

Construction is a Risky Business

High Performing Risk Management Solutions



MBI's mission is to be the essential resource for improving member performance and promoting a business environment favorable to the construction industry.

Master Builders of Iowa

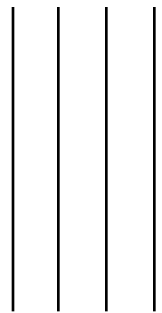


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PLACE
STAMP
HERE

Master Builders of Iowa
Attn: Tom Suckow
PO Box 695
Des Moines, Iowa 50306



Dear Construction Industry Professional,

For contractors, the name of the game is profit. Without it, the doors slam shut. Unplanned occurrences during a project eat into profits. Contractors must prevent them from happening so the doors remain open.

Financial institutions have a Risk Management Department that sets policy on who should receive a loan, and then audits the loan department to make sure policy has been followed. This is done because they want to protect their assets. Does your business have a "Risk Management Department" or at least someone who makes sure company policy is being followed so your assets are protected? Many companies have a Safety Director who makes sure employees, typically your most valuable asset, follow OSHA rules so they won't be injured on a jobsite. But what about your other assets: company reputation, equipment, vehicles, etc? Damages to these assets can be just as devastating to your bottom line.

We are very pleased to announce that new services are now available to the construction industry as a direct result of the Association's strategic planning process. The MBI Board of Directors has tasked the staff with creating an array of risk management services. The Association hired a specialist within the industry ---Tom Suckow who has many years of experience in this arena. The Association also assembled a MBI Member Task Force comprised of three leaders of General Contractor firms, an insurance specialist, and a safety director for a general contractor company. This task force was tasked with providing guidance in establishing expanded Safety and Risk Management services to members; defining what "risk management" services are and what will be offered to members; and suggestions on expanding and/or revising the current safety services. We are extremely proud of this new MBI product and encourage MBI members to take advantage of these valuable resources available to you.

This brochure outlines a new line of services offered by the Master Builders of Iowa. We encourage you to take a moment to review. We will be happy to meet with you at your convenience to provide you with an overview of how these new services can benefit your organization.

Sincerely,

Scott R. Norvell
President / CEO
Master Builders of Iowa

RISK MANAGEMENT SOLUTIONS FOR HIGH PERFORMERS

Risk Management is a process of planning, organizing, directing and controlling resources to achieve given objectives when surprisingly good or bad events are possible. More simply, Risk Management is analyzing, and then acting appropriately, on risk. **The construction industry is risky as everyone knows.** So much so that not every risk is identified, meaning, risks are taken without a plan to control them. MBI has a service for its members to help them identify risks before a project starts then develop a plan that can control, or even eliminate the risks.

Do you have answers to these questions?

Check all those that apply:

- How much focus and staff attention is devoted to identifying job risks ahead of bidding or pricing?
- Do you rely on estimators to identify all hazards and determine the costs of managing them?
- Do you rely solely on your bonding company to keep you out of trouble?
- Do you allow unfair risk allocation and accept all risks offered in contracts?
- Do you do the "Hail Mary" and worry about it later?
- Do you have a risk manager who identifies and manages with a 100 per cent success rate?
- Do you use a project manager who may spend part time assessing company risks?
- Do you have it totally under control and don't worry about the risks faced on each project?



Tom Suckow
Master Builders of Iowa
Des Moines, Iowa

Tom has been involved in construction safety since 1988 as a safety director for both large and small contractors, as an onsite safety professional and as an independent safety consultant. He started in the construction industry in 1972 as a summer laborer and became full time in the industry in 1976. He has expertise in insurance matters, crisis management and human resources. He is authorized to teach the OSHA Construction 10 & 30 hrs Outreach courses, has received the Associate in Risk Management and Construction Risk and Insurance Specialist certifications.

If you checked any of the boxes, except the last one, you must consider the solutions proposed by the #1 construction trade association in the US and and Iowa...the Master Builders of Iowa. MBI has staff that understands construction risk and can assist you in avoiding it. Here's how...

Advance planning and spec/ plan review..Member determines how detailed a review is desired. MBI professional sends report with recommendations.

Analyses of risks both by project and those resulting from inadequate company policies or procedures, or that a third set of eyes can help identify and evaluate.

Hazard identification and safety preplanning.. Member decides to what extent MBI professionals manage, conduct or arrange for training, developing and implementing strategies for subcontractor and owner relationships and behavior/results outcomes

Crisis management plans. We can develop, deliver, train and implement..Members choose the level of leadership desired from the Association.

Assess overall risk exposures and assist members in evaluating on a companywide basis or on project by project basis. Members can choose one or all.

These are just a few of the services the MBI professional risk management staff can offer. Call Tom Suckow or Scott Norvell on the MBI staff to discuss how MBI can partner with your firm to manage your risk at the many levels available. Pricing ranges from "no charge" for phone consultation to onsite visits to" fees for services" for more detailed and hands on MBI management. No matter the level you choose, MBI members have access to a new service never before offered by your Association and unique to the industry.

Our recommendation, supported by the MBI Risk Management Task Force, the MBI Safety Committee and the MBI Board of Directors, is for you to take the time to understand the service available and USE THEM!! Help MBI move its mission forward to assist our firms to be the most professional and highest performing in the industry.

Put MBI Safety Professionals on your team and you can be certain you've done virtually everything possible to prevent costly, time-consuming accidents. You can take comfort in knowing your work meets today's standards for jobsite safety and that you've taken all the necessary and correct steps to protect your company assets.

A 2009 publication by the Surety Information Office (SIO) entitled "Why do Contractors Fail?" lists the top five factors that lead to a contractor closing its doors. They are Unrealistic Growth, Performance Issues, Character Issues, Accounting Issues and Management Issues.

YES! We are interested in learning more about how our company can benefit from the new MBI Risk Management Services.

Contact: _____

Title: _____

Company Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Fax: _____

Email: _____

If you have any questions or would like to contact me directly - - (515)657-4384 / tsuckow@mbionline.com.