



A message from the Northeast Region

Dear agency partner,

As part of our ongoing profit improvement efforts in New York, particularly concerning severity risks associated with contractors, we are taking actions to align with our long-term strategic plans to remain a viable carrier option for our shared customers and agency partners like you.

With both Connecticut and New Jersey being close to New York and having a significant number of contractors, we recognize that many of these contractors will take on work in New York. **To reduce our exposure to potential severity claims, we will be implementing a New York Construction Exclusion for all applicable General Liability including package policies, BOP, Excess and Umbrella policies in Connecticut and New Jersey.**

The form excludes any liability involving "construction operations" performed in the state of New York and excludes any liability related to professional architectural, engineering, or surveying services, in the state of New York. This exclusion does not apply to any New York scheduled location(s) listed in the policy declarations. **It is critical to have each specific job location listed on the policy if work is in New York.** We will not be adding any specific locations or jobsites in New York moving forward.

Effective Dates:

Connecticut

- New Business and Renewals: November 1st, 2025

New Jersey

- New Business: August 1st, 2025
- Renewals: On or around November 1st, 2025

A Policyholder Notification will be sent with each impacted renewal. Considering the high likelihood of contractors in New Jersey and Connecticut working on projects in New York, we are committed to proactively sharing this information. It is crucial that our partners and insureds fully understand the implications of this exclusion before it is attached to each policy.

Additional resources:

- [A list of classes where the exclusion will apply](#)
- [Specific language of the exclusion](#)

Please be sure to communicate the addition of this exclusion to your insureds so that they are aware.

If you have any questions or need further clarification, please do not hesitate to reach out to your territory manager or underwriter.

Thank you for your continued partnership and understanding.



Carl Canales

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