

New England Contractor Insurance — Renewal Intelligence

Sample / preview · prepared by Earth Support Corp · 2026-09-22 · states shown: MA, CT, NH, ME, VT, RI

THIS IS A 5% SAMPLE. Every record table in this document shows 5% of its rows — **54 of the 1,082 firms** on the working list, and the same fraction of every other table. **The counts are the whole file; the rows are not.** The full dataset, all coverage lines, all contact and agency fields, is released to subscribers and refreshed monthly.

1,082 New England contractors hold a general-liability policy that has not yet expired, where we have the carrier, the renewal date and a way to reach the business. 410 of them renew in the next 120 days. That is the list this sample is about; it is built entirely from public records and every row is an observation, not a model. We also hold carrier history — which insurer a contractor bought from and over what period — on a further 10,434 firms whose observed policy period has ended. That history is useful for knowing the incumbent before a call; it is not a prospect list, and this document does not present it as one. The file is assembled by surveying **more than 350 public sources across New England** — every municipality in Massachusetts, the contractor-licensing registry of each New England state, and federal carrier filings — of which **113 are returning records today**; the rest are surveyed each month and enter the file as they publish. The set is refreshed monthly. We would value your read on whether this is useful for prospecting and quoting.

13,601	3,167	1,082	10,434
Carrier on record	Policy still in force	THE WORKING LIST	Carrier history
Every New England contractor where a public record names their general-liability insurer. The whole observed set — and most of it describes a policy that has already ended.	The most recent policy period we have observed for that firm has not yet ended. The size of this drop is the finding: a certificate filed at registration is stale by the time anyone reads it. Only permit certificates are fresh.	In force and we hold a business phone or e-mail. A principal's name is not a contact channel and is not counted here. This is the list being sold, and the only number on this page a producer can act on.	The remainder — carrier and policy period observed, period ended. Worth holding, because it tells you who the incumbent was before you call. It is not a prospect list and this document never counts it as one.

How the four relate: 3,167 in force + 10,434 ended = 13,601 observed — the same contractors, split by whether the policy has run out. The working list of **1,082** is the part of the in-force set we can also reach, which is 34% of it. Every one of these figures is recomputed on each monthly build; none is carried forward.

ONE ROW FROM THE WORKING LIST - a real record, printed in full	what it lets a producer do
Electrical Dynamics, Inc. - North Reading, MA	a named business, not a form fill
general liability renews 2026-11-01 - 40 days out	the X-date - and it is already inside the 120-day window . This one is a call this week, not a diary entry
incumbent carrier Hartford Fire Insurance Company , NAIC 19682 · limits \$1,000,000 / \$3,000,000	you know the market and the limits before you dial
incumbent agency Acrisure New England Partners Insurance Services, LLC · Jamie Day	you know precisely who you are competing against
also in force: AUTO, WC, UMBRELLA - all renewing the same day	one X-date moves the whole account, not one policy
978-664-1050 · jvasapolli@electricaldynamics.com	you can reach the business this morning

That row is not a cherry-pick - how often the list is that complete: **816** of 1,082 (75%) carry **two or more coverage lines in force**, so they are whole accounts rather than monoline quotes; **385** (36%) have **every line falling on one renewal date**; and the **incumbent agency is named on 762** (70%). Where a field is not on the record it is left blank - the completeness table later in this document gives the rate for every field.

WHEN THE WORKING LIST RENEWS - firms whose observed GL policy expires in each of the next 12 months. The pipeline does not run dry, which is why this is a monthly feed and not a one-off list.

Sep 26	Oct 26	Nov 26	Dec 26	Jan 27	Feb 27	Mar 27	Apr 27	May 27	Jun 27	Jul 27	Aug 27
33	122	88	90	97	75	115	98	76	79	73	63

THE WORKING LIST — general liability	Firms
Policy in force, carrier named, renewal date known, business contactable	1,082
· renewing within 120 days	410
· renewing within 90 days	304
· also carries an observed workers'-comp carrier	743
· also carries an observed commercial-auto insurer	555
PROJECTED — renewal timing only, not observed	
Contactable, registration current, renewal projected within 120 days	1,394
OTHER LINES — in force and contactable, same test	
Workers' compensation	1,047
Commercial auto	546
Umbrella / excess	428

Working list by state (observed): **MA** 766 **CT** 37 **NH** 23 **ME** 3 **VT** 0 **RI** 253 — coverage is uneven; where the number is small the dataset is not yet worth buying for that state.

Projected renewals within 120 days by state: **MA** 208 **CT** 66 **NH** 12 **ME** 3 **VT** 3 **RI** 1102 — timing only, and inferred; see the projection section for how well it tests.

Every row below is an **observed public record**, not an estimate or a prediction, tagged by coverage line. Fields: contractor, state/city, insurance carrier, policy expiration (the renewal / X-date), and the incumbent insurance agency where the record carries one. Business phone and e-mail are held for every working-list firm and are shown here only as which channels are on file. The underlying data source and record link are proprietary and are not shown.

WORKING LIST — general liability in force, business contactable — showing 54 of 1,082 firms — a 5% sample

Soonest renewal first. Every firm here holds a GL policy whose period has not ended, and we hold a phone or an e-mail for the business. These are the rows the subscription is about.

#	Contractor	ST	City	Carrier	Renews	Days	Incumbent agency	Contact on file
1	Alan batista	MA	Lancaster	National Specialty Insurance	2026-09-22	0	Verify Insurance Servic	e-mail
2	Bona Fide Home and Mold Inspections	RI		Hanover Insurance Company (T	2026-09-22	0		phone + e-mail
3	Couture's Construction LLC	MA	North Andover	Nautilus Insurance Company	2026-09-22	0	Paul T Murphy Insurance	phone + e-mail
4	Plymouth Electric LLC	MA	Plymouth	Norfolk and Dedham Mutual Fi	2026-09-22	0	Atlantic Insurance Broke	phone + e-mail
5	Valante Mechanical, Inc.	MA	Quincy	Citizens Insurance Company o	2026-09-22	0	Tonry Insurance Group, I	phone
6	A Dugan Construction LLC	MA	Raynham	Atain Specialty Insurance Co	2026-09-23	1	Robert J. McDonough Insu	phone + e-mail
7	Brittivia Homes & Construction Inc	MA	Lunenburg	Obsidian Specialty Insurance	2026-09-23	1	Munro Insurance Services	phone + e-mail
8	Green Collar, LLC	MA	South Hadley	Employers Mutual Casualty Co	2026-09-23	1	Alera Group, Inc.	phone + e-mail
9	Pro Sign Service LLC	MA	Raynham	Middlesex Insurance Company	2026-09-23	1	C & S Insurance Agency,	phone + e-mail
10	Braza & Mancini , Inc.	MA	Milford	Merchants Mutual Insurance C	2026-09-24	2	Bright Agency	phone
11	AJ's Home Services	MA	Dracut	Motorists Commercial Mutual	2026-09-25	3	Avery Insurance	phone
12	Complete Roofing Services Inc	MA	Worcester	United Specialty Insurance C	2026-09-25	3	Tonry Insurance Group, I	phone + e-mail
13	Lampasona & Bloomer Electrical Service	MA	Watertown	Arbella Protection Insurance	2026-09-25	3	Segreve & Hall Insurance	phone + e-mail
14	United Plumbing & Gas	MA	Wrentham	Allmerica Financial Alliance	2026-09-25	3		phone
15	Alpha Electrical Cont Inc	RI	East Providence	EMC	2026-09-26	4		phone
16	Paul Bisnaw - Commercial	MA	Dedham	Mapfre Insurance Company	2026-09-26	4	Foley Palenscar Schortma	e-mail
17	Zordan Building	RI	Westerly	Midvale Indemnity Company	2026-09-26	4		phone
18	DML Builders Inc.	MA	PLYMOUTH	Continental Western Insuranc	2026-09-27	5	C & S Insurance Agency,	phone + e-mail
19	Grillo Plumbing Inc.	MA	Franklin	Norfolk and Dedham Mutual Fi	2026-09-27	5	Ostrander Insurance Agen	e-mail
20	New England Construction and Propertie	MA	Hyde Park	Next Insurance US Company	2026-09-27	5	Next First Insurance Age	phone
21	Chair City Electric, Inc.	MA	Leominster	Main Street	2026-09-28	6	Woodcome Insurance Agenc	phone
22	Matthew Erickson	MA	BERLIN	Allmerica Financial Benefit	2026-09-28	6	INSURANCE MARKETING AGEN	e-mail
23	C.F. Darcy Electric Inc.	MA	Middleboro	Tri-State Insurance Company	2026-09-29	7	World Insurance Associat	phone
24	DC Solar inc	MA	Kingston	Travelers Property and Casua	2026-09-29	7	Hollis Insurance Agency	phone + e-mail
25	Fine Home Details, Inc	RI	Providence	Employers Mutal Casualty Co	2026-09-29	7	World Insurance Associat	phone + e-mail
26	Jomi Corp	MA	East Weymouth	Ohio Security Insurance Comp	2026-09-29	7	Toland & Associates, Llc	phone + e-mail
27	Columbus Energies, Inc.	MA	Swansea	Houston Specialty Insurance	2026-09-30	8	AssuredPartners New Engl	phone + e-mail
28	ECS North Atlantic LLC	MA	Braintree	National Grange Mutual Insur	2026-09-30	8	Rua-Dumont-Audet Insuran	phone + e-mail
29	Encore Holdings, LLC	RI	Pawtucket	Nautilus Insurance Company	2026-09-30	8	USI Insurance Services L	phone + e-mail
30	Encore Holdings, LLC	MA	Hyannis	Nautilus Insurance Company	2026-09-30	8	USI Insurance Services L	phone
31	Gordon Building & Excavating Inc.	RI	HOPE VALLEY	Northfield Insurance Company	2026-09-30	8	ASHLEY JOHNSON AGENCY	phone
32	Interstate Electrical Services Corpora	MA	North Billerica	Zurich American Insurance Co	2026-09-30	8	Willis Towers Watson Nor	phone + e-mail
33	Rens Welding & Fabricating, Inc	MA	Taunton	Union Insurance Company	2026-09-30	8	USI Insurance Services L	phone + e-mail
34	Advanced Concrete Cutting, LLC	RI	Cumberland	Employers Mutual Casualty Co	2026-10-01	9		phone + e-mail
35	American Residential Services LLC	MA	Stoughton	Liberty Mutual Fire Insuranc	2026-10-01	9	Lockton Companies, LLC	phone
36	Blb Design Build LLC	MA	Amesbury	Central Insurance Company	2026-10-01	9	C & S Insurance Agency,	phone
37	Buildout Construction Corp.	MA	Canton	Arbella Protection Insurance	2026-10-01	9	Segreve & Hall Insurance	phone + e-mail
38	DEAD RIVER COMPANY, LLC	ME	SOUTH PORTLAND	United States Fire Insurance	2026-10-01	9	Lockton Companies, LLC	phone + e-mail
39	Enviro-Clean Inc.	RI	Smithfield	Nautilus Insurance Company	2026-10-01	9	Carey, Richmond & Viking	phone
40	GASTON ELECTRICAL CO., LLC	MA	NORWOOD	Continental Casualty Company	2026-10-01	9	MARSH USA, LLC.	phone
41	Kingsley Improvements LLC	MA	Halifax	Cincinnati Insurance Company	2026-10-01	9	RSC Insurance Brokerage,	phone + e-mail
42	LE Morgan Construction Inc	MA	North Billerica	Scottsdale Insurance Company	2026-10-01	9	AssuredPartners Northeas	phone

#	Contractor	ST	City	Carrier	Renews	Days	Incumbent agency	Contact on file
43	MK Pasic Plumbing & Heating, LLC	MA	Cotuit	Allmerica Financial Benefit	2026-10-01	9	The Hilb Group New Engla	phone + e-mail
44	O. H. Burg, Corporation	MA	Stoughton	Norfolk and Dedham Mutual Fi	2026-10-01	9	Tobman Partners Insuranc	phone + e-mail
45	PDS Engineering & Construction	CT	Bloomfield	Zurich American Insurance Co	2026-10-01	9		phone + e-mail
46	Petro Holdings Inc.	CT	Stamford.	National Union Fire Insuranc	2026-10-01	9	MARSH USA. LLC.	phone
47	PREFERRED AIR, INC.	MA	TOPSFIELD	Federated Mutual Insurance C	2026-10-01	9	FEDERATED MUTUAL INSURAN	phone + e-mail
48	Renewal by Andersen LLC	MA	Northborough	Old Republic Insurance Compa	2026-10-01	9	Willis Towers Watson Mid	phone
49	Schipilliti Electric LLC	MA	Peabody	Merchants Preferred Insuranc	2026-10-01	9	DiVirgilio Insurance Age	phone
50	SEASHORE COMFORT SOLUTIONS LLC.	MA	GLOUCESTER	Federated Mutual Insurance C	2026-10-01	9	FEDERATED MUTUAL INSURAN	phone + e-mail
51	The Norfolk Companies, Inc.	MA	Braintree	Selective Insurance Company	2026-10-01	9	The Hilb Group New Engla	phone + e-mail
52	Wass-Arthur Signs, Inc.	MA	Fitchburg	Hanover Insurance Company (T	2026-10-01	9	Charles River Insurance	phone + e-mail
53	Watercourse Solutions Inc	MA	Easton	Selective Insurance Company	2026-10-01	9	Morse Insurance Agency,	phone + e-mail
54	Yankee Home Improvement, Inc.	MA	Chicopee	Selective Insurance Company	2026-10-01	9	Phillips Insurance Agenc	phone

CARRIER HISTORY — observed general liability, policy period ended — showing 40 of 10,434 firms (0.4% — preview)

These are **not** live prospects and we do not present them as such. What they are: an observed record of which insurer this contractor bought general liability from, and over what period. Most-recently-ended first.

#	Contractor	ST	City	Carrier	Renews	Days	Incumbent agency	Contact on file
1	Alpha Millwork LLC	MA	Mendon	Utica First Insurance Compan	2026-09-21	-1	New England Family Insur	
2	CMS Home Inspection	RI		Concert Specialty Insurance	2026-09-21	-1		phone
3	Doyle & Sons Contracting LLC	MA	Quincy	Nautilus Insurance Company	2026-09-21	-1	Stephen W Moran	e-mail
4	Farnham Plumbing and Heating Inc.	MA	East Sandwich	Norfolk and Dedham Mutual Fi	2026-09-21	-1	Almeida & Carlson Insura	
5	HIGH QUALITY INSULATION CORP.	MA	ABINGTON	Selective Insurance Company	2026-09-21	-1	Morse Insurance Agency,	
6	JAMES BANKS	MA	Marshfield	Safety Insurance Company	2026-09-21	-1	ATLANTIC INSURANCE GROUP	
7	Joseph A Resendes	MA	Rehoboth	Midvale Indemnity Company	2026-09-21	-1	Morse Insurance Agency C	
8	Michael Mayotte Electrician	MA	Lunenburg	Safety Insurance Company	2026-09-21	-1	Johnson & Rohan Insuranc	
9	Railside Environmental Services LLC	RI	East Providence	Nautilus Insurance Company	2026-09-21	-1	Thompson Insurance Group	
10	ALBERT FUSCO	MA	WALTHAM	Norfolk and Dedham Mutual Fi	2026-09-20	-2	New England Insurance Gr	
11	Alex Oliveira Electric Corp	MA	Shirley	Travelers Indemnity Company	2026-09-20	-2	Kaplansky Insurance	
12	Bruno Guerriero Construction	MA	Boston	Attain	2026-09-20	-2	Gregory Insurance Agency	phone + e-mail
13	D. C. Beane And Associates	MA	Charlestown	LM Insurance Corporation	2026-09-20	-2	USI Insurance Services L	
14	Dickson Siding & Remodeling, Inc.	MA	N Attleboro	Safety Insurance Company	2026-09-20	-2	World Insurance Associat	
15	Fernando Franco	MA	Yarmouth	Spinnaker Insurance Company	2026-09-20	-2	Kimberly Thomas	
16	Frank Pluck	MA	Arlington	Graphic Arts Mutual Insuranc	2026-09-20	-2	Garrity Insurance	phone
17	JSMORTI-01	MA	Auburn	Utica Mutual Insurance Compa	2026-09-20	-2	Herlihy Insurance Group	
18	L&R Remodeling	MA	Springfield	Arbella Mutual Insurance Com	2026-09-20	-2		
19	Lewis Electric PLLC	CT	North Grosvenor	Arbella Protection Insurance	2026-09-20	-2	Hilb Group of New Englan	phone
20	Paul Vigneau	MA	Woburn	Berkshire Hathaway Direct In	2026-09-20	-2	BIBERK	
21	Richard Wirtanen - DBA	MA	Methuon	Providence Mutual	2026-09-20	-2	Jeff Carbone Insurance A	
22	Shaffer Beacon Mechanical LLC	CT	Granby	Continental Western Insuranc	2026-09-20	-2	Starkweather & Shepley (	phone + e-mail
23	Ak construction	NH	Pelham	Hiscox Insurance Company Inc	2026-09-19	-3	Hiscox Inc.	
24	Bay State Sheds, LLC dba Bay State Str	MA	Bellingham	Midvale Indemnity Company	2026-09-19	-3	Dennis F. Murphy - Medwa	
25	BAYSTAT-O4)	MA	Bellingham	Midvale Indemnity Company	2026-09-19	-3	rights	
26	Brian Keefe	MA	Amesbury	Ohio Security Insurance Comp	2026-09-19	-3	Kaplansky Insurance	
27	COULCON-01	MA	Billerica	Arbella Protection Insurance	2026-09-19	-3	The Baldwin Group Southe	
28	FIRE FOX THE ROOFING PRO LLC	MA	MILFORD	American Builders Insurance	2026-09-19	-3	One Family Insurance	phone
29	Fred Smith	MA	Medway	Hiscox Insurance Company Inc	2026-09-19	-3	Hiscox Inc.	
30	Giovanni Torres Ortiz	MA	Saugus	Property & Casualty Insuranc	2026-09-19	-3	Cluett Commercial Insura	e-mail
31	Hankard Electric Co., Inc.	MA	Northbridge	Selective Insurance Company	2026-09-19	-3	World Insurance Associat	phone
32	Kyle Scola	MA	Marshfield	Safety Insurance Company	2026-09-19	-3	Don Ray insurance	
33	LSC Carpentry LLC	RI	PROVIDENCE	Nautilus Insurance Company	2026-09-19	-3		phone
34	Newmeadow Development LLC/RYAL JP LLC	MA	Needham	Hudson Insurance Company	2026-09-19	-3	Provider Group	
35	Nor'East Services Incorporated	MA	Kingston	Nautilus Insurance Company	2026-09-19	-3	The Hills Insurance Agen	
36	Paul Brown Electric LLC	MA	Tewksbury	CHATHAM REINSURANCE CORPORAT	2026-09-19	-3	M Clifton Edson & Son In	phone + e-mail
37	SUNSSIG-01	MA	North Grafton	Selective Insurance Company	2026-09-19	-3	Gaudette Insurance Agenc	
38	Thoz Guys Installations, Inc.	MA	Webster	Kinsale Insurance Company	2026-09-19	-3	O'Connor & Co. Insurance	phone + e-mail
39	AnD Home	RI	East Providence	x	2026-09-18	-4		phone

#	Contractor	ST	City	Carrier	Renews	Days	Incumbent agency	Contact on file
40	PH Construction Division LLC	MA	FRANKLIN	Nautilus	2026-09-18	-4	Block Services LLC	phone + e-mail

COMMERCIAL AUTO — in force, business contactable — showing 27 of 546 firms — a 5% sample

#	Contractor	ST	City	Carrier	Renews	Days	Incumbent agency	Contact on file
1	O'Connell Contracting, Inc.	MA	Sudbury	Merchants Mutual Insurance C	2026-09-22	0	AssuredPartners Northeas	phone
2	Valante Mechanical, Inc.	MA	Quincy	Allmerica Financial Benefit	2026-09-22	0	Tonry Insurance Group, I	phone
3	Green Collar, LLC	MA	South Hadley	Employers Mutual Casualty Co	2026-09-23	1	Alera Group, Inc.	phone + e-mail
4	Pro Sign Service LLC	MA	Raynham	Middlesex Insurance Company	2026-09-23	1	C & S Insurance Agency,	phone + e-mail
5	Braza & Mancini , Inc.	MA	Milford	Merchants Mutual Insurance C	2026-09-24	2	Bright Agency	phone
6	AJ's Home Services	MA	Dracut	Motorists Commercial Mutual	2026-09-25	3	Avery Insurance	phone
7	Key Construction Solutions Inc	MA	Framingham	Plymouth Rock Assurance Corp	2026-09-25	3	Mancuso-Nowak Insurance	phone
8	Lampasona & Bloomer Electrical Service	MA	Watertown	Arbella Protection Insurance	2026-09-25	3	Segreve & Hall Insurance	phone + e-mail
9	United Plumbing & Gas	MA	Wrentham	Allmerica Financial Alliance	2026-09-25	3		phone
10	Coelho Construction LLC	MA	Berkley	Selective Insurance Company	2026-09-26	4	to in lisu lel	phone + e-mail
11	DML Builders Inc.	MA	PLYMOUTH	Continental Western Insuranc	2026-09-27	5	C & S Insurance Agency,	phone + e-mail
12	Scotti Electric LLC	MA	Danvers	Preferred Mutual Insurance C	2026-09-27	5	Hurley Insurance Agency,	phone + e-mail
13	Pro Comfort Control	MA	Holliston	Concord General Mutual Insur	2026-09-28	6	Pearson Wallace Insuranc	phone
14	C.F. Darcy Electric Inc.	MA	Middleboro	Tri-State Insurance Company	2026-09-29	7	World Insurance Associat	phone
15	DC Solar inc	MA	Kingston	Travelers Indemnity Company	2026-09-29	7	Hollis Insurance Agency	phone + e-mail
16	Fine Home Details, Inc	RI	Providence	Employers Mutual Casualty Co	2026-09-29	7	World Insurance Associat	phone + e-mail
17	Buildout Construction Corp.	MA	Canton	Arbella Protection Insurance	2026-09-30	8	Segreve & Hall Insurance	phone + e-mail
18	Columbus Energies, Inc.	MA	Swansea	Houston Specialty Insurance	2026-09-30	8	AssuredPartners New Engl	phone + e-mail
19	ECS North Atlantic LLC	MA	Braintree	Midvale Indemnity Company	2026-09-30	8	Rua-Dumont-Audet Insuran	phone + e-mail
20	Encore Holdings, LLC	RI	Pawtucket	Nautilus Insurance Company	2026-09-30	8	USI Insurance Services L	phone + e-mail
21	Encore Holdings, LLC	MA	Needham	Federal Insurance Company	2026-09-30	8	USI Insurance Services L	phone
22	Harvey Signs Inc.	MA	Methuen	Norfolk and Dedham Mutual Fi	2026-09-30	8	Risman Insurance Agency,	phone + e-mail
23	Interstate Electrical Services Corpora	MA	North Billerica	Zurich American Insurance Co	2026-09-30	8	Willis Towers Watson Nor	phone + e-mail
24	Rens Welding & Fabricating, Inc	MA	Taunton	Union Insurance Company	2026-09-30	8	USI Insurance Services L	phone + e-mail
25	American Residential Services LLC	MA	Stoughton	Liberty Mutual Fire Insuranc	2026-10-01	9	Lockton Companies, LLC	phone
26	Blb Design Build LLC	MA	Amesbury	Central Insurance Company	2026-10-01	9	C & S Insurance Agency,	phone
27	DEAD RIVER COMPANY, LLC	ME	SOUTH PORTLAND	United States Fire Insurance	2026-10-01	9	Lockton Companies, LLC	phone + e-mail

WORKERS' COMPENSATION — in force, business contactable — showing 52 of 1,047 firms — a 5% sample

#	Contractor	ST	City	Carrier	Renews	Days	Incumbent agency	Contact on file
1	Ezzi Property Group LLC	MA	Methuen	Liberty Mutual Insurance Com	2026-09-22	0	Ironside Insurance Group	phone + e-mail
2	Valante Mechanical, Inc.	MA	Quincy	Massachusetts Bay Insurance	2026-09-22	0	Tonry Insurance Group, I	phone
3	Fitzsimons Development Corp	MA	SOUTH EASTON	Northfield Insurance Company	2026-09-23	1	MALCOLM & PARSONS INSURA	phone + e-mail
4	Pro Sign Service LLC	MA	Raynham	Middlesex Insurance Company	2026-09-23	1	C & S Insurance Agency,	phone + e-mail
5	ALEXANDER MCKAY	MA	Marshfield	AIM MUTUAL INS CO	2026-09-24	2	MOHAWK INSURANCE AGENCY	e-mail
6	Braza & Mancini , Inc.	MA	Milford	Merchants Mutual Insurance C	2026-09-24	2	Bright Agency	phone
7	Burke Plumbing & Heating Inc	MA	Norton	Technology Insurance Company	2026-09-24	2	Automatic Data Processin	phone + e-mail
8	McKay Construction Company	MA	Hingham	Associated Employers Insuran	2026-09-24	2		phone
9	Andrew Nardone	MA	BOXFORD	Evanston Insurance Company	2026-09-25	3		phone
10	Lampasona & Bloomer Electrical Service	MA	Watertown	Arbella Protection Insurance	2026-09-25	3	Segreve & Hall Insurance	phone + e-mail
11	Robert Way Construction Inc	MA	Norwood	Crum & Forster Specialty Ins	2026-09-25	3	J.E.D Insurance & Financ	phone
12	Safe Roof Systems Inc	MA	Mattapoisett	Hartford Underwriters Insura	2026-09-25	3	Peter P. Briggs Insuranc	phone + e-mail
13	United Plumbing & Gas	MA	Wrentham	Allmerica Financial Alliance	2026-09-25	3		phone
14	Alpha Electrical Cont Inc	RI	East Providence	Beacon Mutual	2026-09-26	4		phone
15	FRASER CONSTRUCTION CO INC	MA	MASHPEE	ACE American Insurance Compa	2026-09-26	4	C & S INSURANCE AGENCY I	phone + e-mail
16	Absolute Energy Solutions	MA	Methuen	Kinsale Insurance Company	2026-09-27	5		phone + e-mail
17	DML Builders Inc.	MA	PLYMOUTH	Continental Western Insuranc	2026-09-27	5	C & S Insurance Agency,	phone + e-mail
18	GRM Construction LLC	MA	WRENTHAM	Providence Mutual Fire Insur	2026-09-27	5	J E D INSURANCE & FINANC	phone + e-mail
19	Chair City Electric, Inc.	MA	Leominster	NGM Insurance Company	2026-09-28	6	Woodcome Insurance Agenc	phone
20	Matthew Erickson	MA	BERLIN	Allmerica Financial Benefit	2026-09-28	6	INSURANCE MARKETING AGEN	e-mail
21	C.F. Darcy Electric Inc.	MA	Middleboro	Acadia Insurance Company	2026-09-29	7	World Insurance Associat	phone
22	DC Solar inc	MA	Kingston	Travelers Property and Casua	2026-09-29	7	Hollis Insurance Agency	phone + e-mail
23	Fine Home Details, Inc	RI	Providence	Hartford Insurance Group	2026-09-29	7	World Insurance Associat	phone + e-mail
24	Brittivia Homes & Construction Inc	MA	Lunenburg	Liberty Mutual Insurance Com	2026-09-30	8	Munro Insurance Services	phone + e-mail
25	CTM Services Inc	RI	Block Island	Northfield Insurance Company	2026-09-30	8		phone
26	ECS North Atlantic LLC	MA	Braintree	Midvale Indemnity Company	2026-09-30	8	Rua-Dumont-Audet Insuran	phone + e-mail
27	Green Collar, LLC	MA	South Hadley	Employers Mutual Casualty Co	2026-09-30	8		phone + e-mail
28	Harvey Signs Inc.	MA	Methuen	Norfolk and Dedham Mutual Fi	2026-09-30	8	Risman Insurance Agency,	phone + e-mail
29	Interstate Electrical Services Corpora	MA	North Billerica	Zurich American Insurance Co	2026-09-30	8	Willis Towers Watson Nor	phone + e-mail
30	NCD Developers Inc Lisa Lane Developer	RI	Bristol	Selective Insurance Company	2026-09-30	8	John Andrade Insurance A	phone + e-mail
31	Plymouth Electric LLC	MA	Plymouth	Norfolk and Dedham Mutual Fi	2026-09-30	8	Atlantic Insurance Broke	phone + e-mail
32	Rens Welding & Fabricating, Inc	MA	Taunton	Acadia Insurance Company	2026-09-30	8	USI Insurance Services L	phone + e-mail
33	TG Signage, Inc. d/b/a Signarama	MA	Braintree	The Hartford	2026-09-30	8		phone
34	Advanced Concrete Cutting, LLC	RI	Cumberland	Employers Mutual Casualty Co	2026-10-01	9		phone + e-mail
35	American Residential Services LLC	MA	Stoughton	Liberty Insurance Corporatio	2026-10-01	9	Lockton Companies, LLC	phone
36	Angelos Plumbing Heating and Cooling L	MA	Stoughton	Hartford Insurance Company o	2026-10-01	9		phone + e-mail
37	Blb Design Build LLC	MA	Amesbury	Central Insurance Company	2026-10-01	9	C & S Insurance Agency,	phone
38	Buildout Construction Corp.	MA	Canton	Arbella Protection Insurance	2026-10-01	9	Segreve & Hall Insurance	phone + e-mail
39	Capital Construction Contracting Inc	MA	Canton	Palms Specialty Insurance Co	2026-10-01	9	LOCKTON COMPANIES, LLC	phone
40	D.M.H. ELECTRIC, INC.	MA	Sterling	Indemnity Insurance Company	2026-10-01	9	LOCKTON COMPANIES, LLC	phone + e-mail
41	DAYLIN LLC	MA	Gardner	TRAVELERS PROPERTY CASUALTY	2026-10-01	9	UNIVERSAL INSURANCE	phone + e-mail
42	DEAD RIVER COMPANY, LLC	ME	SOUTH PORTLAND	The MEMIC Group	2026-10-01	9	Lockton Companies, LLC	phone + e-mail
43	Dead River Company DBA Roby's Propane	MA	West Wareham	The MEMIC Group	2026-10-01	9		phone

#	Contractor	ST	City	Carrier	Renews	Days	Incumbent agency	Contact on file
44	Demelo Construction, Inc.	RI	East Providence	Employers Mutual Casualty Co	2026-10-01	9		phone
45	Encore Holdings, LLC	RI	Pawtucket	Nautilus Insurance Company	2026-10-01	9	USI Insurance Services L	phone + e-mail
46	Encore Holdings, LLC	MA	Hyannis	Zurich American Insurance Co	2026-10-01	9	USI Insurance Services L	phone
47	Encore Holdings LLC dba Encore	RI	Pawtucket	Zurich American Insurance Co	2026-10-01	9		phone
48	GASTON ELECTRICAL CO., LLC	MA	NORWOOD	American Casualty Company of	2026-10-01	9	MARSH USA, LLC.	phone
49	GEM Plumbing & Heating Co LLC	RI	Lincoln	Cincinnati Specialty Underwr	2026-10-01	9		phone + e-mail
50	Global Partners, LP	MA	Waltham	Everest National Insurance C	2026-10-01	9	Lockton Insurance Broker	phone
51	Go Green Home Performance, Inc.	MA	Belchertown	Cincinnati Specialty Underwr	2026-10-01	9	LOCKTON COMPANIES, LLC	phone + e-mail
52	Great Sky Solar Inc	MA	Lexington	Merchants Preferred Insuranc	2026-10-01	9	Alera Group, Inc.	phone

UMBRELLA / EXCESS — in force, business contactable — showing 21 of 428 firms — a 5% sample

#	Contractor	ST	City	Carrier	Renews	Days	Incumbent agency	Contact on file
1	Plymouth Electric LLC	MA	Plymouth	Norfolk and Dedham Mutual Fi	2026-09-22	0	Atlantic Insurance Broke	phone + e-mail
2	Valante Mechanical, Inc.	MA	Quincy	Hanover Insurance Company (T	2026-09-22	0	Tonry Insurance Group, I	phone
3	Green Collar, LLC	MA	South Hadley	Employers Mutual Casualty Co	2026-09-23	1	Alera Group, Inc.	phone + e-mail
4	Pro Sign Service LLC	MA	Raynham	Middlesex Insurance Company	2026-09-23	1	C & S Insurance Agency,	phone + e-mail
5	Braza & Mancini , Inc.	MA	Milford	Merchants Mutual Insurance C	2026-09-24	2	Bright Agency	phone
6	Complete Roofing Services Inc	MA	Worcester	United Specialty Insurance C	2026-09-25	3	Tonry Insurance Group, I	phone + e-mail
7	Lampasona & Bloomer Electrical Service	MA	Watertown	Arbella Protection Insurance	2026-09-25	3	Segreve & Hall Insurance	phone + e-mail
8	DML Builders Inc.	MA	PLYMOUTH	Continental Western Insuranc	2026-09-27	5	C & S Insurance Agency,	phone + e-mail
9	Grillo Plumbing Inc.	MA	Franklin	Norfolk and Dedham Mutual Fi	2026-09-27	5	Ostrander Insurance Agen	e-mail
10	Chair City Electric, Inc.	MA	Leominster	NGM Insurance Company	2026-09-28	6	Woodcome Insurance Agenc	phone
11	Matthew Erickson	MA	Berlin	Allmerica Financial Benefit	2026-09-28	6	INSURANCE MARKETING AGEN	e-mail
12	C.F. Darcy Electric Inc.	MA	Middleboro	Tri-State Insurance Company	2026-09-29	7	World Insurance Associat	phone
13	DC Solar inc	MA	Kingston	Travelers Property and Casua	2026-09-29	7	Hollis Insurance Agency	phone + e-mail
14	Fine Home Details, Inc	RI	Providence	Employers Mutual Casualty Co	2026-09-29	7	World Insurance Associat	phone + e-mail
15	Bachand Electric Inc	MA	Charlton	Travelers Commercial Insuran	2026-09-30	8	Dennis A. McCurdy Ins Ag	phone + e-mail
16	Columbus Energies, Inc.	MA	Swansea	Houston Specialty Insurance	2026-09-30	8	AssuredPartners New Engl	phone + e-mail
17	ECS North Atlantic LLC	MA	Braintree	National Grange Mutual Insur	2026-09-30	8	Rua-Dumont-Audet Insuran	phone + e-mail
18	Encore Holdings, LLC	RI	Pawtucket	Nautilus Insurance Company	2026-09-30	8	USI Insurance Services L	phone + e-mail
19	Encore Holdings, LLC	MA	Hyannis	Nautilus Insurance Company	2026-09-30	8	USI Insurance Services L	phone
20	Gordon Building & Excavating Inc.	RI	HOPE VALLEY	Northfield Insurance Company	2026-09-30	8	ASHLEY JOHNSON AGENCY	phone
21	Interstate Electrical Services Corpora	MA	North Billerica	American Guarantee and Liabi	2026-09-30	8	Willis Towers Watson Nor	phone + e-mail

RENEWAL CALENDAR — projected, not observed

Nothing on this page is a record we hold. Every row above is an observation; every row here is a projection, and it is separated, shaded and flagged so the two can never be confused. A contractor's renewal month is stable year to year, so where a firm's policy period was observed in the past we roll it forward to the next anniversary. Rows are ordered by how well the projection tests for rows like them, best first. Measured on a hold-out test: **Two different things, kept apart. (1) The RECURRING anniversary: the firm renews within 7 days of the same day-of-year on 87.6% of GL holdout pairs (n=258), median error 0 days. (2) The LITERAL year-specific date in this column: right to +/-31 days on 68.8% (n=112) in an end-to-end backtest where the base record was about a year stale, and materially worse on older bases, because a firm may have renewed unobserved in between. Sell the month and the day-of-year; treat the year as the earliest plausible next renewal..** Each row also carries the measured accuracy of its own stratum, because a projection from last year and a projection from four years ago are not the same claim.

What that measurement does not cover: The holdout cohort is not the population being projected. Firms observed twice are mostly MA permit-COI firms (521 of 685 P&C; pairs); the rows this layer rescues are 89% RI registry. The RI-base stratum is measured separately and is materially worse (80.8% vs 91.5%), which is why source family is a confidence stratum. Survivorship is not measured. A firm that stopped trading cannot renew, and nothing in this data observes closure. `registration\_status` is the nearest observed proxy and is exposed rather than modelled.

We project the timing. We do not project the carrier. Tested the same way, the incumbent carrier is still the same one 66% of the time overall and only about 20% of the time once the last certificate is three or more years old — so on these rows the carrier is a question worth asking, not a fact worth quoting, and it is not sold as one. Rows shown are also restricted to contractors whose registration has not lapsed: a firm that stopped trading cannot renew, and that filter alone removes about a third of the candidates.

#	Contractor	ST	Projected renewal	Last observed	Yrs stale	Stratum accuracy	Inferred
1	George Gourdoukis	MA	2026-09-21	2023-09-21	3	exact renewal month correct 475/519 = 91	yes
2	Pilur Construction LLC	MA	2026-09-21	2024-09-21	2	exact renewal month correct 475/519 = 91	yes
3	Connell Construction	MA	2026-09-23	2023-09-23	3	exact renewal month correct 475/519 = 91	yes
4	Toufic Nabbut	MA	2026-09-25	2025-09-25	1	exact renewal month correct 475/519 = 91	yes
5	DML Builders Inc.	MA	2026-09-27	2025-09-27	1	exact renewal month correct 475/519 = 91	yes
6	Hirsch Construction Corp.	MA	2026-09-30	2025-09-30	1	exact renewal month correct 475/519 = 91	yes
7	F.D. JONES ELECTRIC, INC.	MA	2026-10-01	2025-10-01	1	exact renewal month correct 475/519 = 91	yes
8	GEM Plumbing & Heating Co LLC	RI	2026-10-01	2025-10-01	1	exact renewal month correct 475/519 = 91	yes
9	Industrial Technical Services, Inc	MA	2026-10-01	2025-10-01	1	exact renewal month correct 475/519 = 91	yes
10	Tad Pemental	MA	2026-10-02	2025-10-02	1	exact renewal month correct 475/519 = 91	yes
11	Allstate Hood & Duct, Inc.	MA	2026-10-06	2025-10-06	1	exact renewal month correct 475/519 = 91	yes
12	Boke-On Electric Inc	MA	2026-10-06	2025-10-06	1	exact renewal month correct 475/519 = 91	yes
13	John T. Fellers	MA	2026-10-06	2025-10-06	1	exact renewal month correct 475/519 = 91	yes
14	Paul Roper	MA	2026-10-06	2025-10-06	1	exact renewal month correct 475/519 = 91	yes
15	Trusted General Contractor, LLC	CT	2026-10-10	2025-10-10	1	exact renewal month correct 475/519 = 91	yes
16	R M Ratta Corporation	MA	2026-10-15	2023-10-15	3	exact renewal month correct 475/519 = 91	yes
17	BEAUCHEMIN DESIGN INC; DBA: Energy	RI	2026-10-17	2025-10-17	1	exact renewal month correct 475/519 = 91	yes
18	Jeffrey McLaughlin Electric	MA	2026-10-17	2025-10-17	1	exact renewal month correct 475/519 = 91	yes
19	Oneto, One Touch , Construction, L	MA	2026-10-17	2025-10-17	1	exact renewal month correct 475/519 = 91	yes
20	Joseph McGann Electrician	MA	2026-10-18	2025-10-18	1	exact renewal month correct 475/519 = 91	yes
21	Champion Builders, Inc.	MA	2026-10-20	2024-10-20	2	exact renewal month correct 475/519 = 91	yes
22	Sensible Systems Inc	MA	2026-10-20	2025-10-20	1	exact renewal month correct 475/519 = 91	yes
23	Marion Plumbing & Heating LLC	MA	2026-10-21	2025-10-21	1	exact renewal month correct 475/519 = 91	yes
24	Benfica Construction LLC	MA	2026-10-23	2023-10-23	3	exact renewal month correct 475/519 = 91	yes

#	Contractor	ST	Projected renewal	Last observed	Yrs stale	Stratum accuracy	Inferred
25	Interior Experts LLC	CT	2026-10-24	2024-10-24	2	exact renewal month correct 475/519 = 91	yes
26	Shawn Riendeau	RI	2026-10-24	2025-10-24	1	exact renewal month correct 475/519 = 91	yes
27	A. Spolidoro & Sons, Inc.	MA	2026-10-30	2025-10-30	1	exact renewal month correct 475/519 = 91	yes
28	A.S. Jones & Company, Inc	MA	2026-11-01	2025-11-01	1	exact renewal month correct 475/519 = 91	yes
29	Cc-Teknologies Inc	MA	2026-11-01	2025-11-01	1	exact renewal month correct 475/519 = 91	yes
30	NewPro Home Solutions	MA	2026-11-01	2025-11-01	1	exact renewal month correct 475/519 = 91	yes
31	Te Building Inc	MA	2026-11-02	2025-11-02	1	exact renewal month correct 475/519 = 91	yes
32	M.R. Belcher LLC	MA	2026-11-04	2025-11-04	1	exact renewal month correct 475/519 = 91	yes
33	West Side Oil Co.	CT	2026-11-05	2025-11-05	1	exact renewal month correct 475/519 = 91	yes
34	Custom Home Solutions	MA	2026-11-06	2025-11-06	1	exact renewal month correct 475/519 = 91	yes
35	Morey Brothers General Contracting	MA	2026-11-08	2024-11-08	2	exact renewal month correct 475/519 = 91	yes
36	Exterior Associates, Inc.	CT	2026-11-14	2025-11-14	1	exact renewal month correct 475/519 = 91	yes
37	Thomas J. Kennedy Plumbing Heating	MA	2026-11-15	2025-11-15	1	exact renewal month correct 475/519 = 91	yes
38	Kuik Electric Inc.	MA	2026-11-18	2025-11-18	1	exact renewal month correct 475/519 = 91	yes
39	Maroney Building & Contracting, In	MA	2026-11-18	2025-11-18	1	exact renewal month correct 475/519 = 91	yes
40	MJ Heating & Air Conditioning	MA	2026-11-19	2025-11-19	1	exact renewal month correct 475/519 = 91	yes
41	AA Home Improvements LLC	MA	2026-11-21	2025-11-21	1	exact renewal month correct 475/519 = 91	yes
42	Erickson Group Inc.	MA	2026-11-22	2025-11-22	1	exact renewal month correct 475/519 = 91	yes
43	MD Electric LLC	MA	2026-11-28	2025-11-28	1	exact renewal month correct 475/519 = 91	yes
44	Aquarelle Painting & Services	MA	2026-12-01	2022-12-01	4	exact renewal month correct 475/519 = 91	yes
45	Stewart Electrical Contracting Inc	MA	2026-12-02	2025-12-02	1	exact renewal month correct 475/519 = 91	yes
46	O'Koren Electric, Inc.	MA	2026-12-05	2025-12-05	1	exact renewal month correct 475/519 = 91	yes
47	1a Brazil Heating and Air Conditio	MA	2026-12-06	2025-12-06	1	exact renewal month correct 475/519 = 91	yes
48	Carl Tucci (	MA	2026-12-08	2025-12-08	1	exact renewal month correct 475/519 = 91	yes
49	JAD Builders Inc	MA	2026-12-12	2025-12-12	1	exact renewal month correct 475/519 = 91	yes
50	Paul Macrina Electrical Contractin	MA	2026-12-14	2025-12-14	1	exact renewal month correct 475/519 = 91	yes
51	David Schofield	MA	2026-12-15	2023-12-15	3	exact renewal month correct 475/519 = 91	yes
52	Devincentis Electric LLC	NH	2026-12-16	2025-12-16	1	exact renewal month correct 475/519 = 91	yes
53	Global Home Exteriors Inc	MA	2026-12-22	2025-12-22	1	exact renewal month correct 475/519 = 91	yes
54	LC General Construction Inc.	MA	2026-12-29	2025-12-29	1	exact renewal month correct 475/519 = 91	yes
55	Newport Electric Construction & NE	RI	2026-12-30	2024-12-30	2	exact renewal month correct 475/519 = 91	yes
56	Ecogen Services LLC	MA	2026-12-31	2025-12-31	1	exact renewal month correct 475/519 = 91	yes
57	Valley Communications Systems, Inc	MA	2026-12-31	2025-12-31	1	exact renewal month correct 475/519 = 91	yes
58	D'Angelo, Inc.	MA	2027-01-01	2026-01-01	1	exact renewal month correct 475/519 = 91	yes
59	Environmental Systems Inc.	MA	2027-01-01	2026-01-01	1	exact renewal month correct 475/519 = 91	yes
60	EPOS Systems, Inc.	MA	2027-01-01	2026-01-01	1	exact renewal month correct 475/519 = 91	yes

8,171 firms carry a projected renewal date. They are priced and delivered as projections, in their own columns, next to the observation each one was rolled forward from — never merged into the working list.

What a Full Record Looks Like

The sample above shows the headline fields. Below are 3 complete records exactly as the dataset carries them — decision-maker contact, every coverage line with carrier, policy number, limits and renewal date, and the incumbent agency for each line. Where shown, the real certificate of insurance follows as proof (excerpt; the certificate-holder and signature are removed).

1. 128 Plumbing and Heating, Inc.

Contractor	128 Plumbing and Heating, Inc.	Principal / officer	David Williams
Address	78 Foundry St	Title	—
City / State / ZIP	Wakefield, MA 01880	Phone	781-245-9200
Trade	238220	E-mail	scottf@call128.com
License #	—	Website	https://128plumbing.com

Line	Carrier (NAIC)	Policy #	Key limits	Effective	Expiration	Agency	Agency contact
GL	Phoenix Insurance Company (The) (25623)	DT-CO-4W068407-PHX-26	\$1,000,000 / \$2,000,000	2026-03-09	2027-03-09	Hartshorne & Curley Insurance, Inc.	781-245-0033 elainez@handcinsurance.com
AUTO	Travelers Indemnity Company of America (25666)	810-4W022337-26-2 6-G	—	2026-03-09	2027-03-09	Hartshorne & Curley Insurance, Inc.	781-245-0033 elainez@handcinsurance.com
WC	Travelers Indemnity Company of (25682)	UB-4W060422-26-2 6-G	\$500,000	2026-03-09	2027-03-09	Hartshorne & Curley Insurance, Inc.	781-245-0033 elainez@handcinsurance.com
UMBRELLA	Travelers Property Casualty Company of (25674)	CUP-4W094775-26-26	\$5,000,000	2026-03-09	2027-03-09	Hartshorne & Curley Insurance, Inc.	781-245-0033 elainez@handcinsurance.com

General-liability limits as stated on the certificate:

Each occurrence	Damage to rented premises	Medical expense	Personal & advertising injury	General aggregate	Products / completed ops
\$1,000,000	\$300,000	\$5,000	\$1,000,000	\$2,000,000	\$2,000,000

Certificate issued to: **Town of North Reading** (the contractor's customer on that job) · Certificate #: 26-27 · Certificate dated: 2026-03-05 · ACORD form: 2016/03

2. 5c Energy Inc

Contractor		5c Energy Inc		Principal / officer		Walter R. Colwell	
Address		330 VICTOR RD		Title		—	
City / State / ZIP		ATTLEBORO, MA 02703		Phone		617-240-5234	
Trade		HOME IMPROVEMENT CONTRACTOR		E-mail		ray@5cenergyinc.com	
License #		HIC.0704786		Website		https://5cenergyinc.com	

Line	Carrier (NAIC)	Policy #	Key limits	Effective	Expiration	Agency	Agency contact
GL	Selective Insurance Company of South (19259)	S 2643256	\$1,000,000 / \$2,000,000	2025-12-27	2026-12-27	Cross Insurance, Inc.- Providence	401-431-9200 dawn.nirk@crossagency.com
AUTO	Selective Insurance Company of South (19259)	A 9110776	—	2024-12-27	2025-12-27	Cross Insurance, Inc.- Providence	401-431-9200 laura.turchetta@crossagency.com
WC	Beacon Mut Insurance Co	89933	\$500	2025-12-27	2026-12-27	Cross Insurance, Inc.- Providence	401-431-9200 dawn.nirk@crossagency.com
UMBRELLA	Selective Insurance Company of South (19259)	S 2643256	\$5,000,000	2025-12-27	2026-12-27	Cross Insurance, Inc.- Providence	401-431-9200 dawn.nirk@crossagency.com

General-liability limits as stated on the certificate:

Each occurrence	Damage to rented premises	Medical expense	Personal & advertising injury	General aggregate	Products / completed ops
\$1,000,000	\$500,000	\$15,000	\$1,000,000	\$2,000,000	\$2,000,000

Certificate issued to: **Town of Bellingham** (the contractor's customer on that job) · Certificate #: CL25122839499 · Certificate dated: 2025-12-28 · ACORD form: 2016/03

3. A.A. Beardsley, Inc.

Contractor	A.A. Beardsley, Inc.			Principal / officer	—		
Address	55 Hosmer St			Title	—		
City / State / ZIP	West Boylston, MA 01583			Phone	(508) 852-0513		
Trade	—			E-mail	—		
License #	—			Website	—		

Line	Carrier (NAIC)	Policy #	Key limits	Effective	Expiration	Agency	Agency contact
GL	Cincinnati Insurance Company (The) (10677)	EPP0750212	\$1,000,000 / \$2,000,000	2026-06-20	2027-06-20	Knight-Dik Insurance Agency, Inc.	508-753-6353 noates@knightdik.com
AUTO	Cincinnati Insurance Company (The) (10677)	EBA0750214	—	2026-06-20	2027-06-20	Knight-Dik Insurance Agency, Inc.	508-753-6353 noates@knightdik.com
WC	Travelers Indemnity Company of America (The) (25666)	UB-00B5047906	\$1,000,000	2026-06-20	2027-06-20	Knight-Dik Insurance Agency, Inc.	508-753-6353 noates@knightdik.com
UMBRELLA	Cincinnati Insurance Company (The) (10677)	EPP0750212	\$3,000,000	2026-06-20	2027-06-20	Knight-Dik Insurance Agency, Inc.	508-753-6353 noates@knightdik.com

General-liability limits as stated on the certificate:

Each occurrence	Damage to rented premises	Medical expense	Personal & advertising injury	General aggregate	Products / completed ops
\$1,000,000	\$300,000	\$5,000	\$1,000,000	\$2,000,000	\$2,000,000

Additional insured: **yes** · Subrogation waived: **yes** · Certificate issued to: **Town of Concord Building Department** (the contractor's customer on that job) · Certificate #: Cert · Certificate dated: 2026-08-10 · ACORD form: 2016/03

Coverage and Completeness

Every figure on this page is computed from the same records the tables above are drawn from, as of 2026-09-22. Definitions: a policy is **in force** when the most recent policy period we have observed for that firm has not yet ended; a firm is **contactable** when we hold a business phone or a business e-mail for it. A principal's name is not counted as a contact.

How the working list is arrived at	Firms
New England contractors with a general-liability carrier observed on a public record	13,601
— whose most recent observed GL policy has not yet expired (in force)	3,167
· and contactable — the working list	1,082
· renewing within 120 days	410
· renewing within 90 days	304
Remainder: carrier observed, policy period ended (carrier history)	10,434

A further **121** firms are withheld from this document entirely because the contractor's name on the underlying record could not be read cleanly enough to ship — a truncated scan, a filing code with no company name beside it, or two entities run together. They are excluded from every count above rather than printed as a fragment, and we would rather show you a smaller number than a half-read one.

Two segments on the working list

Segment	Firms
Named businesses (LLC, Inc., trading name)	699
Trading under an individual's own name — sole proprietors	35
Not classified either way	348

The second group is worth separating out rather than ignoring. Across the whole in-force set their general liability sits disproportionately with insurers that sell direct to the business — four to seven times the share of the first group, depending on the insurer — which is what you would expect of a sole proprietor who bought a policy online and has never had it shopped. It is a small group on this list only because we hold a phone or an e-mail for few of them so far; the underlying population is several times larger. **One caveat, stated because the error runs one way:** the test that separates a personal name from a trading name under-recognises non-Anglo given names, so Brazilian, Portuguese and Chinese sole proprietors fall into "not classified" rather than into the second row. The split is directional, not exact, and the second row is an undercount.

What is on a working-list row (1,082 firms)

Reported as filled / total, gaps included. A blank field is a blank field; nothing on this page is imputed.

Field	Present
Contractor name, state, general-liability carrier, policy expiration	1,082 (100%)
Policy number	1,073 (99%)
Carrier NAIC code	613 (57%)
Business phone	1,012 (94%)

Business e-mail	482 (45%)
Principal / officer name	472 (44%)
Incumbent insurance agency (name)	762 (70%)
Incumbent agency phone or e-mail	760 (70%)
General-liability limits (each occurrence)	762 (70%)
Also carries an observed workers'-comp carrier	743 (69%)
Also carries an observed commercial-auto insurer	555 (51%)
Also carries an observed umbrella / excess carrier	436 (40%)

By state

State	GL carrier observed	In force	Working list	Renewing =<120d
MA	6,339	2,726	766	326
CT	458	57	37	14
NH	225	89	23	9
ME	19	8	3	3
VT	8	0	0	0
RI	6,552	287	253	58

Coverage is uneven by design of the underlying records, not by choice, and we would rather you see that here than discover it later. Where a state's working list is small, the dataset is not yet worth buying for that state.

Most-common general-liability carriers on the working list

Carrier	Firms
WR Berkley Corp Group	84
Travelers Group	66
American Family Insurance Group	57
Selective Insurance Group	53
Arbella Insurance Group	45
The Hanover Insurance Group	42

Hartford Fire & Casualty Group	36
Munich Re Group	30
Auto Owners Group	28
Progressive Group	27
Federated Mutual Group	26
Liberty Mutual Group	26

All figures are counts of distinct contractor firms computed from public-record evidence only; estimates are excluded and a firm is counted once per state. No personal data (date of birth, identity numbers, individual home contact) is collected or included.

Every row in the record tables is an observed public record with the coverage line tagged (GL / AUTO / WC / UMBRELLA). Anything derived rather than observed appears only in the separately-headed, separately-coloured projection section and is flagged on the row. Carrier, policy expiration (the renewal / X-date) and the incumbent insurance agency are captured where the record provides them, and are left blank where it does not. The underlying data source and record link are held by Earth Support Corp and are not shown here. No personal data (date of birth, identity numbers, individual home contact) is collected. Every figure in this document was computed on 2026-09-22 from the records described above.