

MITA Safety Group Dividend Program



Dividend Program

Who is eligible?

- BITCO customers who specialize in road and bridge construction, utility construction, excavation and other related specialized construction.
- BITCO customers who are dues paying members of the MITA program are eligible to participate.
- A customer's MITA membership must remain active to continue participation in the program.
- Customers within the MITA dividend program are still subject to BITCO's underwriting requirements.
- HUB International is the sponsored agency, but contractors can be submitted for consideration by any BITCO agent.

Dividend Program Conti...

How does it work?

- The Worker's Compensation, General Liability, Automobile, Property and Inland Marine coverages are the only lines applicable to the plan.
- A calculation is done annually at the end of the plan year.
- Dividends are calculated based on the combined experience of all eligible lines of coverage of all participants in the group.
- Dividends will be returned at proportion to each policyholder's share of the earned premium within the group.
- Dividends cannot be legally guaranteed and are subject to the approval by the BITCO Board of Directors.

Who is BITCO?

- BITCO Insurance has a strong history of being a stable and reliable market for our customers. We value, and want our customers to value, long-term relationships.
- BITCO has been in the insurance industry over 100 years.
- BITCO is financially stable
 - Rated A+ (Superior) by A.M. Best
 - Rated A2 Stable by Moody's
 - A+ Strong Rating by Standard and Poor's
- We are accessible with local Risk Control, Claims, Underwriting and Premium Audit services. We also have 15 Full-Service Branch Offices and 400 Employees.

Office Locations



Why BITCO?

- We are specialists within the construction industry. Our extensive experience in the industry allows us to provide specialized service to our customers.
- We take a long-term approach to the insurance business, and we're in it for the long run
- We provide specialized training including DOT related training, Driver training, OSHA training and many more. JJ Keller streaming training videos are also available to all BITCO customers for no extra charge.
- We offer specialty construction coverages for our customers.

Specialty Coverages

- BITCO can provide coverages that are required for most contractors and the operations they endure. Below are a few that are commonly requested; however, there are numerous available and included on our liability extension coverage forms.
- Blanket Additional Insured Coverages – multiple options available to meet contract requirements.
- Blanket Waiver of Subrogation
- Construction Project Aggregate Limits
- Care, Customer or Control Coverage

Risk Control Services

We Are Here For You!

- BITCO is committed to delivering our customer's personalized Risk Control Services that help impact your ability to minimize the causes and frequency of losses. We work with you to obtain a deep understanding of your operations. Some of the services we provide include:
 - ★ Access to several BITCO/third-party resources (in English and Spanish) via our dedicated Customer Portal including, access to a wide array of streaming videos for training and education purposes.
 - ★ Construction site visits to help identify potential hazards and help minimize job site exposures.
 - ★ Loss analysis services
 - ★ Contractual risk analysis
 - ★ Training program assistance
 - ★ Driver training programs featuring in-person and online programs featuring resources from Team Safe Trucking, The National Safety Council, and the Department of Transportation. All training is facilitated by NSC-certified instructors.

BITCO Claims

We Are Here For Our MITA Customers

- 24 X 7 Claims Reporting
- Cost Containment/Medical Management Services
 - ★ Medical Bill Audits
 - ★ Medical Care Utilization Review
 - ★ Specialty Networks
 - ★ Pharmacy Benefits Management
 - ★ Development of Medical Care Provider Panels
 - ★ Medical Care Coordination Services
 - ★ Nurse Case Management Services
 - ★ Long-term Care Case Assessments
 - ★ Peer-to-Peer Medical Review Services
 - ★ Assistance with Return to Work Programs
- Subrogation Services
- Online Access to Claims Information

YOUR DEDICATED INDIANAPOLIS CLAIMS TEAM

At Your Service

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HUB

Risk & Insurance | Employee Benefits | Retirement & Private Wealth

Construction Specialists



Who is HUB?

HUB at a Glance

5th Largest Global Broker – based on revenue
1 million⁺ Clients
475⁺ Locations in North America
12 000⁺ Employees in Canada and the U.S.

Business Focus

HUB International is a global insurance brokerage providing property, casualty, risk management, life and health, employee benefits, investment and wealth management products and services. HUB is dedicated to helping businesses and individuals evaluate their risks and manage their insurance needs.

HUB Advantages

*Localized HUB Approach
Broad Array of Products and Services
Benefits of Scale
Committed and Experienced*

HUB's Footprint

An International Footprint and Local Representation

HUB International is structured around large regional hubs, with satellite offices strategically located throughout the U.S. and Canada.

This structure enables us to pair the resources and influence of a global broker with the local, personalized service you deserve. It also means we're able to respond quickly to changes in your situation, and to shifting market forces, whether local or international.



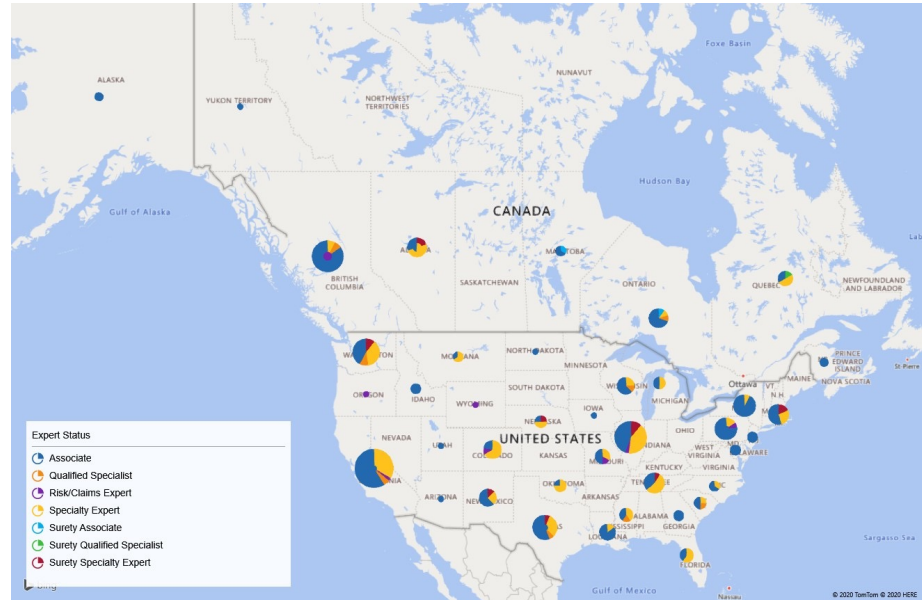
HUB Construction Specialty Practice – *Who we are, Where we are*



HUB's Construction Specialty Practice is a team of dedicated insurance professionals who focus their skills on working at a high level in providing specialized insurance broking solutions, advanced risk management consulting, and risk services to the Construction market.

Of the **340+ Practice Members**, including our **Surety sub-Practice** - Qualified Specialists and Specialty Experts share best practices and create initiatives to better serve clients and grow our client base.

We assist one another in program reviews and in solving complex insurance issues and bring leverage to bear on markets to achieve the best terms and conditions for our respective clients.

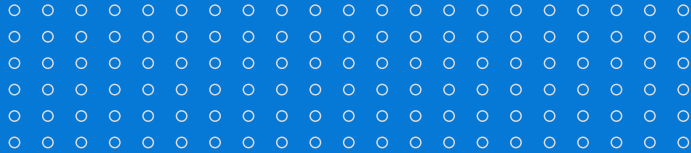


Office Locations of Construction Practice Members

HUB Construction – Key Differentiators

- **Market Clout – We represent the middle market construction space across North America and in many local markets.**
- **Direct access to Shared Resources**





Risk Services Division

Looking out for you. Looking ahead for you.



Who we are



Credentialed consultants located throughout US and Canada with partnerships around the globe



National platform on a borderless structure enables best in front client engagement



Provide the resources and the advice needed to minimize clients' risk

Help HUB attain and retain clients and relationships

We advise you on how to confidently identify, quantify and reduce risk through tailored solutions, so that you can protect what matters most: your **people**, your **property**, and your **profitability**.

Protecting what matters most

People



- Employee Health and Safety
- Absence Management & Productivity
- Travel Risk Management
- Emergency Response Planning
- Premises Liability
- Fleet Risk Management

Property

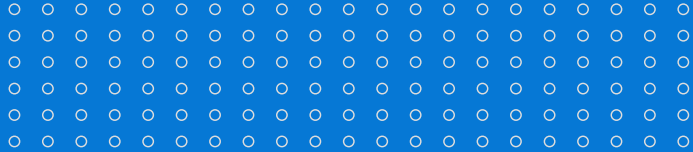


- Property Risk Evaluations
- Life Safety
- Natural Hazard Analysis
- Water Damage Mitigation
- Disaster Management
- Security

Profitability



- Critical Incident Management
- Business Continuity
- Cyber Risk Management
- Regulatory Compliance
- Enterprise Risk Management
- Vendor Management



Specialty Resources

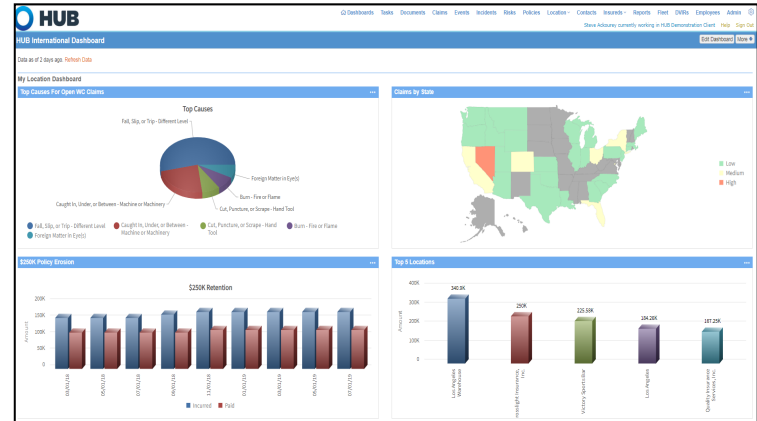


Organizational Resilience

- Support and advocate for a prevention and preparedness based approach to mitigating common known hazards and risk, specifically in the areas of:
 - Security Risk
 - Cyber/IT Risk
 - Catastrophe/Disaster Risk

HUB Risk Management Information System (RMIS)

- Our RMIS solution powered by Origami Risk has been selected as the #1 RMIS year after year. We've partnered with Origami Risk to ensure that our software continues to utilize the most advanced technology while meeting our clients' changing business needs and objectives.
- The HUB RMIS Advantage:
 - Scalable
 - Aggregation of Risk Data
 - Reporting and Analytics
 - Automate Workflow
 - Communication
 - Mobile
 - [Access the NEW video, talking points and other resources](#)



Workforce Absence Management

We specialize in employees being gone from work due to:

- FMLA
- Short and Long Term disability
- Paid Time Off (Sick / Vacation)
- Workers' Compensation
- Other Paid/Unpaid Leave Programs
- Return to work

Summary

- Our operating model provides unparalleled access to our vast network of resources
- HUB's unrelenting advocacy and tailored solutions are designed to put you in control
- You are at the center of everything we do and our goal is to provide solutions that you want and need
- In a rapidly changing world, we are here to help you plan for the unexpected
- Protect what matters most: your **People**, **Property**, and **Profitability**

HUB Contact Information

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Thank You.

