



Tim Koster – Account Executive/Partner
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Tim Koster joined BHS Insurance in 2010 as an Account Executive became a Partner in 2020. Tim leads the BHS Construction Practice Group and is the BHS Property & Casualty Director of Sales.

After graduating from Western Michigan University with a Bachelors in Business Administration and a Masters in Accountancy, Tim spent four years in Public Accounting and is a Certified Public Accountant (CPA). Tim also holds the designations of Licensed Insurance Agent (LIA) and Commercial Lines Coverage Specialist (CLCS).

Tim sits on the Associated Builders & Contractors Western Michigan Chapter Board of Directors as the Treasurer. He was also recently appointed to the newly formed Western Michigan Construction Institute as the Treasurer. Tim is an active member of the American Subcontractors Association and Construction Financial Managers Association.

Tim also sits on the Board of Directors of the Northview Education Foundation as Treasurer and was the past President of the Board for 8 years. Tim is a past member of the SLD Read Board of Directors and the West Michigan Habitat for Humanity Young Professionals Committee.

Tim lives in Rockford with his wife and three children. In his spare time, he enjoys golfing, basketball and travel.

ACCOUNT EXECUTIVE RESPONSIBILITIES INCLUDE:

- Management/coordination of insurance activities related to the property/casualty lines of coverage
- Communication with your organization's personnel regarding the insurance program Presenting strategies that help clients reduce short-term and long-term risk
- Facilitation of meetings with your company's personnel as requested Oversees review of renewal contracts for accuracy
- Carrier analysis
- Insurance program design and strategy
- Claims assistance
- Review of market trends to ensure program competitiveness and compliance
- Review of renewal contracts for accuracy
- Management of value-added services, such as Human Resource assistance, Risk Management, etc.