the widely respected insurance veteran, founder and former Chairman and CEO of Aon Corporation. Within Ryan Specialty, TRU falls within the Underwriting Managers specialty. Ryan Specialty Underwriting Managers (RSUM) delivers an independent and entrepreneurial approach to the specialty lines space by providing a unique platform for operational, legal, actuarial and technical support. RSUM's exceptional resources and back office support allows underwriters to focus on the risk itself, delivering a superior level of service to brokers, agents and carriers.

TRU APPETITE

TRU TechnicalRisk UNDERWRITERS



Target Classes

- New Wood Frame projects
- New Non-Combustible+ projects
- All Residential, Commercial, and Industrial occupancy types
- Projects including Natural Catastrophe Risks
- Developer Master Program – TRU can tailor a program for your client's entire project pipeline at preferred terms and rates.

TRU Capacity Promise

- All capacity provisions referenced herein reflect TRU's in-house Delegated Underwriting Authority ceded to us from A.M. Best "A" or "A+" rated Canadian licensed carriers.

TRU offers comprehensive first-party Builder's Risk and third-party Wrap Up Liability products designed for your clients operating in the Construction sector.

WOOD FRAME CONSTRUCTION

- Capacity: $140M+
- Policy Term: 36 months / 42 months with Extension
- SME Program – projects up to $20M TIV
- Large Construction Program – all projects over $20M TIV

NON-COMBUSTIBLE+ CONSTRUCTION

- Capacity: $140M+
- Policy Term: 60 months
- SME Program – projects up to $20M TIV
- Large Construction Program – all projects over $20M TIV

FEATURES AND HIGHLIGHTS

- **Capacity Up To $140M+**
- **All-Risks Coverage, including:**
  - High Earthquake Zones
  - Windstorm Zones
  - Special Flood Hazard Areas
  - Wildfire Zones
- **Coverages**
  - All-Risks except those excluded
  - DE4 / LEG 2 Design Exclusion
  - Itemized Soft Costs – 30 Day Waiting Period
  - Delayed Start Up – Rental Income, Loss of Gross Earnings / Loss of Profits
  - Wood Frame Security Warranty
  - Equipment breakdown (Optional)

WRAP UP LIABILITY SOLUTIONS

- Limits: Up to $25M
- Excess Layers: Available
- Policy Term: 60 months (including Completed Operations Period)
- **Coverages**
  - Form – Occurrence
  - Completed Operations Period
    - up to 24 months
    - 36 month COP available
    - Sudden and Accidental Pollution Coverage
  - Non-Owned Auto Liability
  - Tenants' Legal Liability
  - Fire Fighting Expense
  - Voluntary Medical Payments
  - Non-Cancellation Clause

SITE SECURITY

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Construction sites are dynamic installations. They're subject to equipment and property theft, vandalism, fire, and water damage. Finding and implementing effective security solutions can become costly.



TRU's Risk Management Program has developed a comprehensive security approach that sets us apart within the insurance industry. Guided by our industry leading expertise, we have a rigorous vetting process to find vendors who provide best in class security services. The goal of each of our approved security vendors is not only to intercept arson, theft, and vandalism attempts, but to also prevent them altogether using visible deterrents. Utilizing sophisticated video analytics, our approved vendor's surveillance systems are able to detect unauthorized activity and send real-time audio and visual alerts from their monitoring center, frequently causing intruders to turn tail without police needing to be dispatched; ultimately mitigating losses for the insured. Additionally, many of the vendors offer additional services that are not solely security-focused, such as waterflow detection systems, providing the client other methods to help mitigate against losses if they are interested in utilizing other risk mitigation technologies.

Our list of TRU Approved Security Vendors is curated specifically to highlight companies we have deemed outstanding in their field when it comes to the protection of construction sites based on our experience with projects nationwide. Learn more about our preferred security vendors and minimum security requirements for surveillance systems by visiting our website.

Performance Guarantee

TRU has advocated on behalf of our insureds to ensure security vendors have "skin in the game." TRU-Approved security vendors must provide a performance guarantee, indemnifying insureds for loss or damage caused by vendor negligence, subject to certain terms and conditions, up to a maximum of $100,000 (or 10x the cost of the subject system, if a lesser value than $100,000). This significant performance guarantee incentivizes these vendors to provide high quality and prompt services while protecting the insured's deductible and overlying insurance program.

Surveillance Camera Audits

Industry statistics reveal that up to 40% of cameras on live sites may be non-operational. TRU implements a Camera Audit process which provides your clients an advocate with their security provider so that their assets maintain full perimeter coverage. TRU conducts weekly camera audits on all active site cameras helps address issues such as damage, disconnection, or obstruction and results are shared next morning.

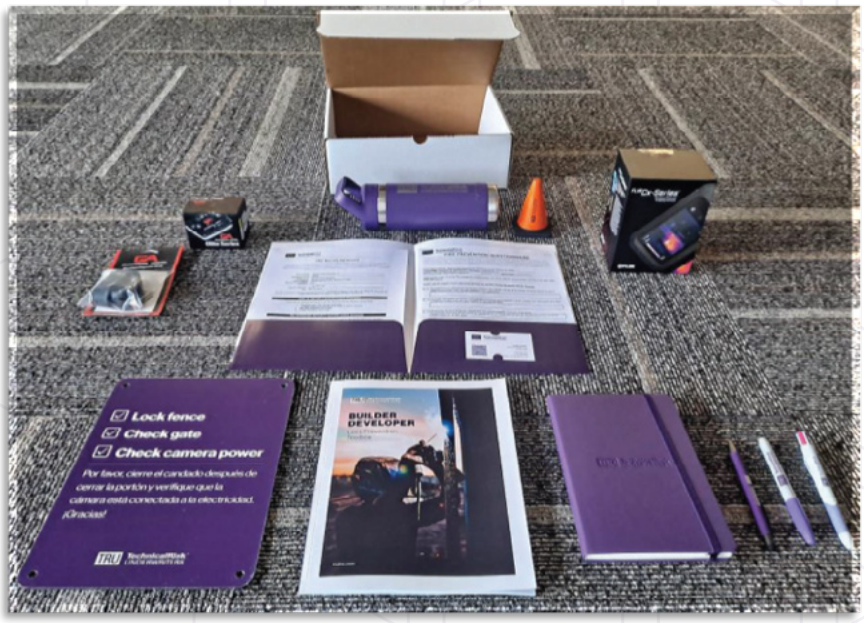
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OUR COMMITMENT

TRU has developed a comprehensive Loss Control Toolbox designed to support policyholders in establishing and sustaining effective loss prevention preparedness programs, policies and procedures.

Post-bind, every client receives:

- A welcome call to discuss the contents of the welcome package, foster meaningful relationships, and establish, clear, mutual expectations in a warm and professional manner.
- A site visit and consultation with our loss control engineer, including ongoing access and support for subsequent site visits.
- A copy of our Loss Control Toolbox which details the best practices for risk management and aligns those practices with National Building Code.
- A thermal imaging camera valued at approximately $1,000 (one per client).
- The opportunity to work with TRU-Approved Tier 1 Security Vendors, who are held to the highest standards of performance and accountability. These vetted partners are contractually liable for any negligence that contributes to a covered loss, providing an added layer of protection.



Technical Risk Underwriters' operations are conducted through multiple legal entities, the choice of which depends on where the entities are authorized to operate. In the US, Technical Risk Underwriters is a series of RSG Underwriting Managers, LLC, a Delaware limited liability company based in Illinois (TRU US). In Canada, Technical Risk Underwriters is a tradename of Ryan Specialty Canada Limited (TRU Canada). TRU US and TRU Canada are subsidiaries of Ryan Specialty, LLC. Technical Risk Underwriters works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain jurisdictions, and some products may only be available from surplus lines insurers. In California: RSG Insurance Services, LLC (License #0E50879); in British Columbia: RSG Technical Risk Underwriters Insurance Services; in Nova Scotia: Technical Risk Underwriters Insurance Services.
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