

Premier Risk Management

WHO WE ARE:

INDEPENDENT | TECHNICAL SKILLS | COMPETITION

WHAT WE DO:

RISK ANALYSIS | CREATE STRATEGY | NEGOTIATE

Does your Corporate Governance read something like this:

Discuss the Company's major financial risk exposures and the guidelines, policies, and practices regarding risk assessment and risk management, including insurance programs and steps management has taken to monitor and control major financial risks



Premier Risk Management is dedicated to working with various sizes and types of firms bringing to the table technical skills and providing uncomplicated advice.

We are not brokers; we do not sell insurance nor represent insurance carriers.

Accomplishment. The proof of our capabilities is in our **bottom-line results**. Our services have consistently helped client companies to achieve insurance premium savings averaging 30%-50%.

Results-Driven. Our negotiation process is critical in achieving the strategic goals set forth by your company's management.

We deliver a significant ROI!

For additional information please contact
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Questions to Prove Duty of Care Fiduciary Responsibility, Asset Protection & Premium Savings

- **Question.** Does your Directors & Officers (D&O) Liability policy contain a "Failure to Maintain Insurance" exclusion?

Further Thought. Even if this exclusion is removed in every D&O policy is a specific exclusion for any claim "arising out of, directly or indirectly resulting from or in consequence of, or in any way involving" ... **bodily injury** or sickness.

This exclusion alone stresses the important and fiduciary responsibility of the Board and Top Executives to independently verify their corporate insurance policies.
- **Question.** How recently, if ever, have your insurance policies been reviewed by an independent advisor to determine coverage adequacy? Was it accompanied with a operational risk and exposure assessment?

Further Thought. If so, who was the firm and are they truly independent advisors? Did you receive a written report?
- **Question.** How often do you receive up to date loss history? Are you receiving reports and detailed analysis?

Further Thought. Depending on the size of your company and volume of claims you should receive a quarterly report for an Executive review.
- **Question.** When was the last time you performed a competitive bid process? What were the results? Were multiple brokers utilized?

Further Thought. If yes, was it conducted utilizing the services of an independent advisor? If multiple brokers were utilized who reviewed and advised on the various options that formed the final decision?
- **Question.** Is your cost of risk and premiums paid competitive for the current market place?

Further Thought. What methods do you have in place to verify?

**Reduce The Risk
Boost Your Bottom Line**
www.premierriskmgt.com



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