

Providing quality **risk management** services for you

Our integrated approach to understanding your business creates efficiencies and increases profitability, while building value and trust. Opportunities are born by evaluating business challenges and working together to overcome them. Our goal is to deliver high-quality hazard, operational, and financial risk management services designed to drive the economic success of your organization.

Annual insurance premiums are only a portion of your company's true overall risk management costs. We help reduce your costs and improve your productivity, EBITDA and ownership valuation by attacking the financial leakage that exists inside your firm. This allows you to recapture wasted capital to grow and invest in your business. We specialize in delivering customized, sustainable solutions that improve our clients' performance and results.

- RISK ASSESSMENT
- ALTERNATIVE RISK FINANCING
- HUMAN CAPITAL MANAGEMENT
- WORKPLACE SAFETY
- CONTRACT MANAGEMENT
- BUSINESS CONTINUITY
- WORKERS' COMPENSATION
- CLAIMS ADVOCACY



CALL 800-563-1871 TODAY!



*We serve in stewardship of businesses and families.
We are committed to providing security and freedom.*

Analyzing your **risk potential** to keep you safe

PREPARING YOU FOR THE UNEXPECTED

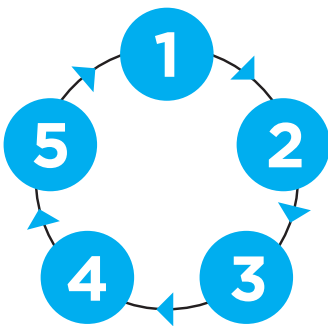
Our team of risk management professionals will collaborate with your management team to review and update your risk management program. We will analyze the claims activity that occurs in your organization. This will allow you to identify where losses are occurring and determine if trends are developing. Stop the erosion of your operating budget by directing risk management techniques to the areas that will make the greatest impact in reducing the frequency and severity of claims.

GUIDANCE YOU CAN TRUST

We are proud to be one of the largest providers of risk management and risk transfer techniques in the Midwest. Contact our team today to discuss your organization's needs.

5 PHASES OF OUR RISK MANAGEMENT PROCESS

Risk management is an ongoing process consisting of 5 disciplined phases:



- 1) DISCOVER** Recognize and assess risk: Identification, qualification and quantification of risk exposures
- 2) DEVELOP** Develop risk treatment options: Methods, cost and impact measures
- 3) DELIVER** Select and implement desired risk treatment plans, including goal development & measurable intervals
- 4) DEFINE** Monitor for adherence to selected controls: Audit progress and implementation of desired risk treatment programs
- 5) DISCUSS** Measure the effectiveness of the risk treatment programs and impact to the overall profitability of the organization

Placing risk management at your fingertips



ONLINE RISK MANAGEMENT CENTER

We offer a secure, web-based risk management and safety platform designed to ease compliance, improve risk prevention efforts and results, and relieve regulatory pain points for any industry. The applications are simple to set up to create comprehensive and cost-effective risk management and safety programs that can be utilized by all departments.

1

EASY TO USE

2

EASY TO SHARE

3

EASY TO ACCESS

The Risk Management Center includes the following applications:



Online Training Library



Certificate of Insurance (COI) Management



HR and Benefits Database



Behavior Based Safety Programs



Incident Tracking/Trending and Claims Reporting



Job Description Tracking



Safety Data Sheet Management



Employee Training Management

While we certainly can't predict the future or warn you of every challenge you'll face down the road, we can help you identify potential risk factors to limit your vulnerability and fortify your position when the unexpected does occur.

CONTACT

RISK MANAGEMENT TEAM

1-800-563-1871