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**Metropolitan Builders & Contractors
Association of New Jersey**

The terms risk management and insurance do not come easy for most. Although you hear the words as your agent or broker are speaking, you may not fully understand the full meaning of them. At the exact moment of the conversation you understand it all, but if you had to repeat it to someone else a few days later, most would stumble on their words.

Risk management and insurance is a necessary evil and we all need it for both our personal and business lives. Having an agent/broker that you can rely on, trust and help you with your needs is important. It is as just important as having accountant or doctor that you can rely on and trust. Life happens and we as business owners and individuals need to focus on our family and business. You cannot do it all and expect to be productive. Delegation is key. Just as you would delegate your staff to take care of a task, you should delegate the items that you are not knowledgeable about to someone else.

I look forward to providing you information on a monthly basis that can help you understand some of the risk management/insurance concepts. For a weekly basis you can access my podcast called Risk Intelligence which is available on iTunes, Spotify, Google and AnchorFM. I am here for you. Remember, delegate what you are not knowledgeable about.

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