



BUSINESS INSURANCE CONSULTANTS

IT'S OUR BUSINESS TO HELP KEEP YOU IN BUSINESS

We've been supporting area businesses since 1964. Businesses like contractors, manufacturers, medical practices, accounting and law firms, restaurants, and auto repair shops to name a few.

Many of our clients have been with us from the beginning. They appreciate our consultative approach to risk management and overall coverage solutions.

WHAT WE DO



Business Auto
Commercial General Liability
Commercial Property
Products Liability
Workers Compensation
Commercial Umbrella/Excess Liability
Inland Marine/Contractors Equipment
Employers Liability/Directors & Officers Liability
Professional Liability (Lawyers, Medical, PE, etc.)
Cyber Liability & Data Breach
Bonds



My general Liability policy was not classified properly for 9 years! I was referred to Fahy Insurance from a mutual client. They met with me at 6AM to accommodate my schedule and took the time to fully understand my business. They discovered the incorrect classification, made the necessary changes, and ultimately saved me \$6,000!

They are a true asset to my business!

Henry, CEO, West Hartford, CT

THOMAS FAHY INSURANCE ASSOCIATES: HOW WE WORK FOR YOU



THE RIGHT COVERAGE

Price represents just one of many crucial factors in purchasing business insurance. In fact, finding the right coverage for your needs involves a consultative partnership with an agent who will review all your operations and exposures to determine the best fit for you.



SERVICE EXCELLENCE

Our vision has always been to be the best insurance service provider. We provide a level of service which exceeds our clients' expectations and our competitors' capabilities. We value the highest ethical standards, excellence and quality in all aspects of our business while creating and maintaining valuable client relationships.



RISK MANAGEMENT

Risk Management must be an ongoing process, as risks identified and mitigated today can quickly become obsolete tomorrow. Business owners cannot afford to delay fortifying their enterprises and must take advantage of the information and tools available to ensure continuity and resilience for the long term.

Every Business is different, so its essential that we get to know you, to understand your business, and take a comprehensive analysis of your insurance needs.

As a large-volume agency and a founding member of the Acorn Insurance Alliance, a group of independent agencies, we have access to a broad range of carriers. The benefit to your business is our ability to maximize the insurance market place enabling us to provide you **excellent coverage at favorable rates.**

THE RIGHT COVERAGE



In addition: we have access to several carriers in the Excess and Surplus markets.

We believe in developing strong relationships with our clients. Working relationships are critical to your business growth and success. We make working with us easy through personal on-site visits to your business and through our state of the art technology platforms.

We facilitate claims, Certificates of Insurance, Workers Comp and General Liability Audits, auto dealership transactions, insurance requirements for business loans, real estate transactions, lease and contract reviews.

We're always only a phone call or [email](#) away!

We use many subcontractors that are paid on a 1099 that led to a frustrating workers compensation audit issue. The insurance company wanted to charge us an additional premium of \$91,000 after the audit due to including some of these subs as our "employees."

Fahy Insurance dug right into this and were able to negotiate on our behalf to get those subs excluded from our payroll, reducing the additional premium to only \$37,000.

Danny, Owner, Middletown, CT

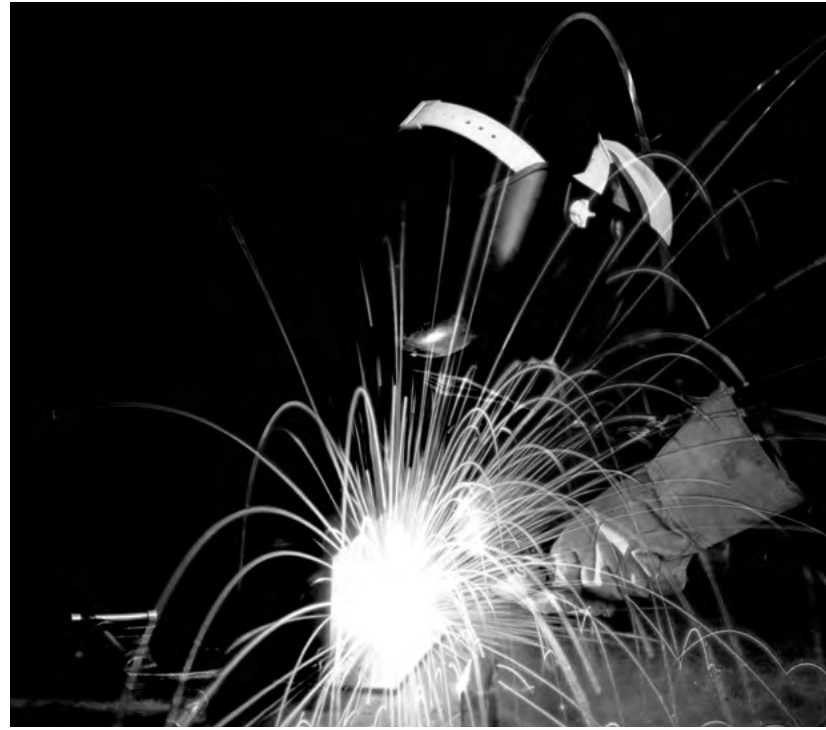
SERVICE EXCELLENCE



We assist with Workers Comp and General Liability annual audits. This process can be time consuming, confusing, and expensive if not done properly by business owners.

We take the long view and help our clients see their risk from all angles. In addition to ongoing insurance program reviews, we provide Loss Prevention/Safety Programs to train and educate your employees to help reduce losses and injuries to positively impact your bottom line.

We conduct Risk Management and Risk Analysis Evaluations to ensure **your business owners' assets, income, and public liability** are fully protected.



RISK MANAGEMENT

Loss Prevention Training
Workplace Safety Programs
General Liability Audit Assistance
Workers Comp Audit Assistance
Experience MOD Management
Ongoing Insurance Reviews

We were having problems with too many workers comp claims leading to my experience MOD reaching 1.4. My current carrier canceled my policy and I was forced to go into the assigned risk pool causing my premiums to increase 40%. I was then introduced to Fahy Insurance by my accountant and quickly Gary came in and found a number of things for me to change in my procedures to make my workers safer avoiding workers comp claims. Since then, my MOD has been lower than 0.9 and my premiums have been consistent.

If you are having trouble with workplace safety, definitely give Fahy Insurance a call!

Bill, President, Bristol, CT



ARE YOU FULLY PROTECTED? ASK YOURSELF:

1

When was your last insurance review?

Don't just let your policies renew each year. Call us to schedule an independent review.

2

Does your current agent offer safety training?

Workplace injuries can affect productivity and drive up Workers Comp premiums. Talk to us about ways to improve your employee's safety.

3

What does your risk profile look like?

We can help improve your risk profile forcing more Insurance companies to compete for your business impacting your bottom line.

4

How often is your experience MOD factor analyzed for accuracy?

[Talk to us](#) about how to manage this the right way for you.

5

How was your last Workers Comp audit experience?

Too many audits are completed incorrectly costing businesses money. We dig right in and help our clients avoid mistakes in the process, thereby avoiding costly surprises.

6

Is your current agent "selling" you insurance or protecting your assets, income and public liability?

Incomplete insurance programs are placed regularly, ignoring key business elements that can leave you and your business exposed. Call us to make sure those three exposures are fully protected.

TF **THOMAS FAHY**
INSURANCE ASSOCIATES

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President Gary A. Hunt (left) with Partner & Vice President Steven G. Hunt

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