



RISK MANAGEMENT

EFFECTIVE INSURANCE RISK MANAGEMENT INVOLVES MUCH MORE THAN A YEARLY COMMODITY PURCHASE

*Our goal is
to become
your "Chief
Risk Officer"*

If you're in business, you're taking risks. Every transaction involves an element of exposure, and one unexpected event can undo years of careful planning.

Just as your CEO, CFO and COO are responsible for your company's executive, financial and operational functions, a Chief Risk Officer (CRO) is responsible for identifying and managing the risks your company faces.

Many Fortune 1000 corporations have developed in-house risk management departments to control costs. Smaller companies often depend upon the management team, working with their insurance advisor, to execute this function. A third alternative is to "outsource" these duties to a professional insurance risk management advisor.

Brunswick Companies has over three decades of experience in providing outsourced risk management services. Our clients know that by outsourcing these duties to our highly qualified team of risk managers, they free their executive staff to concentrate on growing their business.

Effective insurance risk management involves much more than a once a year commodity purchase; it is an on-going process of identifying new or changing risks. Your business does not stand still from one year to the next – and every change in your business should be analyzed to measure the potential impact to your exposures.

An Objective Evaluation of Your Exposures

Brunswick Companies' specialists are trained in providing an objective assessment to help you understand the nature of the risks you face. Our process includes:

- Reviewing and analyzing all coverages for the following policies:
 - Automobile
 - Aircraft
 - Commercial General Liability
 - Commercial Excess
 - Contractor's Equipment Floater
 - Directors and Officers Liability
 - Employee Dishonesty/Crime
 - Employment Practices Liability
 - Fiduciary Liability
 - Foreign Exposure
 - Office Contents
 - Real Property
 - Transportation/Cargo
 - Valuable Papers
 - Workers' Compensation
- Reviewing all contracts to identify exposures at risk
- Analyzing your prior claims history in order to identify opportunities to lower your insurance costs by:
 - Reducing premiums through partial self-insurance and self-insurance
 - Minimizing losses through claims management services
- Identifying opportunities to transfer risk
- Preparing a report of findings

BRUNSWICK COMPANIES

Managing Risk • Insuring Success

We also offer...

- *Property & Casualty Claims Management*
- *Workers' Compensation Claims Management*
- *Commercial Insurance*
- *Contract & Commercial Surety Bonds*
- *Professional Liability Insurance*
- *Financial Services*
- *Homeowners & Automobile Insurance*
- *Employee Benefits*

Selecting the Best Strategy

The next step in the process is to assess each risk and recommend a strategy for its elimination or management. We utilize a comprehensive approach to providing for financial and risk stability in your operations.

We begin by providing a wider range of solutions for your insurance needs, including both traditional and custom products. We integrate the complete arsenal of cutting-edge risk transfer and retention techniques into your risk management plan, designing an insurance risk management strategy that is cost-effective and provides uniformity to your needs.

Simplifying Your Decision

Brunswick Companies can simplify the task of comparing offerings from different insurance sources. We have the experience to guide you step-by-step, from preparing customized insurance specifications tailored to your company's needs, to securing multiple quotes and administering the bidding process, to finalizing the selection process.

But our job doesn't end when your coverage is in place – we are dedicated to an ongoing relationship. We continue to take an active role in managing your insurance:

- Providing personalized, responsive customer service
- Actively coordinating your risk control and loss-prevention programs
- Providing an integrated approach to your management team's business and personal insurance needs
- Helping you evaluate your changing requirements, to ensure that your risk management strategy evolves as your business changes

Managing the Claims Process

The core purpose of our business is to help our clients achieve their insurance risk management goals. A key component in our proactive approach is our team of property and casualty claims adjusters, who act on behalf of our clients as an experienced advocate to best represent their interests in the event of a claim.

We save our clients millions of dollars a year by limiting or avoiding exposure through risk and contractual transfers. By proactive management of each of our clients' claims, we help minimize expenses and accelerate closure of the claim. Our services include:

- **Managing Liability Claims**
- **Managing Litigation Claims**
- **Managing Workers' Compensation Claims/Third-Party Administration Services**
- **Negotiating Property & Business Interruption Claims**

Making Every Insurance Transaction Easier

At Brunswick Companies, we know that whether you're renewing a policy or filing a claim, dealing with your insurance needs can be challenging and time-consuming. We take the headache out of insurance management for our clients so they can focus their efforts on what they do best – serving their customers.

Please call us today at 800.686.8080 for a customized evaluation.