Discover the NBIS Difference.

Quick Resource Guide
NBIS
NationsBuilders Insurance Services partners with markets to develop programs for the Heavy Construction Industry. NBIS delivers premier construction and transport insurance programs, as well as unique risk management products and services. Through our special relationships with producers, affinity groups and policy holders, we partner with insurance carriers in customizing responsive risk management programs.

NBIC
NBIC is an agency captive domiciled in the District of Columbia and is a fully owned subsidiary of NationsBuilders Insurance Services, Inc. (NBIS). NBIC’s primary activity is reinsuring on a quote share basis, a portion of the insurance written by unaffiliated insurer’s place through an affiliated company, NBIS Construction & Transport Insurance Services, Inc. (NBIS CTIS).

Risk Management Support System
The NBIS Risk Management Support System is a comprehensive assortment of tools that policyholders can use to drive proactive steps toward managing risk more effectively, reducing future insurance costs, and ultimately operating a more profitable business. The RMSS also includes customizable electronic components that deliver practical tools and help implement risk control action and awareness in field operations. This differentiated approach was developed by industry experts with extensive experience in litigation, claims management, and safety and regulatory controls in the heavy construction and related transport industries.

Featured NBIS Insurance Industries and Products
As a hybrid, full service provider in the administration of customer construction and related transport insurance programs, NBIS delivers 100% of the core functions of a specialty insurance company to agents/brokers and insured customers. Working in partnerships with ‘A’ rated carrier partners, NBIS delivers multi-line program underwriting, policy issuance, reinsurance support, claims adjusting, on-site claims investigation, risk management, for control evaluations and premium audit services.

Industries we service:
- Crane Rental / Rigging / Millwright
- Specialized Transportation
- Concrete Pumping Contractors
- Equipment Dealer

Products we underwrite:
- General Liability
- Contractors’ Automobile
- Truckers’ Liability / Physical Damage
- Inland Marine / Heavy Contractors Equipment
- Special Transport Cargo
- Excess Liability
- Workers’ Compensation

NBIS Claims Services
Whether the NBIS insured customer incurs a severity claim or minor property damage claim, the NBIS claims investigation unit will respond promptly and professionally with immediate acknowledgement to policy holder insured and agents/brokers, and field assignment to protect insureds integrity of the facts.
Who We Are
Crane and Rigging

PRODUCER PARTNERSHIPS
Visit www.NBIS.com to learn more about becoming a producer. NBIS is an Open Agency Program Administrator.

Experience the Difference. Request a quote today, send submissions to: submissions@nbis.com
Coverage Features

Commercial Auto Liability, also Competitive Auto Physical Damage Coverage
- Business Auto Coverage Form
- Truckers Endorsement Available
- Blanket Additional Insured Form
- Blanket WOS Endorsement Available
- Broadened pollution Liability for Covered Autos
- MCS 90 Motor Carrier Endorsement
- Uninsured/Underinsured Motorist Coverage Available
- Hired Car Physical Damage Coverage
- Hired and non-Owned Auto Coverage

General Liability
GL Coverage Form Includes:
- Over-the-road coverage for mobile equipment
- Motor Vehicle Laws Endorsement Included
- Additional Insured Ongoing operations 07/04
- Additional Insured with Completed Operations 07/04
- Riggers Liability Coverage Available
- Deductible Endorsement Available 2009 6/04
- Potential for up to 50% of deductible payment waived
- Primary & Noncontributory

Inland Marine
- All Risk of Direct Physical Loss on Manuscript Form
- Tailor Made Policies for Specific Coverage Needs
- Contractor’s Equipment
- All types of heavy equipment, including cranes, earth moving & quarry Leased and Rented from Others
- Motor Truck Cargo
- Riggers Liability/Installation
- Riggers Liability 3rd Party Loss of Use
- Real and Personal Property Coverage’s
- Flood and Earth Movement
- Auto Physical Damage
- Warehouse Legal Liability

Workers’ Compensation
Workers’ Compensation and Employers’ Liability

Coverages
- General Liability
- Property/Inland Marine
- Commercial Auto
- Excess/Umbrella
- Workers’ Compensation

Advantages
- Risk Management Differentiation
- Highly Competitive Rates
- Open Agency System
- Composite Refund based on Revenues

Class of Business
- Crane and Rigging

For more information on our Crane and Rigging Program Contact:

Billy Smith
Program Manager
O: (410) 863-4851
E. bsmith@nbis.com
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Specialized Transportation
Coverage Features

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Blanket Additional Insured Form
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Hired Car Physical Damage Coverage
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TGL 2009 03 01 Endorsement
- Riggers Liability Coverage Available
TGL DED 01 09 Deductible Endorsement Available
- With potential for up to 50% of deductible payment waived

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All types of heavy equipment, including cranes, earth moving & quarry Leased and Rented from Others
Motor Truck Cargo
Riggers Liability/Installation
Riggers Liability 3rd Party Loss of Use
Real and Personal Property Coverage’s
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**Workers’ Compensation**
Workers’ Compensation and Employers’ Liability

Coversages

- General Liability
- Truckers’ Liability
- Physical Damage
- Custom Cargo/Transit
- Property/Inland Marine
- Contractors’ Auto
- Excess/Umbrella
- Workers’ Compensation

Advantages

- Risk Management
- Differentiation
- Highly Competitive Rates
- Open Agency System

Class of Business

- Specialized Transportation
- Machinery Movers
- Heavy Equipment Haulers

For more information on our Specialized Transportation Program Contact:

Chris Nelson
Program Manager
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Concrete Pumping

PRODUCER PARTNERSHIPS
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**Workers’ Compensation**
Workers’ Compensation and Employers’ Liability

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**Coversages**

- General Liability
- Property/Inland Marine
- Commercial Auto
- Excess/Umbrella
- Workers’ Compensation

**Advantages**

- Risk Management Differentiation
- Highly Competitive Rates
- Open Agency System
- Composite Refund based on Revenues

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**Class of Business**

- Concrete Pumping

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For more information on our Concrete Pumping Program Contact:

Kyle Rask  
Program Manager  
O: (206) 423-2782  
E. krask@nbis.com
NBIS’ program managers are highly skilled industry professionals that are dedicated to helping policy holders manage the challenging risk of their business.

Crane & Rigging Industry Expert

Bill (Billy) Smith - Crane and Rigging Program Manager
Bill Smith serves as Executive Vice President of NBIS Claims and Risk Management. He and his staff developed the unique Risk Management Support System (RMSS) that separates NBIS from the rest of the insurance companies. Bill has 37 years of experience in the Crane, Rigging, and Construction industry. Previously he worked as Safety and Health Specialist with the Directorate of Construction, U.S. DOL-OSHA, where he guided and assisted all departments and field offices on crane and construction policies, procedures, and safe working practices. He started his career path as a crane operator in the late 70’s.

Transportation Industry Expert

Chris Nelson - Specialized Transportation Program Manager
As program manager, Chris partners with agents and insureds to sell comprehensive coverage and cross sell existing accounts, rehabilitate conditionally rated transportation companies, and work with active insureds on compliance and regulatory relevant updates and changes. He works with agents and insureds on risk assessments, CSA performance analysis and presentations. Chris is a member of TIDA, CVSA & SC&RA. He serves as the Vice Chairman of the Safety, Education and Training committee for the SC&RA.

Concrete Pump Industry Expert

Kyle Rask - Concrete Pumping Program Manager
Kyle serves as the Product Line Manager for the Concrete Pumping Program at NBIS. Kyle is the Program Manager for Concrete Pumping at NBIS with over 13 years of experience in Concrete Pumping operations, safety/regulatory management, leadership and product development. Kyle is an active member of the American Concrete Pumping Association (ACPA), and serves on several committees and is also a current ASME B30.27 Subcommittee member.

“Having people who really know my business and are always available to me, that I can trust and depend on is invaluable to me and my company.”
Risk Management Support System
The NBIS Risk Management Support System (RMSS) is a comprehensive assortment of tools that policyholders can use to proactively manage risk more effectively, reduce future insurance costs, and manage a more profitable business. This differentiated approach was developed by industry experts with extensive experience in litigation, claims management, and safety and regulatory controls in the heavy construction and related transport industries.

Fighting for the right subcontract language is a constant battle especially in today’s ultra competitive market where GC’s & Subs seek to extract maximum contractual protection from the work they sub out. While it can be a tedious and sometimes futile effort, taking the time to get the right qualifying language in the contracts of others sets the stage for being able to vindicate your company later in the event of a major loss at the jobsite.

GCs & Subs try to use contract language that trigger an Additional Insured coverage obligation regardless of your conduct or fault. By insisting on language that limits the coverage to loss that results from your own “negligent operation,” the stage is set for you to be able to fight the claim or suit based on your conduct alone.

If you allow the GC or Subs to use “open-ended” contract language, then your policy will be triggered on their behalf despite whether or not you were negligent. Your mere presence at the job-site is enough to require your insurance policy to have to stand in the shoes of the GC or Sub’s based on their negligence. Your negligence has no bearing on whether your policy is triggered for a GC or Sub as an Additional Insured. It’s the liability net that determines the amount of loss payments!

For More Information About Our Risk Management Support System Call 1.877.860.7677 (RMSS)
Crane and Rigging RMSS Highlights
- Contract Management for Lease Work Orders & Agreements
- OSHA Regulations & Crane Use Standards/ASME B30.5
- Employee Safety Program
- Crane Personal Responsibilities
- Return to Work Policy
- Accident Checklist

Specialized Transportation RMSS Highlights
- Contract Management for Motor Carrier & Escort Agreements
- Safety Metrics program Guide
- Transportation Personal Responsibilities
- Evidence Preservation Kit
- Trucking Accident Checklist

Concrete Pumping RMSS Highlights
- Contract Management for Work Ticket & Agreements
- Concrete Safety Program
- Concrete Personal Responsibilities
- ASME B30.27 Standards
- Safety Program - Hopper Talk
- Accident Checklist

“Providing you with the best fighting chance to prevail when litigation is brought against your company.”
Contract Management Reinforcement Program

As an NBIS policy holder, services and additional benefit are available to you through your insurance program. One of these added benefits is our Contract Management Reinforcement Program. The objectives of this program is to give our insureds the utmost protection through their terms and conditions by providing them with language that complies with the statutory compliance of each state they work. Our Risk Management and in house legal teams are dedicated to making sure you are in the best position to defend your company if in fact a claim is filed or you are named in a suit.

When NBIS receives a copy of your company’s current work ticket or contract, an in-depth review is initiated in which all key contract provisions are cross referenced against your individual states’ applicable case law.

Once the key changes have been identified, NBIS redesigns your work ticket or contract with the new, preferred language, keeping the design, logo, and business terms consistent with the original document.
Are You Protected under Your Current Terms and Conditions?

Ask Yourself These 3 Questions:

1. Does the indemnification provision in my job ticket meet state statutes to even be considered enforceable?
2. What would an insurance provision in my term and conditions do to further protect my hard earned assets in the case a claim against my company were to arise?
3. Would my Insurance and Risk Management provider help me update and revise my job ticket to reduce my risk of future losses?

There is no one size fits all when it comes to contractual risk transfer. Using language that has either become not enforceable do to state statutes or having outdated standards can completely defeat the purpose of having a job ticket in the first place.
“The RMSS management (tools) always have exactly what I need in them. Keeping the Terms & Conditions in our daily invoices and our Long Term Contracts correct and up to date with the changing laws is so important.”
Regulatory Compliance
What You Need To Know About CSA

Many companies operating mobile equipment are now subject to Department of Transportation (DOT) audits based on their CSA scores in the same way that trucking companies are. CSA, stands for “Compliance, Safety, Accountability”, it was rolled out in 2010 as a proactive initiative to improve the efficiency and effectiveness of FMCSA’s (Federal Motor Carrier Safety Administration) enforcement and compliance program. The goal of CSA is “to achieve a greater reduction in large truck and bus crashes, injuries, and fatalities, while maximizing the resources of FMCSA and its stat partners.”

The Department of Transportation (DOT), through the FMCSA, has determined that Mobile cranes and pump trucks operating in interstate commerce are commercial motor vehicles (CMV’s) subject to the FMCSA’s regulations. Mobile cranes and pump trucks in interstate commerce are now required to follow all the rules and regulations that apply to commercial motor vehicles, including the need for drivers to have a commercial driver’s license (CDL), be drug and alcohol tested, maintain logs, and keep maintenance records, as well as for employers to create and keep current driver qualification files.

What happens if you are a mobile crane and pump truck company that operates mobile equipment and your Safety Management System (SMS) score exceeds the FMCSA intervention threshold, or worse, a DOT investigator visits your office and wants to perform an audit? Stern warnings, heavy fines, and the possibility of your operation being shut down are examples of what can occur when you are not in compliance with the FMCSA regulations.

The FMCSA offers companies the opportunity to measure their safety performance online through the SMS website. The SMS assesses motor carrier safety compliance and identifies carriers for interventions using all roadside violation, inspection, and crash data available.

The SMS assesses carrier safety based on 24 months of inspection and crash data and considers items such as the number of safety violations; the severity of those violations or crashes; and when those safety violations occurred, with recent events weighted more heavily.

NBIS offers Safety and Regulatory Compliance training for your employees.

NBIS can also support you with custom training and regulatory resources to improve the safety performance of your company.
Online Driver Training

In an effort to continue offering our insureds tools to help better manage their business and reduce cost, we have developed a one of a kind Online Drivers Training Program. This NEW, Proactive Online Drivers Training Program was specifically designed for crane drivers and mobile pump drivers, from experts in the industry. The program targets the most common high risk driving situations and behaviors.

Program Benefits Include:

- 5 Courses that have been customized for each industry program we serve: **Mobile Crane Drivers, Tractor Trailer Drivers and Mobile Pump Drivers**
- Classes include: Stopping Distance, Changing Lanes, Backing, Distracted Driving and Intro to CSA
- Available Online 24/7 - your employees will have the ability to train at work and/or at home
- Courses take 15 minutes to complete and learning will be demonstrated with completion of the course and tests
- System provides full tracking and reporting which will allow you to protect your company and show that you have continued to train your employees

Watch the attached demo or visit www.nbis.com/training to learn more.
American Society Of Mechanical Engineers (ASME)

Who is ASME and why would this be important to you?

American Society of Mechanical Engineers (ASME) was founded in 1880 with the objective to help resolve issues brought on by the industrialization of America. The first B30 committee organized in 1924 - “The Safety Code for Cranes, Derricks, and Hoists”.

In 1962, due to evolving changes in technology, and the progression towards a more safety conscious work environment the B30.5 committee was formed. In May of 1968, the first B30.5 was released to the industry. (from 1962—2007 updates where made to improve these standards.)

Today, the 2011 edition of the ASME B30.5, defines the responsibilities of all parties on the job-site. Delivering accountability to the proper parties throughout the project, along with helping to mitigate some of the added exposures you and your operators face. For concrete pumping, the B30.27 Material Placement Standards 2014 edition defines responsibilities on an active pour job site.

Many owners are unfamiliar with these standards until an accident occurs, a lawsuit ensues, and then the opposing legal counsel uses these standard to attack you and your business. Take the time to review these standards and train your employees can be very beneficial on so many fronts.

Having the power to control losses (internal and external) and the ability to transfer unfavorable risks is a key element to running a highly successful business. Understanding the ASME B30.5 Mobile and Locomotive Cranes is a way to promote a solid safety culture and enables your control over liability passed on from most contractors within the industry. Having knowledge of not only OSHA regulations but ASME Standards puts you in a strong position to defend your interests in the event of a loss.

Federal Motor Carrier Safety Administration (FMCSA)

Understanding SMS

The Safety Measurement System (SMS)
- Improves how FMCSA prioritizes carriers for intervention
- Includes more safety data; all safety-based violations found during roadside inspections
- Organizes safety behaviors into seven categories: Behavior Analysis and Safety Improvement Categories (BASICs)
Assess Your Agent
3 Questions to Ask When Choosing an Agent

When you choose an insurance agent/broker, ask three simple questions:

1 EXPERIENCE:
How long have they been in their particular industry?

2 CREDIBLE:
Has my agent successfully worked with others in my own industry?

3 EXPERTISE IN YOUR INDUSTRY:
Do you have projects on or near the water and has your agent checked your policy for waterborne exclusions? (Scenario)

Your agent should understand the business operations and exposures first, then define the coverage necessary to protect the insureds. Having experience within the specialized transportation and crane and rigging industries, your agent needs to know what coverage terms are needed to make sure the policy you paid for will back you up when it is needed.

You want an agent that knows insurance better than insurance companies. You want an agent that works with other organizations like yours. You want an agent that can translate contractual language so that you understand exactly the kind of agreement you are entering into.

That agent should be able to look over the insurance requirements of your biggest clients and know precisely what coverages you need as well as the best places to purchase them.

Experience the Difference with NBIS, contact an agent today.
INSURANCE AND RISK MANAGEMENT LEADER

NBIS Insurance Solutions and Risk Management Services will stand by your side to give you the best fighting chance in the event of a claim! Our differentiated approach, which includes industry-specific claims service, proven loss prevention, highly competitive rates, and custom coverage is designed to help your protect your business.

For more information on becoming an NBIS policy holder or to learn how to receive a quote, have your Insurance Agent contact us at contactus@nbis.com or send submissions to submissions@nbis.com.

NBIS is a National Managing Program Underwriter, Loss Control Provider, Claim Adjusting Administrator and Reinsurer Specializing in Construction & Transport Insurance Programs Exclusively Through Agents/Brokers.

www.NBIS.com