

Discounts Enclosed!
*Up to 50% Off Deductible and
more... details inside.*

Discover the NBIS Difference.

Quick Resource Guide



Delivering Premier Insurance and Risk Management

NBIS delivers premier Construction and Transport Risk Management Products and Services. Our goal is to be recognized as a market leader in Specialty Construction and Transport Insurance through customized programs with carriers, trade groups, and distribution partners. NBIS is a National Managing Program Underwriter, Loss Control Provider, Claims Adjusting Administrator Specializing in Construction & Transport Insurance Programs exclusively through Agents/Brokers.

Customized Risk Management

Through our special relationships with producers, affinity groups and insureds, we partner with insurance carriers in customizing responsive risk management programs. Carriers focused on underwriting niche products through managing general underwriter (MGU) program administrators are attracted by our specialized expertise in Construction and Transport Industry Underwriting, our proprietary Risk Management Support System©, our ability to assume risk, and the capability of our support professionals and systems to adapt to new opportunities.

Our Focus

Our focus is Heavy Construction Equipment and the related Specialty Transport Operators. Our distribution is exclusively administered with independent producers to build loyalty with the insured by making obvious the differentiated value NBIS provides.

Industry Dedication

NBIS has strategically partnered with some of the most notable industry associations, allowing us to stay up to date on the latest industry activity as well as government and regulatory changes, as a result we are able to provide our policy holders with the most comprehensive Insurance and Risk Management coverage. Associations include:

American Concrete Pumping Association (ACPA) - ACPA promotes concrete pumping as the choice method of placing concrete. The ACPA boast the only industry-recognized certification program for safety testing concrete pumping operators.

Specialized Carriers & Rigging Association (SC&RA) - SC&RA is an international trade association of nearly 1,300 member companies from 43 nations. Members are involved in specialized transportation, machinery moving and erecting, industrial maintenance, millwright, crane and rigging operations, manufacturing and rental. NBIS is the exclusive endorsed insurance provider of the SC&RA, this partnership allows us the opportunity to provide a comprehensive insurance program customized for the specific needs of the SC&RA Members.

Who We Are

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
- 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
- Motor Truck Cargo
- Real and Personal Property Coverages
- 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

- Concrete Pumping

NBIS is a comprehensive insurance and risk management provider for the Specialized Transportation, Crane and Rigging, Concrete Pumping and Equipment Dealer/Rental Industries.

For program information call 1.866.668.NBIS or visit www.NBIS.com.

Industry Experts

The NBIS Concrete Pumping Risk Management team is comprised of highly skilled industry professionals that recognize and appreciate that pump operators must navigate through an always changing complex regulatory environment.



Robert Edwards, Product Line Manager for Concrete Pumping

Robert serves as the Product Line Manager for the Concrete Pumping Program at NBIS. Rob is a member of ASME B30 main committee, and was the B30.27 subcommittee chair from conception through publication of the 2014 edition of that American National Standard. The standard affects pump and belt manufacturers, maintenance and inspection personnel, operators and owners, and all entities involved in a concrete placement pour. Rob has been in the concrete pumping industry since 1978, starting as a pump operator. Rob has served the industry in many capacities from designing the original ACPA Safety Seminar, writing the original Safety Manual and the offshoot coworker safety manual and safety manual for ready mixed concrete truck drivers delivering to pumps, developing the Coworker safety training, and co-authoring the certification test and study guide.

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NBIS - Insurance & Risk Management Experts.

"Having people who really know the business and are always available to me, that I can trust and depend on is invaluable to me and my company."

Your Industry Leader



Do You Know Your **Responsibilities** *on the Job?*



Rob Edwards

Concrete Pumping Program Manager

Robert Edwards serves as the Product Line Manager for the Concrete Pumping Program at NBIS. Rob is a member of the main B30 Committee, and as chair of the B30.27 subcommittee, he led the committee from concept through the publication of the 2014 edition.

The NEW Standard went into effect on March 26th, 2015 – are you aware of how it changed your role?

Every entity on a concrete placement job is impacted, including the concrete pump owner and operator

B30.27-2014 changes include:

- The addition of responsibilities to every entity on a concrete placement job
- Addition of the definition of a 'signal-person'
- Clarification of what is meant by 'supervision of trainees'
- Addition of a translation requirement for machines arriving from overseas

Need More Information? Contact Rob at redwards@nbis.com or visit www.concretepumping.expert

Risk Management Support System



Risk Management Support System (RMSS)

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.

The NBIS Difference - A Case Study *Company Fights and Wins for Fair Contract Language*

Proving that attention to detail and perseverance pays off, an NBIS policy holder recently negotiated improved language in a subcontract agreement. The argument was simple. The concrete pumping company would agree to name the customer as an Additional Insured under their GL policy as long as the claim resulted from the operation of the concrete pump. Had no changes been made, the concrete pumping company's insurance could have been called upon to cover the entire claim no matter what the cause of the loss.

The NBIS Difference

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.

For More Information About Our Risk Management Support System Call 1.877.860.7677 (RMSS)

Contract Management Controls

- Contract Management Program
- Subcontract Review Manual
- Contract Management Case Studies

Safety Management and Regulatory Controls

- Employee Safety Handbook
- Material Placement Standards B30.27
- One to One Rule Guide
- Outrigger Accident Prevention Guide
- Power Line Safety Guide
- Hose Whip Prevention Manual
- Concrete 101 - ACPA
- Concrete Pumping Best Practices
- Hopper Talk - 12 Month Safety Program

Claims Management and Litigation Control

- Case Study Tools 1,2,3
- Equipment Accident Guidelines
- Root Cause Analysis
- Auto/Truck Accident Guidelines
- Job liability Accident Guidelines
- 24/7 Claims Hotline



"Providing you with the best fighting chance to prevail when litigation is brought against your company."

Contract Management Reinforcement Program

As an NBIS Concrete Pumping 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.



Many customers that have contracts use old language which will not give them the best liability leverage in today's litigation environment in the event of a claim. (Some still use the invoicing method)

There are many reasons for having a good solid contract with the right wording. (It could be the difference between total liability transfer and policy limits, defense fees and costs, etc.)

The 4 key points we like to include in a contract are:

- Indemnification
- Additional Insured (Blanket on manned and required on bare)
- Operation of Equipment
- Conditions- Ground/Power Lines

Would my Insurance and Risk Management provider help me update and revise my job ticket to reduce my risk of future losses?

[illegible][illegible]

American Society Of Mechanical Engineers (ASME)

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

The Concrete Pump Manufacturers Association (CPMA) was formed in 1995 with the mission of developing an American national standard for concrete pumping safety that would cover the manufacture of pumps, the maintenance and testing of pumps, and the operation of pumps. It was agreed that the resultant draft standard, CPMA-27-2000, would be obeyed by the member companies.

In September, 1999, the CPMA brought their draft standard to the ASME B30 committee, which writes the safety codes and standards for all lifting devices in the United States. It was thought by the members of the B30 committee that concrete pumps have enough of the same types of hazards as cranes that they may be willing to take on parts the new standard. Until expertise could be developed on the committee, they agreed to take on only the booms, outriggers, structural components, and system components. The newly accepted elements of pumping machines were given the next number in the line of crane standards, which was B30.27.

In 2005, with an initial standard under its belt, the B30.27 committee made the decision to incorporate all of the pumping elements and procedures into the ASME standard. The B30 committee, knowing the level of expertise now on board, had no objection. In late 2008, ASME approved the new version of the standard. ANSI approved it in early 2009, and it was published in May, 2009. CPMA 27-2000 was withdrawn at that time.

After B30.5 published a responsibilities section with B30.5-2007, the B30 Chair asked each subcommittee chair to report on whether or not their particular standard could benefit from an adaptation of those responsibilities. In due course, the B30.27 subcommittee chair reported that B30.27 could and would take on the job of adapting the responsibilities section to meet the needs of Material Placement Systems.

The B30.27 Chair held webinars, open to the public, to explain what was going to be done, and to solicit participation on an ad hoc committee with only one job: to adapt the responsibilities language for use in B30.27. When the committee was formed, work commenced. Meetings were held in several cities around the United States. Pieces of the adaptation were submitted for voting by B30 committee members. Negative votes resulted in changed language or explanations as to why the wording was correct. In September, 2013, all negative ballots and all comments were addressed and the standard went for public review. It was passed in late 2013, approved by ANSI in early 2014, and published (called the date of issuance) on March 26, 2014.

***The Concrete Pumping
Standards Have Changed...***

Do you know

your responsibilities

on the Job?

Regulatory Compliance

What You Need To Know About CSA

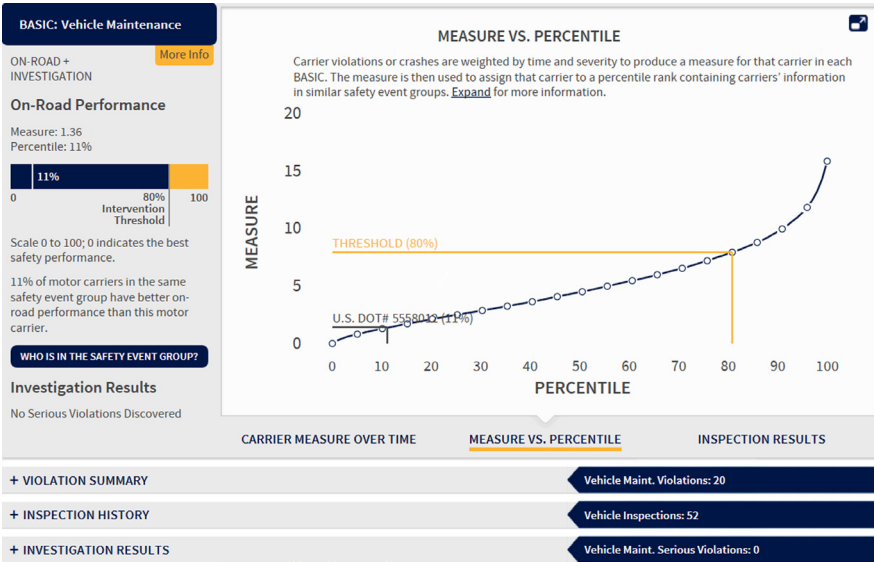
Many Concrete Pumping Operations are now subject to Department of Transportation (DOT) audits based on their CSA scores in the same way that trucking companies are. CSA, stands for “Compliance, Safety, Accountability”, it was rolled out in 2010 as a proactive initiative to improve the efficiency and 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 Pumps operating in interstate commerce are commercial motor vehicles (CMV’s) subject to the FMCSA’s regulations. Mobile Pumps 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 company that operates Mobile Pumps 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 there 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

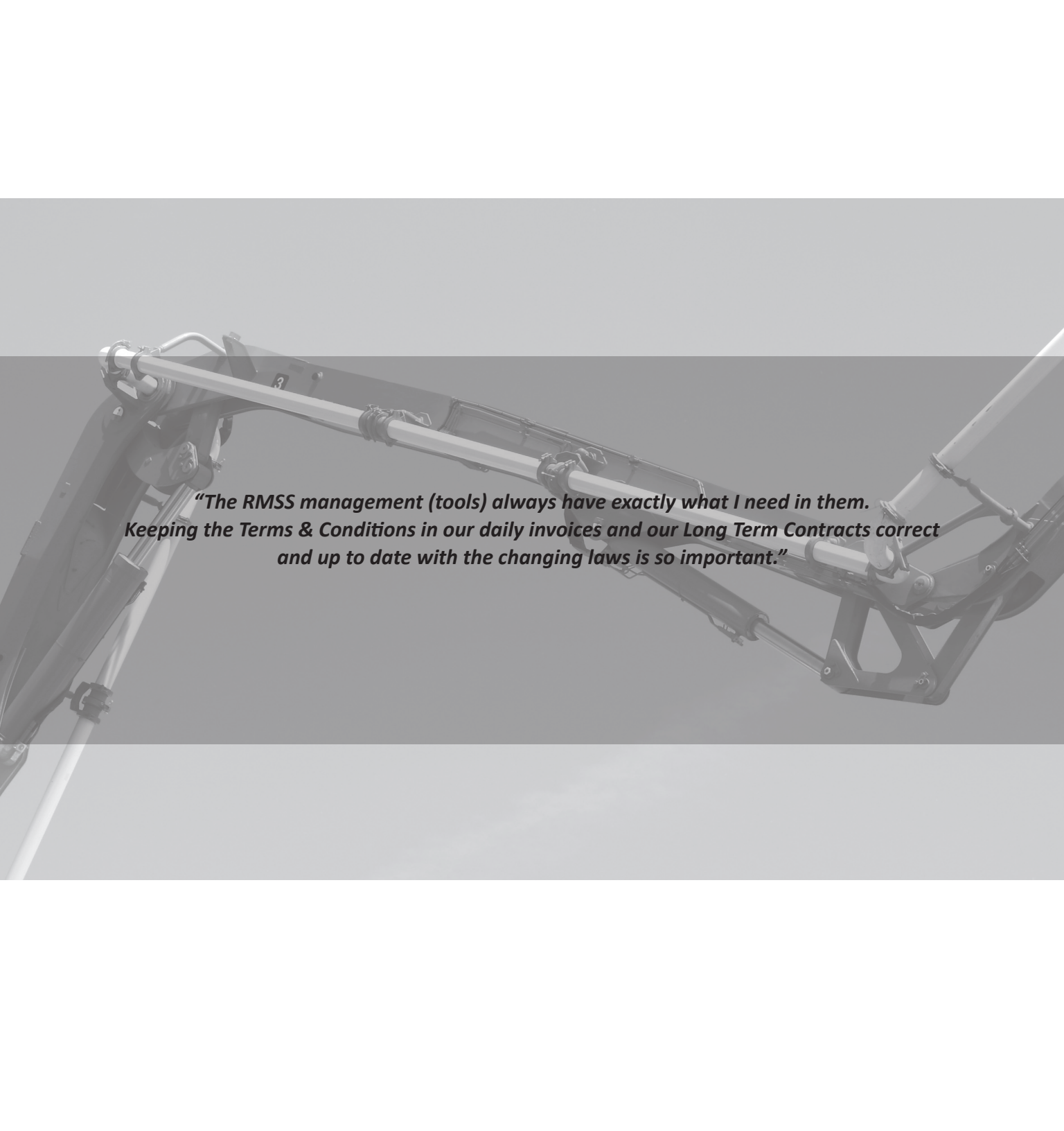
In an effort to continue offering our insureds tools to help better manage their business and reduce cost we have developed a one of a kind Online Drivers Training Program. This NEW, Proactive Online Driver Training Program was specifically designed for mobile pump drivers, from experts in the industry.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

Program Benefits Include:

- 5 Courses that have been customized for Mobile Pump Drivers - Stopping Distance, Changing Lanes, Backing, Distracted Driving and Introduction 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.





***“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.”***

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 Heavy Construction Industries such as Concrete Pumping, 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.





Specialized Transportation

Crane and Rigging

Concrete Pumping

Equipment Dealer / Rental

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 you 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.*

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