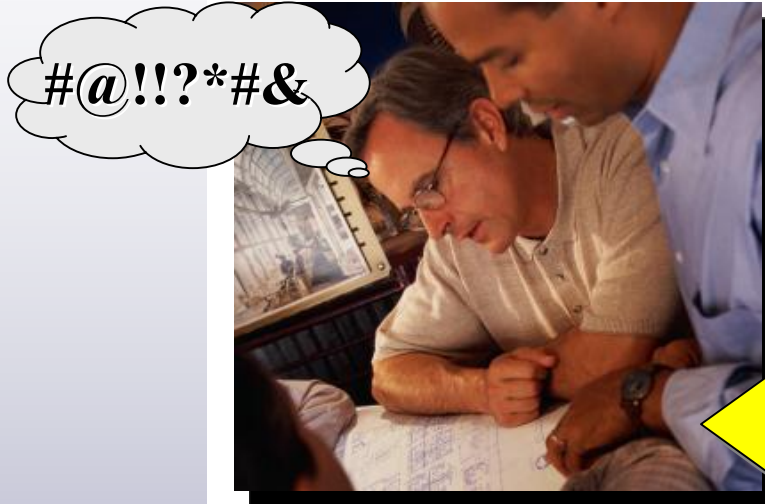


Risk Transfer

"Oh-No"



These are the two most frightening words you could ever hear your adjuster say.

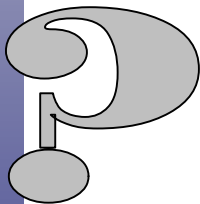
Could you be an unaware victim of policy limits, coinsurance, coverage gaps, ordinance and law limitations?

Question This:



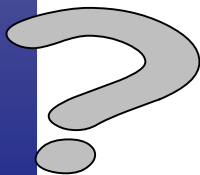
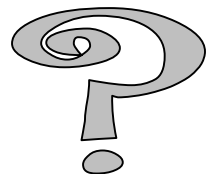
Do you clearly understand the different risks that you are self-insuring and those that you've transferred to an insurance company? Are you aware of the coverage gaps that you retain in the various exposures that you insure?

Can you save money by retaining risk for predictable, high frequency, and low severity exposures? Have you considered non-insurance methods of transferring your exposure to loss?



Can your Business Income and Extra Expense coverage go the distance? Have you had a complete vulnerability study performed (worst case scenario) to assess your exposure in different total, partial or near total loss circumstances?

Are you risking more than you can lose? Does your insurance coverage and premium charge reflect the amount of risk and potential for loss that you can manage?



Was your premium calculated on the same basis for the past several years? Could subtle alterations in your operations have affected your premium basis?

Don't wait until it's too late to find out!

Uncovering the "Oh-No's" of insurance before they occur!

The major benefit of Risk Management is in reducing your total costs that result from accidental loss. By providing a comprehensive evaluation of the risk to which your organization is exposed, we will help you to identify the level of retained risk that your corporation can sustain. At the same time, we identify vulnerability and help eliminate loss exposures.



Compliance Check Risk Transfer Analysis

- **INVESTIGATION** - Discovery Interviews and detailed fact-finding, plus a comprehensive walk-through to gather information to begin the analysis process.
- **RESEARCH** - A complete review of the Risk Management issues related to your business as well as how they pertain to risk transfer including a description of coverages, special needs and underwriting issues.
- **INTERNAL ANALYSIS** - Performed by a team of risk management experts and insurance specialists. This is a thorough dissection and audit of each of your existing policies. This will identify problem areas, gaps and overlaps in coverage.
- **PRESENTATION OF ISSUES AND SOLUTIONS** - Delivery of your audit results and custom solutions. This presentation will offer a risk transfer summary report, a breakdown of insurance and simplified coverage summary sheet, a schedule of transferred (insured) and retained risks, plus a complete recommendation narrative. At this time, we will also complete a vulnerability study and discuss non-insurance risk transfer tools and techniques.

B03

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