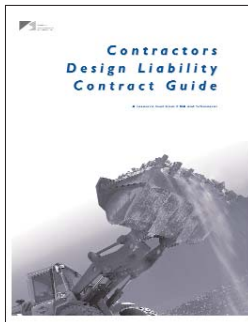


Risk Management Resources for Contractors



Constructive Comments

Our contractor policyholder newsletter, *Constructive Comments*, offers construction contractors useful and timely business management guidance. *Constructive Comments* is published four times a year. This contractor risk management resource addresses issues ranging from contract language, to insurance, to court decisions, to practice management tips, and is available in electronic form only at www.Schinnerer.com/risk-mgmt/ConstComm/Pages/CComArchives.aspx.



Contractors Design Liability Contract Guide

Now contractors have access to contract language to help them minimize their exposure to design liability. The guide addresses both direct liability—negligence for an employee of the contractor—and vicarious liability—when the negligence of a subcontracted design professional is attributed to the contractor. This guide covers design liability concerns in client/contractor agreements, with commentary and sample provisions for 15 separate issues, and design liability concerns in contractor/design professional agreements, with commentary and sample provisions for six separate issues. It is available online at www.Schinnerer.com/risk-mgmt/Pages/Contractors.aspx.



Design Liability in Design-Build

This newest resource for contractors addresses the design liability risks faced by all parties with varying participation on a design-build project. No matter the business form a contractor assumes—whether it holds the contract with the client or is hired as a subcontractor, speciality contractor, or technical advisor—design liability risks need to be recognized and addressed through insurance coverage. It is available online at www.Schinnerer.com/risk-mgmt/Pages/Contractors.aspx.

Risk Management Resources for Contractors

Continuing Education/VEP

VEP is a self-paced continuing education program based on the 1998 hard copy version of *Understanding and Managing Risk: A Guide and Voluntary Education Program for Design Professionals*. This self-study program is available to Schinnerer and CNA policyholders at no charge. All course materials, tests, and scoring are available through www.Schinnerer.com/risk-mgmt/Pages/VEP-access.aspx. The most popular modules among contracting firms include:

- Module 1-1 Concepts in Risk Management
- Module 1-2 Legal Liability for Design Professionals
- Module 1-6 Construction Phase Risk Management
- Module 2-1 Contracts for Professional Services

Regional Seminars and Webinars

Every year, Schinnerer offers a number of regional seminars of interest to contractors. For the current list of regional seminar topics and locations go to www.Schinnerer.com/risk-mgmt/Pages/Seminars.aspx. Our webinar series on current industry topics is conducted throughout the year. These events include Schinnerer's risk management specialists and often experts on the given topic and guest speakers from industry associations. Participation is by invitation. Go to www.Schinnerer.com/risk-mgmt/Pages/Webinars.aspx for information on available CD-ROMs.

Management Advisories

Schinnerer also provides an expansive library of *Management Advisories*. These are subject-specific articles on a wide array of subjects. Our entire library can be found at www.Schinnerer.com/risk-mgmt/Pages/Management-advisories.aspx. Some advisories that may be of interest to contractors, which can be found at www.Schinnerer.com/risk-mgmt/Pages/Contractors.aspx, include:

- "Why Contractors Need Professional Liability Insurance?"
- "Identifying Inconsistencies in Contract Documents—Preserving Your Rights"
- "Limiting Consequential Damages"
- "The Value of Establishing Submittal Procedures"

Benchmarking, Claims, and Case Studies

Contractors can use our benchmarking information to determine which project types are the riskiest, both nationally and regionally. Our benchmarking information, available at www.Schinnerer.com/risk-mgmt/Pages/Claim-studies.aspx, can also inform contractors which policy deductibles and limits are carried by peer firms. Some of the most popular claims and case studies among contractors include:

- School claims
- Hospital/Healthcare claims
- Highway and Bridge claims
- Mold claims
- Wastewater claims

The above is a brief overview of the numerous resources available to contracting firms in the Schinnerer and CNA professional liability program. For more information on risk management resources and services available to our policyholders, please visit www.PlanetRiskManagement.com or send an email to vos.RMeducation@Schinnerer.com.

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