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Metropolitan Builders & Contractors Association of New Jersey

We all like to brag about ourselves. Sometimes it is a benefit and other times it is not. I am going to share an important piece of information with you that I am certain you will have to go back and read it again.

When an insurance underwriter reviews your risk (exposure) there are many areas of your business they will review. A few are revenue, experience, number of employees, past claims, height work, type of work you are doing and website. Yes, website.

The reason they do this is because your website is where you brag. You may have these jobs that you did that were great accomplishments for you, and you do not know when the next one will come. So just like everyone else, you brag about that big job, post pictures and doing everything you could on the website without going overboard.

The website is where the underwriter will see the machines you use, the bucket truck, ladders, scaffolds, and other mysterious equipment that may cause your exposure to be just a bit different when what was presented to them.

If you have insurance already, that does not exclude you from the website review. Your business may have changed since you started. The underwriters will perform spot checks along the way.

I welcome your questions. Feel free to call my office 908-526-4600 x207, cell 973-224-0395, email Karen@ insuranceagent.com.

For more educational bits of information – tune into my Podcast called Risk Intelligence which is available on iTunes, Spotify, Google and AnchorFM. For those that prefer videos, there is a YouTube Channel (search Karen Adamsbaum).

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