



EXTREME CONCRETE SERVICES, INC

NARRATIVE

EXTREME CONCRETE SERVICES is a family owned and operated business that opened its doors in 2003. Founded by Father, Ron Balduf, ECS has been a reliable partner to many local contractors in East and Central Florida for over two decades. While Ron still has some involvement, his children have elected to carry on the business into the next generation: His daughter, Jennifer, oversees and manages all primary operations, and son, Jerico, serves as foreman.

ECS is ran out of Edgewater, Florida, and is primarily a local operation with most business within 50 miles of their office. They only work in the state of Florida. There are two major operations of the business: Concrete Pumping and Roll-Off Dumpsters. The concrete pumping is done via boom truck - the insured is not responsible for the ready-mix nor the final placement/installation or formation of the concrete. The roll-off dumpster operation is done via hook and operated by the driver in the vehicle – at no point does the driver need to leave their vehicle. The insured has found success in these spaces and has struck a balance of sustainable growth over the past 4 years. With 7 vehicles and 140 dumpsters, the insured is positioned to continue operating at a high level and support the growing construction in the state of Florida.

Given the over half-century of combined experience of the company's leadership team, they understand that running a safe business is running a profitable business. All their vehicles are equipped with *Lytx* telematics and cameras, and employees are made aware of these devices to encourage safe driving practices. As the agent for ECS, we assist in the monitoring of MVR's annually and prior to the onboarding/policy addition process. The insured also has an implemented workplace safety program and drug testing procedure via a third party.

Current Placement	
General Liability / Package	Liberty Mutual
Automobile	Progressive
Workers' Compensation	Summit
Umbrella	Liberty Mutual

Given the sufficient placement on the General Liability/Umbrella and the value of the vehicles, the Automobile is the premium driver for this insured. The Progressive program is set to expire on 06/16/2024 and we are looking to consider all available alternatives.

Please review and let me know what additional information is needed, if any. I am best reached by cell phone at 386-795-5485