



## PROFESSIONAL LIABILITY

*Offer your clients a comprehensive range of solutions to provide financial and risk stability in their operations:*

- *Do they have the right insurance coverage?*
- *Are they paying too much?*
- *Are they doing everything they can to proactively reduce risk?*

*The bottom line is... Are you helping your clients manage their exposures?*

### ***PROVIDE A BROADER RANGE OF SERVICES TO YOUR CLIENTS***

CPAs today offer a broader range of support to their clients and serve more in the capacity of trusted business advisor than ever before. As a trusted advisor, clients will occasionally seek your guidance on other matters that require a professional opinion. Fulfilling that obligation can often be a challenge.

Brunswick Companies offers a range of services that compliment those that you provide. As a trusted source for professional liability insurance for many CPAs, we recognize the importance of being a valued resource to our clients. We have developed a broad range of services designed to support CPA firms in meeting their expanding role as a "trusted advisor" to their clients.

### ***The Importance of Effective Risk Management***

Insurance is a major concern of business owners, with 47% placing business insurance as one of their top five concerns. Rates are becoming regionalized as insurers develop more sophisticated tracking systems. Our region is transitioning from a manufacturing to a service economy, where operational interruptions increasingly impact profitability. Man-made disasters such as terrorism, computer viruses and infrastructure disruptions increasingly impact your clients.

Unfortunately, most business owners consider themselves only "somewhat knowledgeable" regarding business insurance. For many, negotiating the rapidly changing insurance market is a time-consuming headache.

### ***Helping Your Clients Meet This Challenge***

Effective insurance management is not a once-a-year commodity purchase. It utilizes a comprehensive range of solutions to provide financial and risk stability in your clients' operations.

Profitability often depends upon eliminating unnecessary expenses. Many large companies recognized the importance of analyzing exposures and controlling costs, and developed in-house risk management departments to manage this task.

Brunswick Companies was founded upon the concept of offering the same level of professional insurance risk management services to companies of all sizes, on an outsourced basis.

### ***Our Experience Is Your Clients Protection***

We have over three decades of experience in providing insurance risk management solutions for manufacturers, retail businesses and the construction industry. We begin by providing a wider range of solutions, including both traditional and custom products, integrating the complete arsenal of cutting-edge risk transfer and retention techniques in your client's risk management plan. These may include creating customized specifications to meet your client's exposures, reducing premiums through partial self-insurance and self-insurance, minimizing losses through claims management services, and identifying opportunities to transfer risk.

We simplify the process of identifying exposures, selecting the best strategy, and comparing offerings from multiple insurers. But our job doesn't end when your client's coverage is in place. Our goal is to serve as your client's "Chief Risk Officer." We are dedicated to an ongoing relationship where we make every insurance transaction easier.

**BRUNSWICK COMPANIES**

**Managing Risk • Insuring Success**

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## *We also offer...*

- *Commercial Insurance*
- *Disaster Recovery/ Business Continuity Planning*
- *Property/Casualty Adjusting*
- *M&A Support*
- *Employee Benefits Management*
- *Workers Compensation Claims Management*
- *Environmental/ Pollution Liability*
- *Surety Bonding*
- *D&O Liability*
- *Personal Director Liability*

## **The Brunswick Companies Approach**

### **Phase I: Assessment – An objective evaluation of your current risk management strategy**

- We start by gaining a thorough understanding of your client's business.
- Prepare a detailed analysis of your client's claims history.
- Carefully review your clients current coverages.
- Prepare a Report of Findings.
- Assess each risk and recommend a strategy for its elimination or management.
- Identify opportunities for reducing premiums or transferring risk.

### **Phase II: Recommendations – A customized, comprehensive risk management solution**

- Prepare insurance specifications and negotiate on your client's behalf with leading domestic and international insurers which specialize in this class of insurance.
- Thoroughly analyze the best options available.
- Present a Proposal summarizing the available options, along with our recommendations, and comparisons identifying enhancements in your client's program.

### **Phase III: Implementation & Optimization**

- Actively coordinate risk control programs.
- Maintain a close, professional relationship between your client's firm and the selected insurers.
- Continually monitor for effectiveness once the program is in place.
- Provide on-going assistance to continuously update your client on the issues and developments in the areas of professional liability and risk management.

## **Which of Your Clients Will Benefit Most?**

The following profile describes companies who would benefit most from seeking risk management services:

### **Companies who are:**

- Experiencing growth
- Experiencing transitions in management with transfer of assets and risks
- Experiencing increased insurance costs

### **Companies who have:**

- A history of claims frequency or severity
- A large number of locations, employees, vehicles, payroll and sales
- Difficult products and/or complex insurance needs
- Frequent demand for certificates of insurance and review of contracts

### **Companies Seeking:**

- An objective assessment of their current risk management and insurance program
- Increased cash flow / reductions in the cost of their insurance program
- Consolidation and uniformity in their insurance program
- Methods to retain or transfer risk
- Preparation of insurance specifications and administration of the bidding process

**Please call us today at 800.686.8080 for a customized, objective evaluation for your client's insurance program.**