

## RISK MANAGEMENT FOR THE CONSTRUCTION INDUSTRY

**MHG** invests time into understanding your business in order to reduce your total cost of risk, and help you build a better overall organization. Focus is placed upon helping you manage your cost of risk through a variety of specialized resources, and our strong insurance company relationships.

Our expert knowledge, along with our experienced professionals, will help you respond to and overcome the array of challenges unique to the construction industry.

Through our history of proven leadership, **MHG** is the choice for assuring full compliance with enrollment, contractor accountability, claims management, training, safety, and program accounting by delivering backroom support and contractual framework. **MHG** can help reduce accident-related delays and lock-in extended completed operations protection that aids recovery of a percentage of the hard cost of construction.

### WHY CHOOSE MHG?

**MHG** is a reputable customer-oriented advisor, attracting clients who possess the same entrepreneurial attributes that encompass our company. We call our unique approach **Solutions Beyond Insurance**, a vast network of both internal and external resources brought together to help assist our clients' business issues and manage their total cost of risk.

We offer specialized products and services, including full program administration: Pre-bid conferences, certificate tracking, audits, contractor deduction enforcement, progress reports, claim tracking, financial reporting, return to work support, cost allocations and deductible recovery accounting.



### OUR MARKET RELATIONS

**MHG** deals with all of the leading surety providers, and offers strong market relations for our customers, ensuring they secure the bonds they need. We are active participants with the Chartered Institute of Logistics & Transport in North America (CILTNA), Canadian Society of Customs Brokers (CSCB), Transport Canada's Border & Security Agency (CBSA), the Canadian Board of Marine Underwriters (CBMU) and the Women's International Shipping & Transportation Association (WISTA), to name a few.

#### Toronto

184 Front Street East, Suite 601  
Toronto, Ontario M5A 4N3  
416-364-4000

#### Halifax

371 St. Margaret's Bay Road, Suite 101  
Halifax, Nova Scotia B3N 1J8  
902-431-9300

Many companies will sell bond products to contractors, but very few can offer our level of service. That's because most brokerages do not have the level of expertise offered by **MHG**. We assist our clients with:

- Claims management
- Contractual risk transfer & contract management
- Driver safety programs
- Insurance specification reviews
- Risk management & alternative insurance programs

We have established procedures to minimize paperwork, providing a 24-hour turnaround on bond requests once the account is established. In addition, we enjoy long-standing relationships with the leading A-rated bonding companies. This strong connection enables us to pursue and negotiate the largest work programs at the best possible rates.

## RISK MANAGEMENT AND LOSS CONTROL

**MHG** and loss control consultants partner with you to design and develop management systems to reduce accident frequency and related costs through:

- Identifying exposures, hazards and losses
- Evaluating current controls
- Developing custom solutions
- Implementing solutions
- Measuring results & evaluating solutions

## CUSTOMARY COVERAGES

- Boiler and Machinery
- Financial Guaranty Bonds
- Builder's Risk Coverage
- Full Onsite Safety & Claims Administration
- Business Auto
- General Liability
- Close & Post-Closure Bonds
- High Deductible Insurance
- Contract Performance
- Guaranty Bonds
- Payment Bonds
- Inland Marine
- Contractor's Pollution
- Installation Floaters
- Contractor's Protective Liability
- Owner and Contractor Liability
- Employee Benefits
- Professional Liability & Life Insurance
- Property and Casualty Insurance
- Employment Practices Liability
- Railroad Protective Liability
- Environmental Coverage
- Surety Bonds
- Equipment Floaters
- Umbrella



### Toronto

184 Front Street East, Suite 601  
Toronto, Ontario M5A 4N3  
416-364-4000

### Halifax

371 St. Margaret's Bay Road, Suite 101  
Halifax, Nova Scotia B3N 1J8  
902-431-9300

[info@mhgcanada.ca](mailto:info@mhgcanada.ca)

1-855-390-9300 (Toll Free in Canada)