

# How does your current broker COMPARE?

## What Gibson Insurance Group Provides to Contractors:

Current  
Broker?

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Insurance Market Access	Access to a large number of regional and national insurance carriers who understand contractors and their need for specialized coverage.	
National, State & Local Affiliations	A wealth of resources through several national, state, and local affiliations. We are members of the Construction Financial Management Association (CFMA), National Association of Surety Bond Producers (NASBP), Associated Builders & Contractors (ABC), Indiana Construction Association (ICA), and Michiana Area Construction Industry Advancement Fund (MACIAF) as well as other construction related organizations.	
Risk Management Audit	Strategic planning services that ensure an organized, complete approach to fulfilling your insurance and risk management needs, in addition to providing continual risk management advice and consultation to all members of your firm.	
Customer Service	Industry differentiation by providing you with a dedicated construction team who are sensitive to the service needs of contractors. Understanding the construction industry provides us with the edge necessary to be responsive to critical service requests.	
Experience	Founded in 1933, we have a proven dedication and commitment to excellence within the business community, handling the risk management needs of more contractors in the region than any other broker.	
Job Specifications	Job specification analysis for insurance and bonding requirements with a written overview of additional costs for compliance. In addition, we provide assistance with bidder pre-qualification requirements.	
Certificates	Reviewing of subcontractor certificates of insurance – including owner’s evidence of builder’s risk coverage for potential inadequacies in coverage. In addition, we maintain a master list of certificate holders for you and issue certificates of insurance with same day service.	
Data Analysis	Financial statement analysis and “in-house” underwriting from our Surety Bond Division, providing you optimal bonding capacity within a broad group of the highest quality bonding markets.	
Net Wage Rates for Bidding Purposes	A comprehensive understanding of your bidding process and a response that provides you with general liability and workers’ compensation net wage rates for use in competitive bidding situations.	
Subcontract Review	In cooperation with your attorney, we review your subcontract agreement language and make recommendations for improvements and strengthening.	
Loss Prevention Analysis	Coordination, analysis, and review of losses and, when applicable, your insurance carrier's loss prevention activity. We also provide assistance with resolving carrier recommendations, jobsite safety analysis and related program implementation, competent person, OSHA/outreach certifications, supervisor training, and coaching to promote safety awareness and accident prevention.	
Premium Audit Analysis	Review general liability and workers’ compensation premium audits for accuracy and compile an easy to understand one-page audit summary.	
Claims Consulting	Monitor carrier claim file activities to reduce the length and cost of claims and assist with developing return-to-work programs for injured workers. We control costs through experience modification analysis and provide cost assessment with loss trend analysis.	
Client Account Audits	Perform periodic internal quality control audits, reviewing current exposures, industry issues, markets, loss trends, program scope, account administration, and service performance, in order to assure you received Best Practices support and advocacy.	
Marketing Strategy	Regularly furnish clients with current exposures, including statement of values, fleet list, sales, payroll, and renewal applications to develop a long-term strategic plan.	
Proposals	A comprehensive proposal, including a side by side comparison of expiring vs. renewal coverages, limits, deductibles, premiums, statement of values, schedules of equipment, fleet, and payroll to form a complete picture of the proposed program.	