TSIB



Construction Insurance



A BROKER WITH YOU IN MIND

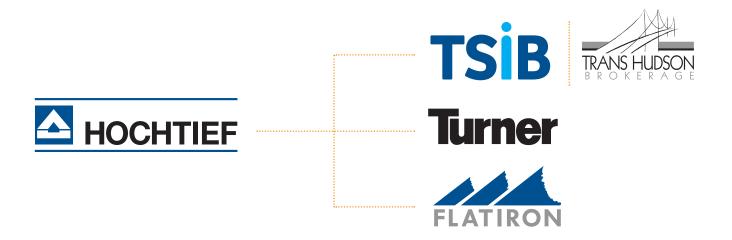
Turner Surety and Insurance Brokerage, Inc. (TSIB*) is doing things to serve you the right way in an industry where many insurance brokers put their own interests first. We are driven to create successful outcomes for our clients, and it starts with our greatest asset – our people. We have some of the most experienced and talented people in the industry, who take ownership of their work and demand excellence from themselves, for you, our clients. We are with you all the way.

*TSIB is a licensed broker in all U.S. jurisdictions, except New York State, where business is brokered/marketed through our affiliate, Trans Hudson Brokerage, LLC (THB).



Construction is in our DNA

Turner Surety and Insurance Brokerage, Inc. (TSIB) was founded in 2005 from the internal Risk Management Division at Turner Construction Company, the leading general commercial builder in the U.S. Hochtief, Turner's parent company, recognized the need to change its approach towards insurance and risk management and created TSIB in order to eliminate some service gaps. TSIB has expanded our experience from commercial and residential building to include civil and transportation infrastructure. TSIB, Turner Construction and Flatiron Construction are all subsidiaries of Hochtief USA. Trans Hudson Brokerage, LLC (THB) is an affiliate of TSIB.



Construction insurance is not a specialty practice – it's our sole focus. Our construction roots give us a unique buyer's perspective on construction risk assessment and risk mitigation.

Our team has worked as construction professionals on project sites. There is no other broker, regardless of size, with our extensive knowledge of construction and construction insurance.

TSIB is unique in a marketplace that provides general services and knowledge. Our firm is dedicated to the construction industry. As such, TSIB is a true partner that understands the complexities of construction insurance in order to develop a customized program for each client.

Committed to our Clients

Worried about the cost of your overall insurance program? With TSIB, you will also have access to more carriers and more alternative financing options to give you the best insurance program. TSIB places over \$200 Million in insurance premiums annually. This gives us the buying power and influence to get you the best insurance programs. Better coverage for a better cost, all while protecting your bottom line.

Tell us your needs. Have a concern about the marketplace and how that may influence your account? Our service plan is structured to allow for strategic planning and analysis. This ensures the most up to date information

and evaluation to help improve your overall cost of risk. No surprises.

Whether it is specialty coverage grants, large risk alternative plans, Captives, or even the best guaranteed cost price, at TSIB you can be confident that you have a partner that has the know-how, and ability, to get you what you need.

Your dedicated Account Management Team will get to know you and your business.

Have a question? Contact your Account Team for the answer. It's that simple - no headaches, no run-arounds, no time wasted. We understand that you have a business to run.





INSURANCE SERVICES

- Workers' Compensation
- General Liability
- Excess Liability
- Pollution Legal Liability (PLL) Insurance
- Contractor's Pollution

- Contractor's Professional& Pollution Liability
- Director's, Officer's &EmploymentPractices Liability
- Builder's Risk
- Automobile Liability

- **Contractor's Property**
- Owner's Protective Professional Indemnity (OPPI)
- Construction Safety & Loss
 Control

Claims Support

TSIB can supply a variety of Claims Services to our clients. From Claim Management Protocol/ Set-up, Claim Advocacy, Claim Reviews to Crisis Management, TSIB's Claim Service team can be a vital asset for companies that do not have the manpower or expertise in managing all manners of property-casualty claim exposures. By effectively managing claim costs, companies may be better positioned to reduce their exposure, increase profits and become more competitive.

CLAIMS SERVICES WE CAN PROVIDE INCLUDE:

- Policy Contract review and analysis
- Insurance cost recovery evaluation
- Expert witness testimony
- Claim program design & implementation
- Insurer & re-insurer audits

- Proactive Claims Management
- Third party administrator selection
 & assessment
- Claim process reviews
- Case reserve reviews
- Claims cost control strategy

Surety

Maintaining a solid surety program is vital to a contractor's operations. Our Surety team works collaboratively with you to best determine your bonding needs. TSIB places over \$41 million in bond premium annually. From general contractors to subcontractors, we review a company's size, industry, field of expertise, financial picture, and credit risk in order to help match you with a surety that best fits your profile. In addition, our Surety team can keep our clients more competitive in the marketplace in terms of bonding capacity and bond rates.



tsibinc.com

Visit our website to learn more about our full line-up of insurance services or call 201.267.7500 today.



HEADQUARTERS:

Mack-Cali Centre II 650 From Road Suite 295 Paramus, NJ 07652 201-267-7500 35 Nutmeg Drive, Suite 300 Trumbull, CT 06611 203-666-4350 5 Hutton Centre Drive Suite 730 Santa Ana, CA 72707 714-975-9201

SATELLITE OFFICES:

Las Vegas, NV Metro DC Area Portland, OR Philadelphia, PA Roswell, GA Huntsville, AL