



bms



## BMS: FACTS AND FIGURES

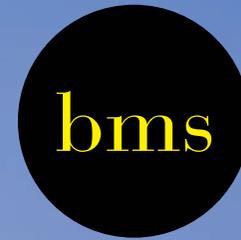
**BMS** is an insurance brokerage company founded in 1973. Since 2007, it consists in two separate firms, **BMS Courtage** and **BMS Atlantique**. The offices in Rennes and Paris have an average total of twenty people. The annual turnover is €3,5 million.

Nowadays, BMS is well known for offering solutions to its clients for prestigious and complicated renovation and construction operations.

BMS links expertise and experience about construction and property insurances, surety bonds and guarantees, in order to follow the evolution of its clients' activities and ambitions.

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For the partners  
**Patrick Janson**

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## THE PARTNERS IN PARIS

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### **Patrick Janson**

Patrick started his career in the insurance sector in 1977 as a Sales Representative at La Mondiale, and afterwards he had high responsibility positions in the insurance world: General Inspector at Abeille, and then Chief Executive Officer at Monvoisin and Vincent Assurances, a subsidiary of the AXA Group. He created his own insurance brokerage firm in 1993 which he merged with BMS in 2002.

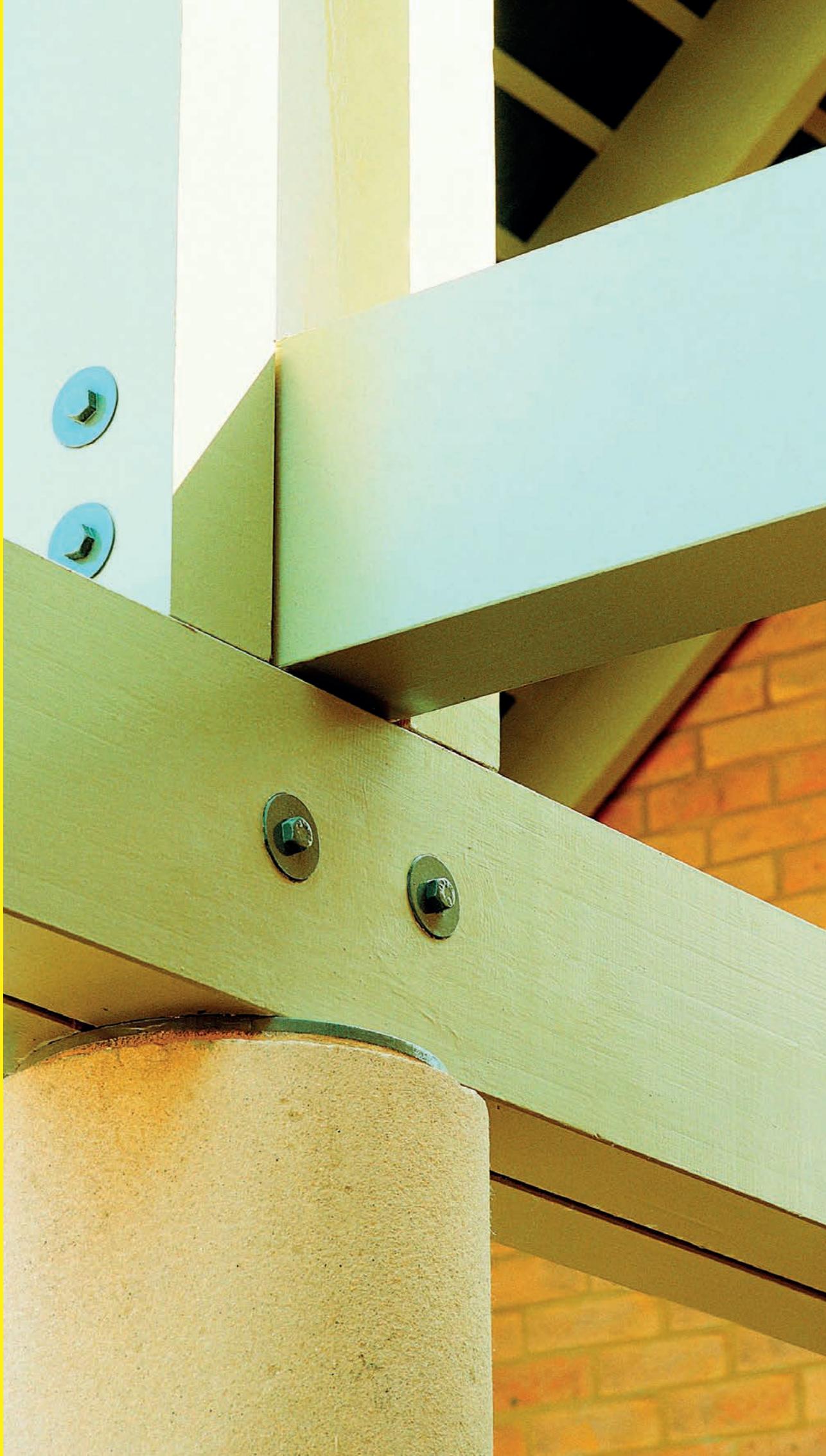
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### **Jacques Faure**

Jacques studied in Sciences-Po Paris and public law in Paris II. He had several positions at the Thompson group in the legal department. He was General Secretary at Terraillon and joined DIOT SA (6th insurance broker in France) in 1993 where he was Deputy CEO until 2009, when he joined BMS as a partner.

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## THE FRENCH LEGAL FRAMEWORK

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According to the Law of 4<sup>th</sup> January 1978 known as “loi Spinetta”, the decennial liability of foreign companies acting as investors, constructors, contractors and sub-contractors, architects, engineering firms, involved in construction works is presumed and lasts for ten years following the handover of the building.

The corresponding French compulsory insurance regulation (article L421 code des assurances) consists in:

- The Dommage Ouvrage DO and Constructeur Non-Réalisateur RC CNR insurances
- The decennial liability insurance RCD
- Contractor's all risk insurance (TRC Tous Risques Chantiers) : Professional Indemnity Insurance (RCMO Responsabilité Civile Maître d'Ouvrage): covers liability arising from bodily injuries, material and immaterial damages caused to third parties
- Guarantee of good running of divisible elements of equipments and insurance of consequential losses

This compulsory set of insurance policies is complicated enough for French professionals, and even more so for foreign companies. The objective of the BMS team is to help these foreign companies navigate this set of cumbersome rules.

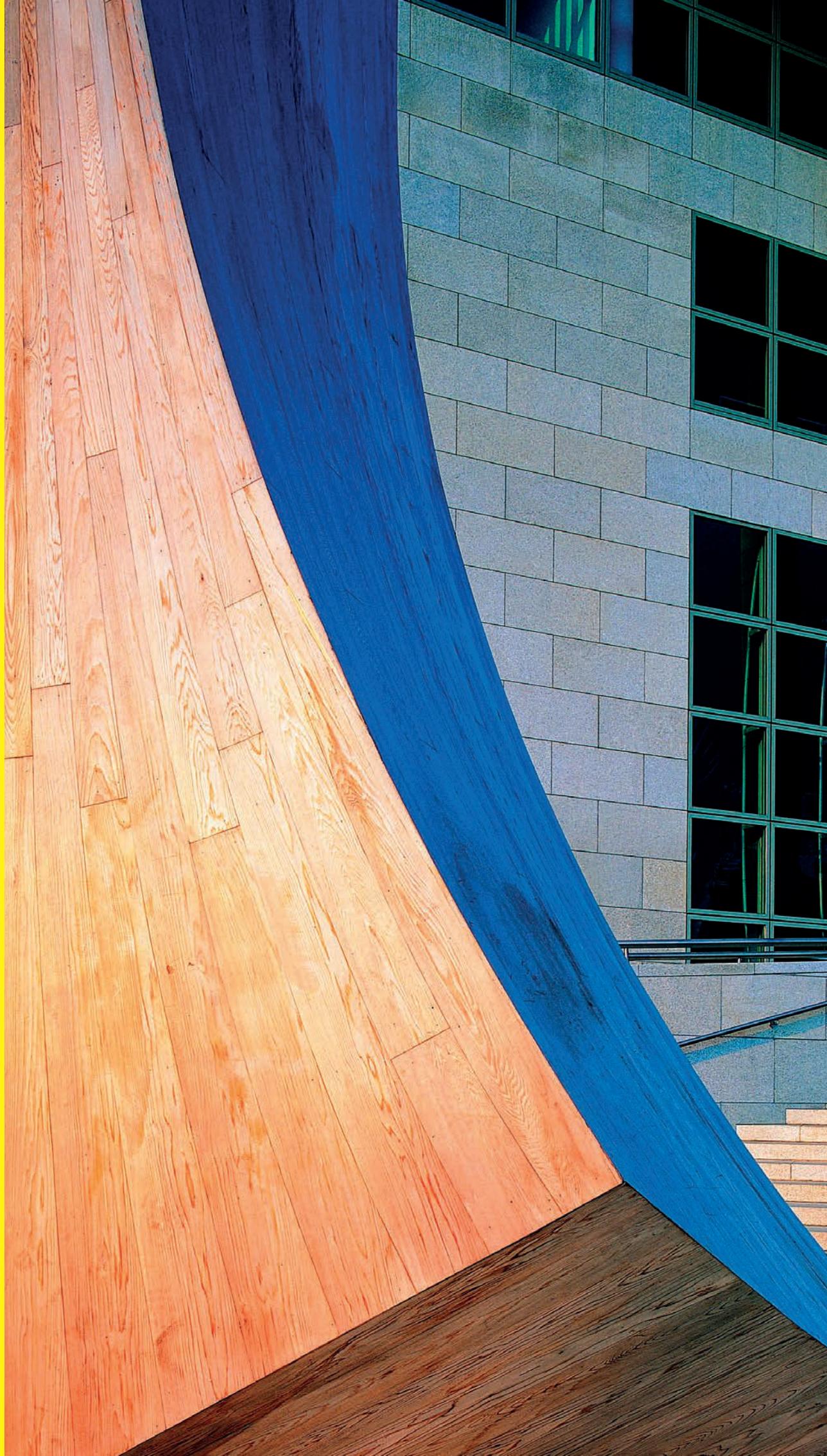


## WHY BMS

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We compete successfully with the major brokers. Many big construction companies, investors, choose to work with BMS for many reasons:

- Your correspondents are the managing partners of BMS, which ensures continuity in service quality. Compared to construction department of big insurance brokers, their work is not submitted to the same productivity constraints.
- We are renowned in the construction work insurance sector by all stakeholders: insurance companies, adjusters, who recognize that experience is better than the size of the broker.
- We have grown alongside our clients, by being with them day after day and following them through their development and evolution. Our aim is to develop our relationships by listening to our clients and share with them with confidence.
- Our organization is steady and simple. We are reactive and efficient.
- We have a technical team at your disposal from the preparation of the policy to the claims.
- We are totally independent and work in absolute liberty.





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## INSURANCE SERVICES OFFERED BY BMS

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### 1. BMS designs the ad hoc insurance program:

- BMS negotiates with each of the parties involved in the construction works the different insurance clauses that may affect the insurance scheme of the project.
- Type of insurance policy to be subscribed: Dommage Ouvrage DO and RC CNR constructeur non réalisateur, decennial liability insurance, Contractor's All Risk insurance etc...
- Choice of deductible/excess
- Calculation of amount to be insured
- Performance bonds, surety bond if necessary

### 2. BMS prepares a "quotation document" to be presented to the insurance companies:

- Our team collects all the necessary information to enable the insurance market to quote appropriately: building techniques, parties involved, their references and experience, their technical specialties, technical description of the building works and timeline.
- BMS organizes the presentation of the document to the companies, the schedule, and then collects the quotation received and provides a report to the client. A short list is made with the client and specific technical meetings are organized in order to finalize optimal subscription conditions.
- When the final choice is made, BMS drafts a summary of the insurance program, and discusses the final wording with the selected insurance companies.

### 3. BMS does the follow up of the program:

- Constant assistance via phone, mail, to answer all the queries of the client.
- Attendance to all the meeting that may be necessary.
- Visit of the building site for the insurers.
- Claims management service, for all the construction-related policies.
- Presence to the loss adjuster meeting in case of a claim.
- Accounts and payment of the premium.