HUB Construction Industry Experts

Risk & Insurance | Employee Benefits | Retirement & Private Wealth

ABOUT HUB

15,000+ employees

100+ Credentialed Construction & Surety Experts

530+ Locations Across North America

$1.9B+ in Construction Commercial Premium

2M+ Clients Around the Globe

56K+ Construction & Construction Surety Clients

TOP 5 Global Broker Based on Revenue

100k+ Surety bonds placed on an annual basis

AGENDA

- What are your business priorities?
- How has COVID-19 impacted your business?
- How much work do you self-perform or subcontract?
- What is your process for subcontractor prequalification?
- Who is responsible for Risk Management, Safety & Training?
- How often do you have open claim reviews?
- When do you review gaps in insurance protection?
- Do you utilize project-specific and annual practice policies?
- How do you manage your auto fleet and drivers?

WHY HUB?

- Credentialed **insurance specialists** in every major construction market across North America
- Deep **industry knowledge** in trade contractors, general construction, heavy construction, among others
- **Technical expertise** in most complex coverage options such as OCIP/CCIP Wrap-ups , Surety, SDI, Workers' Compensation, Builders' Risk/COC, Environmental, Professional, Owner, Contract and Cyber Liability.
- **In-house Risk Services and Claims Management:** Our specialized team spreads across North America and stays informed on the latest developments in the construction industry, being able to advise our partners on their ever-changing risks in efforts to reduce claim costs, keep your employees safe, and reduce your total cost of risk.
- **Cross-border Capabilities:** HUB is one of six insurance brokers with the ability to place coverage on both sides of the Canadian and U.S border.

ADDITIONAL CAPABILITIES

- **HUB RMIS Risk Management Portal:** Full suite of training programs and electronic OSHA reporting
- **Client Analytics:** Quantitative decision-support focusing on risk-bearing capacity, risk quantification, and/or risk financing optimization for insurance program design and implementation
- **International Capabilities, World Broker Network (WBN)**
- **Core Logic:** Obtain location-based risk profile reports; including flood zones, earthquake, and brush hazard areas to assist with accurate underwriting
- **HR360:** Online library that delivers comprehensive, easy-to-navigate human resources and benefits content, tools, news and forms
- **Guardian HR:** Navigate the complexities of employment law and human resources regulations
- **HUB Connected:** Content library with customizable templates; HR portals, OSHA log, Business Interruption plans, safety checklists, and more

RISK SERVICES

Protecting what matters most.

People

- Employee Health and Safety Consulting
- Absence Management & Productivity
- Travel Risk Management
- Emergency Response Planning
- Premises Liability
- Fleet Risk Management

Property

- Property Risk Evaluations
- Life Safety
- Natural Hazard Analysis
- Water Damage Mitigation
- Disaster Recovery
- Security & Protection Systems Evaluations

Profitability

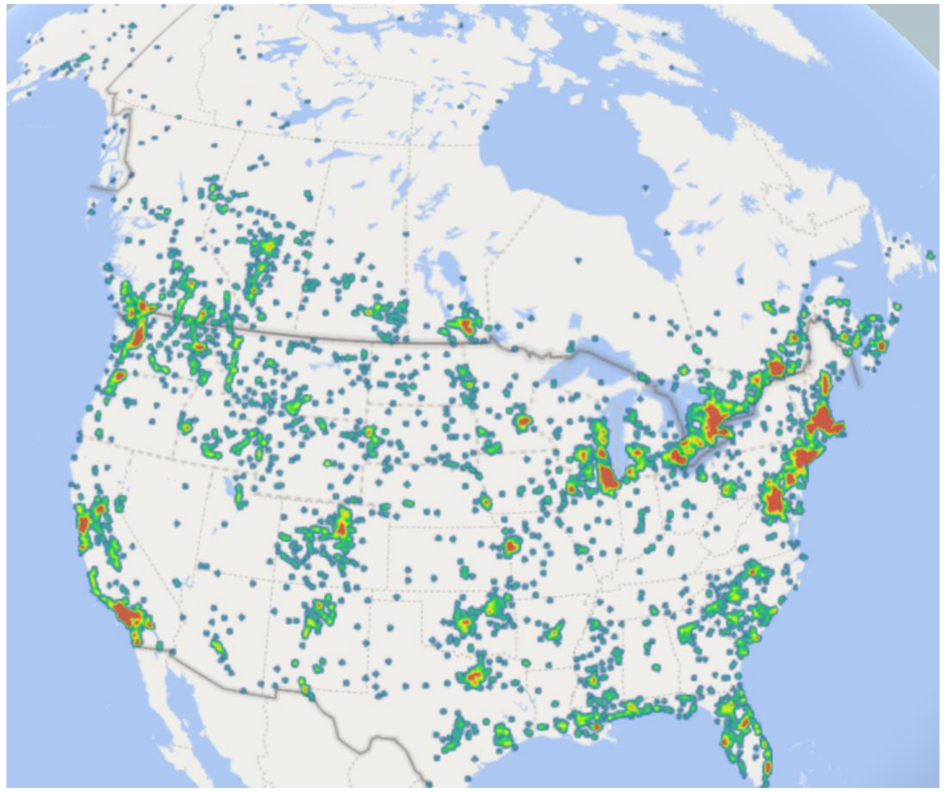
- Critical Incident Management
- Emergency Response
- Business Continuity
- Cyber Risk Management
- Regulatory Compliance
- Enterprise Risk Management
- Vendor Management

hubinternational.com

CONSTRUCTION CLIENT FOOTPRINT

HUB serves more than **36,000** Construction & Construction Surety customers across North America

- Trade Contractors
- General Contractors
- Construction Services
- Construction Suppliers
- Heavy Construction
- Industrial
- Owners & Developers
- Residential & Commercial
- Industrial
- Highway & Street
- Single-Family Housing
- Roofing
- Architects & Engineers
- Water, Sewer, & Utilities
- HVAC installers



Financial Risk, Operational Risk, Hazard Risk, Strategic Risk

Physical Asset Risk	Legal Risk			People Risk		Surety
Property Insurance	**Commercial Liability**	**Management Liability**	**Professional Liability**	**Crime**	**Employees**	Bid Bonds
Builder's Risk	Bodily Injury	Directors & Officers	Financial Damage to Customers and Third Parties	Theft	Worker's Comp	Consent of Surety
Equipment	Property Damage	Employment Practices	Architects, Engineers & Consultants	Social Engineering	Medical	Prequalification Letters
Vehicles	Auto & Truck	Fiduciary	Incidental Errors & Omissions	Employment Dishonesty	Employee Assistance Programs	Performance Bonds
Cargo	Environmental	Side A DIC	Intellectual Property Rights	False Pretense	Life & Disability	Labor & Material Payment Bonds
Flood & Earthquake	Excess/Umbrella	Securities Actions	Disclosure of Confidential Information	Forgery	Voluntary Benefits	Maintenance Bonds
Business Interruption	Cyber	Competitor Disputes		Investigative Costs	Kidnap & Ransom	Lien Bonds
Cargo Insurance					Wellness Programs	Release of Holdback Bonds
						Reclamation / Gravel Pit
						Misc. Bonds (License Bonds, Admin, Permit)
						SDI Option

MARKET ACCESS

Due to our size and scope, we possess market clout which enables us to work directly with many leading insurance carriers to provide you with a range of coverage options and solutions for your business. These relationships allow us to negotiate the best combination of price and value on your behalf.

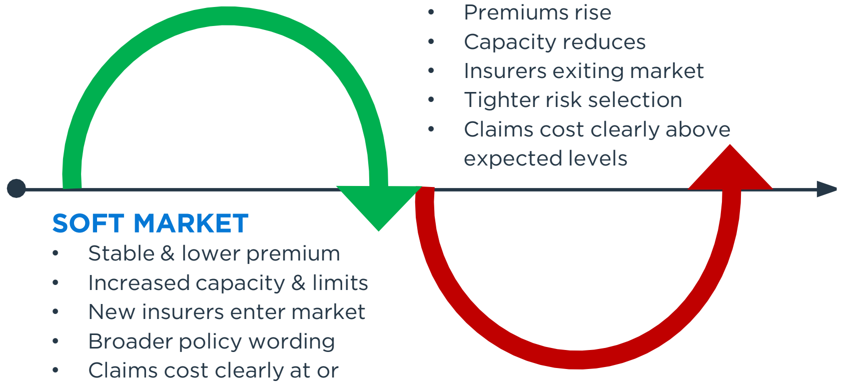
What is a hard market?

From an insurance buyer's perspective, it can sometimes feel as if premium prices change on a whim. But the truth is that the insurance market is cyclical in nature, fluctuating between soft and hard markets.

What can we do?

Together, we will work towards an extremely professional submission that highlights the strengths of your risk management efforts, quality of overall management and physical plant.

INSURANCE MARKET CYCLES



CLAIMS MANAGEMENT

HUB's Claims practice is made up of more than **200** claim professionals with an average of 15 years experience. As your advocate, we work not only to ensure your claims are processed efficiently and correctly, but to help reduce your total cost of risk.

Connect with a **HUB advisor** at the **CFMA conference** today: