

*aggressive
representation*



Insurance
Associates

 Insurance
Associates

22 Baltimore Road
Rockville, MD 20850
T 301-838-9400
F 301-838-9095

10201 Lee Highway, Suite 500
Fairfax, Virginia 22030
T 703-352-7333
F 703-352-7340

www.insassoc.com



Our mission:
Fostering long-term, trusted relationships with our customers by aggressively representing their interests in the marketplace

Your Trusted Advisor for Construction Insurance

As a leading source for surety bonding and comprehensive insurance programs to the construction industry, Insurance Associates relies on a simple business philosophy: we aggressively represent the interests of our customers in the marketplace. For over 50 years, we have developed relationships with insurance and bonding companies that have demonstrated the appetite, and delivered the products and services that meet the needs of the construction industry.

Insurance Associates uses this insight to help our customers evaluate potential clients, general contractors, and subcontractors. In addition, we have strong relationships with CPAs, bankers and attorneys who also specialize in construction, thus giving our company additional valuable insight into the construction market. We are active in all of the leading contractor organizations in our region.

Your Trusted Advisor

As a member of your core group of advisors, Insurance Associates continually keeps you abreast of industry changes and how these changes impact each facet of your Surety, Business Insurance and Employee Benefits programs. This is a responsibility that your Insurance Associates Account Manager takes very seriously.

Independently Owned and Operated

Insurance Associates is strategically located in the Mid-Atlantic region with full service offices in Rockville, MD, and Fairfax, VA. Through these two offices, we service the local, regional, national and international needs of our construction clients. We are among the few insurance agencies in this region that specializes almost exclusively in construction risks.

Construction Experts

Construction insurance and bond related issues can be very complex. As experts in the field of construction insurance, you can rely on us to use the necessary tools to tackle these issues. However, our job doesn't end with solving your problems. Because we work almost exclusively with contractors, we always have our fingers on the pulse of the construction community.

We are a locally owned company that prides itself on having one of the most competent, experienced, and longest tenured staffs of any agency in the Mid-Atlantic region. The depth that we bring to the table is second to none. We foster a collaborative, team-oriented environment, so that each one of our customers is surrounded by highly skilled individuals who know their business and can solve their problems promptly and efficiently.





We've been with Insurance Associates for over 30 years because they know everything there is to know about construction insurance and bonding.

- Bob Johnson, President, Johnson Crane

Construction Insurance

Since 1956, Insurance Associates has specialized in providing responsive, creative solutions in the areas of construction insurance, claims management, and risk control. Each of our clients has a dedicated Account Manager who is responsible for making sure that your needs are being met in each of these areas. We do not focus on *renewal dates*; we work with our clients throughout the year to keep them informed on industry trends, changes, and issues. To us, the renewal date is no different than any other day of the year.

Trusted, Long-Term Relationships

Our extensive construction experience allows us to tailor specific insurance programs to protect your business and personal assets.

Equally as important as the relationships with our customers are the relationships that Insurance Associates has with our insurance company partners. These relationships are based on trust and the confidence that they have in our construction expertise. These special relationships with our carriers afford us added consideration to solve the tougher insurance issues that contractors face every day.



Surety Bonds

Construction contractors have very distinct and specialized bonding needs. They require advisors with specific experience - who really understand their business and its unique aspects - and who can negotiate the intricacies involved in presenting cases to the bonding company. Your Insurance Associates Account Manager serves as an objective, external resource for evaluating your financial, managerial and operational capabilities and, when necessary, will suggest improvements to help you meet a surety company's underwriting requirements. Whether it's obtaining your first bond, undertaking the largest project in your history, or navigating through an ownership transition or ESOP transaction, we will work with you to secure the surety program you need.

A Well-Earned Reputation

Our firm represents all of the leading contract surety companies in the country. We enjoy an extremely close relationship with each of them that is built on our reputation of trust and integrity. We have also nurtured personal relationships at the Home Office level of each of our surety company partners, which gives our customers access to the ultimate decision makers. As a member of the National Association of Surety Bond Producers (NASBP), Insurance Associates is dedicated to the highest levels of professionalism and expertise in surety.



Types of Bonds Provided

- Bid Bonds
- Performance and Payment Bonds
- Subdivision Bonds
- Commercial Surety Programs
- Environmental Bonds
- License and Permit Bonds
- Court Bonds

Other Surety-Related Services

- Reference Letters
- Pre-Qualification Letters
- Letters of Intent
- Consents of Surety



Employee Benefits & Life Insurance

Insurance Associates offers a dedicated and experienced team of employee benefit and life insurance specialists. We work closely with our clients to design, implement and maintain programs which best meet their unique goals and objectives. Our Employee Benefits Department is able to serve all industries and has extensive experience with both large and small employers.

Our team provides pro-active, cost-saving and quality-driven ideas to ensure our clients have the optimal benefit packages. Insurance Associates offers technology-based solutions to assist employers with employee communication and education, legal compliance, and employee enrollment. Additionally, we keep our clients informed of changes in the industry that may affect their benefit programs.

Employee Benefits

- Group Life, Health, Disability, Dental, Vision
- Fully Insured and Self-Funded Programs
- Long-Term Care Insurance
- Cafeteria Plans/Section 125 Plans
- Voluntary Payroll Deduction Plans
- Retirement Plans - 401(k)
- Consumer Driven Plans - HSAs, MSAs, HRAs
- Government Contracting Fringe Benefit Plans

Individual Benefits

- Health
- Dental
- Life Insurance
- Disability
- Buy-Sell Agreements
- Key Man Life Insurance
- Long-Term Care Insurance



Client Services - Surety

Top-Notch, Quality Processing

One of the most important services that we provide to our customers on an ongoing basis is handling the numerous day-to-day requests for bid bonds, reference letters, and performance and payment bonds. We understand how time sensitive many of these requests can be, which is why we surround you with full time, highly competent bond processors in each office. We understand how errors on bonds can lead to a contractor's bid being rejected, which is why our quality control standards require that all bid bonds be reviewed by two separate people prior to its release to the client.

Bond Form Review

Prompt review of an owner's contractually required bond forms, be it private or public owners, to assure that the terms and conditions contained in the bond forms are within industry standards and norms. We can recommend and provide substitute bond forms when necessary.