Manhattan
Construction Group

Success Story:
Manhattan Construction Company

> *Previously, our department had four people reviewing certificates, requesting corrections, and managing insurance-related tasks. Now, we've knocked it down to one person who really touches Jones—me. I probably spend 30% of my time looking at insurance whereas before, I used to probably spend 60-70% of my time on it, so Jones has definitely been a huge time saver.*
>
> **Jessica Allen, CRIS**
> IRM- Insurance Manager, Manhattan Construction Company

Manhattan Construction Company is a privately held firm specializing in general building, bridge, road, civil, pipeline, and specialty construction services. With eight locations across the U.S., the company operates on large-scale projects requiring rigorous risk management and insurance compliance.

As the company has grown to close to $2B in revenue, the team started to feel an urgent need to improve their existing process for managing subcontractor insurance compliance.

The company had four employees who were handling certificates of insurance, both full-time and part-time. The company's growth inevitably led to an increasing volume of COIs and COI-related tasks that required the team's time and effort, drawing resources from other projects that the company wanted to focus on more, such as prequalification, and creating a need for automation and higher operational efficiency.

The Challenge

Prior to looking into COI management solutions, Manhattan Construction had their own internal database where all the insurance was stored. The biggest problem, however, lay with the back-and-forth required to obtain compliant COIs from subcontractors.

> *Prior to Jones, we had to rely on project teams in each location and job site to request insurance documents and submit them to the risk team for approval. As COIs are rarely compliant with the company's insurance requirements right off the bat, the risk team would check the documents and request corrections. This entire process would result in several back-and-forth communication loops between all the parties.*
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After an employee who was dealing with insurance compliance neared retirement, the company decided it was time to redesign the previously fragmented approach to COI management and centralize the collection, review, and approval of subcontractor insurance.

The Solution

Jones provided a centralized, automated compliance solution that dramatically reduced the workload for the company's risk team. The process went from being fragmented and manual to centralized.

Key results:

50% reduction in time spent on COI management

Decreasing from 60-70% to just 30% of one employee's time.

All insurance documents are now stored on Jones, providing instant visibility for Manhattan Construction teams. Collection of COIs and other insurance documents is managed via branded emails that Jones sends to subcontractors on behalf of Manhattan Construction. From there, the Jones team of COI experts checks subcontractor insurance against the company's requirements (with a review time that does not exceed 24 hours) and posts any gaps in coverage they find for Manhattan's team to review. From there, the risk team can decide whether they want to request a correction (a task Jones will also handle) or waive the deficiency in coverage.

The overall time savings after switching to the new process were dramatic—the company went from four employees involved in COI management to just one person.

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Getting Jones didn't only result in time savings for the team, but also improved other areas. As the time to obtain a compliant COI from a sub decreased, payments to subcontractors also sped up.

> *Our rule is that if the sub's insurance expires, they don't get issued a check. Jones helps our subs get their money faster - our payments sped up by at least a week on average.*
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How Jones Helped Speed Up COI Renewals

One of the areas where Manhattan Construction noticed a particular improvement was handling COI renewals, especially in peak months when a high volume of COIs tended to expire at the same time.

> *During renewal months such as January, the overall insurance compliance of our subcontractors always took a big hit as large volumes of COIs expired at the same time. Before we got Jones, it would typically take our team close to two months to recover compliance. With Jones, this process only takes 2-3 weeks. That's a huge improvement in getting our insurance back in place after the renewals hit.*
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The reminder emails that Jones sends to subcontractors on behalf of Manhattan Construction are helping the team get insurance back in place quicker because the collection process is proactive and starts as early as 30 days before a COI is set to expire.

Plus, Jones stays on top of the process when the expiration dates of different policies on a COI don't align. This means that the days when the team had to chase a renewal for the same subcontractor over and over again—if, for example, GL and Auto expired in different months—are over.

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