

## Ready Mix Concrete

IBG has been providing risk management solutions to the Ready Mix Industry since 1948. Through a partnered approach with our clients, we listen to your needs and provide solutions to meet them.

IBG represents the premier Insurers of the Ready Mix Industry in the United States. We constantly work to develop our relationships with these companies to deliver the best valued solutions to our clients.

Listed below are just a few of the products and services that we use to meet our clients' needs.



### Products

- Property
- Inland Marine/Equipment
- Equipment Breakdown
- Commercial Auto
- Liability
  - General Liability
  - Product Liability
  - Professional/E&O Liability
  - Environmental Liability
  - Umbrella/Excess Liability
  - Employment Practices Liability
  - Directors & Officers Liability
  - Employee Benefit & Fiduciary Liability
- Workers' Compensation
- Large Deductible Workers' Compensation Plans
- Surety/Bonding

### Services

- Risk Management
- Insurance Related Contract Review
- Association Insurance Program Administration
- Captive Insurance Program Administration
- Self Insurance Third Party Administration
- Safety Compliance and Training
  - Workplace Safety
  - Environmental Compliance
  - Industrial Hygiene
  - D.O.T Compliance
- Workers' Compensation Management
  - Injury Management
  - Time Loss Management
  - Experience Mod Management
- Pre-Hire Screening Programs