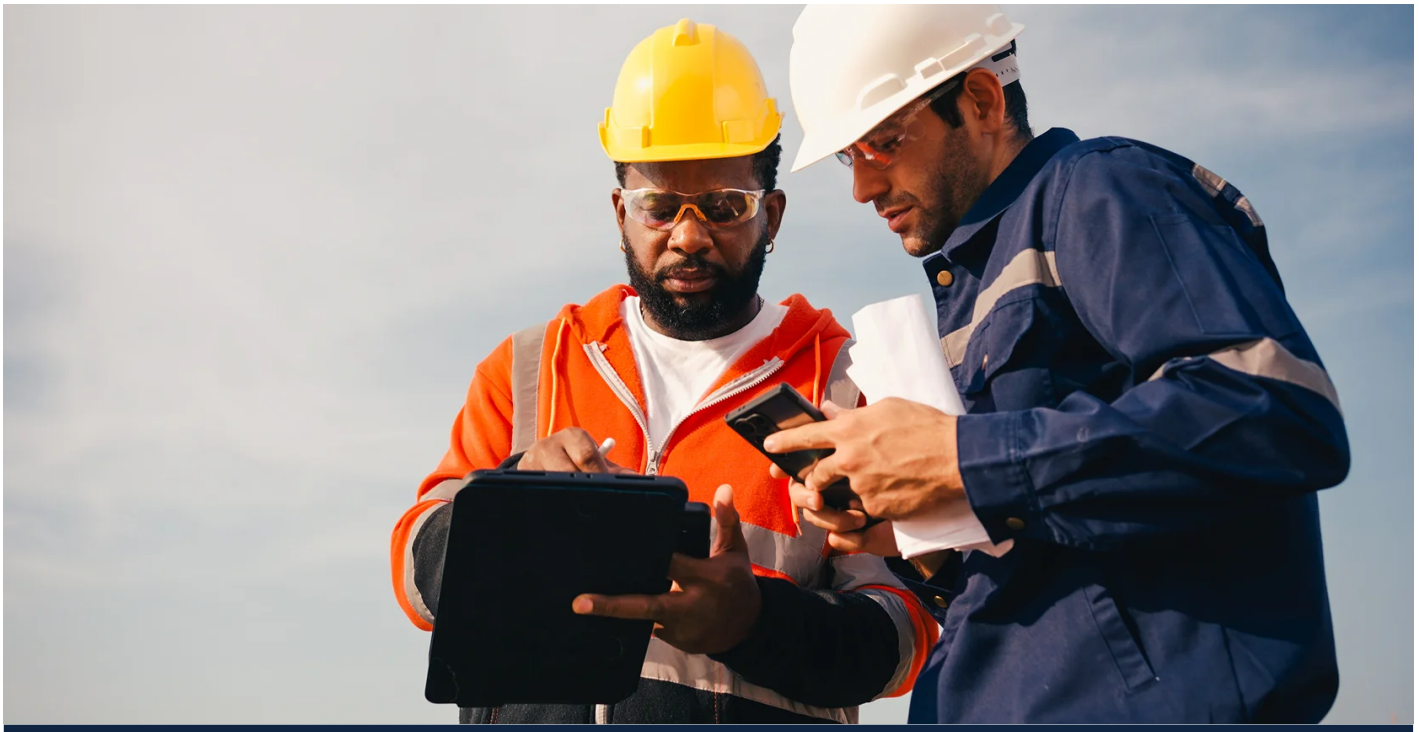

Insurance for Construction

Berkley North Pacific (BNP) delivers construction underwriting built on true craftsmanship, combining real operational insight with disciplined, consistent decisions. Our approach goes beyond checkboxes to understand how contractors work, from jobsite controls to safety culture, leading to more informed underwriting outcomes for your business.

Northwest Construction Expertise You Can Build On

At BNP, we provide specialized construction expertise you can build on and underwriting discipline you can trust. We understand that every contractor has unique operational needs, which is why we strategically collaborate with agents to deliver tailored solutions, even for risks that other insurance providers might dismiss. By choosing BNP, you gain the advantage of local leadership and a relationship-driven team that is deeply rooted in the Pacific Northwest.

Target Classes

- Commercial General Contractors (New Builds and Service/Repair)
- Residential General Contractors (Service/Repair)
- Electrical Contractors
- Sidewalk & Driveway Paving
- Painting Contractors
- Sewer, Water, Storm Contractors
- Carpentry Interior Construction
- HVAC Servicing/Installation
- Landscaping Contractors
- Grading of Land and Excavation Contractors
- Plumbing Contractors

Coverages

We offer a wide array of coverage solutions most often sought by construction businesses, many of which can be tailored to meet the individual needs of an insured. These coverage options are examples. Not all products and services may be available in all jurisdictions, and the coverage provided is subject to the actual terms and conditions of the policies issued.

Property

Robust protection for your buildings, equipment, and inventory, supported by local field adjusters who understand regional nuances.

Learn more >

General Liability

Essential coverage for third-party bodily injury and property damage, tailored to your specific industry risks.

Learn more >

Learn more >

Commercial Auto

Reliable coverage for your fleet and drivers, focusing on getting your vehicles back on the road quickly after an accident.

Learn more >

Inland Marine

Specialized protection for property and equipment in transit or at job sites, perfect for construction and distribution needs.

Learn more >

Umbrella

High-limit liability protection that provides an extra layer of security for catastrophic losses, ensuring your business's future is secure.

Learn more >

The BNP Advantage

We understand that you have choices when it comes to insurance. Experience the Berkley North Pacific (BNP) advantage to provide your clients with top-of-the-line service. The BNP advantage lies in our commitment to underwriting expertise, responsiveness, flexibility, and exceptional claims services. With local leadership, conversational underwriting, and responsive claims services, we truly are relationship driven.

Outstanding Responsiveness

Our flat operating structure strategically places our decision makers within our territory to make quick and efficient decisions. Our underwriting teams are known for responding quickly, with most new business email inquiries and voicemails receiving a response within 8 business hours. This responsiveness continues throughout the relationship, with most policyholders and claimants being contacted within just 4 business hours of a claim being set up.

Conversational Underwriting

Our underwriting philosophy encourages direct dialog, allowing us to get a better understanding of every account and improved quote and bind ratios. You are assigned a single, dedicated underwriter for both new and renewal business to provide consistency and a personal touch. We collaborate strategically with agents to deliver tailored solutions, even for risks that other insurance providers might dismiss.

Claims Resolution Focus

We contact most of our policyholders and claimants within just 4 business hours of a claim being set up. Our customers speak directly with representatives via direct phone numbers, avoiding complicated phone trees.

Unmatched Customer Experience

Our focus on service shows. Over the past four years, 97% of BNP policyholder survey respondents who had a claim ranked their experience as exceeding expectations. Since 2019, more than 90% of policyholder survey respondents who had a claim said they

would recommend BNP to a friend or colleague. And, if a claim does occur, our claims team provides direct phone numbers, allowing you to speak with your representative immediately without navigating a phone tree.

Learn More About Us >

How can we help you?

Pay Bill

We offer multiple billing options — from our online payment system, to pay by phone, to EFT. Find the payment option that fits your business.

Report Claim

When the unexpected happens, we're here. Report your claim quickly through our portal to connect with a local claims professional who will guide you every step of the way.

Find An Agent

Connect with a local independent agent who understands the nuances of the Northwest and can help to tailor a BNP solution specifically for you.