

INTERNAL UNDERWRITING SUBMISSION

ACCOUNT: Midwest Solar EPC, LLC

TERM: 4/1/2026 – 4/1/2027 (Renewal / Marketing)

LINES: GL / Excess, Auto, WC, CPL, Project DSU/Builder's Risk

Broker Note: This submission proactively addresses the top 10 underwriting inquiries to facilitate an expedited quote turnaround.

1. OPERATIONS & EXPOSURE OVERVIEW

Operations consist of utility-scale and C&I solar EPC (design-build) including civil, racking, module installation, electrical, and commissioning.

Metric	Details
Geography	Illinois, Indiana, Wisconsin; controlled expansion planned.
Revenue (FY26)	\$185M Projected.
Project Profile	5-120 MW typically; Max Single Project: \$240M TIV.
Work Mix	25% Self-Performed (Electrical/Commissioning); 75% Subcontracted.
High-Risk Ops	Work at height (fall protection enforced); Minimal hot work (permit/fire watch).

2. RISK CONTROLS & FLEET MANAGEMENT

- Subcontractor Controls:** Rigorous prequalification (EMR, OSHA, experience); contractual insurance/indeemnity alignment verified prior to NTP; AI/Endorsement validation (no cert-only reliance).
- Site Safety:** Daily JHA and toolbox talks; universal Stop-Work Authority; robust near-miss reporting culture.
- Fleet:** Telematics installed on all units; annual MVR screening; driver training and restricted cell phone policy.
- Quality/Ops:** Formal commissioning checklists and documented punchlist resolution protocols.

3. LOSS HISTORY & 4. CONTRACTING / RISK TRANSFER

Loss Experience: Primarily frequency-driven Auto and Slip/Trip events. No systemic workmanship or construction defect patterns. **Corrective Action:** Enhanced driver screening and improved site access controls.

Risk Transfer: EPC master agreements with project-specific exhibits. AI provided via written contract. Occasional OCIP/CCIP participation with verified carve-outs. Professional liability exposure (design responsibility) addressed proactively via program design.

5. COVERAGE SUMMARY & LIMITS

Coverage Line	Limit Requested	Comments
General Liability	\$1M / \$2M	Per project aggregate requested.
Excess Liability	\$25M	Target tower; project-specific increments.
Auto Liability	\$1M CSL	Integrated fleet safety program.
Workers Comp / EL	Stat / \$1M	Multi-state exposure.
Contractor's Prof. (CPL)	Per Contract	Design-build responsibility.
Builder's Risk / DSU	Project Specific	Placed as required by owner agreement.

6. UNDERWRITER PRE-EMPTION

- Storage:** No battery energy storage systems (BESS) exposure currently.
- Exposure Type:** Limited rooftop exposure; trucking largely subcontracted.
- Catastrophe:** Hail and CAT exposure managed via project-specific placements.

- **Claims Management:** Inflation/social inflation addressed through aggressive severity management.
- **Administrative:** Wrap-up participation confirmed; OCP utilized only when contractually mandated.

ATTACHMENTS: Loss Runs (5yr), Project Schedule, Safety Manual Excerpt, Subcontractor Controls, Sample Contract, Fleet Schedule, Prior Policy Decs.