

Building BALTIMORE

June/July 2009

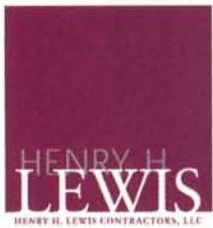


Baltimore Metro
Chapter

Protecting Public & Workplace Safety



G THE GRAHAM COMPANY®
INSURANCE BROKERS AND CONSULTANTS



IWIF Workers'
Compensation
Insurance



SKILLFORCE
OUR REPUTATION IS BUILDING™

INSIDE
Meet ABC's
Political Team

**2009
Legislative
Analysis**

Henry H. Lewis
1930 - 2009

The Graham Company – Actions Matter

The Graham Company, an insurance brokerage and consulting firm in the construction industry, understands the complex risks and challenges faced by builders and contractors. That's why it operates under a simple philosophy – Actions Matter. It's the actions they take in negotiating tailored insurance coverage, providing risk management advice on contracts and agreements, designing and implementing customized safety programs, and taking the lead in difficult claims situations that matter most to their clients.

Tailored Insurance Policies

With over half-a-century of experience in servicing the construction industry, The Graham Company knows that contractors have complicated insurance requirements that require more than boilerplate insurance programs. That's why they analyze their clients' business operations and tailor insurance policies to address each client's unique set of needs.

Customized Safety Programs

Nothing impacts a contractor's bottom line like a claim – it's the most significant driver of insurance costs. That's why The Graham Company has four full-time construction safety professionals on staff to help its clients work safely and minimize the accidents that can lead to costly insurance claims. Its safety consultants work with each client to design and implement a customized safety program. But they



Scott Kegler

Chris Keith

don't stop there. Safety experts also monitor and enforce job site safety, provide training and education, and act as a resource for safety information (including OSHA consultation).

Aggressive Claims Management

Unfortunately, not every claim can be avoided. That's why The Graham Company has invested so heavily in claims management. The company employs twenty-five in-house claims professionals, supported by in-house attorneys, who focus on handling the demanding details of claims management. The Graham Company's claims consultants work as advocates to maximize coverage, evaluate and monitor claims reserves, and provide proactive communication between clients and their insurance carriers. The Company's investment in claims services has proven to be one of the keys to its success.

Customer Comments

Perhaps most insightful is what Graham's customers say about them. The following are a few of their comments:

"Quite honestly we are in good

hands. We deal in a very risky business – I know that at all times our butts are covered...really they've gone over and beyond what you would expect from a typical agent."

"I can't talk enough about the people, the staff, and their competence in the insurance industry. They're problem-solvers, extremely knowledgeable in all facets of insurance, and they get you answers quickly. It's just a top rated company."

"Graham's customer service was key. We thought we had every issue covered and had great insurance. But by Graham coming in and analyzing we found that we had exposures ... in areas ... that we didn't even recognize we had issues."

"It was really the agency tour and seeing that they have an internal training and audit staff [that made the difference]...just the fact that they had that training. Training is really absent with most insurance brokers – mostly it's on the job training."

"[The Graham Company is] first-class – there's no doubt about it that they get things done. They're tenacious. When they go out on a mission they're like a dog on a bone – they go out and get the job done." ■

To learn more about The Graham Company's capabilities contact:

Scott Kegler

skegler@grahamco.com or (215) 701-5269

Chris Keith

ckeith@grahamco.com or (215) 701-5297