

## SERVICE OVERVIEW

CMR OFFERS UNIQUE RISK MANAGEMENT SERVICES SPECIFICALLY TAILORED FOR OUR MANUFACTURING CLIENTS INCLUDING REVIEWING PROVIDER AGREEMENTS, PRODUCT RECALL INSURANCE, CRISIS RESPONSE INSURANCE PROTECTION & MUCH MORE...



▶ UNIQUE SERVICES FOR MANUFACTURING



▶ ADVANCED RISK ANALYSIS



▶ RISK CONTROL METHODS



▶ ALWAYS WORKING FOR YOU

CMR Risk & Insurance Services, Inc. is an independent firm focused on risk management and risk control methods designed to reduce or eliminate loss exposures. Our Manufacturing Division Brokers, Account Managers and Customer Support Staff are experts in this philosophy and the creation of risk control plans specifically designed for the Manufacturing Industry.

We partner with insurance companies who have a similar focus and understand the benefits of working with a broker who pro-actively implements our risk controls specifically designed for the Manufacturing Industry.

CMR has developed a risk analysis system that provides the ability to negotiate the most comprehensive and competitive insurance programs with our insurance company partners.

### Traditional Risk Assessment Methods

Traditional brokers use an antiquated method for obtaining quotes:

- Gather basic information on operations, such as revenue estimates, payroll, etc.
- Obtain 3 - 5 years of loss history.
- E-mail collected information to various insurance companies.
- Present the insurance company that has provided the most competitive indication.

### Risk Control Methods

CMR uses their industry tailored risk control methods to reduce frequency & severity of loss by:

- Determining the appropriate contractual risk transfer with contracted parties.
- Ensuring that adequate safety procedures are in place and monitored to prevent or minimize loss exposures.
- Verify that proper insurance requirements are in place.

CMR ensures you have optimum risk controls moving forward by:

- Implementing formalized claim reporting procedures immediately following a loss.
- Property inspection reports addressing appropriate liability and fire exposures.

And much more...

### CMR's Risk Analysis System

CMR's Risk Analysis System is an advanced set of risk controls tailored to our manufacturing clients designed to help reduce the severity and frequency of loss.

These risk controls consist of activities developed with our insurance company partners, which have proven to result in reduced loss experience.

Our insurance company partners have agreed to provide their most comprehensive and competitive pricing for firms that practice our risk control methods.

### Continuously Working for You

Leveraging industry knowledge and our extensive network to work for you:

- Monthly in person meetings with our industry partners to review client details and risk control programs.
- Copies of risk control documents, CMR site inspections and CMR interviews with management are provided to top level underwriters.
- Negotiate coverage's and premium rates with top level underwriters based on risk control programs, operations, location and loss information.

*Industry Expertise*  
*Helping to Insure*  
*Your Success*