# AMENDMENT NO. 1 AGREEMENT TO PROVIDE ANNUAL TRAFFIC SIGNAL MAINTENANCE SERVICES TO THE CITY OF BURLINGAME

**WHEREAS**, under the original Agreement the services of the Contractor were to be performed for a total price of \$250,054.00 upon the execution of the Agreement for a three (3) year period; and

**WHEREAS**, additional funding was approved in the FY 2019-20 Capital Improvement Program to fund the installation of pedestrian countdown indicators, camera detection upgrades at certain priority locations, and other signal related projects in an amount not to exceed \$200,000.00; and

**WHEREAS**, the City is in the final year of the traffic signal maintenance agreement and it is in the City's best interest to amend the total contract amount not to exceed \$450,054.00 in order for Bear Electrical Solutions to complete the FY 2019-20 traffic signal upgrades.

# NOW, THEREFORE, IT IS AGREED AS FOLLOWS:

- 1. Section 7 of the original agreement is hereby amended from \$250,054.00 to an amount not to exceed a total of \$450,054.00.
- 2. Pricing for services is on a time and materials basis using the same rates that were previously negotiated in the existing agreement, with the attached Exhibit A to be added to the scope of work.
- 3. Except as expressly amended in Amendment No. 1 all other terms and conditions contained in the Agreement, as amended, shall remain in full force and effect.

City of Burlingame	Bear Electrical Solutions
Lisa K. Goldman City Manager	Print Name  ANDREW BADER  Print Name
	Signature
	Title
Approved as to form:  Kathleen Kane City Attorney	Meaghan Hassel-Shearer City Clerk

# Traffic Signal Upgrades Scope of Services

FY 2019-20 Capital Improvement Program

Project	Location		Material Cost		Total
Camera Detection Upgrade 1	Trousdale and Magnolia	1	\$33,500	\$9,000	\$42,500
Camera Detection Upgrade 2	California and Bayswater	1	\$33,500	\$9,000	\$42,500
Camera Detection Upgrade 3	California and Burlingame	1	\$33,500	\$9,000	\$42,500
Loop Replacement	Burlingame Park and Howard	1	\$2,500	\$3,650	\$6,150
APS Push Button Upgrade 1	California and Carmelita	1	\$6,500	\$5,300	\$11,800
2070 Controller Replacement	Park and Howard	1	\$3,200	\$800	\$4,000
170E Controller Replacement	California and Morrell	1	\$5,000	\$800	\$5,800
Flashing Beacon Installation -Back to Back - Furnished by City - Assemble TAPCO system on new 2" telespar poles		5	\$0	\$12,500	\$12,500
- Each location has 2 poles	Magnolia and Trousdale	8	\$225	\$125	\$2,800
Ped Countdown Head upgrade 1	California and Morrell hawk	8	\$225	\$125	\$2,800
Ped Countdown Head upgrade 2	Bayshore and Stanton	8	\$225	\$125	\$2,800
Ped Countdown Head upgrade 3	Various	2	\$750	\$500	\$1,250
Single Damaged Ped head replacement	to the second make a commence of the contract	n/a	\$15,000	\$7,600	\$22,600
Additional Minor Signal upgrades	Various	11/a	713,000	φ.,,σσσ	, , , , , , , , , , , , , , , , , , , ,
Tota	ls		\$134,125	\$58,525	\$200,000

#### **RESOLUTION NO. 90-2019**

# A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF BURLINGAME AUTHORIZING THE CITY MANAGER TO EXECUTE AN AMENDMENT TO THE AGREEMENT WITH BEAR ELECTRICAL SOLUTIONS FOR TRAFFIC SIGNAL MAINTENANCE SERVICES

WHEREAS, on August 8, 2017, the City of Burlingame entered into an on-call traffic services maintenance agreement with Bear Electrical Solutions (BES); and

WHEREAS, the City desires to increase the scope of services for upgrading various traffic signal facilities with an amendment to the current agreement with BES in an amount not to exceed \$200,000; and

WHEREAS, the cost to complete each project task is based on an estimated time and materials basis using the same rates that were previously negotiated in the existing agreement; and

WHEREAS, adequate funds have been appropriated in the City's FY 2019-20 annual budget to increase the current agreement to cover the costs of the traffic signal upgrades.

NOW, THEREFORE, it is RESOLVED, and ORDERED, that the on-call traffic services maintenance agreement with BES be amended to increase the total amount by \$200,000, to \$450,054, with additional scope of services as shown in Exhibit A to the agreement amendment, and the City Manager is authorized to execute the same.

Donna Colson

I, Meaghan Hassel-Shearer, City Clerk of the City of Burlingame, certify that the foregoing Resolution was introduced at a regular meeting of the City Council held on the 19th day of August. 2019, and was adopted thereafter by the following vote:

AYES: COUNCILMEMBERS: BEACH, BROWNRIGG, COLSON, KEIGHRAN, ORTIZ

COUNCILMEMBERS: NONE

NOFS:

ABSENT:

COUNCILMEMBERS: NONE



# **CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY) 1/28/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

14	DDUCER			CONTA NAME:	СТ					
	oodruff-Sawyer & Co.			PHONE (A/C, No, Ext): 415-391-2141 FAX (A/C, No): 415-989-9923						9-9923
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							PERSONAL & ADV I	NJURY	\$1,000	,000
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I RE	: ALL California Operations. The City of Bur	lingan	ne, its agents, representativ	es and	employees a	re additional	insured, on a prir	mary, nor	-contri	butory basis,
per	r the attached endorsements. Policies contain	n a 30	0-day notice of cancellation	, 10-da	y notice of car	ncellation for	non-payment of	premium.		
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THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN

ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

City of Burlingame 501 Primrose Road

Burlingame CA 94010

# THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

# COMMERCIAL AUTOMOBILE BROAD FORM ENDORSEMENT

This endorsement modifies insurance provided under the following:

#### **BUSINESS AUTO COVERAGE FORM**

To the extent that the provisions of this endorsement provide broader benefits to the "insured" than other provisions of the Coverage Form, the provisions of this endorsement apply.

### 1. BROAD FORM INSURED

# A. Subsidiaries and Newly Acquired or Formed Organizations

The Named Insured shown in the Declarations is amended to include:

- (1) Any legal business entity other than a partnership or joint venture, formed as a subsidiary in which you have an ownership interest of more than 50% on the effective date of the Coverage Form. However, the Named Insured does not include any subsidiary that is an "insured" under any other automobile policy or would be an "insured" under such a policy but for its termination or the exhaustion of its Limit of Insurance.
- (2) Any organization that is acquired or formed by you and over which you maintain majority ownership. However, the Named Insured does not include any newly formed or acquired organization:
  - (a) That is a partnership or joint venture,
  - (b) That is an "insured" under any other policy,
  - (c) That has exhausted its Limit of Insurance under any other policy, or
  - (d) 180 days or more after its acquisition or formation by you, unless you have given us notice of the acquisition or formation.

Coverage does not apply to "bodily injury" or "property damage" that results from an "accident" that occurred before you formed or acquired the organization.

### B. Employees as Insureds

Paragraph A.1. - WHO IS AN INSURED - of SECTION II - LIABILITY COVERAGE is amended to add:

d. Any "employee" of yours while using a covered "auto" you don't own, hire or borrow in your business or your personal affairs.

#### C. Lessors as Insureds

"auto" you hire.

Paragraph A.1. - WHO IS AN INSURED - of Section II - Liability Coverage is amended to add:

- e. The lessor of a covered "auto" while the "auto" is leased to you under a written agreement if:
  - The agreement requires you to provide direct primary insurance for the lessor and
- (2) The "auto" is leased without a driver. Such a leased "auto" will be considered a covered "auto" you own and not a covered

# D. Additional Insured if Required by Contract

- Paragraph A.1. WHO IS AN INSURED

   of Section II Liability Coverage is amended to add:
  - f. When you have agreed, in a written contract or written agreement, that a person or organization be added as an additional insured on your business auto policy, such person or organization is an "insured", but only to the extent such person or organization is liable for "bodily injury" or "property damage" caused by the conduct of an "insured" under paragraphs a. or b. of Who Is An Insured with regard to the ownership, maintenance or use of a covered "auto."

The insurance afforded to any such additional insured applies only if the "bodily injury" or "property damage" occurs:

- (1) During the policy period, and
- Subsequent to the execution of such written contract, and
- (3) Prior to the expiration of the period of time that the written contract requires such insurance be provided to the additional insured.

# (2) How Limits Apply

If you have agreed in a written contract or written agreement that another person or organization be added as an additional insured on your policy, the most we will pay on behalf of such additional insured is the lesser of:

- (a) The limits of insurance specified in the written contract or written agreement; or
- (b) The Limits of Insurance shown in the Declarations.

Such amount shall be a part of and not in addition to Limits of Insurance shown in the Declarations and described in this Section.

#### (3) Additional Insureds Other Insurance

If we cover a claim or "suit" under this Coverage Part that may also be covered by other insurance available to an additional insured, such additional insured must submit such claim or "suit" to the other insurer for defense and indemnity.

However, this provision does not apply to the extent that you have agreed in a written contract or written agreement that this insurance is primary and noncontributory with the additional insured's own insurance.

(4) Duties in The Event Of Accident, Claim, Suit or Loss

If you have agreed in a written contract or written agreement that another person or organization be added as an additional insured on your policy, the additional insured shall be required to comply with the provisions in LOSS CONDITIONS 2. - DUTIES IN THE EVENT OF ACCIDENT, CLAIM, SUIT OR LOSS - OF SECTION IV - BUSINESS AUTO CONDITIONS, in the same manner as the Named Insured.

# E. Primary and Non-Contributory if Required by Contract

Only with respect to insurance provided to an additional insured in 1.D. - Additional Insured If Required by Contract, the following provisions apply:

(3) Primary Insurance When Required By Contract

This insurance is primary if you have agreed in a written contract or written agreement that this insurance be primary. If other insurance is also primary, we will share with all that other insurance by the method described in Other Insurance 5.d.

(4) Primary And Non-Contributory To Other Insurance When Required By Contract

If you have agreed in a written contract or written agreement that this insurance is primary and non-contributory with the additional insured's own insurance, this insurance is primary and we will not seek contribution from that other insurance.

Paragraphs (3) and (4) do not apply to other insurance to which the additional insured has been added as an additional insured.

When this insurance is excess, we will have no duty to defend the insured against any "suit" if any other insurer has a duty to defend the insured against that "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (2) The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, by the method described in Other Insurance 5.d.

### 2. AUTOS RENTED BY EMPLOYEES

Any "auto" hired or rented by your "employee" on your behalf and at your direction will be considered an "auto" you hire.

The OTHER INSURANCE Condition is amended by adding the following:

If an "employee's" personal insurance also applies on an excess basis to a covered "auto" hired or rented by your "employee" on your behalf and at your direction, this insurance will be primary to the "employee's" personal insurance

### 3. AMENDED FELLOW EMPLOYEE EXCLUSION

EXCLUSION 5. - FELLOW EMPLOYEE - of SECTION II - LIABILITY COVERAGE does not apply if you have workers' compensation insurance in-force covering all of your "employees".

Coverage is excess over any other collectible insurance.

### 4. HIRED AUTO PHYSICAL DAMAGE COVERAGE

If hired "autos" are covered "autos" for Liability Coverage and if Comprehensive, Specified Causes of Loss, or Collision coverages are provided under this Coverage Form for any "auto" you own, then the Physical Damage Coverages provided are extended to "autos" you hire or borrow, subject to the following limit.

The most we will pay for "loss" to any hired "auto" is:

- (1) \$100,000;
- (2) The actual cash value of the damaged or stolen property at the time of the "loss"; or
- (3) The cost of repairing or replacing the damaged or stolen property,

whichever is smallest, minus a deductible. The deductible will be equal to the largest deductible applicable to any owned "auto" for that coverage. No deductible applies to "loss" caused by fire or lightning. Hired Auto Physical Damage coverage is excess over any other collectible insurance. Subject to the above limit, deductible and excess provisions, we will provide coverage equal to the broadest coverage applicable to any covered "auto" you own.

We will also cover loss of use of the hired "auto" if it results from an "accident", you are legally liable and the lessor incurs an actual financial loss, subject to a maximum of \$1000 per "accident".

This extension of coverage does not apply to any "auto" you hire or borrow from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company), or members of their households.

# 5. PHYSICAL DAMAGE - ADDITIONAL TEMPORARY TRANSPORTATION EXPENSE COVERAGE

Paragraph A.4.a. of SECTION III - PHYSICAL DAMAGE COVERAGE is amended to provide a limit of \$50 per day and a maximum limit of \$1,000.

#### 6. LOAN/LEASE GAP COVERAGE

Under SECTION III - PHYSICAL DAMAGE COVERAGE, in the event of a total "loss" to a covered "auto", we will pay your additional legal obligation for any difference between the actual cash value of the "auto" at the time of the "loss" and the "outstanding balance" of the loan/lease.

"Outstanding balance" means the amount you owe on the loan/lease at the time of "loss" less any amounts representing taxes; overdue payments; penalties, interest or charges resulting from overdue payments; additional mileage charges; excess wear and tear charges; lease termination fees; security deposits not returned by the lessor; costs for extended warranties, credit life Insurance, health, accident or disability insurance purchased with the loan or lease; and carry-over balances from previous loans or leases.

#### 7. AIRBAG COVERAGE

Under Paragraph B. EXCLUSIONS - of SECTION III - PHYSICAL DAMAGE COVERAGE, the following is added:

The exclusion relating to mechanical breakdown does not apply to the accidental discharge of an airbag.

# 8. ELECTRONIC EQUIPMENT - BROADENED COVERAGE

a. The exceptions to Paragraphs B.4 -EXCLUSIONS - of SECTION III - PHYSICAL DAMAGE COVERAGE are replaced by the following:

Exclusions **4.c.** and **4.d.** do not apply to equipment designed to be operated solely by use of the power from the "auto's" electrical system that, at the time of "loss", is:

- Permanently installed in or upon the covered "auto";
- (2) Removable from a housing unit which is permanently installed in or upon the covered "auto";
- (3) An integral part of the same unit housing any electronic equipment described in Paragraphs (1) and (2) above; or

- (4) Necessary for the normal operation of the covered "auto" or the monitoring of the covered "auto's" operating system.
- b. Section III Version CA 00 01 03 10 of the Business Auto Coverage Form, Physical Damage Coverage, Limit of Insurance, Paragraph C.2 and Version CA 00 01 10 01 of the Business Auto Coverage Form, Physical Damage Coverage, Limit of Insurance, Paragraph C are each amended to add the following:

\$1,500 is the most we will pay for "loss" in any one "accident" to all electronic equipment (other than equipment designed solely for the reproduction of sound, and accessories used with such equipment) that reproduces, receives or transmits audio, visual or data signals which, at the time of "loss", is:

- (1) Permanently installed in or upon the covered "auto" in a housing, opening or other location that is not normally used by the "auto" manufacturer for the installation of such equipment;
- (2) Removable from a permanently installed housing unit as described in Paragraph 2.a. above or is an integral part of that equipment; or
- (3) An integral part of such equipment.
- c. For each covered "auto", should loss be limited to electronic equipment only, our obligation to pay for, repair, return or replace damaged or stolen electronic equipment will be reduced by the applicable deductible shown in the Declarations, or \$250, whichever deductible is less.

# 9. EXTRA EXPENSE - BROADENED COVERAGE

Under Paragraph A. - COVERAGE - of SECTION III - PHYSICAL DAMAGE COVERAGE, we will pay for the expense of returning a stolen covered "auto" to you.

#### 10. GLASS REPAIR - WAIVER OF DEDUCTIBLE

Under Paragraph D. - DEDUCTIBLE - of SECTION III - PHYSICAL DAMAGE COVERAGE, the following is added:

No deductible applies to glass damage if the glass is repaired rather than replaced.

# 11. TWO OR MORE DEDUCTIBLES

Under Paragraph D. - DEDUCTIBLE - of SECTION III - PHYSICAL DAMAGE COVERAGE, the following is added:

If another Hartford Financial Services Group, Inc. company policy or coverage form that is not an automobile policy or coverage form applies to the same "accident", the following applies:

- If the deductible under this Business Auto Coverage Form is the smaller (or smallest) deductible, it will be waived;
- (2) If the deductible under this Business Auto Coverage Form is not the smaller (or smallest) deductible, it will be reduced by the amount of the smaller (or smallest) deductible.

# 12. AMENDED DUTIES IN THE EVENT OF ACCIDENT, CLAIM, SUIT OR LOSS

The requirement in LOSS CONDITIONS 2.a. - DUTIES IN THE EVENT OF ACCIDENT, CLAIM, SUIT OR LOSS - of SECTION IV - BUSINESS AUTO CONDITIONS that you must notify us of an "accident" applies only when the "accident" is known to:

- (1) You, if you are an individual;
- (2) A partner, if you are a partnership;
- (3) A member, if you are a limited liability company; or
- (4) An executive officer or insurance manager, if you are a corporation.

# 13. UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS

If you unintentionally fail to disclose any hazards existing at the inception date of your policy, we will not deny coverage under this Coverage Form because of such failure.

## 14. HIRED AUTO - COVERAGE TERRITORY

Paragraph e. of GENERAL CONDITIONS 7. POLICY PERIOD, COVERAGE TERRITORY of SECTION IV - BUSINESS AUTO
CONDITIONS is replaced by the following:

e. For short-term hired "autos", the coverage territory with respect to Liability Coverage is anywhere in the world provided that if the "insured's" responsibility to pay damages for "bodily injury" or "property damage" is determined in a "suit," the "suit" is brought in the United States of America, the territories and possessions of the United States of America, Puerto Rico or Canada or in a settlement we agree to.

# 15. WAIVER OF SUBROGATION

TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US - of SECTION IV - BUSINESS AUTO CONDITIONS is amended by adding the following:

We waive any right of recovery we may have against any person or organization with whom you have a written contract that requires such waiver because of payments we make for damages under this Coverage Form.

#### 16. RESULTANT MENTAL ANGUISH COVERAGE

The definition of "bodily injury" in SECTION V-DEFINITIONS is replaced by the following:

"Bodily injury" means bodily injury, sickness or disease sustained by any person, including mental anguish or death resulting from any of these.

### 17. EXTENDED CANCELLATION CONDITION

Paragraph 2. of the COMMON POLICY CONDITIONS - CANCELLATION - applies except as follows:

If we cancel for any reason other than nonpayment of premium, we will mail or deliver to the first Named Insured written notice of cancellation at least 60 days before the effective date of cancellation.

# 18. HYBRID, ELECTRIC, OR NATURAL GAS VEHICLE PAYMENT COVERAGE

In the event of a total loss to a "non-hybrid" auto for which Comprehensive, Specified Causes of Loss, or Collision coverages are provided under this Coverage Form, then such Physical Damage Coverages are amended as follows:

- a.If the auto is replaced with a "hybrid" auto or an auto powered solely by electricity or natural gas, we will pay an additional 10%, to a maximum of \$2,500, of the "non-hybrid" auto's actual cash value or replacement cost, whichever is less.
- b. The auto must be replaced and a copy of a bill of sale or new lease agreement received by us within 60 calendar days of the date of "loss,"

c. Regardless of the number of autos deemed a total loss, the most we will pay under this Hybrid, Electric, or Natural Gas Vehicle Payment Coverage provision for any one "loss" is \$10,000.

For the purposes of the coverage provision,

- a.A "non-hybrid" auto is defined as an auto that uses only an internal combustion engine to move the auto but does not include autos powered solely by electricity or natural gas.
- b.A "hybrid" auto is defined as an auto with an internal combustion engine and one or more electric motors; and that uses the internal combustion engine and one or more electric motors to move the auto, or the internal combustion engine to charge one or more electric motors, which move the auto.

#### 19. VEHICLE WRAP COVERAGE

In the event of a total loss to an "auto" for which Comprehensive, Specified Causes of Loss, or Collision coverages are provided under this Coverage Form, then such Physical Damage Coverages are amended to add the following:

In addition to the actual cash value of the "auto", we will pay up to \$1,000 for vinyl vehicle wraps which are displayed on the covered "auto" at the time of total loss. Regardless of the number of autos deemed a total loss, the most we will pay under this Vehicle Wrap Coverage provision for any one "loss" is \$5,000. For purposes of this coverage provision, signs or other graphics painted or magnetically affixed to the vehicle are not considered vehicle wraps.

- primarily to provide mobility to permanently attached equipment of the following types:
- (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
- (2) Cherry pickers and similar devices used to raise or lower workers:
- f. Vehicles not described in a., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":

- (1) Equipment designed primarily for:
  - (a) Snow removal;
  - (b) Road maintenance, but not construction or resurfacing; or
  - (c) Street cleaning;
- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, "mobile equipment" does not include any land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".

- 16."Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.
- 17."Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:
  - a. False arrest, detention or imprisonment:
  - b. Malicious prosecution;
  - c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person or organization occupies, committed by or on behalf of its owner, landlord or lessor;
  - d. Oral, written or electronic publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;

- e. Oral, written or electronic publication, in any manner, of material that violates a person's right of privacy:
- f. Copying, in your "advertisement", a person's or organization's "advertising idea" or style of "advertisement": or
- g. Infringement of copyright, slogan, or title of any literary or artistic work, in your "advertisement".
- 18."Pollutants" mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

#### 19. "Products-completed operations hazard":

- a. Includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:
  - (1) Products that are still in your physical possession; or
  - (2) Work that has not yet been completed or abandoned. However, "your work" will be deemed completed at the earliest of the following times:
    - (a) When all of the work called for in your contract has been completed.
    - (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
    - (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

- b. Does not include "bodily injury" or "property damage" arising out of:
  - (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the "loading or unloading" of that vehicle by any insured;
  - (2) The existence of tools, uninstalled equipment or abandoned or unused materials; or
  - (3) Products or operations for which the classification, listed in the Declarations or in a policy Schedule, states that products-

Page 20 of 21 HG 00 01 09 16

completed operations are subject to the General Aggregate Limit.

# 20. "Property damage" means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.

As used in this definition, computerized or electronically stored data, programs or software are not tangible property. Electronic data means information, facts or programs:

- a. Stored as or on;
- b. Created or used on; or
- c. Transmitted to or from;

computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

- 21."Suit" means a civil proceeding in which damages because of "bodily injury", "property damage" or "personal and advertising injury" to which this insurance applies are alleged. "Suit" includes:
  - a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or
  - b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.
- 22. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.

# 23. "Volunteer worker" means a person who

- a. Is not your "employee";
- b. Donates his or her work;
- **c.** Acts at the direction of and within the scope of duties determined by you; and
- d. Is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.

# 24. "Your product":

#### a. Means:

- (1) Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
  - (a) You;
  - (b) Others trading under your name; or
  - (c) A person or organization whose business or assets you have acquired; and
- (2) Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

#### b. Includes

- (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
- (2) The providing of or failure to provide warnings or instructions.
- c. Does not include vending machines or other property rented to or located for the use of others but not sold.

#### 25. "Your work":

- a. Means:
  - Work or operations performed by you or on your behalf; and
  - (2) Materials, parts or equipment furnished in connection with such work or operations.

### b. Includes

- (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your work", and
- (2) The providing of or failure to provide warnings or instructions.

with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.

# e. Unnamed Subsidiary

Any subsidiary, and subsidiary thereof, of yours which is a legally incorporated entity of which you own a financial interest of more than 50% of the voting stock on the effective date of the Coverage Part.

The insurance afforded herein for any subsidiary not named in this Coverage Part as a named insured does not apply to injury or damage with respect to which such insured is also a named insured under another policy or would be a named insured under such policy but for its termination or the exhaustion of its limits of insurance.

# 3. Newly Acquired Or Formed Organization

Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain financial interest of more than 50% of the voting stock, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:

- a. Coverage under this provision is afforded only until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier;
- b. Coverage A does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
- c. Coverage B does not apply to "personal and advertising injury" arising out of an offense committed before you acquired or formed the organization.

## 4. Nonowned Watercraft

With respect to watercraft you do not own that is less than 51 feet long and is not being used to carry persons for a charge, any person is an insured while operating such watercraft with your permission. Any other person or organization responsible for the conduct of such person is also an insured, but only with respect to liability arising out of the operation of the watercraft, and only if no other insurance of any kind is available to that person or organization for this liability.

However, no person or organization is an insured with respect to:

- a. "Bodily injury" to a co-"employee" of the person operating the watercraft; or
- b. "Property damage" to property owned by, rented to, in the charge of or occupied by you or the employer of any person who is an insured under this provision.

# 5. Additional Insureds When Required By Written Contract, Written Agreement Or Permit

The following person(s) or organization(s) are an additional insured when you have agreed, in a written contract, written agreement or because of a permit issued by a state or political subdivision, that such person or organization be added as an additional insured on your policy, provided the injury or damage occurs subsequent to the execution of the contract or agreement.

A person or organization is an additional insured under this provision only for that period of time required by the contract or agreement.

However, no such person or organization is an insured under this provision if such person or organization is included as an insured by an endorsement issued by us and made a part of this Coverage Part.

### a. Vendors

Any person(s) or organization(s) (referred to below as vendor), but only with respect to "bodily injury" or "property damage" arising out of "your products" which are distributed or sold in the regular course of the vendor's business and only if this Coverage Part provides coverage for "bodily injury" or "property damage" included within the "products-completed operations hazard".

(1) The insurance afforded the vendor is subject to the following additional exclusions:

This insurance does not apply to:

- (a) "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;
- (b) Any express warranty unauthorized by you;
- (c) Any physical or chemical change in the product made intentionally by the vendor:
- (d) Repackaging, except when unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container;
- (e) Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally

- undertakes to make in the usual course of business, in connection with the distribution or sale of the products;
- (f) Demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product;
- (g) Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor; or
- (h) "Bodily injury" or "property damage" arising out of the sole negligence of the vendor for its own acts or omissions or those of its employees or anyone else acting on its behalf. However, this exclusion does not apply to:
  - (i) The exceptions contained in Subparagraphs (d) or (f); or
  - (ii) Such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products.
- (2) This insurance does not apply to any insured person or organization, from whom you have acquired such products, or any ingredient, part or container, entering into, accompanying or containing such products.

# b. Lessors Of Equipment

- (1) Any person(s) or organization(s) from whom you lease equipment; but only with respect to their liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your maintenance, operation or use of equipment leased to you by such person(s) or organization(s).
- (2) With respect to the insurance afforded to these additional insureds this insurance does not apply to any "occurrence" which takes place after the equipment lease expires.

# c. Lessors Of Land Or Premises

Any person or organization from whom you lease land or premises, but only with respect to liability arising out of the ownership, maintenance or use of that part of the land or premises leased to you.

With respect to the insurance afforded these additional insureds the following additional exclusions apply:

This insurance does not apply to:

- 1. Any "occurrence" which takes place after you cease to lease that land; or
- Structural alterations, new construction or demolition operations performed by or on behalf of such person or organization.

# d. Architects, Engineers Or Surveyors

Any architect, engineer, or surveyor, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

- (1) In connection with your premises; or
- (2) In the performance of your ongoing operations performed by you or on your behalf.

With respect to the insurance afforded these additional insureds, the following additional exclusion applies:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of or the failure to render any professional services by or for you, including:

- The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
- Supervisory, inspection, architectural or engineering activities.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or the failure to render any professional services by or for you.

# e. Permits Issued By State Or Political Subdivisions

Any state or political subdivision, but only with respect to operations performed by you or on your behalf for which the state or political subdivision has issued a permit.

With respect to the insurance afforded these additional insureds, this insurance does not apply to:

(1) "Bodily injury", "property damage" or "personal and advertising injury" arising out of operations performed for the state or municipality; or (2) "Bodily injury" or "property damage" included within the "products-completed operations hazard".

# f. Any Other Party

Any other person or organization who is not an additional insured under Paragraphs a. through e. above, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

- In the performance of your ongoing operations;
- (2) In connection with your premises owned by or rented to you; or
- (3) In connection with "your work" and included within the "products-completed operations hazard", but only if
  - (a) The written contract or agreement requires you to provide such coverage to such additional insured; and
  - (b) This Coverage Part provides coverage for "bodily injury" or "property damage" included within the "products-completed operations hazard".

#### However:

- (1) The insurance afforded to such additional insured only applies to the extent permitted by law; and
- (2) If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

With respect to the insurance afforded to these additional insureds, this insurance does not apply to:

"Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or the failure to render, any professional architectural, engineering or surveying services, including:

- (1) The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
- (2) Supervisory, inspection, architectural or engineering activities.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others

by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or the failure to render any professional services by or for you.

The limits of insurance that apply to additional insureds is described in Section III – Limits Of Insurance.

How this insurance applies when other insurance is available to the additional insured is described in the Other Insurance Condition in Section IV – Commercial General Liability Conditions.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

#### SECTION III - LIMITS OF INSURANCE

#### 1. The Most We Will Pay

The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

- a. Insureds;
- b. Claims made or "suits" brought; or
- c. Persons or organizations making claims or bringing "suits".

#### 2. General Aggregate Limit

The General Aggregate Limit is the most we will pay for the sum of:

- a. Medical expenses under Coverage C;
- b. Damages under Coverage A, except damages because of "bodily injury" or "property damage" included in the "productscompleted operations hazard"; and
- c. Damages under Coverage B.

# 3. Products-Completed Operations Aggregate Limit

The Products-Completed Operations Aggregate Limit is the most we will pay under Coverage A for damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard".

# 4. Personal And Advertising Injury Limit

Subject to **2.** above, the Personal and Advertising Injury Limit is the most we will pay under Coverage **B** for the sum of all damages because of all "personal and advertising injury" sustained by any one person or organization.

### 5. Each Occurrence Limit

Subject to **2.** or **3.** above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:

a. Damages under Coverage A; and

- (3) Any manager, if you or the additional insured is a limited liability company;
- (4) Any "executive officer" or insurance manager, if you or the additional insured is a corporation;
- (5) Any trustee, if you or the additional insured is a trust; or
- (6) Any elected or appointed official, if you or the additional insured is a political subdivision or public entity.

This duty applies separately to you and any additional insured.

# 3. Legal Action Against Us

No person or organization has a right under this Coverage Part:

- To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for damages that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

### 4. Other Insurance

If other valid and collectible insurance is available to the insured for a loss we cover under Coverages A or B of this Coverage Part, our obligations are limited as follows:

#### a. Primary Insurance

This insurance is primary except when **b**. below applies. If other insurance is also primary, we will share with all that other insurance by the method described in **c**. below.

# b. Excess Insurance

This insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis:

## (1) Your Work

That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work";

# (2) Premises Rented To You

That is fire, lightning or explosion insurance for premises rented to you or temporarily occupied by you with permission of the owner;

## (3) Tenant Liability

That is insurance purchased by you to cover your liability as a tenant for "property damage" to premises rented to you or temporarily occupied by you with permission of the owner;

## (4) Aircraft, Auto Or Watercraft

If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion g. of Section I - Coverage A - Bodily Injury And Property Damage Liability;

# (5) Property Damage To Borrowed Equipment Or Use Of Elevators

If the loss arises out of "property damage" to borrowed equipment or the use of elevators to the extent not subject to Exclusion j. of Section I - Coverage A - Bodily Injury And Property Damage Liability;

# (6) When You Are Added As An Additional Insured To Other Insurance

Any other insurance available to you covering liability for damages arising out of the premises or operations, or products and completed operations, for which you have been added as an additional insured by that insurance; or

# (7) When You Add Others As An Additional Insured To This Insurance

Any other insurance available to an additional insured.

However, the following provisions apply to other insurance available to any person or organization who is an additional insured under this coverage part.

# (a) Primary Insurance When Required By Contract

This insurance is primary if you have agreed in a written contract or written agreement that this insurance be primary. If other insurance is also primary, we will share with all that other insurance by the method described in **c.** below.

# (b) Primary And Non-Contributory To Other Insurance When Required By Contract

If you have agreed in a written contract, written agreement, or permit that this insurance is primary and non-contributory with the additional insured's own insurance, this insurance is primary and we will not seek contribution from that other insurance.



# CERTIFICATE OF LIABILITY INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGRATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

							CON	CONTACT NAME: San Jose								
		alf Ave Suite 50	0					PHO	HONE (A/C, No Ext): (408) 321-9901 FAX (A/C, NO): (360) 828-0699							
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DESCRIF	DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)															
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# ADDITIONAL REMARKS SCHEDULE

Page 2 of 2

AGENCY		NAMED INSURED: Barrett Business Services, Inc. L/C/F				
Lockton Affinity		BEAR ELECTRICAL SOLUTIONS, INC.				
POLICY NUMBER	× 4	1341 ARCHER STREET SAN JOSE, CA 95131				
C66009919						
CARRIER	NAIC CODE	1				
ACE American Insurance Company	22667	EFFECTIVE DATE: 02/01/19				

#### ADDITIONAL REMARKS

THIS ADDITIONAL REMA	ARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 25	FORM TITLE: Certificate of Liability (01/14)
CERTIFICATE HOLDE	R: City of Burlingame

Re - Traffic Signal Maintenance

ADDRESS: 501 Primrose Road Burlingame Ca 94010

# Hartford Underwriters Insurance Company

A.M. Best #: 002232

**United States** 

NAIC #: 30104

FEIN #: 061222527

**Domiciliary Address** 

One Hartford Plaza Hartford, CT 06155-0001

Web: www.thehartford.com Phone: 860-547-5000



Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.

View additional news, reports and products for this company.

Based on A.M. Best's analysis, 058707 - Hartford Financial Services Group Inc is the AMB Ultimate Parent and identifies the topmost entity of the corporate structure. View a list of operating insurance entities in this structure.

# **Best's Credit Ratings**

Financial Strength Rating View Definition

Rating:

A+ (Superior)

**Affiliation Code:** 

p (Pooled)

Financial Size Category: XV (\$2 Billion or greater)

**Outlook:** 

Stable

Action:

**Affirmed** 

**Effective Date:** 

August 30, 2019

**Initial Rating Date:** 

June 30, 1926

Long-Term Issuer Credit Rating View Definition

Long-Term:

aa-

**Outlook:** 

Stable

Action:

Affirmed

**Effective Date:** 

August 30, 2019

Initial Rating Date: July 14, 2005

u Denotes Under Review Best's Rating

# **Best's Credit Rating Analyst**

Rating Office: A.M. Best Rating Services, Inc.

Financial Analyst: Lewis DeLosa, CFA

Senior Director: Michael J. Lagomarsino, CFA, FRM

Note: See the Disclosure information Form or Press Release below for the office and analyst at the time of the

rating event.

# **Disclosure Information**

### **Disclosure Information Form**

View A.M. Best's Rating Disclosure Form

### **Press Release**

AM Best Affirms Credit Ratings of Hartford Financial Services Group and Subs, Upgrades Ratings of Navigators Group and Its Subs

August 30, 2019

# Rating History

A.M. Best has provided ratings & analysis on this company since 1926.

# **Financial Strength Rating**

# **Effective DateRating**

8/30/2019 A+

8/2/2018 A+

7/7/2017 A+

6/17/2016 A+

5/1/2015 A+

# Long-Term Issuer Credit Rating

Effective Da	teRating
8/30/2019	aa-
8/2/2018	aa-
7/7/2017	aa-
6/17/2016	aa-
5/1/2015	aa-

# **Best's Credit Reports**

Best's Credit Report - Where applicable, includes Best's Financial Strength Rating and rationale along with comprehensive analytical commentary, detailed business overview and key financial data.

Report Revision Date: 8/30/2019 (represents the latest significant change).



**Press Releases** 

Historical Reports are available in Best's Credit Report Archive.

View additional news, reports and products for this company.

<u>Date</u>	<u>Title</u>
Aug 30, 2019	AM Best Affirms Credit Ratings of Hartford Financial Services Group and Subs, Upgrades Ratings of Navigators Group and Its Subs
Aug 02, 2018	A.M. Best Affirms Credit Ratings of The Hartford Fin Svcs Group and P/C Subs; Upgrades ICR of Hartford Life and Accident Ins Co
Jul 07, 2017	A.M. Best Affirms Credit Ratings of The Hartford Financial Services Group, Inc. and Its Subsidiaries
Jun 17, 2016	A.M. Best Affirms Ratings of The Hartford Financial Services Group, Inc. and Its Subsidiaries
May 01, 2015	A.M. Best Upgrades Ratings of The Hartford Financial Services Group, Inc. and Its Property/Casualty Subsidiaries
Apr 03, 2014	A.M. Best Revises Outlook to Positive for The Hartford Financial Services Group, Inc. and Its Property/Casualty Subsidiaries
Mar 01, 2013	A.M. Best Affirms Ratings of Hartford Financial Services Group and Its P/C Subsidiaries and Downgrades Ratings of Hartford Life
Mar 21, 2012	A.M. Best Places Ratings of The Hartford Financial Services Group, Inc. and Its Subsidiaries Under

# Find a Best's Credit Rating

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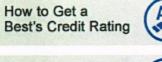
Enter a Company Name

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21 items in 3 pages

Advanced Search

Page size: 10



Best's Credit Ratings Mobile App



### **European Union Disclosures**

A.M. Best - Europe Rating Services Limited (AMBERS), a subsidiary of A.M. Best Rating Services, Inc., is an External Credit Assessment Institution (ECAI) in the European Union (EU). Therefore, Credit Ratings issued and endorsed by AMBERS may be used for regulatory purposes in the EU as per Directive 2006/48/EC.

A.M. Best (EU) Rating Services B.V. (AMB-EU), a subsidiary of A.M. Best Rating Services, Inc., is an External Credit Assessment (ECAI) in the EU. Therefore, credit ratings issued and endorsed by AMB-EU may be used for regulatory purposes in the EU as per Directive 2006/48/EC.

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HARTFORD UNDERWRITERS INSURANCE COMPANY

ONE HARTFORD PLAZA, HO-1-09 HARTFORD, CT 06155 800-243-5860

**Old Company Names** 

**Effective Date** 

**Agent For Service** 

Vivian Imperial

818 WEST SEVENTH STREET

SUITE 930

LOS ANGELES CA 90017

**Reference Information** 

NAIC #:	30104
California Company ID #:	3162-5
Date Authorized in California:	07/01/1988
License Status:	UNLIMITED-NORMAL
Company Type:	Property & Casualty
State of Domicile:	CONNECTICUT

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**NAIC Group List** 

NAIC Group #:

0091

HARTFORD FIRE & CAS GRP

#### **Lines Of Business**

The company is authorized to transact business within these lines of insurance. For an explanation of any of these terms, please refer to the glossary.

**AIRCRAFT** 

**AUTOMOBILE** 

**BOILER AND MACHINERY** 

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COMMON CARRIER LIABILITY

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# Hartford Fire Insurance Company

A.M. Best #: 002231

NAIC #: 19682

FEIN #: 060383750

**Domiciliary Address** 

One Hartford Plaza Hartford, CT 06155-0001 **United States** 

Web: www.thehartford.com Phone: 860-547-5000



Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.

View additional news, reports and products for this company.

Based on A.M. Best's analysis, 058707 - Hartford Financial Services Group Inc is the AMB Ultimate Parent and identifies the topmost entity of the corporate structure. View a list of operating insurance entities in this structure.

# Best's Credit Ratings

# Financial Strength Rating View Definition

Rating:

A+ (Superior)

**Affiliation Code:** 

p (Pooled)

Financial Size Category: XV (\$2 Billion or greater)

**Outlook:** 

Stable

Action:

**Affirmed** 

**Effective Date:** 

August 30, 2019

**Initial Rating Date:** 

December 31, 1907

Long-Term Issuer Credit Rating View Definition

Long-Term:

aa-

**Outlook:** 

Stable

Action:

**Affirmed** 

**Effective Date:** 

August 30, 2019

Initial Rating Date: July 14, 2005

u Denotes Under Review Best's Rating

# **Best's Credit Rating Analyst**

Rating Office: A.M. Best Rating Services, Inc.

Financial Analyst: Lewis DeLosa, CFA

Senior Director: Michael J. Lagomarsino, CFA, FRM

Note: See the Disclosure information Form or Press Release below for the office and analyst at the time of the

rating event.

### **Disclosure Information**

#### **Disclosure Information Form**

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### **Press Release**

AM Best Affirms Credit Ratings of Hartford Financial Services Group and Subs, Upgrades Ratings of Navigators Group and Its Subs

August 30, 2019

# Rating History

A.M. Best has provided ratings & analysis on this company since 1907.

# **Financial Strength Rating**

# **Effective DateRating**

8/30/2019 A+

8/2/2018 A+

7/7/2017 A+

6/17/2016 A+

5/1/2015 A+

# Long-Term Issuer Credit Rating

#### **Effective DateRating**

8/30/2019 aa-

8/2/2018

aaaa-

7/7/2017

6/17/2016 aa-

5/1/2015 aa-

## Related Financial and Analytical Data

The following links provide access to related data records that A.M. Best utilizes to provide financial and analytical data on a consolidated or branch basis.

AMB#	Company Name	Company Description
087049	Hartford Fire Insurance	Represents the Property/Casualty financials for the Canada Branch
	Company CAB	of this legal entity.

#### Best's Credit Reports

Est's Credit Report - Where applicable, includes Best's Financial Strength Rating and rationale along with comprehensive analytical commentary, detailed business overview and key financial data. Report Revision Date: 8/30/2019 (represents the latest significant change).



Historical Reports are available in Best's Credit Report Archive.

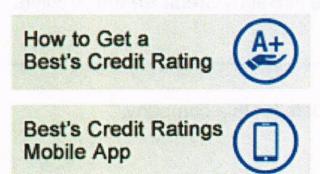
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# Press Releases **Title Date** AM Best Affirms Credit Ratings of Hartford Financial Services Group and Subs, Upgrades Ratings Aug 30, 2019 of Navigators Group and Its Subs A.M. Best Affirms Credit Ratings of The Hartford Fin Svcs Group and P/C Subs; Upgrades ICR of Aug 02, 2018 Hartford Life and Accident Ins Co Jul 07, 2017 A.M. Best Affirms Credit Ratings of The Hartford Financial Services Group, Inc. and Its Subsidiaries A.M. Best Removes From Under Review and Upgrades Credit Ratings of Maxum Indemnity Jan 18, 2017 Company and Maxum Casualty Insurance Company A.M. Best Comments on Credit Ratings of The Hartford Financial Services Group Following Jan 03, 2017 Transaction with National Indemnity Co. A.M. Best Affirms Ratings of The Hartford Financial Services Group, Inc. and Its Subsidiaries Jun 17, 2016 A.M. Best Places Ratings of Members of the Maxum Specialty Insurance Group Under Review with Mar 18, 2016 **Positive Implications** May 01, 2015 A.M. Best Upgrades Ratings of The Hartford Financial Services Group, Inc. and Its Property/Casualty Subsidiaries 02 201/ 25 items in 3 pages 1 2 3 Page size: 10

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**Company Information** 

HARTFORD FIRE INSURANCE COMPANY

**ONE HARTFORD PLAZA** HARTFORD, CT 06115

**Old Company Names** 

**Effective Date** 

Agent For Service

Vivian Imperial

818 WEST SEVENTH STREET

**SUITE 930** 

LOS ANGELES CA 90017

**Reference Information** 

NAIC #:	19682
California Company ID #:	0085-1
Date Authorized in California:	01/07/1870
License Status:	UNLIMITED-NORMAL
Company Type:	Property & Casualty
State of Domicile:	CONNECTICUT

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**NAIC Group List** 

NAIC Group #:

0091

HARTFORD FIRE & CAS GRP

# **Lines Of Business**

The company is authorized to transact business within these lines of insurance. For an explanation of any of these terms, please refer to the glossary.

**AIRCRAFT** 

**AUTOMOBILE** 

**BOILER AND MACHINERY** 

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COMMON CARRIER LIABILITY

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# Hartford Casualty Insurance Company

A.M. Best #: 002229

NAIC #: 29424

FEIN #: 060294398

**Administrative Office** 

One Hartford Plaza

Hartford, CT 06155-0001

**United States** 

Web: www.thehartford.com

Phone: 860-547-5000

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Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.

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Based on A.M. Best's analysis, 058707 - Hartford Financial Services Group Inc is the AMB Ultimate Parent and identifies the topmost entity of the corporate structure. View a list of operating insurance entities in this structure.

# **Best's Credit Ratings**

# Financial Strength Rating View Definition

Rating:

A+ (Superior)

Affiliation Code:

p (Pooled)

Financial Size Category: XV (\$2 Billion or greater)

Outlook:

Stable

Action:

Affirmed

**Effective Date:** 

August 30, 2019

**Initial Rating Date:** 

June 30, 1930

Long-Term Issuer Credit Rating View Definition

Long-Term:

aa-

Outlook:

Stable

Action: Affirmed

Effective Date: August 30, 2019

Initial Rating Date: July 14, 2005

u Denotes Under Review Best's Rating

# **Best's Credit Rating Analyst**

Rating Office: A.M. Best Rating Services, Inc.

Financial Analyst: Lewis DeLosa, CFA

Senior Director: Michael J. Lagomarsino, CFA, FRM

Note: See the Disclosure information Form or Press Release below for the office and analyst at the time of the

rating event.

## **Disclosure Information**

# **Disclosure Information Form**

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### **Press Release**

AM Best Affirms Credit Ratings of Hartford Financial Services Group and Subs, Upgrades Ratings of Navigators Group and Its Subs August 30, 2019

# Rating History

A.M. Best has provided ratings & analysis on this company since 1930.

## **Financial Strength Rating**

# **Effective DateRating**

8/30/2019 A+

8/2/2018 A+

7/7/2017 A+

6/17/2016 A+

5/1/2015 A+

# Long-Term Issuer Credit Rating

Effective Da	teRatin
8/30/2019	aa-
8/2/2018	aa-
7/7/2017	aa-
6/17/2016	aa-
5/1/2015	aa-

# **Best's Credit Reports**

Best's Credit Report - Where applicable, includes Best's Financial Strength Rating and rationale along with comprehensive analytical commentary, detailed business overview and key financial data.

Report Revision Date: 8/30/2019 (represents the latest significant change).



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Press	Releases

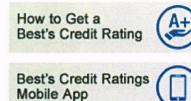
<u>Date</u>	<u>Title</u>	
Aug 30, 2019	AM Best Affirms Credit Ratings of Hartford Financial Services Group and Subs, Upgrades Ratings of Navigators Group and Its Subs	
Aug 02, 2018	A.M. Best Affirms Credit Ratings of The Hartford Fin Svcs Group and P/C Subs; Upgrades ICR of Hartford Life and Accident Ins Co	
Jul 07, 2017	A.M. Best Affirms Credit Ratings of The Hartford Financial Services Group, Inc. and Its Subsidiaries	
Jun 17, 2016	A.M. Best Affirms Ratings of The Hartford Financial Services Group, Inc. and Its Subsidiaries	
May 01, 2015	A.M. Best Upgrades Ratings of The Hartford Financial Services Group, Inc. and Its Property/Casualty Subsidiaries	
Apr 03, 2014	A.M. Best Revises Outlook to Positive for The Hartford Financial Services Group, Inc. and Its Property/Casualty Subsidiaries	
Mar 01, 2013	A.M. Best Affirms Ratings of Hartford Financial Services Group and Its P/C Subsidiaries and Downgrades Ratings of Hartford Life	
Mar 21, 2012	A.M. Best Places Ratings of The Hartford Financial Services Group, Inc. and Its Subsidiaries Under Review	
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HARTFORD CASUALTY INSURANCE COMPANY

ONE HARTFORD PLAZA, HO-1-09 HARTFORD, CT 06115 800-243-5860

**Old Company Names** 

**Effective Date** 

**Agent For Service** 

Vivian Imperial

818 WEST SEVENTH STREET

SUITE 930

LOS ANGELES CA 90017

### **Reference Information**

NAIC #:	29424
California Company ID #:	3099-9
Date Authorized in California:	07/01/1987
License Status:	UNLIMITED-NORMAL
Company Type:	Property & Casualty
State of Domicile:	INDIANA

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# **NAIC Group List**

NAIC Group #:

0091

HARTFORD FIRE & CAS GRP

# **Lines Of Business**

The company is authorized to transact business within these lines of insurance. For an explanation of any of these terms, please refer to the glossary.

**AIRCRAFT** 

**AUTOMOBILE** 

**BOILER AND MACHINERY** 

BURGLARY

COMMON CARRIER LIABILITY

DISABILITY

FIRE

LIABILITY

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SURETY
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WORKERS' COMPENSATION

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# **ACE American Insurance Company**

A.M. Best #: 002257

NAIC #: 22667

FEIN #: 952371728

**Mailing Address** 

View Additional Address

P.O. Box 1000

Information

Philadelphia, PA 19106

**United States** 

Web: www.chubb.com Phone: 215-640-1000



Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.

View additional news, reports and products for this company.

Based on A.M. Best's analysis, 058303 - Chubb Limited is the AMB Ultimate Parent and identifies the topmost entity of the corporate structure. View a list of operating insurance entities in this structure.

# Best's Credit Ratings

Financial Strength Rating View Definition

Rating:

A++ (Superior)

**Affiliation Code:** 

g (Group)

Financial Size Category: XV (\$2 Billion or greater)

Outlook:

Stable

Action:

**Affirmed** 

**Effective Date:** 

December 13, 2018

**Initial Rating Date:** 

June 30, 1951

Long-Term Issuer Credit Rating View Definition

Long-Term:

aa+

Outlook:

Stable

Action:

Affirmed

Effective Date:

December 13, 2018

Initial Rating Date: August 16, 2005

u Denotes Under Review Best's Rating

#### **Best's Credit Rating Analyst**

Rating Office: A.M. Best Rating Services, Inc. Senior Financial Analyst: Gregory Dickerson

Director: Jennifer Marshall, CPCU, ARM

Note: See the Disclosure information Form or Press Release below for the office and analyst at the time of the

rating event.

#### Disclosure Information

#### **Disclosure Information Form**

View A.M. Best's Rating Disclosure Form

#### **Press Release**

AM Best Affirms Credit Ratings of Chubb Limited and Its Subsidiaries

December 13, 2018

### Rating History

A.M. Best has provided ratings & analysis on this company since 1951.

#### **Financial Strength Rating**

#### Effective DateRating

12/13/2018 A++

10/5/2017 A++

6/22/2016 A++

7/2/2015 A++u

4/30/2015 A++

4/11/2014 A++

#### Long-Term Issuer Credit Rating

# **Effective DateRating**

12/13/2018 aa+ 10/5/2017 aa+ 6/22/2016 aa+ 7/2/2015 aa+ u 4/30/2015 aa+ 4/11/2014 aa+

# Related Financial and Analytical Data

The following links provide access to related data records that A.M. Best utilizes to provide financial and analytical data on a consolidated or branch basis.

AMB#	Company Name	Company Description	
091291	ACE American Insurance Company (BHB)	Represents the Property/Casualty financials for the Bahrain Branch of this legal entity.	
093314	ACE American Insurance Co Korea (KRB)	Represents the Property/Casualty financials for the South Korea Branch of this legal entity.	

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Report Revision Date: 4/22/2019 (represents the latest significant change).



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# Press Releases

<u>Date</u>	<u>Title</u>	
Dec 13, 2018	AM Best Affirms Credit Ratings of Chubb Limited and Its Subsidiaries	
Oct 05, 2017	A.M. Best Affirms Credit Ratings of Chubb Limited and Its Subsidiaries	
Jun 22, 2016	A.M. Best Removes From Under Review and Affirms Ratings of Chubb Limited and Most of Its Subsidiaries	
Jul 02, 2015	A.M. Best Places Ratings of ACE Limited and Its Subsidiaries Under Review With Negative Implications	
Apr 30, 2015	A.M. Best Affirms Ratings for Subsidiaries of ACE Limited	
Apr 11, 2014	A.M. Best Upgrades Ratings for Most Subsidiaries of ACE Limited	
Jun 14, 2013	A.M. Best Revises Outlook to Positive for ACE Limited and Most of Its Subsidiaries	
Jun 12, 2012	12, 2012 A.M. Best Affirms Ratings of ACE Limited and Its North America Property and Casualty Affiliates	
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#### **COMPANY PROFILE**

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ACE AMERICAN INSURANCE COMPANY

**436 WALNUT STREET** PHILADELPHIA, PA 19106 800-352-4462

**Effective Date** 

04/03/1961

12/14/1977 11/01/1999

12/31/1983

Agent for Service

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**Old Company Names** 

ALLIED COMPENSATION INSURANCE COMPANY ALLIED INSURANCE COMPANY CIGNA INSURANCE COMPANY

INA UNDERWRITERS INSURANCE COMPANY

**Agent For Service** 

Vivian Imperial 818 WEST SEVENTH STREET

SUITE 930

LOS ANGELES CA 90017

#### Reference Information

NAIC #:	22667
California Company ID #:	1325-0
Date Authorized in California:	12/20/1945
License Status:	UNLIMITED-NORMAL
Company Type:	Property & Casualty
State of Domicile:	PENNSYLVANIA

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### **NAIC Group List**

NAIC Group #:

0626

Chubb Ltd Grp

#### **Lines Of Business**

The company is authorized to transact business within these lines of insurance. For an explanation of any of these terms, please refer to the glossary.

**AIRCRAFT** 

**AUTOMOBILE** 

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