



April 27, 2010

Dear Broker,

At Schinnerer, we go beyond the policy to provide our policyholders with tools to help mitigate risk. Every insured is privy to our library of risk management materials and services at no additional cost.

One of our many publications, *Schinnerer's Risk Management Primer for the CM Professional*, provides an in-depth introduction and overview of risk management practices for CM professionals providing construction management services as a representative or agent of the client. Below is a quote from the publication that reinforces the importance of contracts:

"A broad familiarity with contracting practices and language is often critical to negotiate a fair and equitable contract that is consistent with project requirements and available compensation. That familiarity, along with an understanding of the coverage, is also critical in identifying contractual obligations that are uninsurable."

Read this complete publication and others online at www.PlanetRiskManagement.com.

Remember, having great risk management practices is one way your clients can receive credits to reduce their premium. Send your submissions to vos.Contractors@Schinnerer.com.

Cordially,

A handwritten signature in black ink that reads "Cady M. Snyder".

Cady Snyder
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