



PROFESSIONAL LIABILITY

We understand the concerns your firm faces in managing your professional liability risk:

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

The bottom line is... How do you manage your exposures?

A CUSTOMIZED, COMPREHENSIVE APPROACH TO PROFESSIONAL LIABILITY INSURANCE FOR ACCOUNTANTS

At Brunswick Companies, we understand that the solution does not lie in the policy – it lies in designing a customized program to manage your exposures. With three decades of experience in claims management and proactive claims avoidance, **we deliver a fresh perspective on managing your risk, and offer an effortless opportunity to compare several carriers.**

Our experienced risk managers analyze your firm's status and individually rate your exposure. We then design an insurance placement and risk management solution specifically tailored to your firm, utilizing cutting-edge techniques developed in the risk management departments of many Fortune 500 companies, as well as numerous professional firms in various disciplines.

By outsourcing your insurance and risk management to our professionals, you free your staff to focus their efforts on what your firm does best: serving your clients.

As a result, your firm is able to:

- Improve risk management
- Increase their profitability
- Lower their insurance costs
- Develop better relationships with their clients

What Makes Brunswick Companies Your Best Choice?

Our experienced risk managers move beyond traditional policy placement, integrating the complete arsenal of cutting edge risk transfer and retention techniques into your risk management plan.

We are widely recognized for our long-term commitment to managing the specialized exposures of professional groups.

- We handle professional liability insurance for thousands of professionals in service firms.
- We have designed programs specifically tailored to address the needs of medium to large professional groups and national associations.

Our reputation in the accounting community is one of professionalism and integrity. Our team of specialists has extensive experience in managing the technical aspects of your exposures:

- Claim analysis and facilitation
- Identifying inadequacies in your current coverage
- Policy drafting
- Placement with a variety of insurers, which allows the creation of customized coverage



BRUNSWICK COMPANIES

Managing Risk • Insuring Success

We also offer...

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

Our established relationships provide improved access to:

- A wider selection of reputable domestic and foreign insurers with proven staying power in the market.
- Unlimited capacity to place coverage.
- A knowledge network that can provide in-depth analysis of your industry.

Most importantly, **we create a partnership with our clients, operating as your outsourced “Chief Risk Officer”**. We begin by providing a wider range of solutions for your insurance needs, including both traditional and custom products. We have the experience to guide you step-by-step, from securing multiple quotes to finalizing the selection process. But our job doesn't end when your coverage is in place – we are dedicated to an ongoing relationship. You can depend on your account manager keep you informed regarding issues and developments in the areas of professional liability insurance and risk management, to provide the answers you need and to continually manage your insurance exposures:

- Staying involved during the claims process and working closely with panel defense counsel to minimize end cost. Our experience in claims management provides the edge in closing claims quickly and cost-effectively.
- Providing on-going counseling, strategy and advice.
- Acting as your intermediary with the insurance carrier.
- Supporting you in insurance-related litigation.

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 firm's business, from your areas of practice to corporate culture, management philosophy, and future plans.
- Prepare a detailed analysis of your claims history.
- Carefully review your 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 behalf with leading domestic and international insurers who 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 program.

Phase III: Implementation & Optimization

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

Please call us today at 800.686.8080 for a customized evaluation.