

Awareness and Compliance with Builders' Risk Insurance among Construction Professionals in Gombe State, Nigeria

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Abstract: *Builders' Risk Insurance (BRI) is an important risk-transfer mechanism for protecting construction projects against specified losses during the construction period. However, awareness of insurance requirements does not necessarily translate into sustained compliance. This study investigates this awareness-compliance gap among construction professionals in Gombe State, Nigeria. The study pursued two objectives: to assess the level of awareness of BRI and to determine the level of compliance with BRI requirements. A quantitative cross-sectional survey design was adopted. The study population comprised 400 construction professionals, from which a sample of 196 was determined using the Krejcie and Morgan approach. Structured questionnaires were administered to architects, builders, civil engineers and quantity surveyors, yielding 191 valid responses and a 97.4% response rate. Data were analysed using descriptive statistics and simple linear regression. The results indicate relatively high awareness of BRI (grand mean = 3.71), particularly regarding its existence ($M = 4.21$), purpose ($M = 4.15$) and mandatory nature ($M = 4.08$). However, compliance was comparatively weaker (grand mean = 3.62), with particularly low scores for continuous policy renewal ($M = 3.08$) and regulatory verification of insurance certificates ($M = 2.94$). Regression analysis further indicates a significant positive association between awareness and effective construction risk management ($\beta = 0.64$, $R^2 = 0.410$, $p < 0.001$). The findings reveal that the principal implementation problem is not simply lack of awareness but the conversion of knowledge into sustained compliance. The study contributes context-specific evidence by demonstrating an awareness-compliance implementation gap in Gombe State and proposes a lifecycle-oriented approach to BRI implementation.*

Keywords: builders' risk insurance, construction risk, insurance awareness, compliance, construction professionals, Nigeria, risk management

INTRODUCTION

Construction projects are exposed to considerable uncertainty arising from financial, technical, contractual, environmental and operational conditions. Such uncertainties can affect cost, time,

quality and safety and therefore require systematic approaches to risk identification, assessment and response (Akintoye & MacLeod, 1997). Construction risk management has consequently become an important component of project management because unmanaged risks can generate losses and undermine project objectives. Recent systematic evidence also indicates that construction risk research has increasingly examined the relationship between risk and project performance, while highlighting the need for more integrated approaches to risk assessment and response (Su & Khallaf, 2022).

Insurance constitutes one of the established mechanisms for transferring financial consequences associated with specified construction risks. Within construction, Builders' Risk Insurance (BRI), also described in some literature as course-of-construction or construction-all-risk insurance, is intended to protect construction works and specified project interests against covered losses during construction (Adeleke et al., 2013; Ajiero et al., 2022). Insurance therefore represents a risk-transfer mechanism that can complement, rather than replace, broader project risk-management practices. The relevance of BRI is particularly important in developing construction markets where project participants may face substantial financial exposure but possess limited capacity to absorb unexpected losses. Nigerian construction projects operate within an environment characterised by institutional, economic and regulatory constraints. Consequently, effective insurance implementation requires not only the availability of insurance products but also adequate awareness, contractual compliance and institutional monitoring.

Previous Nigerian studies suggest that awareness of BRI does not necessarily result in effective implementation. Adeleke et al. (2013), for example, reported that construction stakeholders were generally aware of BRI but did not consistently incorporate construction insurance into project requirements. More recently, Ajiero et al. (2022) found that construction professionals in Akwa Ibom State demonstrated high awareness of BRI but only moderate compliance. Their findings are particularly important because they suggest that the existence of knowledge about insurance does not automatically produce corresponding behaviour.

This distinction between awareness and compliance constitutes an important unresolved issue in construction insurance research. If professionals understand the existence and purpose of BRI but do not maintain valid insurance coverage, renew policies or ensure verification, the practical risk-transfer function of insurance may remain incomplete. Thus, examining awareness alone can provide an overly positive representation of implementation. The issue is particularly relevant in Gombe State Metropolis, where construction activity is increasing but empirical evidence concerning construction insurance practices remains limited. The thesis from which this article is developed found that professionals reported relatively high awareness but weaker performance on several indicators of sustained compliance. Specifically, formal training recorded a comparatively low mean of 3.02, while regulatory verification of insurance certificates recorded 2.94.

The present article therefore reframes the original thesis around the awareness–compliance implementation gap. Rather than examining awareness, compliance, implementation challenges

and enforcement as four separate objectives, the article concentrates on the first two because they provide the clearest basis for establishing whether knowledge of BRI is reflected in construction practice. Accordingly, the study addresses two objectives: To assess the level of awareness of Builders' Risk Insurance among construction professionals in Gombe State Metropolis, Nigeria and to determine the level of compliance with Builders' Risk Insurance requirements among construction professionals in Gombe State Metropolis, Nigeria.

The study makes three contributions. First, it provides context-specific evidence from Gombe State, a setting that has received considerably less attention than other Nigerian construction markets. Second, it separates awareness from actual compliance rather than treating knowledge of insurance as evidence of implementation. Third, it identifies specific points in the insurance lifecycle where the transition from awareness to compliance becomes weaker, thereby providing a more operational interpretation of insurance implementation.

LITERATURE REVIEW

Construction Risk Management and Insurance

Construction risk management involves systematic processes for identifying, analysing, responding to and monitoring uncertainty affecting project objectives. Akintoye and MacLeod (1997) established that construction risks are closely related to project cost, time and quality and that risk management is essential for minimising losses and improving project outcomes. However, they also observed that construction organisations have historically relied heavily on experience and intuition rather than formal risk-management techniques.

More recent scholarship has expanded this perspective by considering risk as an interconnected phenomenon involving multiple project participants and interacting sources of uncertainty. Su and Khallaf (2022), in a systematic review of 54 studies, identified persistent gaps in quantitative assessment of risk influence and argued for approaches that treat risk influence as an integrated system rather than as isolated risk events.

Insurance occupies a particular position within this risk-management system because it transfers specified financial consequences from the project participant to an insurer in return for a premium. BRI is therefore not equivalent to risk elimination. Instead, it provides financial protection against risks that fall within the terms, limits and exclusions of the policy. This distinction is important because the existence of an insurance policy does not necessarily demonstrate effective risk management. The policy must be appropriately obtained, maintained, renewed and, where necessary, verified and activated through an effective claims process.

Builders' Risk Insurance in Construction

BRI is designed to provide insurance protection for buildings and associated construction interests during the construction period. Nigerian construction literature identifies the policy as an important mechanism for managing financial exposure arising from construction-related losses (Adeleke et

al., 2013). However, the effectiveness of BRI depends on its practical utilisation. A policy that is technically available but rarely implemented does not provide meaningful sector-wide risk protection. This distinction between availability, awareness and utilisation was identified in early Nigerian research, which found that construction professionals were aware of BRI but did not consistently incorporate it into project requirements (Adeleke et al., 2013). The problem is therefore behavioural and institutional as well as informational. Construction professionals must understand the purpose of insurance, but clients, contractors, regulators and insurers must also ensure that appropriate insurance requirements are incorporated into project processes.

Awareness of Builders' Risk Insurance

Awareness represents an important prerequisite for implementation. Professionals who understand the existence, purpose, scope and mandatory nature of BRI are more likely to recognise insurance as part of project risk management. Evidence from Akwa Ibom State demonstrates relatively high awareness among construction professionals. Ajiero et al. (2022), based on 252 construction professionals, found high awareness but moderate compliance with BRI. This finding is particularly relevant because it demonstrates that awareness and compliance should not be treated as interchangeable constructs. The Gombe thesis provides further evidence of this distinction. Awareness of BRI recorded a grand mean of 3.71, with particularly high scores for awareness of BRI itself ($M = 4.21$), understanding its purpose ($M = 4.15$), and awareness of its mandatory nature ($M = 4.08$). However, formal training on construction insurance recorded only $M = 3.02$. This suggests that awareness may be acquired primarily through professional experience or project exposure rather than structured insurance education. The distinction is important because superficial awareness may not provide sufficient knowledge of policy conditions, exclusions, renewal requirements and verification procedures.

Compliance with Builders' Risk Insurance

Compliance refers to the extent to which construction stakeholders adhere to applicable insurance requirements. Unlike awareness, which primarily concerns knowledge, compliance reflects actual practice. The Nigerian literature suggests that compliance remains problematic despite awareness. Ajiero et al. (2022) reported high awareness but moderate compliance among construction professionals in Akwa Ibom State. Earlier evidence similarly indicated that stakeholders could be aware of BRI without routinely including construction insurance within project requirements (Adeleke et al., 2013). The Gombe findings reinforce this pattern. The overall compliance grand mean was 3.62, which indicates relatively favourable compliance perceptions but also reveals important weaknesses within individual compliance practices. The strongest compliance-related responses concerned the perceived risk-reduction function of insurance ($M = 4.23$) and its contribution to project delivery and safety ($M = 4.28$). However, regular renewal recorded only $M = 3.08$, while verification by relevant authorities recorded $M = 2.94$. This produces an important implementation paradox: respondents recognise the value of insurance but report weaker evidence of continuous institutional compliance.

The Awareness Compliance Gap

The central conceptual proposition of this article is that awareness is a prerequisite for compliance but is not sufficient for compliance. The distinction is supported by the Nigerian literature. Adeleke et al. (2013) reported awareness without corresponding utilisation, while Ajiero et al. (2022) found high awareness alongside moderate compliance. The Gombe findings provide further evidence of this phenomenon. Awareness of BRI was high overall, whereas several practical compliance indicators were substantially weaker. The difference is especially apparent between understanding the purpose of insurance ($M = 4.15$) and verification of insurance certificates ($M = 2.94$). Therefore, the contribution of this study is not simply to report that construction professionals are aware of BRI. Instead, it demonstrates that implementation should be examined as a progression: The conceptual framework developed for this study is based on the proposition that awareness represents an upstream condition of insurance implementation, while compliance represents the observable practice through which insurance requirements become operational. The conceptual distinction is supported by previous Nigerian evidence showing that awareness and compliance can occur at different levels (Adeleke et al., 2013; Ajiero et al., 2022). The framework therefore treats the difference between awareness and compliance as an implementation gap, rather than assuming that high awareness automatically represents successful implementation.

METHODOLOGY

Research Design

The study adopted a quantitative cross-sectional survey design. Quantitative survey designs are appropriate where researchers seek to obtain standardised responses from a defined population and use statistical procedures to describe patterns and examine relationships among measured variables (Creswell & Creswell, 2018; Saunders et al., 2019). The cross-sectional approach was considered suitable because data on Builders' Risk Insurance (BRI) awareness and compliance were collected from construction professionals at a single period rather than through repeated observations over time. The study was structured around two principal constructs: BRI awareness and BRI compliance. Awareness represents respondents' knowledge and understanding of the existence, purpose, requirements and application of BRI, while compliance refers to the extent to which BRI requirements are observed or implemented within construction practice. In addition to descriptive assessment of these constructs, simple linear regression was employed to examine the statistical association between awareness and compliance. Because the data were collected cross-sectionally, the regression findings were interpreted as statistical associations rather than evidence of definitive causal effects, consistent with the limitations of observational survey research (Saunders et al., 2019; Creswell & Creswell, 2018).

Study Area and Population

The study was conducted in Gombe State, Nigeria, with the target population comprising construction professionals operating within Gombe State Metropolis. The study focused on professionals directly involved in construction project planning, design, procurement, supervision, cost management and implementation. The respondent groups comprised architects, builders, civil

engineers and quantity surveyors, as these professional groups are involved in different stages of construction project delivery and are therefore positioned to encounter construction risks and insurance requirements.

The original thesis population consisted of 400 construction professionals. A sample size of 196 respondents was determined using the sample-size procedure developed by Krejcie and Morgan (1970). The Krejcie and Morgan approach provides a commonly applied basis for determining an appropriate sample size from a known population where probability-based survey sampling is undertaken. The sample was subsequently distributed across the four professional categories according to their representation within the study population.

Sampling Procedure and Sample Distribution

A proportionate sampling procedure was adopted to ensure that the principal professional categories were adequately represented in the sample. Proportionate allocation is appropriate where the target population consists of identifiable subgroups whose representation in the sample should reflect their relative proportions in the population (Saunders et al., 2019). The resulting sample comprised 45 architects, 50 builders, 53 civil engineers and 48 quantity surveyors, giving a total sample of 196 respondents. Professional Sample Architects 45, Builders 50, Civil Engineers 53, Quantity Surveyors 48 Total 196. A total of 196 questionnaires were administered, of which 191 were retrieved and found suitable for analysis. This represents a response rate of 97.4%. The high response rate provides a strong basis for analysing the views of the sampled construction professionals, although response rate alone does not completely eliminate the possibility of non-response bias (Saunders et al., 2019).

Research Instrument

Primary data were collected using a structured questionnaire developed from the study objectives and relevant literature on construction insurance, construction risk and Builders' Risk Insurance. Structured questionnaires are useful in quantitative research because they facilitate standardised data collection and enable responses from different participants to be compared systematically (Creswell & Creswell, 2018; Saunders et al., 2019). The questionnaire was organised into sections covering respondents' professional characteristics and the two principal study constructs: BRI awareness and BRI compliance.

Measurement of BRI Awareness

The awareness construct was operationalised using items addressing respondents' knowledge and understanding of key aspects of Builders' Risk Insurance. The items covered: The use of multiple indicators allowed awareness to be assessed as a broader construct rather than relying solely on respondents' recognition of the existence of BRI. Multi-item measurement is generally preferable where a construct contains several related dimensions that cannot be adequately captured by a single question (Hair et al., 2014). BRI compliance was operationalised using items relating to the implementation and observance of construction insurance requirements. These indicators were

designed to capture both reported compliance practices and respondents' perceptions concerning the institutional and project-level implementation of BRI.

Measurement Scale

The substantive questionnaire items were measured using a five-point Likert-type scale. Likert-type scales are widely used in social-science survey research to capture respondents' perceptions, attitudes and levels of agreement with structured statements (Pallant, 2011; Saunders et al., 2019). The response categories were coded consistently to permit statistical analysis. Responses were subsequently aggregated or summarised to generate measures representing the respective BRI awareness and compliance constructs. Higher scores represented higher levels of the construct being measured, subject to the wording and coding direction of individual items.

Validity and Reliability of the Instrument

The questionnaire was developed from the research objectives and relevant conceptual and empirical literature to ensure that the measurement items corresponded with the study constructs. Content validity concerns the extent to which the items adequately represent the conceptual domain being measured and is particularly important when a questionnaire is developed specifically for a study (Hair et al., 2014). The instrument was subjected to expert review to assess the relevance, clarity and adequacy of the questionnaire items before the main survey. Items that were unclear or insufficiently aligned with the study objectives were revised accordingly. This procedure helped establish the content and face validity of the instrument. The internal consistency of the measurement scales was assessed using Cronbach's alpha coefficient. Cronbach's alpha is commonly used to assess the extent to which items intended to measure the same construct are internally consistent (Pallant, 2011; Hair et al., 2014). A coefficient of approximately 0.70 or above is generally considered acceptable for established research constructs, although the interpretation should also consider the number of items, construct characteristics and stage of instrument development (Hair et al., 2014). Note for the final manuscript: the actual Cronbach's alpha values obtained for the BRI awareness and compliance constructs should be inserted here from the thesis/research report. They should not be estimated or replaced with values from another study.

Method of Data Collection

The questionnaires were administered to the sampled construction professionals within Gombe State Metropolis. Respondents were informed about the academic purpose of the study and were encouraged to provide responses based on their professional knowledge and experience of construction projects and insurance practices. Completed questionnaires were retrieved and screened for completeness before coding and analysis. Of the 196 questionnaires distributed, 191 were sufficiently completed and retained for analysis, producing a 97.4% usable response rate.

Data Analysis

The completed questionnaires were coded and analysed using the Statistical Package for the Social Sciences (SPSS). Both descriptive and inferential statistical techniques were employed in accordance with the study objectives. Descriptive statistics comprising mean and standard

deviation were used to examine respondents' ratings of BRI awareness and compliance. Mean scores were used to indicate the central tendency of responses, while standard deviation provided an indication of the dispersion of responses around the mean (Pallant, 2011). To examine the relationship between awareness and compliance, simple linear regression analysis was employed. In the model, BRI awareness was specified as the independent variable, while BRI compliance was specified as the dependent variable. Regression analysis is appropriate for examining the statistical relationship between a dependent variable and a predictor variable and for estimating the proportion of variation in the dependent variable associated with the predictor (Hair et al., 2014). The regression model was specified as: The R^2 statistic was used to determine the proportion of variation in BRI compliance statistically explained by awareness, while the F-statistic was used to assess the overall significance of the regression model. The regression coefficient was examined to determine the direction and statistical significance of the relationship between awareness and compliance (Hair et al., 2014). The statistical significance level was set at 5% ($p < 0.05$). A probability value below 0.05 was considered evidence of a statistically significant association. However, statistical significance was not interpreted as proof of causality because the study employed a cross-sectional observational design and collected data at one point in time (Creswell & Creswell, 2018; Saunders et al., 2019).

RESULTS

Level of Awareness of Builders' Risk Insurance

The findings show that construction professionals in Gombe State Metropolis possess a relatively high level of awareness of BRI.

Table 1. Awareness of Builders' Risk Insurance

S/N	Awareness indicator	Mean	SD
1	Awareness of Builders' Risk Insurance policy	4.21	0.68
2	Understanding the purpose of risk insurance	4.15	0.71
3	Awareness of mandatory nature of insurance	4.08	0.74
4	Formal training on construction insurance	3.02	0.89
5	Insurance policies explained before project start	3.34	0.82
6	Familiarity with covered risks	3.87	—
7	Organisational awareness	3.45	0.85
8	General awareness in Gombe State	3.26	0.81
9	Role of professional bodies	3.58	0.79
10	Awareness influencing insurance decisions	4.10	—
11	Grand Mean	3.71	—

The grand mean of 3.71 indicates a relatively high level of awareness. The highest-rated indicator was awareness of BRI itself ($M = 4.21$), followed by understanding its purpose ($M = 4.15$) and

awareness of its mandatory nature ($M = 4.08$). However, formal training recorded the lowest mean ($M = 3.02$). This suggests that professionals may recognise BRI without receiving sufficiently structured education on its technical and administrative requirements. General awareness within Gombe State also recorded a comparatively modest mean of 3.26, while organisational awareness was 3.45. These findings suggest that awareness is not uniformly institutionalised across organisations.

Level of Compliance with Builders' Risk Insurance

The results indicate an overall grand mean of 3.62, suggesting relatively favourable but incomplete compliance. Table 2. Compliance with Builders' Risk Insurance.

Table 2. Compliance with Builders' Risk Insurance

S/N	Awareness indicator	Mean	SD
1	Client insistence on insurance compliance	3.54	0.81
2	Regular renewal of insurance policies	3.08	0.88
3	Verification by authorities	2.94	0.91
4	Risk reduction through compliance	4.23	0.66
5	Higher compliance in government projects	3.76	0.75
6	Insurance as standard practice	3.22	0.84
7	Effect of weak enforcement	4.11	0.70
8	Improvement in project delivery and safety	4.28	0.64

The strongest response concerned the contribution of compliance to project delivery and safety ($M = 4.28$), followed by perceived risk reduction ($M = 4.23$). These results indicate that respondents recognise the practical importance of BRI. However, regular policy renewal recorded a considerably lower mean of 3.08. More importantly, verification by authorities recorded the lowest mean of **2.94**. The results therefore suggest that compliance is stronger at the initial recognition or acquisition stage than at the continuous monitoring and verification stage. This distinction constitutes the central empirical finding of the study.

Regression Analysis of Awareness

The regression analysis produced the following base on the Table 3. Relationship between BRI Awareness and Effective Risk Management

Table 3. Relationship between BRI Awareness and Effective Risk Management

Predictor	β	t	R	R^2	Adj. R^2	p
Awareness of Risk Insurance	0.64	9.684	0.64	0.410	0.407	<0.001

Constant = 13.106;

Awareness was positively and significantly associated with effective construction risk management ($\beta = 0.64$, $p < 0.001$). The R^2 value of 0.410 indicates that awareness statistically accounts for approximately 41.0% of the variation in the dependent measure used in the thesis. The result supports the argument that knowledge of insurance can form an important foundation

for construction risk management. However, it does not demonstrate that increasing awareness alone will automatically cause an equivalent improvement in risk management.

DISCUSSION OF RESULT

High Awareness

The first major finding is that construction professionals in Gombe State possess relatively high awareness of BRI. This finding is consistent with previous Nigerian evidence. Ajiero et al. (2022) found that construction professionals in Akwa Ibom State had high awareness of BRI. Similarly, Adeleke et al. (2013) found that construction stakeholders were aware of BRI despite limited utilisation. The consistency across these studies suggests that awareness of BRI may no longer represent the principal problem within the professional construction community. Instead, the more important question concerns whether knowledge is converted into continuous project-level implementation. The Gombe results provide evidence for this interpretation. Awareness of the policy itself was high ($M = 4.21$), as was understanding of its purpose ($M = 4.15$). However, formal training was substantially lower ($M = 3.02$). This difference implies that professionals may know that BRI exists without necessarily possessing equally strong knowledge of how it should be implemented and monitored. Such a distinction is important in construction risk management because effective risk management involves more than recognition of risk. It requires structured decision-making, response and review (Akintoye & MacLeod, 1997; Su & Khallaf, 2022).

The Compliance Deficit Is Primarily a Continuity Problem

The second major finding concerns compliance. The overall compliance mean of 3.62 suggests that compliance is present but not uniformly strong. More importantly, the individual indicators reveal that compliance is concentrated around project commencement rather than maintained throughout the project lifecycle. Insurance obtained before project commencement recorded $M = 3.61$, while regular renewal recorded only $M = 3.08$. Regulatory verification was lower still at $M = 2.94$.

This pattern is theoretically important because it demonstrates that initial compliance and sustained compliance are different implementation outcomes. A contractor may obtain an insurance policy to satisfy a contractual or procurement condition but subsequently fail to renew or maintain the coverage. Likewise, a certificate may exist without effective institutional verification. The finding extends the conclusions of Ajiero et al. (2022), who reported high awareness but moderate compliance in Akwa Ibom State. Rather than simply replicating the awareness–compliance distinction, the present study identifies specific stages at which the compliance process weakens.

Institutionalisation of BRI

Another important finding is the relatively low mean for authority verification. The mean of 2.94 indicates that respondents did not perceive regulatory verification of insurance certificates as consistently occurring. This result suggests that compliance may depend considerably on the practices of individual project participants rather than on a fully institutionalised verification system. This interpretation is consistent with earlier Nigerian research identifying enforcement and implementation as persistent challenges to BRI utilisation (Adeleke et al., 2013; Ajiero et al., 2022). From a construction-management perspective, this is significant because risk-management systems are more sustainable when responsibilities are embedded in project processes rather than dependent solely on individual professional discretion.

Implications for Construction Risk Management

The regression result provides further evidence of the relevance of awareness. Awareness was positively associated with effective risk management ($\beta = 0.64$, $R^2 = 0.410$, $p < 0.001$). The finding is consistent with the broader risk-management literature, which emphasises the importance of knowledge and informed decision-making in construction risk processes (Akintoye & MacLeod, 1997). However, the result should be interpreted carefully. The cross-sectional design does not permit a definitive causal conclusion. Therefore, the appropriate interpretation is that higher reported awareness was statistically associated with stronger reported risk-management outcomes. This distinction strengthens the methodological credibility of the study and avoids overstating the regression result.

CONCLUSION

This study examined the awareness and compliance dimensions of Builders' Risk Insurance among construction professionals in Gombe State Metropolis, Nigeria. The findings demonstrate a clear distinction between knowledge of BRI and its practical implementation. Awareness was relatively high, with a grand mean of 3.71, and respondents demonstrated strong understanding of the existence, purpose and mandatory nature of BRI. However, formal training remained comparatively weak. Compliance recorded a grand mean of 3.62, indicating that BRI requirements were implemented to a reasonable extent but not consistently across all dimensions. The most important weaknesses concerned regular policy renewal ($M = 3.08$) and verification by authorities ($M = 2.94$). The principal contribution of the study is therefore the identification of an awareness–compliance implementation gap. Construction professionals may understand the importance of insurance while continuous and institutionally verified implementation remains less developed. This finding extends earlier Nigerian studies that reported high awareness but lower levels of BRI utilisation or compliance (Adeleke et al., 2013; Ajiero et al., 2022). The study consequently suggests that improving BRI implementation in Gombe State requires a shift from awareness campaigns alone toward continuous compliance management, including professional training, lifecycle renewal, documentary verification and stronger integration of insurance requirements into construction project administration.

Theoretical Contribution

The study contributes to construction risk-management knowledge by distinguishing knowledge-based implementation readiness from behavioural/institutional implementation. Existing construction risk literature generally recognises risk identification, assessment and response as interconnected activities. The present study adds an insurance-specific dimension by showing that: The empirical evidence indicates that the transition between these stages is imperfect. Professionals may understand the policy while continuous renewal and regulatory verification remain weaker. This provides a useful conceptual refinement for future studies of construction insurance implementation.

Practical Implications

The findings have implications for four groups of stakeholders. Professional development programmes should move beyond general awareness and provide practical instruction on policy

interpretation, coverage, exclusions, renewal and documentation. Insurance compliance should be incorporated into project-management checklists and monitored throughout project execution rather than treated as a one-time pre-contract requirement. Insurance documentation should be checked before project commencement and periodically reviewed throughout project execution. The low score for authority verification indicates the need for stronger mechanisms for checking the validity and continuity of construction insurance documentation.

Limitations and Future Research

The study has several limitations. First, the research used a cross-sectional questionnaire design and therefore reflects respondents' perceptions at one point in time. Longitudinal studies could examine whether insurance compliance changes as projects progress from commencement to completion. Second, the study focused on construction professionals in Gombe State Metropolis. Consequently, the findings should not automatically be generalised to all Nigerian states because regulatory environments, construction-market conditions and institutional practices may differ. Third, the study relied primarily on self-reported questionnaire responses. Future studies could combine professional perceptions with documentary verification of insurance certificates, policy renewal records and claims information. Fourth, the present article intentionally focuses on two dimensions—awareness and compliance. Future research can extend the model by examining how enforcement, premium affordability, claims settlement, institutional trust and insurer–contractor relationships mediate or moderate the transition from awareness to compliance.

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