

	Friedlander Group/ www.insurenjcontractors.com	Your Current Agent
Number of insurance companies with which agency writes contractors business	12	?
Certified Work Comp Advisor to Correct & Bullet-Proof Contractors from Errors and Overcharges	✓	?
Certified College Funding Specialist implementing strategies exclusively for contractors and their families	✓	?
Provides Invoice Funding for contractors' receivables	✓	?
Access to Funding Sources for construction contractors	✓	?
Provides 1st & 2nd mortgages for self-employed contractors	✓	?
Actively promotes contractors' referral program	✓	?
Researches and implements contracting marketing plans designed to grow contractors' business	✓	?
24/7 Customer Service	✓	?
Insurance Proposals written in "Plain English" explaining coverage, limitations and possible gaps	✓	?



THE FRIEDLANDER GROUP

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Deer in the Headlight Questions For Your Present Insurance Agent **(Your Agent and most importantly your competitors** **hope and pray you never read this...)**

1. How many insurance companies does your agency have that specialize in insuring contractors? Or, as an insured, if my current pricing changes unfavorably how easily can you move my contractors' insurance and still remain competitive?
2. An estimated 48% of NJ Workers Compensation modifications and classifications are wrong. What is your agency doing to make sure my construction classifications and modification factors are correct?
3. The annual Workers Compensation audit can be a particularly costly nightmare for construction contractors. What is your agency doing to zealously protect my business from an audit where additional premiums are due?
4. I want my kids to go to college without sending me and my family to the poorhouse. What can your agency do to help me and my family properly plan and take full advantage of the rules and regulations as they apply to the self-employed?
5. Cash flow is king. What is your agency doing to reduce the amount of my money my business has out on the street?
6. To grow my contracting business I need to have access to funding. What special programs does your agency have for contractors like me?
7. What is your agency doing to actively help my business grow and prosper? In what ways is being insured by you helping me to achieve the things that matter most to me?
8. To grow your agency you market it. To grow my contracting business I need to more pro-actively market it. Do you have any expertise and insight into implementing marketing plans for my contracting business?
9. I know lots of other contractors – what's in it for me to refer someone to your agency?
10. Time is money. Can I get Insurance Certificates during non-business hours? Does your office have 24/7 customer service so I don't have to take time out of my work day to chase paperwork?
11. What unique qualifications does your agency bring to insuring contractors? What makes you different than your competitors? What service or pricing are you providing my business that I can't get elsewhere?