

A photograph of two men in business suits and white hard hats, smiling and looking at a set of blueprints they are holding together. The background shows a construction site with rebar and concrete structures.

OneGroup's Construction Team Delivers Industry-Focused Expertise and Solutions

EXPERTISE — more than 200 experts and specialists on staff to support you and provide unparalleled knowledge.

MARKET POWER — access to a broad range of traditional and specialty insurance markets to meet the unique needs of construction-related businesses.

YOUR PREMIER ADVANTAGE™ — access to one of the largest portfolios of essential business services, all with a single call.



Construction-related businesses face unique challenges managing risk and controlling insurance costs.

Business, financial, technology, project, and political risks: These are just a few threats to your business that require mitigation and risk transfer strategies. You need the strongest team of business specialists on your side.

Our construction industry team is supported by **more than 200 experts and specialists** in a wide range of essential business services. In addition to providing insight and strategies in risk transfer, they provide consulting in human resources, employee benefits, and pension plans throughout OneGroup and its affiliate partners. This is the competitive advantage you find only with OneGroup.

Comprehensive Brokerage Services

Founded over 100 years ago, OneGroup's independent insurance brokerage has earned an enviable reputation for outstanding client service and comprehensive coverage to our clients at a reasonable cost. We have access to all major insurance carriers. Our volume has earned our firm the top standing with the premier insurance carriers for the construction industry. Available services include:

- **Classifications Review:** For general liability and workers' compensation, it is critical that all worker classifications are up to date and accurate – translating into thousands of dollars in savings for your firm.
- **Packages:** For general liability, property, owners' and contractors' protective liability, inland marine, cyber liability, electronic data processing liability, umbrella and excess coverage.
- **Contractual Risk Transfer:** Labor law can cripple a contractor or construction project. OneGroup ensures that proper policy terms and conditions are used and contractual wording is correct to protect you.
- **Directors and officers liability:** Including professional liability and employer liability.
- **Environmental and pollution liability**
- **Surety Bonding:** Bonding is key to growth for most construction firms.
- **Property Insurance:** Including building valuation, inventory review, business and personal property inventory review, Pictometry, and more.
- **Certificates of insurance:** OneGroup provides a wide range of additional services to meet your needs.
- **Market Selection:** OneGroup has access to many major and specialty insurance companies and construction industry programs.

Top Three Risks Facing the Construction Industry

According to Travelers' Insurance 2015 Business Risk Index, construction companies cited the top three risks facing their industry as:

1. Attracting and Retaining Talent

OneGroup's in-house human resource consultants work with companies to put strategies and procedures into place to source and manage talent for maximum tenure. We work with construction companies to secure key personnel and executives through proper placement, job structure and incentive programs.



Our human resources services include:

- Attraction and development strategies
- Compensation analysis and programs
- Planning and organizational design
- Policy development and compliance
- Employee relations
- Performance management
- Training and development

2. Employee Safety

According to the Department of Labor, over 140,000 employees in the construction industry are seriously injured on the job each year in the United States. This results in enormous risk and cost to construction firms.

OneGroup takes a multi-faceted approach to **minimizing employee risks and their associated costs**. We do this through managing control systems beginning with the hiring process, safety management, claim management and post-loss assessment. Specific services include OneGroup's proprietary informed hiring program, EmploySmart®, safety education, exposure monitoring, results dash-boarding, and return-to-work programs.

Our objectives are to assist you in increasing employee safety while reducing the occurrence and impact of loss on the organization. OneGroup's unique Safety Service Program for qualifying companies is an activity-driven, compliance-based service that includes incident/accident investigation, safety inspections, compliance and safety training. The objectives for our safety services are to ensure compliance with regulatory requirements and assure consistency of safety knowledge and its application across the organization.



3. Controlling Increasing Benefit Costs

OneGroup is a leader in providing comprehensive employee benefit review, design and administration. We deliver tailored benefits with thoughtful strategic planning, specialized professional services, and technology-based solutions. OneGroup's professionals are dedicated to employee benefits and human resource services.

As your benefit consultants, we aggressively shop the marketplace for the best medical and dental plans and ensure our clients are compliant with the requirements of the ACA.

OneGroup benefit services include:

- Dedicated, on-staff ACA expertise
- Benefit Program Design
- Detailed Strategic Planning
- Employee Benefit Cost Analysis
- RFP Design & Facilitation
- Fiduciary Services
- Human Resource Consulting & Outsourcing
- COBRA & HIPAA Compliance
- Group Welfare Plans
- Life, Health, Disability & Voluntary Benefits
- FSA, Transit & HAS Services
- Executive Benefits & Compensation Planning

Please call or email Brett Findlay, *Vice President, Business Risk Specialist* with any questions or inquiries on your coverage.



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