

Property & Casualty

Understand your exposures, reduce risk, and mitigate loss to grow a thriving business



Facing risk management and insurance challenges?

- “Does our General Liability policy cover Pollution Liability?”
- “Our company has appointed Directors & Officers, but we are a privately held corporation, what should we know about Directors & Officers Liability? What should we know about Management Liability?”
- “We need to create an Emergency Action Plan, can you help?”
- “We are a small business, we do not sell our products online or accept payment from our clients online, why would we have any Cyber Liability exposure?”
- “How do we assess our Cyber Liability Exposure?”
- “Our client is requiring us to sign a contract in order to do business with them, what should we do?”
- “An employee has taken advantage of our workers compensation policy. What do I do?”

Let's put complex P&C problems in the past

Understanding P&C exposures and risk is vital to the health and success of your business. Our team will uncover the real threats your business faces so that we can create customized solutions tailored to your needs.

P&C problem-solving is what we do

We'll ask the questions that reveal the threats to your business growth and help you understand those risks and exposures through our proprietary process. You'll also receive ongoing communication of changes, both legal and regulatory, that may impact your business.

Empowering your business

Our approach includes education for your executive team so that your business is empowered to move forward.

Thorough evaluation

Working together, we'll perform a thorough evaluation of your business to identify, quantify, and eliminate exposures and risks.

Call us today! 810-662-0901

Learn More: koppingerins.com/category/pc-solutions

www.koppingerins.com | 3060 Commerce Dr., Suite 4 | Fort Gratiot, MI 48059 | 810-662-0901

Practical Solutions

Understand your exposures,
reduce your risks, be compliant

Koppinger & Associates helps you navigate:

- Contract Review
- Fleet/Driver Management
- Accident Investigation and Reporting
- Return to Work Programs
- Job Specific Pre-Hire Physicals
- Employee Safety Training
- Workplace Violence Training
- Bonding Requirements
- Mock OSHA Inspections
- Ergonomic Assessments
- Plant Hazard Assessments
- Pollution Liability
- Cyber Security

➤ Our advisors are here to offer professional, wise counsel that solves your problems in a practical, achievable way. We offer no-nonsense advice and results that matter to your business.

Check out koppingerins.com/category/pc-solutions



Koppinger & Associates, Inc.

**“My natural inclination is to help people.
I do this through strategy,
communication, and education.”**

—Eileen Koppinger

Real Results

Koppinger & Associates is dedicated to bringing you results



Your Strategic Partner

“Koppinger & Associates is a true strategic partner. We know we can count on Eileen and her team for advice. Whether we are managing our risks for a plant expansion, or evaluating our sprinkler system and infrared testing to reduce fire exposure, her team delivers quality advice and solutions to our privately-held, 70-year-old manufacturing company.”

Robert Bova, Armada Rubber Manufacturing Company
Armada, MI

Advice & Service

“You want the Koppinger & Associates team on your side. When our ownership structure changed, we were in jeopardy of losing our excellent workers compensation experience, due to their knowledge of the Michigan Workers Compensation Bureau rules we successfully kept our experience: saving us thousands of dollars!”

Matt DeAngelis and Karyn Bartes, J & M Construction Co., Inc.
Detroit, MI

Real Results

Koppinger & Associates is dedicated to bringing you results



Experience

“ We are one of the largest Marine Diving Contractors in Michigan. Several years ago, our insurance costs began skyrocketing. With clients requesting higher coverage limits and special exemptions, exclusions and waivers, the contract language became overwhelming. Along with the increase in coverage limits the rising cost were making us less competitive.

When I contacted the team at Koppinger & Associates, they offered to go over our current coverages and premiums and to review the insurance requirements on a Marine Construction job we were going to bid on. When we sat down to go over their findings, it was eye opening! The types of insurance we were carrying were not intended for Marine Contractors.

With Koppinger now part of “our team,” we have lowered our workman’s comp insurance rates and are now protected with the proper Marine and pollution policies and winning more bids.”

Keith Mear,
Commercial Diving & Marine Services, Inc.
Port Huron, MI