# E&S MIDWEST UPDATE

## JUNE 2025

#### **CONCRETE CONSTRUCTION**

Risks in this class are performing construction of foundation for residential, commercial, and industrial buildings.

Included in this class:

- concrete cutting (street and road concrete cutting rated separately)
- curb installation
  concrete wall erection, placing beams
  and barriers

#### Prohibited

- foundation repair
- underpinning
- mud jacking

#### **EXCAVATION**

Class applies to risks engaged in excavation using bulldozers, backhoes, excavators, front-end loaders, bobcats, etc. Borrowing, filling, and backfilling incidental to excavation work at the same job site is included. Grading of land can be rated using 95410 (list this separately).

### **Prohibited**

- blasting
- tunnel/canal/dam/bridge construction
- street/road construction
- hydro-excavating

#### Incentives!!

- Provide 3 years no loss/claim history when submitting and receive a 10% credit automatically
- Additional insured forms CG2033 and AGL176 added free of charge when requested



## Incentives!!

- Provide 3 years no loss/claim history when submitting and receive a 10-15% credit automatically
- Additional insured form AGL176 added free of charge automatically



kate@esmidwest.com | liz@esmidwest.com