

## SPECIAL REPORT

### WE MAY NOT BE RIGHT FOR YOU

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It may sound strange, but we are not looking for a sudden influx of new clients.

We are no different than any other professional service organization.

In order to do what we have promised our clients that we would do for them, we need to have highly trained professional insurance buyers and risk managers on our staff. These folks don't grow on trees and it is not easy to find people that meet our standards of education, ethics, and experience.

Even if we were able to hire highly educated individuals who are either attorneys, CPA's, MBA's, or have other extensive insurance designations, it takes years of on-the-job training to be able to serve our clients well.

The math is simple in our world. A competent account director who is a professional property & casualty insurance buyer and risk manager can properly service only a limited number of clients.

One way of acquiring additional capacity for new clients is to reorganize ourselves to benefit our needs rather than our client's needs. This we will not do.

Instead, we need to selectively add clients who want to reduce their overall cost of insurance through risk management and that appreciate the expertise and advice that we offer.

We need to be very prudent in agreeing to work for new clients and be certain that we have the capacity to do the job properly. We want to add value to our clients.

So, what do we look for in evaluating a potential client relationship?

1. We need clients that will give us information. Information is our lifeblood. This includes full disclosure of operations, financial statements, and so forth.
2. We need clients that will consider us an important strategic partner in their management responsibilities.
3. We need to have clients that participate with us in selecting and implementing loss prevention improvements, whether it be sprinkler systems or other-wise.
4. We need clients that will tell us what they are doing before the fact, rather than after the fact.
5. We need clients that look upon us as professionals, not insurance agents.
6. We need clients that will understand that we are not in the business of selling insurance.
7. We want clients that look upon us not as a necessary evil, but as a valued resource that will assist them in managing operational challenges, maintaining growth, and fostering profitability.

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