

committed to our clients





Turner Surety and Insurance Brokerage, Inc. (TSIB) is driven to create successful outcomes for our clients through sound risk management and insurance options that help their businesses grow and increase profitability.



CONSTRUCTION IS IN OUR DNA

We know construction. In 2005, Hochtief USA, the parent company of Turner Construction Company, founded Turner Surety and Insurance Brokerage, Inc. from Turner's internal Risk Management Division. Through our relationship with Turner and our other sister companies, Flatiron and E.E. Cruz, we have risk management and insurance expertise in every market segment within the construction industry. Additionally, our team has firsthand experience as construction professionals on project sites.

Experienced Industry Professionals

Our team has a unique buyer's perspective on construction risk assessment and risk mitigation. As a General Contractor, we have purchased insurance services from brokers. There is no other broker, regardless of size, with our extensive knowledge of construction exposures and practical experience. This experience allows us to be a true partner that understands the complexities of construction insurance, in order to develop a customized program for each and every client.

Relationships with the Largest Insurance Carriers

TSIB places over \$200 million in insurance premiums annually. This volume gives us leverage and buying power in the marketplace, which translates to broader coverage and lower premiums for our clients. In addition, we specialize in various risk financing options, such as; insurance captives, project specific coverage and loss sensitive/collateralized policies. It is this customized approach that enables TSIB to provide an insurance program that fits our clients' specific risk profiles and premium requirements. We offer better coverage for a lower cost, all while protecting the bottom line.

WHAT OUR CLIENTS GET

TSIB provides our clients with options and expertise that will help support and build their businesses. It's more than insurance cost; it's Insurance Risk Financing and Risk Management Solutions that are tailored to the client's needs. Additionally, we can help develop programs to train and educate their workforce, with the ultimate goal to lower a client's overall cost of risk.

Successful Wrap-Ups and Administration

Our team has marketed and placed billions of dollars of construction CIPs. We build proper Risk Management and Safety controls in a CIP as a result of our in-depth understanding of the construction process. Without that knowledge, it is too easy to overlook key steps in setting up a client's program and incur costly losses during the project. From orientation and enrollment through close-out and financial auditing, TSIB also makes the administration of the project worry-free.

Meaningful Stewardship

We provide our clients stewardship that is focused on a client's success factors, and with information to keep the client abreast of insurance and risk management issues. Additionally, our policy and exposure reviews will uncover where the risks lie. We never want a client to be surprised.

Surety Programs that Promote and Expand your Business

We offer valuable risk management options that go beyond traditional insurance risk. For example, 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 premiums annually. We review a company's size, industry, field of expertise, financial picture and credit risk in order to help match them with a surety that best fits their profile. In addition, our Surety team can keep our clients more competitive in the marketplace, in terms of credit parameters and bond rates.



wrapworks

Our proprietary platform is the most advanced, flexible, turn-key solution for automating and streamlining wrap-up administration.



Claim Services that are Responsive and Promote Claim Advocacy

At TSIB, we have extensive claims experience in the construction marketplace. We are very strategic when it comes to our claim services, and we're in-tune with the specific challenges of working on project sites. This can be a vital asset for companies who do not have the personnel or expertise in managing all manners of property and casualty claims. We give our clients a voice with the carrier, so they will be better positioned to reduce exposure, mitigate claim/legal costs and help them navigate what is often a confusing process. Below are some of the tangible benefits of our claims services.

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

Peace of Mind

& assessment

Claim process reviews

• Third party administration selection

• Claims cost control strategy

We hold ourselves accountable to our clients, and our service philosophy drives us to put their needs before our own. Our greatest asset is our clients.



tsibinc.com

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





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