



## Risk Management Roles and Responsibilities

RM (9.501)  
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### Purpose:

Risk management is a broad area that touches on and is managed by many entities within the company as well as outside resources. This SOP will outline the roles and responsibilities of the many areas of Risk Management within the company.

### Procedure:

- 1) Insurance Program Management -General Liability, Professional Liability, Property, Commercial Auto, Worker's Compensation.
  - A) CEO and CFO manage overall insurance program Management.
    - i) This includes Strategy and direction.
    - ii) This includes contract review and renewals.
    - iii) HR and Operations Directors may assist in decision-making.
  - B) Insurance Broker is HUB International -The broker helps determine best insurance coverage, education and offers risk management consultant services. Key players are:
    - i) Patrick McCain- Construction Risk Advisor- account point of contact  
[patrick.mccoin@hubinternational.com](mailto:patrick.mccoin@hubinternational.com)
    - ii) Elizabeth Boyd- Claims Advocate. Helps with initial questions, claims issues with Captive, WC Panels. [elizabeth.boyd@hubinternational.com](mailto:elizabeth.boyd@hubinternational.com)
    - iii) Shannon Crawford- Risk Control Specialist. Risk questions, OSHA questions, Risk Assessment [shannon.crawford@hubinternational.com](mailto:shannon.crawford@hubinternational.com)
    - iv) Scott Stone- Alternative Risk Strategy Expert. Expertise in Captives [scott.stone@hubinternational.com](mailto:scott.stone@hubinternational.com)
  - C) General Contractors International (GCI) is the Captive, which is the entity Crain is insured through.
    - i) GCI Manages the Captive which is member-owned. Crain is on board with all other companies. Captive requires certain things.
      - (1) Member number is 2331.
      - (2) Attendance of annual board meetings, 2x year Safety Workshops, Risk Assessment.
      - (3) GCI offers 1.25% of annual premium for allocation for safety resources- like training, risk assessment, inspections, etc. Must be reimbursed through GCI using their process.
      - (4) See attached resource that gives an overview of the Captive and their requirements.
    - ii) GCI has Forms with other Captive members and additional resources on their website: <https://columbus1.captiveresources.com/GCI> Must be granted username and login for this. GCI Captive materials are also found here.
    - iii) Key contacts within GCI are:
      - (a) Dave Netti- VP of Risk Control [dnetti@captiveresources.com](mailto:dnetti@captiveresources.com)
      - (b) Paul Gamperl- Claims Service Manager [pgamperl@captiveresources.com](mailto:pgamperl@captiveresources.com)
      - (c) Joe Weber- Risk Control Coordinator [jweber@captiveresources.com](mailto:jweber@captiveresources.com)
  - D) Gallagher Bassett- manages the claims for GCI
    - i) All claims management is done through Gallagher Bassett
    - ii) See SOP on how to file claims using their online process
    - iii) Lisa Beretta is the Captive Client Services Manager for GB. [lisa\\_beretta@gbtpa.com](mailto:lisa_beretta@gbtpa.com)
    - iv) Captive Client Services reviews all claims over \$20K or complicated claim