

Manage your business risks through
EXPERT CONSULTATION
in commercial insurance



Protect your company from risk with insurance policies including:

- Business Owner's Policy (BOP)
- Commercial Property Coverage
- Commercial General Liability
- Commercial Crime
- Commercial Inland Marine
- Commercial Auto Coverage
- Commercial Umbrella Liability
- Fidelity/Surety Bonds
- Builder's Risk
- Professional Liability—Errors and Omissions
- Directors & Officers
- Workers Compensation
- Employment Practices Liability

INSURANCE FIRST COMMERCIAL PROGRAMS

are custom-designed to assure
ABSOLUTE PROTECTION FROM
THE RISKS YOUR BUSINESS FACES



Risk management is the basis for our insurance programs

Managers and owners of every type of business face countless risks, concerns and legal liabilities as part of daily business. In essence, commercial insurance is a process for managing these risks.

With Insurance First, our highly qualified, certified commercial insurance consultants will work with you to assess any risk or liability to your business in order to develop a comprehensive program that will offer thorough protection.

Our consulting process discovers and minimizes risks

Insurance First helps you design the best commercial insurance program for your business with this five-step process:

1. Discover and evaluate your risk protection needs

We begin by gathering information about your company and identifying any exposures you might face.

2. Develop solutions that consider your bottom line

We then determine how to best protect your business, using prudence concerning both risk and budget.

3. Present solutions and seek your commitment

Our experts will thoroughly explain the best solutions for your risk management program so you can make an informed approval.

4. Deliver promised service accurately and on-time

This step is simple: We deliver on our promises. No questions asked.

5. Evaluate results and expand relationship

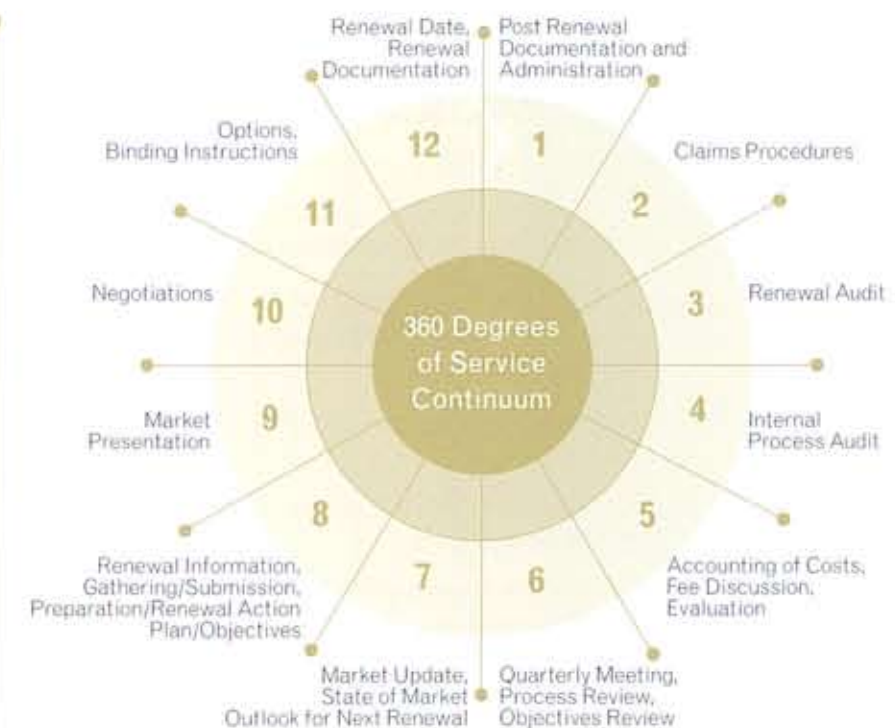
It is our commitment to continually assess and adapt your program to best meet your fluid needs.

Expert consultation is included with each commercial insurance policy

Commercial insurance programs are full of inherent complexities. At Insurance First, our job is to guide you every step of the way through the intricate workings of commercial insurance, and assure absolute protection from risks that are relevant to your business.

Complete, ongoing service assures 360 Degrees of protection

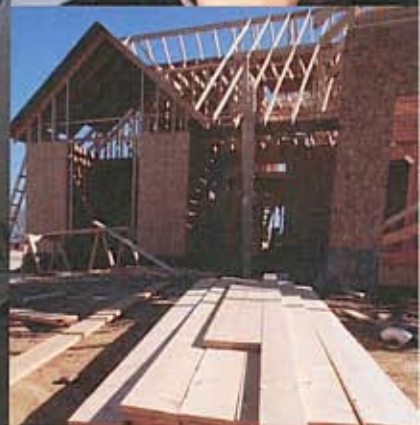
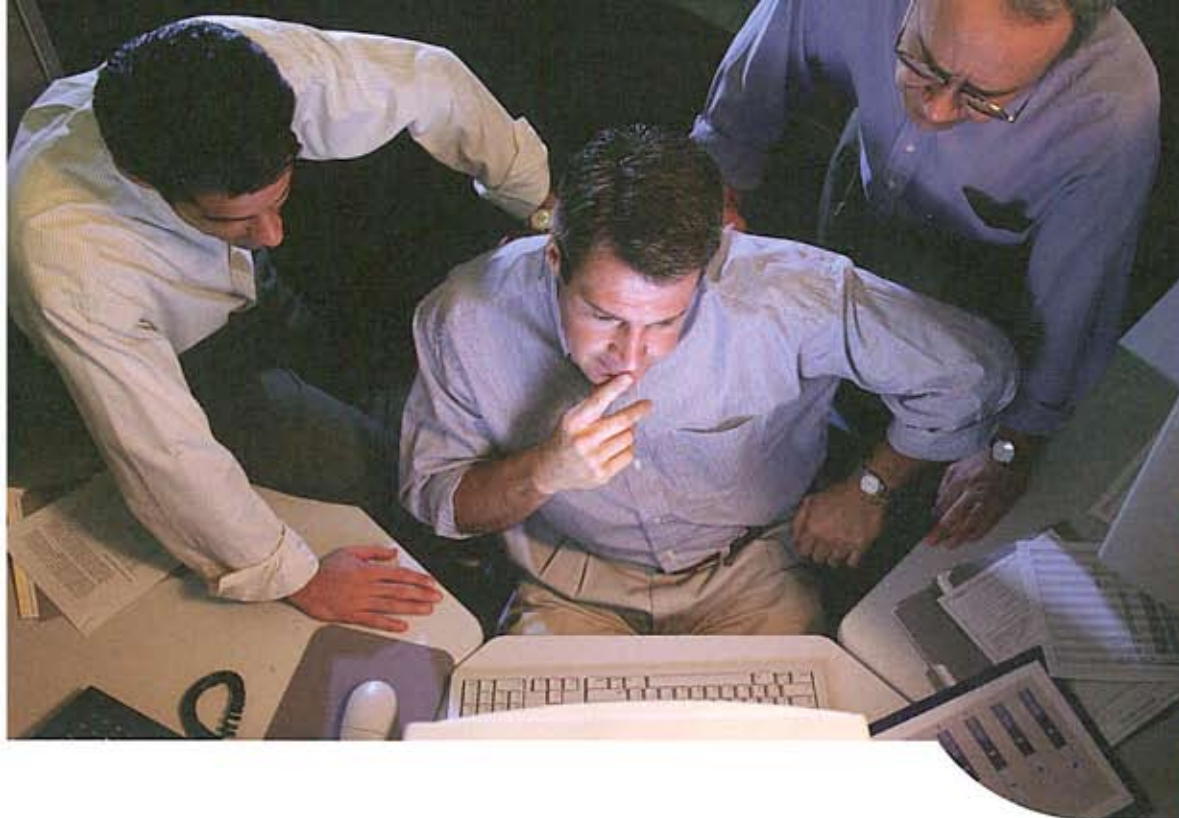
Our consultative approach, 360 Degrees of Service, lasts throughout the lifecycle of your insurance policy. It does not begin and end with the initial assessment. Your Insurance First consultant will take an active role in assessing and adapting your insurance program for as long as you maintain a partnership with us.



Insurance First's 360 Degrees of Service Continuum illustrates the flow of our consultative services, which are provided to you as a value-added part of your insurance program. There is no additional cost to you for these services. No other agency provides as thorough a level of service, or an assessment process that is as complete or ongoing.

Liabilities that can endanger your company and its brand reputation include strategic, financial and operational risks and hazards. Countless exposures exist that many business managers do not even realize. Insurance First's Risk Management Approach identifies any risk you might face, and determines the most effective way to manage it.





LET US WORK FOR YOU!

Benefit from Insurance First's uncommon expertise in the field of commercial insurance. We give you:

- Access to multiple, highly rated insurance carriers, enabling us to offer the most advantageous insurance products for your business.
- Relationships in the insurance marketplace that offer you bargaining power.
- A balanced perspective between controlling costs and controlling business risks.
- Knowledge of the insurance industry to keep you informed and educated about your options.
- Guidance in monitoring legislative and industry developments to ensure your organization remains protected.



- **Commercial insurance**
Commercial property,
business owner's,
builder's risk and more

- **Employee Benefits Services**
Health insurance,
disability insurance,
HSAs and more

- **Personal property & liability insurance**
Homeowner's, auto,
umbrella and more

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