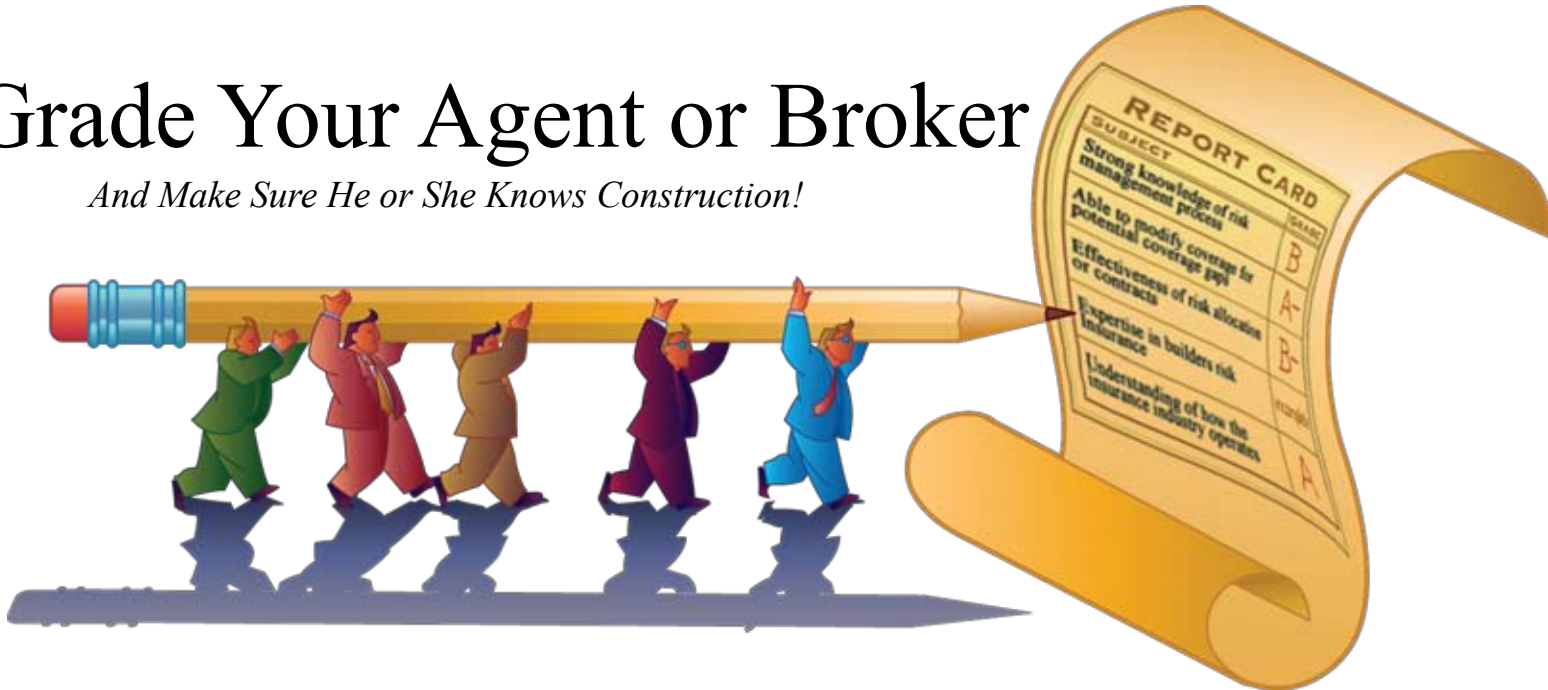


Grade Your Agent or Broker

And Make Sure He or She Knows Construction!



In today's competitive marketplace, it's more important than ever to have confidence in the people helping you put your company's insurance and risk management programs in place. So how can you really know if your agent or broker knows construction? If they can earn high marks in the areas below, you're well on your way to working more effectively with a true partner.

Endorsed by the CFMA



Does your agent or broker have the knowledge to provide you with these services?

- Identifies unique exposures you face on your projects with realistic recommendations for handling them
- Reviews contracts and provides practical recommendations to improve your company's assumption or transfer of risk
- Analyzes coverage gaps in your insurance program with recommendations for closing them
- Fast, understandable, and correct answers to your questions about coverage for the things that worry you
- Effective advocacy with your insurance company when the adjuster thinks your loss is subject to a policy exclusion
- Educates your administrative team about the risk allocation provisions, such as indemnity clauses, in the contracts you sign
- Suggests persuasive reasons to convince owners or general contractors to make reasonable changes in their contract insurance requirements
- Effectively negotiates with underwriters to obtain special additional coverages in your policies
- Explains the pitfalls of adding another contractor or the owner as an additional insured in your policy
- Useful advice for avoiding problems when you are bidding on a project to be insured in an OCIP or CCIP

Pass	Fail

Time's Up, Pencils Down...What Is Your Degree of Comfort Now?

If your agent or broker passed seven or more of these questions, congratulations! You have the competitive advantage that a knowledgeable agent or broker should give you.

If not, talk to a Construction Risk and Insurance Specialist. A holder of the **CRIS**[®] certification possesses the core risk competencies you should require of your agent or broker and his or her support staff.



Construction company needs are diverse, critical, and unique. The **CRIS**[®] certification is a key indicator that your agent and his or her staff have the knowledge to meet them.

Get More Details at www.CRIS-CE.com

