

You need a risk manager when . . .

- ✓ You want an objective, independent review of your insurance and risk management program.
- ✓ You want to examine the cost of your insurance and risk management program.
- ✓ You had a loss that was not covered.
- ✓ You plan to competitively market your insurance program.
- ✓ You have decided to outsource risk management.
- ✓ You want to explore other methods of financing risk.
- ✓ Your business has changed significantly and might require an evaluation for new or additional coverage.
- ✓ Your loss history has made it difficult to purchase insurance.
- ✓ You are dissatisfied with your broker or insurer.
- ✓ You are dissatisfied with your claims service.
- ✓ You are considering a merger, acquisition, or divestiture.

Commercial Risk Consultants, LLC

Carlson Center
601 Carlson Parkway
Suite 1050
Minnetonka, MN 55305



www.commercialriskconsultants.com

Commercial Risk Consultants, LLC

Your independent and objective advisor on insurance and risk management programs.





A risk manager does . . .

Exposure Analysis. We examine an organization to identify and quantify what it does, what it stands to lose in case of a loss, and what is needed to protect its assets and earnings.

Evaluation and Recommendations. We review an organization's insurance and risk management programs and make recommendations regarding coverage improvements, administration, loss control and financing mechanisms.

Manage Marketing and Selection. We develop specifications for marketing an insurance program and risk-related services. We manage the marketing process, evaluate proposals, and make recommendations on program selection and service providers.

Continuing Counsel. We provide ongoing risk management consulting services and may also serve as an outsourced risk management department.

Specialized Services. We act as an advocate on behalf of our clients. We have the knowledge and expertise gained from working with many different types of clients and programs to help you with any risk management problem that may arise. We believe in building relationships and identifying risks before they become problems.

What our clients say . . .

Commercial Risk Consultants has enhanced our contact with well established insurance brokers, and as a small company in the eyes of most insurance brokers, we are better off combining forces with other small companies through the CRC team.

-- Controller of an International Trading Company

Our experience with Commercial Risk Consultants has been nothing but positive. They are continually keeping abreast of insurance issues for our company. When audit time comes, their experience has often significantly reduced the cost of the audit.

-- President of a Construction Company

The thing that I like about Commercial Risk Consultants is that they are an unbiased player. You need to have someone with in-depth training on your side.

-- Manager of a Construction Company

Through the Commercial Risk Consultants team we maintain control of claims handling methods and we are able to maintain good relations with state governmental bodies that oversee workers' compensation in the states in which we are self-insured. CRC is excellent, hardworking, and client focused.

--General Counsel of a Non-profit Organization



We are on your side . . .

Risk management integrates the recognition of risk, the assessment of risk, and the development of strategies to manage risk. Commercial Risk Consultants is your managerial resource for developing and maintaining an effective risk management program.

We provide counsel and recommend solutions that enable companies to finance retained risk, mitigate risk, eliminate risk, and transfer risk. If the transfer of risk is to an insurance company, we manage the agent and broker selection process and develop coverage requirements for presenting your risk to the insurance marketplace. We analyze and negotiate final coverage and premium terms from insurers and provide those results to you so that you can make an informed insurance product purchase. We are on your side.

. . . contact us today

Debra M. McLain, JD, CPCU

(952) 449-5270 ▪ (888) 896-4709 Fax

debramclain@commercialriskconsultants.com

Lynn A. Burns, ARM

(952) 937-2238 ▪ (952) 974-2950 Fax

lynn@commercialriskconsultants.com