



BUSINESS INSURANCE AGENT REPORT CARD

A Quick Guide to Evaluate
Your Insurance Relationship



CAMBRIDGE
PROPERTY & CASUALTY

A Cambridge Consulting Group Company



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Does Your Existing Insurance Agency...

HOW DOES YOUR AGENCY STACK UP...

Over our 30 years in business as insurance brokers, attorneys, expert witnesses and consultants, we have come to understand that insurance is not a commodity. Policies differ greatly and the terms and conditions of coverage can change with market conditions.

We have also come to learn that a business insurance and risk management program can be a critical component of a company's future. We have seen major uncovered claims destroy businesses and we are routinely hired as expert witnesses in a wide-range of insurance coverage disputes.

Managing your commercial insurance in the most careful and economical manner for your business involves spending quality time with a team of experts that not only understands insurance but is interested in minimizing your risks.

Our team of account executive experts includes attorneys and certified public accountants that have years and years of experience in dealing with business and legal risk and use this knowledge to effectuate broader insurance programs and coverages than are typically found elsewhere.

WANT A SECOND OPINION ON YOUR INSURANCE PROGRAM?



At Cambridge Property & Casualty, we strive to go the extra mile for our clients by adhering to the standards found in our Business Insurance Agent Report Card. We find that in the long-run this assists in containing costs and educating businesses on insurance and risk.

If you would like to know how we can help your business save money and minimize risk, call us today for a free review of your commercial insurance program by one

of our insurance attorneys or CPA's.

Contact Jeana Herrmann, Marketing Director, at 734.525.2442 or email her at jherrmann@cambridge-pc.com.

- Include an attorney or CPA as a team leader on your account to communicate the intricacies of risk and insurance to you?
- Have agents and advisors with professional insurance designations such as Certified Insurance Counselor (CIC), Chartered Property and Casualty Underwriters (CPCU), Accredited Advisor in Insurance (AAI), and others?
- Offer more than a once-a-year set of insurance policies and instead present risk management and loss control advice?
- Take initiatives in offering alternative insurance plans and programs?
- Request copies of leases for any space you are leasing? Such leases often include insurance requirements and contractual assumptions of liability that must be reviewed as part of the risk-management process.
- Request copies of employee handbooks and job applications so that the employment exposure can be reviewed and minimized through appropriate legal and insurance advice?
- Discuss wage and hour, EEOC and other employment regulations and laws impacting your business and how they are covered or not covered by your insurance program?
- Keep you informed about developments in the insurance industry that could affect your business?
- Maintain a sense of urgency as to your needs and requests?
- Avoid transferring responsibility for your account to a less experienced person in the office after you award the business?
- Provide you with summaries of insurance that detail not only the insurance limits but present coverage gaps that could affect any loss settlement?
- Provide you with articles and special reports on risk management topics such as risks incident to using independent contractors, risks associated with employment law, leases, employee leasing, etc.?
- Work on your behalf when you have a claim problem?
- Participate on your safety committee or, if you do not have one, suggest that one be set-up?
- Offer to provide in-house seminars to your company on topics such as anti-harassment procedures, safety, and other related topics?
- Rank in the top ten largest business insurance agencies in metro Detroit?
- Appear to be truly concerned with your coverages and protection instead of only selling bottom line price?

