

Chris R. Sheridan & Co. values the unmatched safety, service and savings delivered by CompTrust AGC MCIC



COMPTRUST AGC MCIC HAS ENHANCED SHERIDAN'S SAFETY RECORD AND LOWERED ITS COSTS FOR 25 YEARS

Chris Sheridan, Sr. and his cousin founded their Georgia-based general contracting company in 1947 with a clear mission: Take care of those who give you work and take care of those who do the work.

The first part of the mission's success speaks for itself: Chris R. Sheridan & Co. (www.chrisrsheridan.com) has grown from a family business to a major employee-owned, award-winning enterprise that provides a complete range of commercial and industrial construction services throughout Georgia. Since most of the company's business is with repeat customers, it's obvious that the financial, educational and governmental institutions that have hired Chris R. Sheridan & Co. time and again have been well taken care of.

The second part of the company's mission—protecting its hard-working employees—became significantly easier to fulfill when Sheridan began a partnership with its insurance provider, CompTrust AGC MCIC, some 25 years ago.

“We didn't feel our previous provider was on our side,” says Chris Sheridan, Jr., a Registered Professional Engineer who assumed leadership of his family's contracting company in 1982. In contrast, “CompTrust AGC MCIC aggressively settles [workers' compensation] claims, improves our safety record through ongoing training programs and lowers our mod rate considerably.” Sheridan also notes that CompTrust AGC MCIC's emphasis on service and safety helps with OSHA inspections - a benefit he has found increasingly valuable.

CompTrust AGC MCIC: Designed by Contractors for Contractors

CompTrust AGC Mutual Captive Insurance Company's member-owned program was designed specifically by contractors who understand the industry's problems. “CompTrust AGC MCIC is so focused on safety training that we typically get an annual \$10,000 - \$15,000 dividend based on our safety record,” Sheridan says. In fact, CompTrust AGC MCIC has returned millions in dividends to its members overall.

For more than 80 years, the Associated General Contractors of Georgia (AGC Georgia) has provided legislative representation, safety training and other important benefits to its members. As a past president and current board member of AGC Georgia, Chris Sheridan is well aware of the dangers inherent in the construction business, and consequently is even more impressed by CompTrust AGC MCIC's responsiveness and professionalism than its ability to help members save money.

“An employee of one of our subcontractors had a critical claim,” he recalls. “We called CompTrust AGC MCIC, which had several executives en route to a conference that day in a different part of the state,” Sheridan says. “They immediately re-routed three people who arrived within hours, shut down the worksite and followed procedures so accurately that we received zero citations when OSHA arrived the next day.”

In contrast, the subcontractor’s owner hadn’t even been able to reach his insurance company 24 hours later, let alone take the appropriate steps that should have followed such a critical claim.

Sheridan says the value-added services CompTrust AGC MCIC provides are so large in proportion to the premiums that he can’t imagine being lured away by a competitor no matter how deep the potential “discounts.”

CompTrust AGC MCIC Has Upgraded its Offerings

While Chris R. Sheridan & Co. clearly stays very busy in the State of Georgia, CompTrust AGC MCIC has been busy upgrading their services, including licensing in all states — a distinction that gives contractors opportunities to take on more work in more locations. Additionally, CompTrust AGC MCIC now offers an A.M. BEST A (XI) Rating and a S&P A+ Rating for further peace of mind.

Whether a contractor files a claim in Georgia or elsewhere, Chris Sheridan believes the resolution will be swift.

“There is zero bureaucracy with CompTrust AGC MCIC,” he says. “They are phenomenally responsive. Their attorneys will be put on the case immediately if there is any indication of a fraudulent claim. Our previous carrier was not on our side, but I feel that CompTrust AGC MCIC has been on our side for the past 25 years.”