



WRAP PROGRAMS

Let's just stick to the

# numbers

Over \$140B in Wrap-Up  
construction volume



# over 20 years experience

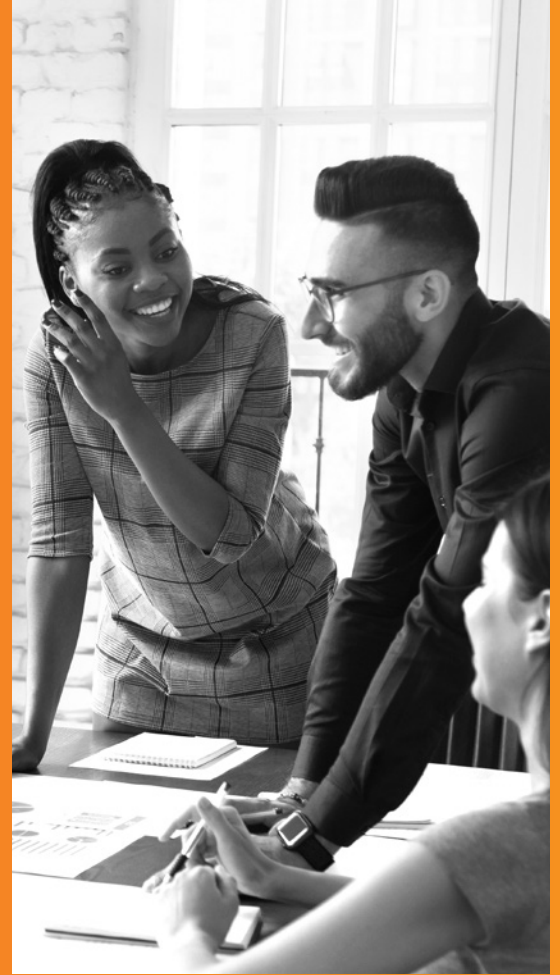
There is no other broker, regardless of size, with our extensive knowledge of construction exposures and practical experience. Our construction Wrap-Up experts have managed over \$140 Billion in construction volume. This experience spans over 20 years, allowing us to be a true partner, who understands the complexities of your business.

Our personnel, market reputation, buying power, and Wrap-Up experience enables TSIB to deliver successful programs to our clients. Our customized approach provides a Wrap-Up program that fits your needs.



As a highly specialized insurance services firm, Turner Surety & Insurance Brokerage (TSIB) focuses on Wrap-Ups. These programs help manage your project risk by providing:

- Consistent insurance coverage
- Increased project-specific limits
- Extended completed operations coverage
- Increased minority and DBE participation
- Reduced cross-compliant litigation
- Potential cost savings



**over** **\$140B**

**construction volume**

**Billions**

Embarking on a construction project presents unique risks and complexities that are a distinct departure from your overall insurance needs. A construction project has many moving parts—securing materials, hiring labor, creating a timeline, developing a budget, just to name a few. Obtaining the proper insurance for the project is a critical step in protecting your company from risk.

As a powerful risk management tool, Wrap-Ups can help ensure your project is a success and your company is protected. TSIB's extensive experience across all industries makes us your ideal Wrap-Up partner. Whether it's a school, commercial office building, sports stadium, hospital, or data center, our numbers are clear:



Healthcare

**\$20 Billion**

construction volume



Education

**\$15 Billion**

construction volume



Real Estate Development

**\$10 Billion**

construction volume



Aviation

**\$9 Billion**

construction volume



Sports & Entertainment

**\$6 Billion**

construction volume



Data Centers

**\$5 Billion**

construction volume

**Aside from our numbers, what truly sets TSIB apart from other Brokers is that we not only place the Wrap-Up coverage but we also provide the Administration and Claims Advocacy.**

# Million **over** \$300M

**annual premiums for insurance programs and surety bonding**

## **PLACEMENT**

TSIB places annual premiums for insurance programs and surety bonds totaling over \$300 Million. This sizeable volume of placements gives us the buying power in the marketplace to obtain broader coverage and lower premiums for our clients. We can design and place a Wrap-Up that is best suited for you.

During the Program Design phase, the insurance for the project is determined and outlined. A large construction project has an abundant amount of exposure such as safety hazards that could lead to accidents or workers' injuries, damage or theft to equipment or tools, project delays, availability of building materials, unexpected increase in material costs, natural disasters, etc.

### **Program Design involves the following activities:**

- Select Wrap-Up Program (Full Wrap, G/L Only) deductibles, policy limits
- Selecting the carrier(s)
- Negotiating the insurance terms and coverages
- Identifying responsibilities





## ADMINISTRATION

We ensure your contractors can start work when required, preventing any project delays. Our Wrap Administration service team has managed 40,000 contractors working on over 2,700 construction projects. Our dedicated service team manages all your administrative needs from daily contractor interactions, program management, documentation development, and more.

### **Our Wrap Administration duties include:**

- Creating Wrap-Up manual
- Project set-up
- Contractor enrollment
- Payroll tracking and submission
- Insurance costs
- COI tracking
- Additional insured endorsements
- Contract closeouts

A key element of the Wrap Administration process is the Risk Management Information System (RMIS). TSIB's RMIS keeps your project(s) organized by retaining all the required documentation in one place, making it easier to run reports and manage the overall success of the project. Our customizable RMIS system, Wrapworks®, manages COI tracking, rate verifications, payroll, enrollments, etc. Wrapworks® has 100% record retention and provides a 360° reporting view of your project.



over **2,700**  
construction projects

projects

Even with the safest jobsite, accidents will occur. TSIB's Claims Advocacy is fully integrated into our overall Wrap-Up service offerings. With our wealth of experience evaluating and managing all manner of Wrap-Up claim exposures, our team can help mitigate the stress resulting from claims and litigation management.

**Our Claims Advocacy duties include:**

- Day to day claims management
- Effective Return-to-Work program development
- Risk mitigation strategies including:
  - Develop and implement incident response protocols
  - Coordinate incident investigations
  - Establish crisis/emergency hotline
  - Conduct site meetings ensuring project staff is trained on incident response protocol
  - Litigation Management/Oversight
- Audit claims management process with carriers
- Conduct carrier claims reviews
- Claim resolution strategies development
- Creation of protocols to maximize loss fund savings

## WHY TSIB

Our numbers speak for themselves. That's why working with us provides a seamless and supportive approach on your next project. Choose how comprehensive you want our services to be — from Program Design and Placement or simply tackling the Administration burden.

We can place coverage, alleviate any administrative burden and/or work with your current Broker for any of your Wrap-Up needs.

**Our successful co-brokering services include:**

- Wrap-Up Feasibility studies
- Administration services
- Marketing Submission assistance

**Our clients choose TSIB because we offer a service solution specific to them. We are committed to our clients.**



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