

## Risk Management Philosophy

My risk management philosophy stems from the premise that the best way to reduce your insurance costs is to minimize the need for insurance. This is achieved by employing a diagnostic approach to insurance, including the following steps.

- Complete operational and current insurance coverage review
- Review of contracts with suppliers, customers & leases as it relates to the insurance provisions
- Assistance with negotiations with suppliers, customers & leases in insurance matters
- If called for establishment of an insurance logistics control including insurance specifications
- Work to make your risk management an offensive strategy rather than a defensive overhead item

After review of your operations and current insurance you will need to make decisions in the following areas:

- Avoidance of Risk
- Assumption of Risk
- Transfer of Risk

We will ensure that operationally you avoid whatever risk possible. Risks that have finite cost that you feel comfortable with will be assumed. Some of your risk may be, or has been transferred by contract, to suppliers, outsource partners and/or sub contractors. For situations that cannot be transferred or assumed, insurance with a suitable carrier will be proposed.

I have knowledge of insurance markets by industry, operations by industry type and the typical hazards surrounding them. Each business is different in management and operational philosophy. Kevin Dahlke Insurance Brokerage has preferred relationships with most of our insurance underwriters, allowing us the flexibility to better meet your needs.

While most businesses operate in similar ways, no one business is identical to another and as such, no one insurance program will work for everyone. Customized underwriting to fit the client allows for confidence that your assets and work are protected.

Because businesses present unique exposures for insurers, it is difficult to generalize concerning coverage's. The categories of policies listed below are only an outline of those available through our carriers.

- Bonds
- Builders Risk (Course of Construction)
- Business Owners Package (BOP)
- Business Interruption
- Commercial Automobile
- Commercial Crime
- Commercial Package Policies
- Commercial Umbrella
- Directors & Officers Liability
- Employment Practices Liability
- Fee Based Consulting
- International
- Kidnap, Ransom & Extortion
- Ocean Cargo & Transit
- Property Real & Business Personal
- Professional Liability
- Product Liability
- Specialty Lines & Events
- Workers Compensation

Whatever your commercial insurance needs, we can design a protection program that's right for you.