CONSTRUCTION

INNOVATIVE SOLUTIONS FOR A GROWING GLOBAL ECONOMY
The RSA Construction team is based around the globe and is made up of specialist construction underwriters and risk engineers. Our team has been assembled with experts that have the right blend of skills, technical knowledge, and industry experience in handling high profile construction projects. This expertise enables us to understand each customer’s individual requirements and provide tailor-made solutions.

WE OFFER A BROAD RANGE OF COVERS, INCLUDING:

- Construction All Risks (CAR/EAR)
- Delay in Start-up
- Project Cargo
- Project Life Cycle
- Risk Engineering/consulting before and during construction
- Third Party Liability.

For more information, visit rsagroup.com/infrastructureandutilities
As your insurance partner, we provide tailored insurance solutions to support your individual needs.

**INSURING TO YOUR UNIQUE REQUIREMENTS**
- Helping you analyse and clarify your requirements
- Tailoring cover to reflect your projects’ risk requirements
- Direct access to decision makers from our highly-experienced team and joined-up thinking from end to end – underwriters, risk managers and claims – ensure a holistic approach to your business.

**MANAGING, CONTROLLING AND REDUCING YOUR RISK**
- Our specialist knowledge of hazard and risks helps to drive your risk management strategy
- Collaborative meetings to review survey findings
- Sophisticated georisk mapping tool which helps to identify sites at risk and ensures appropriate measures are in place.

**DELIVERING CLAIMS SERVICE BUILT AROUND YOUR NEEDS**
- In-house claims team supported by our wider claims specialists with experience in handling large construction projects. These specialists cover the entire skills spectrum, including the handling of CAR, property damage and personal injury claims
- Working with you to agree protocols and processes about the practical aspects of claims handling, so we’re fully prepared when a claim occurs
- Supporting recovery planning, removing uncertainty, with our pre-loss simulation to fully understand your business priorities before a loss occurs.

**BUILDING STRONG RELATIONSHIPS**
- Investing time to get to know you and your insurance needs
- Working collaboratively with customers to find the right solution together
- Building a lasting and valued partnership and bringing a strong customer service culture.

**PROTECTING YOUR BUSINESS AROUND THE WORLD**
- Highly experienced in shaping and delivering complex insurance programmes covering multiple international locations, giving you the confidence of trading wherever you choose to operate around the globe
- Full understanding of local regulatory requirements
- Providing financial indemnity for all our local network partners.
A seamless, integrated service: providing every customer with bespoke, local and international solutions

WHAT WE INSURE

TRANSPORT
- Airports
- Roads
- Tunnels & bridges
- Stations
- High speed rail

UTILITIES
- Electricity
- Water
- Gas
- Telecoms

POWER
- Carbon
- Renewables

SOCIAL
- Schools
- Hospitals

PROTECTING YOUR BUSINESS AROUND THE WORLD

- 1,800 multinational customers serviced
- 10,500 policies issued
- £400m transfers managed
- £110m claims settled
"I have been dealing with RSA for more than 20 years. During that time, I have found them to be commercial, supportive and flexible. Their staff, at all levels, are very approachable and, in my experience, they strive to assist.

These attributes, together with their expertise and proactive approach to claims, make them an excellent and dependable insurance partner. I would have no hesitation in recommending their services."

"RSA have recently become part of our front-line insurance and are now a major insurer. Their communication, interaction and engagement cannot be faulted. They are good people, offer flexible lines, and are easy to deal with."

"RSA have been a longstanding insurance partner and have supported us through a variety of business environments.

Such is our relationship, they have become an integral part of the team. At the heart of their proposition is a desire to anticipate and deliver what we need in a fast-moving world, which we highly value."

"RSA’s communication, interaction and engagement cannot be faulted."

OUR CUSTOMERS ARE TELLING US
2017 MID-YEAR RESULTS

‘RSA did well in the first half. We delivered outperformance, showing record underwriting results, attractive earnings and dividend growth with strong return on capital. Pleasingly, customers are also growing business volumes with us.

Across the Group the focus is on making progress towards our best-in-class ambitions. And while RSA is now measuring against higher performance standards, there is much more that can be done to improve.”

Stephen Hester, RSA Group Chief Executive

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<tr>
<th>GROUP</th>
<th>OPERATING PROFIT</th>
<th>£360m</th>
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<td></td>
<td>COMBINED OPERATING RATIO</td>
<td>93.2%</td>
<td>RECORD</td>
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<td>UNDERWRITING PROFIT</td>
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<th>UK &amp; INTERNATIONAL</th>
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<tr>
<td></td>
<td>COMBINED OPERATING RATIO</td>
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*Excluding Ogden impact