

AN UNDERWRITING PREPARATION GUIDE

# Artisan Contractor Insurance *Readiness* Review

*A five-phase guide to help plumbers, electricians, HVAC contractors, carpenters, and the broader skilled trades align field reality with the heightened scrutiny of contractor underwriters in a hardening 2026 market.*

GENERAL LIABILITY

COMPLETED OPERATIONS

TOOLS & EQUIPMENT

COMMERCIAL AUTO

HIRED & NON-OWNED

WORKERS COMP

UMBRELLA / EXCESS

BUILDERS RISK

## HOW TO USE THIS DOCUMENT

# A structured intake for *skilled trades* underwriting.

*The 2026 underwriting environment for artisan contractors treats every job as a potential construction-defect, action-over, or auto-severity claim. Code compliance, documented training, tool valuation, certificate tracking, and EMR discipline have become the gating criteria for placement. The five phases below walk owners, operations leads, and finance teams through the materials most often requested before a quote can be issued.*

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**01 Operational Profile & Trade Mix**  
License, entity, revenue split by trade, job size, work radius, and 2026 code-compliance posture.  
p . 3

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**02 Coverage Architecture & Contract Compliance**  
GL, completed ops, the action-over shield, umbrella stacking, and additional-insured wording.  
p . 4

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**03 Risk Controls & Digital Audit Trail**  
Telematics, digital safety logs, tool beacons, and the move from paper manuals to digital evidence.  
p . 5

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**04 Workforce, Tools & Auto Exposures**  
EMR mechanics, ACV vs. replacement-cost tool coverage, hired and non-owned auto, and subcontractors.  
p . 6

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**05 Loss History, Submission & Logistics**  
Loss runs, OSHA history, retro-date continuity, certificate tracking, and submission timing.  
p . 7

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**→ Ready for Your Review?**  
How to send this checklist back to WHINS and start your placement intake.  
p . 7

**DISCLAIMER** This checklist is educational only. Coverage availability, terms, conditions, and eligibility depend on underwriting review. Nothing in this document constitutes a binder, quote, or guarantee of coverage.

# 01 PHASE Operational Profile & *Trade Mix*

*A defensible contractor submission starts with a precise operational profile, not a marketing description. Underwriters in 2026 want to see exactly what trade is performed, where, for whom, and how the operation is positioned for the new building-code cycle — before they price the program.*

## WHAT TO DOCUMENT

- License, Entity & States of Operation**      Legal name, DBA, entity type, years in business, contractor license numbers, classifications (C-10, C-20, C-36, B, etc.), and every state of operation. Generic "contractor" descriptions invite reclassification and tighter terms.
- Revenue Split & Trade Mix**      Estimated percentage by trade and by residential, commercial, new construction, service, repair, remodel, and subcontracted work. Service-and-repair plumbing prices vary differently from new-construction tract work — even under the same license.
- Job Profile & Customer Base**      Largest jobs, typical job size, work radius, and whether work is performed for homeowners, general contractors, property managers, municipalities, HOAs, or developers. Each customer type carries a different contract-risk-transfer profile.
- Electrification & Title 24 Posture**      Readiness for the January 1, 2026 California Building Standards Code update — heat pumps, EV-ready circuits, panel labeling, and high-efficacy lighting. Underwriters increasingly ask whether crews and bid templates have been updated for the new cycle.
- WUI & Energy-Code Exposure**      For California work in or near the wildland-urban interface, document Chapter 7A material specifications, ember-resistant assembly know-how, and any solar/storage scope. These details drive defect severity for roofers, framers, and electricians.
- Permit, Inspection & Sign-Off Discipline**      Who pulls permits, who tracks inspections, and how final sign-offs are filed. Missing or unrecorded final inspections become evidence in a completed-operations claim years after the work is done.

### UNDERWRITER PERSPECTIVE

#### *Why this matters*

An artisan contractor is not a single risk — it is a portfolio of trades, classifications, and customer types under one license. Carriers in a hardening 2026 market reward operators who can describe their book with precision and show readiness for the new code cycle. A clean trade mix and current code posture is often the difference between an admitted GL quote and a surplus-lines indication priced for the unknown.

# 02 PHASE Coverage Architecture & *Contract Compliance*

*A coordinated insurance stack is the only effective defense against the multi-line exposures of an artisan contractor – from action-over claims to umbrella-driven contract requirements to a stolen tool trailer that disrupts a week of revenue.*

## LIABILITY STACK & CONTRACTUAL FLOOR

- General Liability & Completed Operations**      \$1M / \$2M occurrence GL with intact products-completed operations for premises, ongoing operations, and post-completion exposure. Confirm the classification on the dec page actually matches the work being performed and that completed-ops is not silently sublimited or excluded.
- The Action-Over Shield**      Confirm the policy does not carry a broad action-over or employee-injury exclusion. When an injured employee sues the GC and the GC tenders to your policy, an action-over carve-out is what keeps the defense in place. Read the endorsement, not the marketing summary.
- Stacked Umbrella / Excess**      \$1M umbrella limits are increasingly obsolete on commercial work. Stack to the \$5M-\$10M layer many GCs and developers now require, with clean follow-form attachment over GL, auto, and employer's liability. Umbrellas requested after a bid is awarded create timing and underwriting pressure.
- Additional Insured & Risk-Transfer Wording**      Match every contract requirement: AI for ongoing and completed operations (CG 20 10 + CG 20 37 or equivalent), waiver of subrogation, primary and noncontributory wording, and per-project aggregate where required. Mismatched wording is one of the most common reasons certificates are rejected.
- Builders Risk & Installation Floater**      For new-construction or large-remodel scopes, confirm who carries builders risk, what is included in soft costs, and whether your installation floater covers materials in transit and at the jobsite before installation. Theft and water damage during the build are not picked up by GL.
- Pollution & Professional Wraps**      Plumbers, HVAC contractors, and remodelers regularly trigger contractors pollution exposures – sewage backups, refrigerants, mold, lead, and silica. Add a contractors pollution endorsement (or standalone CPL) and, where design-build is performed, confirm a contractors professional liability layer.

### CONTRACT PRESSURE

#### *Why this matters*

Contract requirements drive the program – not the other way around. A GC asking for a \$10M umbrella, primary and noncontributory AI, and a waiver of subrogation will not negotiate to your existing limits. A program built around contract reality, with stacked umbrella capacity and tested risk-transfer wording, lets you bid faster and avoid the last-minute scramble that turns a renewable account into a surplus-lines

# 03 PHASE Risk Controls & *Digital Audit Trail*

*Underwriting in 2026 is prospective, not retrospective. The contractors who price best are the ones who can move the conversation from a paper safety manual to digital evidence – telematics, geotagged photos, dated checklists, and signed completion records they can produce on demand.*

## WHAT TO DOCUMENT

- Written Safety & IIPP** Current Injury and Illness Prevention Program, hazard-specific procedures (trenching, fall protection, lockout/tagout, hot work, confined space), toolbox-talk schedule, and disciplinary policy. Required by Cal/OSHA and expected by every workers comp underwriter.
- Video Telematics & MVR Discipline** Forward-and-driver-facing dash cameras, scored driver behavior, speed and harsh-event flags, and a documented coaching workflow. Pair with quarterly MVR pulls and a written threshold for removal from the schedule. Material premium-credit driver in the 2026 commercial-auto market.
- Digital Safety & Inspection Logs** Pre-task, daily-jobsite, and equipment-inspection forms captured on phone or tablet – with date, GPS, and photos. The log itself becomes the defense exhibit when a homeowner or GC alleges the work was rushed or unsupervised.
- Tool Beacons & Inventory** Bluetooth or GPS beacons on high-value battery tools, locators, cameras, and trailers. Centralized inventory with serial numbers, photos, and replacement values keeps both the inland-marine schedule current and a theft claim defensible.
- Subcontractor & COI Tracking** Centralized COI tracking with active expirations, AI and waiver wording verified against your contracts, and a written rule barring uninsured subs from the jobsite. The audit hit from an "uninsured sub treated as employee" finding usually exceeds the cost of the tracking platform many times over.
- Incident, Near-Miss & Customer Communication** Single-channel reporting for incidents, near-misses, customer complaints, and refund requests. No personal-text resolution of property damage or injury. The chart, the project file, or the platform is what defends the contractor – not a screenshot of a string of texts.

### PRICING & ELIGIBILITY

#### *Why this matters*

Carriers reward operators who can prove disciplined, predictive safety. Telematics, digital safety logs, beacon-tracked tools, and verified COIs unlock admitted-market access and meaningful premium credits across GL, auto, and workers comp. Without that evidence, the same operation drifts toward minimum-premium accounts, surplus-lines auto, and an experience modifier that takes years to walk back.

# 04 PHASE Workforce, Tools & *Auto Exposures*

*High-performing artisan contractors rarely sit on a single line of coverage. Reviewing workers comp, auto, and inland-marine exposures together produces a stronger underwriting result and surfaces the hidden severity drivers — payroll drift, ACV tool valuation, and personal-vehicle business use — that carriers most often discover at audit.*

## WHAT TO REVIEW

- Workers Comp & Class Codes**

Statutory WC with payroll allocated to the correct class codes by trade, owner/officer treatment confirmed, and remuneration caps applied. Misclassified payroll and undisclosed cross-trade work are the two most common audit-year surprises.
- Experience Modification (EMR)**

Recall the formula in plain terms: **EMR = Actual Losses ÷ Expected Losses**. Track open reserves, reserve adequacy, and claim closure cadence. Bring loss runs and the latest NCCI worksheet to renewal — small reserve revisions often move the modifier more than headline incidents.
- Tools & Equipment / Inland Marine**

Schedule with serial numbers, photos, and current replacement values — and confirm the policy is on a **replacement-cost** basis, not actual cash value. Battery tools, lasers, locators, and saws lose serious dollars under ACV depreciation when stolen out of a trailer or job-site lockup.
- Commercial Auto & Vehicle Schedule**

Current vehicle schedule, scheduled drivers, garaging addresses, radius of operation, vehicle usage, and MVR expectations. Confirm collision and comprehensive deductibles align with the age and value of the fleet — an underinsured truck loss reads differently than a contract-driven liability claim.
- Hired & Non-Owned Auto**

If any employee uses a personal vehicle for parts runs, errands, jobsite travel, or rental supplements — endorse HNOA. Without it, an at-fault collision in a personal truck on a parts run can attach directly to the business with no available defense limit.
- Subcontractors & 1099 Treatment**

Subcontractor cost as a percentage of revenue, written agreements with risk-transfer language, and active COIs with matched limits. Confirm any independent-contractor exclusion in the GL and review whether a "your work" subcontractor warranty has been added.

### A LAYERED APPROACH

#### *Why this matters*

A fragmented program — separate brokers for GL, auto, comp, and tools — creates gaps in limits, coordination, and audit precisely where multi-line contractor claims happen. Reviewing the full portfolio together lets the carrier see total risk, apply multi-policy credits, write replacement-cost tool coverage, and structure umbrella that actually attaches over the underlying limits.

# 05 PHASE Loss History, Submission & *Logistics*

*A clean, well-organized submission improves the odds of a favorable quote in a market that has become increasingly selective. The narrative around prior losses, OSHA history, and corrective action matters as much as the loss runs themselves.*

## DOCUMENTS & QUESTIONS TO BE READY FOR

- Loss Runs & Incident History** 5 years of currently valued loss runs (within 90 days) for GL, auto, workers comp, and inland marine. Include "no loss" letters for clean years and any OSHA citation, complaint, theft, vehicle accident, or customer dispute – neutrally summarized with corrective action.
- Retro Date, EMR Worksheet & Continuity** Confirm prior-acts retro date on any claims-made coverage, attach the latest NCCI experience modification worksheet, and discuss extended-reporting-period terms before binding. Continuity is what protects you against late-reported defect claims years after a job closes.
- Trigger & Submission Timing** What prompted the review – non-renewal, premium spike, contract win, fleet expansion, or claim event – and target effective date with 60–90 days of lead time so the program can be marketed cleanly across admitted and specialty markets.
- Operational Evidence Pack** Current dec pages, license and endorsement certificates, vehicle schedule and driver list, tool and equipment schedule with replacement values, payroll by class, subcontractor cost, sample contract requirements, and any AI/waiver wording requests.

### NEXT STEP

## Ready for your *contractor* coverage review?

*Send this checklist and your current declarations pages to our specialized commercial advisory team. We coordinate underwriting across leading contractor markets – admitted GL, workers comp, commercial auto, and stacked umbrella programs – to position your operation for a clean, contract-compliant program built around the work you actually bid.*

### CALL DIRECT

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### SEND DOCUMENTS

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