

Insuring your business.  
Ensuring your competitive edge.



# Property & Casualty

**Let's put complex P&C problems in the past.** Understanding P&C exposures and risks are vital to the health and success of your business. Our team will uncover potential threats your business faces and create customized and tailored solutions to protect your assets and reputation.

## **HAVE YOU CONSIDERED...**

If you have the proper protection in place for environmental and cyber liability exposures? Can you confidently sign a contract knowing that your insurance policy will satisfy the contract terms & conditions? Have you implemented formal safety and training programs to help keep employees safe? Have you ever had an employee take advantage of you and your business? Do you know why it is important to address Management Liability?

## **PROBLEM-SOLVING IS WHAT WE DO**

Don't wonder; get the answers you need. We help our clients build strong organizations, driving growth and generating results with insurance solutions that take their business to the next level. Koppinger & Associates builds a foundation of trust and transparency by offering no-nonsense advice coupled with practical results.

"Business executives deserve an advisor who is the expert in simplifying the world of insurance by cutting through the confusion to allow them to make better decisions. My natural inclination is to help people. I do this through strategy, communication, and education."

– *Eileen Koppinger CIC, President*

## HOW WE WORK

1. Set up an initial meeting and consultation with you.
2. Perform a thorough evaluation of your business and identify exposures and risks.
3. Educate you and deliver a competitive results-driven plan and strategy.

## PRACTICAL SOLUTIONS

Understand your exposures, reduce risk, and mitigate loss. Here's a sample of the solutions we offer:

- Contract review
- Fleet/driver management
- Accident investigation and reporting
- Return to Work programs
- Employee safety training
- Plant hazard assessments
- Environmental vulnerability
- Cybersecurity awareness

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## TESTIMONIALS

### 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 & Karyn Bartes,**  
J & M Construction Co., Inc.  
Detroit, MI

### 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.  
Kimball, MI

Let us help you grow your business.  
Get in touch with us for a consultation.

Call 810-662-0901 or visit [koppingerins.com](http://koppingerins.com)