



# Helping Contractors and Other Business Owners Save Up to 55% On Their Insurance Renewals

Constructive Risk

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**CONSTRUCTIVE** RISK



## The End Results of Our Services

### SAVE YOUR MONEY

You want to pay the absolute least amount of premium possible for each of your insurance policy renewals.

### SAVE YOUR TIME

You don't want to waste your valuable time dealing with multiple agents, multiple meetings, numerous proposals, etc.

### PEACE OF MIND

You want to know and be completely assured that you made the wisest choice in brokers, carriers, and quotes.



**My name is Charles Specht and I'm a wholly independent, fee-based Insurance & Risk Management Consultant. I provide unbiased advice regarding your current insurance program and what you can do to drive down costs, save time, and gain peace of mind.**

**I never sell insurance, nor am I appointed with any insurance carriers. Therefore, I am not your current agent's competition. I am hired directly by the insurance buyer's CEO or CFO as their risk management consultant. What I do is manage the renewal process so that my clients get the best results possible from their current agent and/or any other agents I bring in for quotes.**

**As a wholly independent risk management consultant, I manage the insurance policy renewal process on behalf of General Contractors, Subcontractors, and other Business Owners from all around the country in order to help them save up to 55% on their combined annual insurance premiums.**



# Typical Example of Cost Savings

Although 55% total savings is the most I've ever saved a single client in one policy year, my clients typically average between 1% - 25% savings (premium) in a single year. In fact, below is an example of one of my client's results.

This client had been with the same insurance agent for over 10 years and wasn't interested in changing agents, necessarily. I coached/consulted with the CEO about how to select a competing agent, how to strategically assign carriers to each of the brokers, provided the CEO with specific email scripts on what information to give/request/demand of each of the brokers, and waited for the quotes to be presented.

Once the renewal quotes were received from the agents, I coached the CEO on what to look for in the proposals, what to ask the brokers to do, how "exactly" to negotiate, etc. The result was that the CEO stayed with his current broker, yet saved \$16,710 even after the broker had already presented his quotes. This savings of \$16,710 represented approximately 11% savings in total annual premium.

**Cost to hire me?        \$1,000**

**Total savings?        \$16,710** (not to mention the added savings in decreased taxes and fees)

Policy	Expiring Premium	Renewal Premiums	After My Negotiations
General Liability	\$26,308	\$26,161	<b>\$24,694</b>
Property & Inland Marine	\$2,923	\$2,906	<b>\$2,743</b>
Automobile	\$72,374	\$70,070	<b>\$62,066</b>
Worker's Compensation	\$60,614	\$60,256	<b>\$55,220</b>
Umbrella (Excess)	\$12,648	\$15,814	<b>\$13,774</b>
<b>Totals</b>	<b>\$174,867</b>	<b>\$175,207</b>	<b>\$158,497</b>

# Client Testimonials

*“Charles Specht provided me with insight that my insurance broker could not. I had received two seemingly similar policy quotes except one premium was more than triple the other one. Very confused, I reached out to Charles for help. He broke down each quote line by line, he explained the differences. and he helped me not only choose the right policy but also guided me to ask the broker the right questions which resulted in a significant reduction of the premium. I have already recommended him to an investor friend of mine looking for guidance on a huge policy quote he recently received and I would recommend him to anyone else as well.” - **Bennett Mason, CEO, Real Estate Developer***

*“Charles, I want to thank you for the consultation services you have provided for me and my company In-Line Air Conditioning Co. Inc. We have been dealing with the same insurance agent for many years and like everything else, we had seen our insurance costs go up considerably. I had always liked the service that my broker provided us but I just didn't feel comfortable renewing year after year without getting some competitive bids. I have to say, I did have some reservations given the fact that our company is located in New Jersey and you are in California, but nonetheless I was impressed and comfortable enough to move forward. Once again, I believe it was a very smart decision. I liked the fact that you provided me with a nice game plan for not only dealing with my current broker, but also in handling the second broker who provided a competitive quote. I could only imagine the number of mistakes and issues I would have come across had I not been provided with the information you had given me. Once the quotes were received and reviewed, it was nice to have the confidence that you provided in negotiating for the best possible premiums, as well as advice on which coverages to keep during the process. When all was said and done, I received quite an education, I kept my broker honest, and gained a renewed respect from him. We also managed to negotiate a double-digit savings off our new policies, which more than paid for your services. Overall I am very happy and highly recommend your services to anyone in the trades or construction industry.” - **Matthew Dorans, V.P. of In-Line Air Conditioning Co.***

*“Charles has managed my company's insurance needs for over 6 years. He has been my main consultant when my company was over 700 employees until now, about 250 employees. Charles continues to bring good value for my insurance needs and I recommend his services without reservation.” - **Gino Graziano, CEO, G&G Construction Company***

*“Charles is very knowledgeable in all aspects of insurance and he is very quick to find the answers you need to resolve any issues. I have learned a great deal from him about the insurance industry and I am grateful for his honesty and integrity. It is a great pleasure to work with Charles and I look forward to continuing our professional relationship. I would highly recommend him.” - **Laura Grabar, CFO, Expert Drywall Systems***

*“I have been very happy with the work Charles Specht has done for me over the years I have known him. He is able to get things done when I need them. Any way you look at it, Charles has been able to get the job done.” - **Dan Riley, President, Steel Structures, Inc.***

**Providing Contractors and Other  
Business Owners with Insurance  
Premium Savings of Up to 55%  
Since 2010**



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