



RISK MANAGEMENT



G2 Insurance Services understands many of the risks associated with running your business and is positioned to help identify, assess, measure, mitigate, and resolve outcomes for those related to property and casualty exposures.

AWARENESS

G2 begins with a property/casualty appraisal, which identifies risks and is the catalyst for discussion about potential sources of uncertainty and the financial and reputational impact of unforeseen events. This includes a ranking of risks and the potential impact in terms of frequency and severity. From this we provide an understanding of the value brought by the intervention of various risk mitigation efforts to your risk profile.

MEASUREMENT

Predictive modeling can assess claim trends or estimate the probability of a natural catastrophe or man-made event. G2 accesses state-of-the-art models and benchmarking tools to help clients understand their exposures and discuss the pros and cons of various risk mitigation avenues.

MITIGATION

The introduction and the socialization of risk mitigation techniques help preserve stakeholder value, ensure lower risk volatility, emphasize compliance, and create an organizational culture of safety and risk management. G2 focuses on the following parameters in designing an insurance program:

- Protection: Does your insurance truly hedge your organization's risk exposure?
- Cost: Is the price reasonable?
- Credit risk: What credit risk exposure is posed by third-party insurers?
- Compliance: Will your insurance program meet your organization's compliance requirements?
- Administrative ease: Is your program too cumbersome to administer?
- Business enabling: Can insurance facilitate your organization's growth plans?

Additionally, G2 assesses your current claims and safety management practices in order to identify inefficiencies. This process includes:

- A claims and safety programs assessment
- A customized service plan defining objectives and expectations
- Specific strategies for building best-in-class programs to reduce the cost of risk
- Claim oversight and advocacy with your insurance carriers
- Coordination of regular reports on the progress of open claims
- Claim reviews and assistance with resolving disputes
- Assistance with developing written safety programs, safety committees, and employee communications
- Training and education for supervisors and managers on specific topics (e.g., Workers' Comp 101, Safety 101, Accident Investigation, Injury Management, Return to Work, etc.)
- Risk control services from our insurance carrier partners and/or strategic partners to ensure your organization is receiving every available resource

AFTERCARE

Risk is dynamic and the assessment of exposure never ceases. And insurance contracts are living documents that must be reviewed periodically to determine whether coverage expectations will be met in the event of a loss.

In the event of a claim, G2 always advocates on your behalf. If a matter becomes contentious, we reach out to legal and valuation partners to help in the perfection and management of a claim.

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