

CONNER  
STRONG

CONSTRUCTION  
INSURANCE &  
SURETY BONDS





CONNER  
STRONG

## BUILT FOR CONSTRUCTION

At Conner Strong, we know construction; it's that simple. After all, we've been leaders in the field for many years and our team of experts has decades of direct experience to prove it. From business plans to building plans to contract design and everything in between, our industry knowledge enables us to support you with tailored insurance solutions and risk management programs to fit your precise needs.

Our commitment to the construction industry runs deep. Our industry expertise has earned us the respect and trust of the most recognized names in insurance and construction.

Our process and our results say it all. We dig into your business as if it's our own. We study the details—the risks, assets and needs—and provide you with insights that move your business forward. Conner Strong is your partner to solve the toughest insurance and bonding needs; we're built for it.

25

AVERAGE YEARS  
EXPERIENCE IN  
CONSTRUCTION

## CONSTRUCTING YOUR SERVICE TEAM

From day one working with Conner Strong, you will build a strong partnership with our team of experts committed to helping you succeed. For each client, Conner Strong carefully selects an Account Team that works in unison with your team. Our goal is to streamline the insurance and risk management process and deliver superior results.

The makeup of our team is unmatched. It includes individuals who have worked as CFOs of construction companies, surety managers and major accounts underwriters. The team provides unparalleled service and delivers best-in-class insurance strategies that align with your business plan.

At Conner Strong, our aim is to become a trusted advisor making you an even stronger business.





## AN IN-YOUR-BOOTS APPROACH

"Are you sure you're not in the construction business?" We hear that time and again because we make the commitment and the investment to know our clients' businesses first hand. Whether it means lacing up our steel-toed boots for a site inspection or rolling up our sleeves and digging into a set of financial statements, we do whatever it takes to understand your business.

It's an in-your-boots approach that pays off by giving us the depth of knowledge to serve you better and be your advocate in the insurance market. We know what questions to ask, which helps us learn what could go wrong. From that position, we're better able to manage and control your risk.

That's how we get you the right coverage and the price you deserve.

## STRUCTURING COVERAGE FOR CONTRACTORS

Our team of construction experts at Conner Strong has a unique ability to structure insurance coverage specifically for contractors. Not only are we attuned to the contractor's exposures, but we are successful in negotiating the incorporation of the appropriate modifications into the programs we structure to target their unique risks. Here are a few examples:

- > Coverage for Faulty Workmanship by redefining Occurrence wording
- > Providing Blanket Additional Insured coverage including "sole negligence" if required by written a contract
- > Including Contractual Liability coverage for Broad Form Indemnification
- > Addressing the horizontal distribution of policy limits
- > Providing Joint Venture/Excess Wrap-Up coverage

IN-HOUSE SAFETY  
PROFESSIONALS  
MAKE UP 20% OF  
OUR COMPANY

20%

## PROACTIVE APPROACH TO RISK MANAGEMENT

At Conner Strong, we don't just protect you from risk. We study it, predict it, manage it and ultimately, eliminate or at least mitigate it. Our experience, knowledge and depth of in-house services is unmatched in the industry.

Our in-house Safety & Risk Control Services and Claim Management department combine to provide one of the industry's most comprehensive and effective loss control resources. Our unique approach has proven to lighten our clients' administrative burden while reducing losses and significantly driving down insurance costs.

At Conner Strong, Risk Management is driven by two key areas:

### **Safety Services & Risk Control**

Twenty percent of our professional team is made up of safety consultants. No other broker makes such a strong commitment to safety. Conner Strong builds unique safety programs that reduce exposures and decrease overall insurance costs. We often conduct a proprietary Gap Analysis, which evaluates the effectiveness of your current safety and health program and identifies areas where gaps exist within the program. Additionally, Conner Strong develops written safety programs and simulates OSHA and PEOSHA compliance audits. The outcome is a positive safety culture and improved operations, resulting in a reduction in injuries, accidents and their resultant costs.

### **Claim Management**

Our in-house Claim Management team is one of the most experienced, and is available 24/7. Each client is assigned a consultant who manages every serious claim, from start to finish. Our consultants are your advocate and regularly assist with carrier negotiations and dispute resolution. Other standard services include monitoring open claims and facilitating comprehensive claim reviews.

Through our integrated risk management and insurance programs, we create a lasting impact on your business and your bottom line.

### **For More Information**

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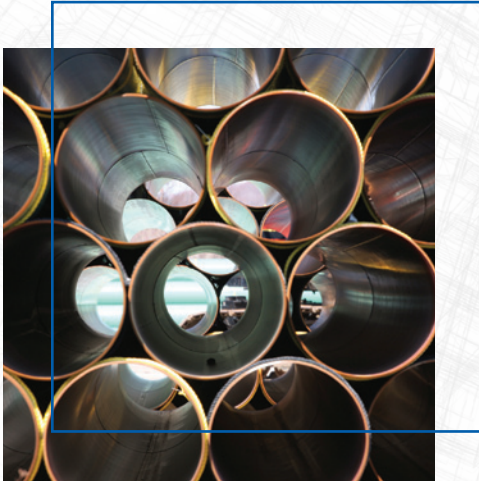




## BUSINESS-DRIVEN BONDING

For some, the surety industry is about getting the quickest fix with little regard to long-term impact. That's a band aid approach. As one of the most experienced surety agents in the region, Conner Strong offers a long-term solution that we deliver through a five-stage process:

- 1. Discovery:** Pour through financial records, analyze balance sheets and scrutinize operations.
- 2. Goal Setting:** Establish today's needs and tomorrow's objectives.
- 3. Planning:** Identify challenges and their root causes.
- 4. Execution:** Design a collaborative solution that maximizes surety credit, drives your business forward and involves the bonding company.
- 5. Results:** Continuously evaluate the results, adjusting the original plan if and when it makes sense.



Conner Strong has access to the top surety companies around the country, putting at your fingertips the resources and products that give your business stability and strength.

In bonding, your success depends on our team, which includes former underwriters, bond managers, CPAs, CFOs, project managers and surety experts, to name a few. Because we've sat in every chair, we can deliver on our promise to provide the best program for your business, today and tomorrow.



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