



Risk Management Services

❖ Review business to evaluate exposures and risks including those than may have a significant economic risk to the client
❖ Risk retention analysis make sure appropriate deductibles and retentions are in place that work with budget and cash flow
❖ Loss analysis to eliminate or improve conditions and practices which contribute to loss or potential loss including current loss control programs
❖ Assist with claim reporting, handling and communication between client and adjuster to full resolution of claim
❖ Review safety programs and help improve or develop new programs
❖ Develop insurance program designed specifically for client with broader coverage, appropriate deductibles or retention and competitive pricing
❖ Look for ways to reduce costs associated with the insurance program through coverage options, limit selection and deductible/retention options
❖ Review contracts relating to insurance requirements and indemnification agreements including lease agreements, sales and purchasing agreements, vendor or contractor contracts, financial contracts, etc.
❖ Develop a relationship between the client's management and the carrier's appropriate contacts to utilize the carrier's resources to the fullest extent
❖ Provide daily insurance program servicing needs including making changes to the current policies, discuss issues of concern and provide consultation when needed