

The NBIS Risk Management Support System Helps Brokers Grow Their Business, Empower Customers

Featuring Kevin Cunningham, Executive Vice President – Chief Operating Officer, NBIS

NBIS construction & transport™

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In January, **Kevin Cunningham, Executive Vice President – Chief Operating Officer for NBIS**, spoke at the Peak Performance Ski Insurance Conference on how it's providing brokers and their insureds with a powerful tool to implement tangible risk management assistance. NBIS is a hybrid MGU specializing in insurance program administration for the Heavy Construction Equipment and related Transport industries and in the Custom Residential Builders' marketplace. Headquartered in Atlanta, NBIS has offices in Baltimore, Chicago, and San Diego.

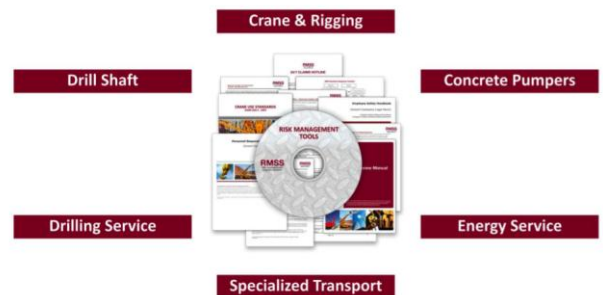
We followed up with Kevin to learn more about NBIS' **Risk Management Support System (RMSS)** and the significant benefits it offers both the broker and insured customers.

"There are many concerns today facing brokers and their customers," says Kevin. "Issues such as dramatic spending and debt, the effects of health-care reform legislation on business, government influence into the private sector, and financial services reform, to name a few. Add to this a market that has been soft for quite some time, and you have brokers looking for ways to differentiate themselves and help their customers with managing risk better and lowering costs. What we did at NBIS is create a comprehensive Risk Management Support System for the various market niches in which we specialize so that brokers have something substantive that goes beyond coverages and price to offer to their customers," says Kevin.



NBIS has developed its risk management system for the **Crane & Rigging, Specialized Transport, Concrete Pumper, Drill Shaft, Energy Service, Drilling Service and Custom Builders** industries. Each RMSS kit includes several key components, all completely customized to each industry:

- **Contract Management Program**, including Equipment Use Standards, Subcontract Review Manual, Contract Management Compliance Checklist, Contract Management Litigation Flowchart, and Contract Case Profiles.
- **Safety Management and Regulatory Controls** – includes an Employee Safety Handbook; Personnel Responsibilities Handbook, a Risk Management Activity log; and further information unique to the industry.
- **Claims Management and Litigation Controls**, including a 24/7/365 Claims Hotline, a Risk management Case Study tool, Jobsite Liability Accident Guidelines, Auto/Tuck Accident Guidelines, Equipment Accident Guidelines, and a Root Cause Analysis Tool.



Each printed packet comes with an RMSS Instruction Manual and a CD with all the materials included for the insured to familiarize himself/herself with the system, and to customize the various manuals and forms with his/her company logo, address, etc.

“There is nothing cookie-cutter about the RMSS. In fact, it was our brokers who asked for our help, and since 1996 when we first developed the system, we have spent a great deal of time researching and developing these tools, working with the brokers, long-standing insureds and our underwriters, claims adjusters and legal counsel to provide exactly what is needed in the area of risk management specific to a particular industry,” says Kevin. “We have a staff dedicated to these industries, so the material is rich in content and based on years of experience.”

When reviewing each of NBIS’ RMSS tools, you’ll find a high level of industry sophistication and specificity as well as practical, ready-to-implement steps in safety management and loss mitigation. For example, in the RMSS for Specialized Transport, the section on Safety Management, in addition to including standard components such as a Personnel Manual and Employee Handbook, also includes a Driver’s Manual, outlining operating procedures, safe driving rules, federal motor carrier safety regulations, and much more; a Driver Safety Pack for maintaining a driver qualification profile; and Safety Metrics for tracking safety performance and developing programs to improve results.



The Safety Management in the RMSS for Concrete Pumper includes a manual on Best Practices, a Hopper Talk booklet, a Concrete Pump Material Placement Systems Safety Standards manual, info on concrete and its effect on pumping, an Outrigger Accident Prevention booklet, a Hosewhip Accident Prevention booklet, and more. And when reviewing the RMSS for Safety Management for Crane & Rigging, you’ll find a user friendly manual to simplify OSHA regulations applicable to the lifting industry, contract management assistance with legal support to redraft equipment rental agreements, and much more.

“Brokers who provide these tools to their insureds have a notably higher retention rate because producers are selling and servicing their customers through a risk management perspective and not just focusing on price,” says Kevin. “The broker has a clear customer service and marketing advantage when providing this system to clients. In these economic times, we’re seeing a downturn in safety measures and safety managers are getting laid off, so if the agency can provide tangible risk management backed by underwriting integrity and a sustainable competitive rate model to fill this void, it provides value-added opportunities to gain new clients while solidifying relationships with existing ones.”

NBIS also goes a step further with RMSS, providing producer training and certification to help them better understand the industry, the purpose of the system, and become engaged with it. “We train the producers to talk the talk, to help them walk through the system with the clients, which fosters a partnership and drives action. It’s not just paper

on a shelf, but practical customer service tools to help in the sales and retention process," says Kevin. In addition, NBIS reps can also follow up with clients to get them using the system. "We systematically connect with every policyholder so that they are empowered in risk control and become an integral part of the risk management process. We aren't forced to do this, but the end result is that we get a better risk, the insureds get better premiums, and the agent/broker differentiates themselves from their competition," says Kevin.

For more information about NBIS' programs and its RMSS and how you can differentiate your agency with these tools, please contact Kevin Cunningham, kcunningham@nbis.com You can also visit: www.nbis.com.

About Kevin Cunningham

Kevin Cunningham has more than 25 years of experience in loss control, claims and insurance underwriting of high-hazard industries. He developed the worldwide exclusive endorsements of the "Specialized Carriers & Rigging Association (SC&RA)," is a recognized international speaker, with his expertise sought after by the industry. He writes various articles relating to risk management for the crane and rigging industry, including a regular column called "Insurance & Risk Management Insight" for *American Cranes & Transport*. Kevin's most recent articles in the February and March issues discuss the implications of federal compliance of mobile cranes as commercial vehicles as well as the insurance implications of a measure that was enacted last summer.

Kevin has been elected as a Commissioner of the National Commission for Certification of Crane Operators (NCCCO), and is a faculty member of the Construction Safety Council.