

# A solid defense

**Bill Tepe** discusses how, using risk management tools, NBIS has defended the industry for more than two decades.



In 1996, the year NBIS became the exclusively endorsed provider of insurance and risk management services to the Specialized Carriers and Rigging Association (SC&RA), NBIS embarked on a now-decades-long journey: to provide superior insurance and risk management solutions to the crane, rigging and specialized transportation industry.

NBIS has held fast to that mission over the last 23 years – expanding our product offering and adding a plethora of risk-management tools – but we’ve also cemented ourselves into another important role as well – as industry defenders. We’re constantly surveying the regulatory landscape to see how new rules and regulations can affect our industry, and we do everything we can to fight from the front lines.

What that means for you is that NBIS has participants on ANSI and OSHA committees, and they use their

industry knowledge and lessons learned from twenty-plus years of defending policyholders to argue for meaningful change. Many of our senior managers came from the field, as either crane operators or drivers, which means they understand issues in a way that most insurance company employees don’t.

## Improving risk profiles

One of our primary objectives as an insurance company is to provide the finest insurance coverage available while improving the risk profile of our policyholders. The changing safety, regulatory and technology landscapes give us opportunities to both educate and provide coverage. And we’re constantly looking for new ways to provide our clients with options to manage their risk – not simply a one-size-fits-all product.

In recent years, we’ve invested heavily in technology – specifically, in online training technology. We now offer online driver training, telematics solutions, online safety and health training, and a whole host of other risk-management offerings.

I like to say that the company that insures you doesn’t matter until all of the sudden it does. What I mean by that is that insurance is largely just a commodity until a claim occurs – and then it very much matters which insurance company is insuring you. If your insurer doesn’t know the ins and outs of your particular

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business and industry, how can they possibly know how to put together a solid defense on your behalf? And how can they possibly know which risk management tools you should be using? And to take it one step further, how could they possibly know how to defend you and your industry?

I, of course, have a vested interest in the response to this question, but I think the simple answer is they won’t, and they don’t. But that’s 100 percent not the case with NBIS. The team of claims experts in our organization have managed and adjudicated a significant number of industry claims for our policyholders – of all types, sizes and monetary values. And they’ve often found themselves in situations where they need to practice what they preach; that is, to do everything they can to mount the right type of informed, expert claims defense when they feel their policyholder isn’t at fault.

## Industry defenders

Ultimately, that’s what you as an industry stakeholder deserve – a company that will defend you and your industry every chance they can. As SC&RA’s exclusively endorsed insurance and risk management provider, we made a promise to do that, and more, 23 years ago, and we’ve done it ever since. To sum it up: we’re here for you as industry defenders.

To learn more about all the ways in which NBIS is defending and fighting for change in the crane, rigging and transportation industry, or to learn more about our growing list of risk management tools, contact the NBIS Risk Management Team today at 877.860.RMSS or www.NBIS.com. ■



## THE AUTHOR

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crane and related specialized transport industries.