

Are You Claims Ready?



 Does your liability insurance exclude claims for deficient paperwork?

 How much more audit premium do you pay when the file falls short?

 Even with a perfect file, does your insurance company pay the claim instead of the subcontractor's?

 How can you better control the claim, hold trades accountable, and protect your insurance history?

 Did you know subrogation on a subcontractor after the fact only recovers an average of \$0.14 on the dollar?

General contractors collect certificates and maybe even an additional insured endorsement to keep their insurance carrier happy. Unfortunately, this is only a good start. A builder's insurer typically requires more and it's hard to look through a file and know what's not there. Trades Tracking solves this problem. Not only are files built and reviewed with bi-weekly or monthly reporting, but Trades Tracking clients can be referred to one of the nation's best construction claims third party administrators to **be sure the subcontractor's insurance company gets to defend and pay first**. Not only is the file built right, but fully utilized at the time it is needed most.

Many builders take tremendous time hunting down paperwork from their trades. Further, when the paperwork arrives it's assumed "good to go" when, in fact, there may be issues with carrier solvency ratings, inadequate limits, sweeping exclusions or other items not easily identified unless reviewed by an insurance professional. Insurance agents representing the trades can also pose challenges as they try to protect their policyholders from builder requirements by using jargon or telling stories that can confuse matters or result in endless delays. Trades Tracking **discerns the quality of paperwork needed and how to best manage** the other insurance agents.

Trades Tracking is an affordable and very customizable solution that can better prepare a builder to be claims ready. Even if a claim isn't denied for a deficient subcontractor file, the resulting impact on builder liability premiums from a claim is in the thousands or tens of thousands. Builders with larger deductibles or self insured retentions prefer to have the trades pay first to avoid out of pocket expenses. Trades Tracking leverages the expertise and infrastructure of a premium audit company to pick through the files and keep them current.

Pricing Is Simple. Contact Trades Tracking Now To Get Started.

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