

Step 1

**Exposure Identification
What can happen to you?**

- Commercial Auto Risks
- Property Perils and Exposures
- Lawsuit Threats because of your Operation, Premises or Product
- Employee Threats
- Environmental Hazards
- Other Perils and Exposures

Step 2

**Analysis of exposures.
What do we do with the risks?**

Step 3

**Risk Management Process.
Decide how to manage risks**

- Reduce Risk Exposure
- Assume Risk Exposure
- Transfer Risk Exposure through contractual agreements
- Finance Risk Exposure
- Transfer Risk to Insurance Carrier

Step 4

Shop Programs

Shop Coverage Requirements as per specifications Among Several Insurance Carriers

Step 5

Make choice

Choose the best combination of coverage, service and Cost

Step 6

Service Guarantee. Put Plan In Force

Present Risk Solutions and Place plan of action. Prepare timely ongoing service calls to make sure plan changes with needs

The Risk Identification and Risk Transfer Process