

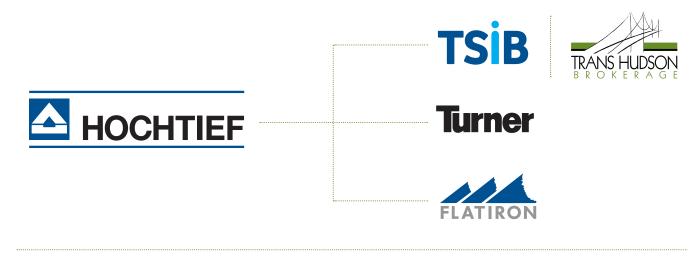
TRANS HUDSON BROKERAGE

A Broker With You In Mind

Trans Hudson Brokerage (THB) is driven to create successful outcomes for our clients through sound risk management and insurance options that help their businesses grow and increase profitability.

CONSTRUCTION IS IN OUR DNA

We know construction. In 2005, Turner Construction Company, the leading general commercial builder in the U.S., founded Trans Hudson Brokerage from their internal Risk Management Division. Trans Hudson has expanded our commercial and residential building experience to include civil and transportation infrastructure experience through our sister companies, Flatiron and E.E. Cruz.



Experienced Industry Professionals

Our construction roots give us a unique buyer's perspective on construction risk assessment and risk mitigation. Our team has firsthand experience, having worked as construction professionals on project sites. There is no other broker regardless of size with our extensive knowledge of construction exposures and practical construction experience. Trans Hudson is a true partner that understands the complexities of construction insurance in order to develop a customized program for each client.

Relationships with the Largest Insurance Carriers

Trans Hudson places over \$200 million in insurance premiums annually. This gives us leverage and buying power with our carriers. We can give you access to more carriers and more risk financing options, like insurance captives, project specific and loss sensitive/collateralized policies, to give you the best insurance program. Better coverage for a better cost, all while protecting your bottom line.



Trans Hudson provides our clients with options that will help support and build your business. It's more than insurance cost. It's Insurance and Risk Management Solutions to lower cost of risk.

- Workers' Compensation
- General Liability
- Excess Liability
- Pollution Legal Liability (PLL)
- Contractor's Pollution
- Contractor's Professional & Pollution Liability
- Director's, Officer's & Employment Practices Liability
- Builder's Risk
- Automobile Liability
- Contractor's Property
- Owner's Protective Professional Indemnity (OPPI)
- Construction Safety & Loss Control

We provide our clients meaningful stewardship which continually supplies them with information to keep them abreast of insurance and risk management issues. Additionally, our policy and exposure reviews, will uncover where your risks lie. We never want you to be surprised.

Claim Services that are Responsive and Promote Claim Advocacy

At Trans Hudson, we have extensive claims experience in the New York construction marketplace. We are very strategic when it comes to our claim services and we're in-tune with the

PEACE OF MIND

We hold ourselves accountable to our clients and our service philosophy drives us to put their needs before our own. We are with you all the way.



specific challenges of working in the 5 New York Boroughs. This can be a vital asset for companies who do not have the manpower or expertise in managing all manners of property-casualty claims exposures. By effectively managing claim costs, companies may be better positioned to reduce their exposure, increase profits and become more competitive.

- Policy contract review & analysis
- Insurance cost recovery evaluation
- Expert witness testimony
- Claim program design & implementation
- Insurer and re-insurer audits
- Third party administration selection & assessment
- Claim process reviews
- Claims cost control strategy

Information that Can Help Make You a Better Builder

We offer valuable risk management options that go beyond traditional insurance risk. For example, maintaining a solid surety program is vital to a contractor's operations. Our Surety team works collaboratively with you to best determine your bonding needs. Trans Hudson places over \$41 million in bond premiums annually. We review a company's size, industry, field of expertise, financial picture and credit risk in order to help match their objectives with a network of professional, experienced sureties. In addition, our Surety team can keep our clients more competitive in the marketplace in terms of credit parameters and bond rates.





Transhudsonbrokerage.com

Visit our website to learn more about our full line-up of insurance services or call **201-267-7500** today.

Trans Hudson Brokerage, LLC (THB) is a licensed broker in New York State only.