

# INSURANCE AND RISK MANAGEMENT FOR SPECIALTY CONTRACTORS

## Industry Expertise, Client Stewardship and Advocacy For Construction and Specialty Trade Professionals

The nature of contracting work presents a multitude of risk exposures for Specialty Trade Businesses, including worker injuries, damage to buildings, materials and equipment, and accidents involving commercial vehicles. Construction and Specialty Trade Organizations require risk management and insurance coverages that address key loss exposures while protecting employees.

## Our P&C and Risk Management Approach Protects Your Business Interests

Our experienced consultants draw on their deeper understanding of risks, carrier policies and coverages to ensure your business has the protection it deserves.

Our experts deliver:

- A thorough analysis of your P&C program
- A customized stewardship plan
- Dedicated advocacy if a loss occurs

## Corporate Synergies' P&C Practice Delivers Expert Risk Management Consultation Services

Our experts' knowledge of risks and operations specific to industry verticals (non-profits, healthcare, hospitality, manufacturing, commercial real estate and others) translates into improved programs that protect assets and business interests.



Out of more than **4,199** worker fatalities that occurred in one year in private businesses in the United States,

**19%**

occurred in the **construction industry**

Source: OSHA

# CLIENT-CENTRIC P&C CONSULTATION AND SUPPORT

Corporate Synergies partners with leading national and global insurance carriers and reinsurers to bring a complete set of risk transfer and insurance solutions to clients across a broad range of industries.

## Synergies360<sup>SM</sup>

Corporate Synergies takes a full view of the insurance landscape, studies it from every angle, pursues innovation where none exists, and transforms this deeper understanding into actionable strategies to protect our clients and their participants. We call our approach Synergies360.



For more information visit [corpsyn.com](http://corpsyn.com) or call **877.426.7779**

### We Provide Advisory Services for the Following Coverages:

- Commercial Automobile
- Workers' Compensation
- General Liability: Premises and Operations
- Product Liability and Completed Operations
- Builders' Risk and Installation Floater
- Contractors Equipment
- Property (Buildings and Contents)
- Crime (Employee Dishonesty)
- Environmental Impairment Liability
- Contract Surety Bonds
  - Bid Bonds
  - Performance Bonds
  - Payment Bonds
  - Maintenance Bonds
  - Supply Bonds

### Enterprise Risk Management Planning and Client Services

- Collaborating to build a culture that embraces risk management with measurable results across the entire enterprise
- Planning and management of loss control engineering and safety services in conjunction with insurance carrier loss control experts
- Ongoing advocacy to achieve superior outcomes during complex or contentious claims situations
- Reviewing insurance and indemnification provisions of key leases, vendor and client engagement contracts

### Total Cost of Risk Analysis and Program Design

- Evaluating insurance coverages to achieve the broadest terms at the best possible price
- Customizing a P&C program that addresses the business model, risk tolerance, loss history and workforce demographics
- Designing risk, retention and insurance program financing solutions
- Advising on captive and risk retention group formation and management

### Carrier Relations, Negotiations and Product Review

- Analyzing the P&C marketplace to confirm carrier financial health, claims service standards, and changes in underwriting appetite
- Reviewing new P&C policies, services and products from leading carriers and providers
- Partnering with underwriters to create customized insurance solutions to address unique loss exposures
- Guidance through the complete underwriting process
- Assisting with carrier questions
- Supporting the communication of the enterprise risk management strategy, safety standards and loss control protocols