



Risk and Insurance Management Consulting Services

Poorly handled insurance can have disastrous consequences, but few people enjoy dealing with insurance issues or feel qualified to do so, either at work or home. Our consulting clients engage us to do that for them. **We provide our clients with the objective expertise they need to make informed decisions about insurance-related problems.**

We deal with the insurance brokers, insurance companies and other providers on our client's behalf. **We negotiate the best coverage terms and pricing for them.**

Following are a few of our most frequently requested services.

The Service	The Benefit to Our Clients
Audit the client's risk exposures and insurance program	Exposes uncovered risks and uncompetitive premiums. Recommends ways to reduce claims so that the client can reduce costs. Determines when there are better solutions than purchasing insurance.
Prepare specifications for an insurance bidding	Ensures that the client is provided the most desirable coverages and that all insurers are providing quotations on the same basis so that the client can make informed decisions.
Manage the insurance bidding process	Referees the bidding so that the client can obtain the best quotation and the brokers work for the client's best interest.
Analyze proposals and recommend the best program	Frees the client of this time consuming, conflict ridden and maddeningly complex task.
Check policies to make sure the client receives what was promised	Makes sure the client receives what was promised. (Insurance policies have a high frequency of serious errors.)
Review insurance programs for possible mergers and acquisitions	Determines if the insurance and risk management program of a possible merger/acquisition target exposes the client to hidden liabilities.

For further information on how we may be able to assist you, please contact:
 Brent Winans, CPCU, ARM, Vice President – Risk Management Services
 561-276-5221 or bwinans@plastridge.com.

Plastridge Agency, Inc., 820 N.E. 6th Avenue, Delray Beach, FL 33483, 561-276-5221
www.Plastridge.com



Consulting Qualifications

The Plastridge Agency has a reputation of dedicated service since 1919. In fact, the Plastridge Agency was given the phone number "1" in the local phone book listing until the early 1940's. The firm is headed by Tom Lynch, CPCU, who is the former mayor of Delray Beach and the past Chairman of the Palm Beach County School Board.

The team leader of Plastridge's risk and insurance consulting practice is Brent Winans, CPCU, ARM, Vice President of Risk Management Services. Brent brings the experience, education and skills necessary to assist clients in solving their insurance related problems.

Bringing risk management and insurance solutions to diverse businesses

Brent is able to craft insurance and risk management solutions for clients in a wide variety of industries. That ability was demonstrated when he served as the global Vice President of Risk Management for an international company based in Denver. In that capacity he supervised the risk management programs of over 30 subsidiaries on five continents. The companies' diverse operations included the exotic and the mundane:

- The Colorado Rockies Baseball Team
- The world's largest broker of enriched uranium (fuel for nuclear power plants)
- A potato flake manufacturing company in Siberia
- Gold and uranium mining operations in Australia, Africa and the United States
- A bank specializing in high net worth clients
- A local real estate brokerage franchise

Exploring self-insurance and loss control strategies

Clients who want to explore alternatives to insurance can rely on Brent's experience:

- Past president of the Colorado Self Insurers Association
- Helped establish and then managed a workers compensation self-insurance pool covering 15,000 employees for five school districts.
- For three years an instructor of a graduate level course in self-insurance strategies

Also assisting with personal insurance, benefit programs and more...

Brent and the Plastridge team also bring extensive experience in personal insurance products and the management of insured and self insured benefit plans.

Publications

It is important to be able to explain insurance issues clearly, and Brent has published articles in numerous insurance and risk management publications including *Business Insurance*, *The Risk Report*, *The CSR Advisor* and *Risk Management Magazine*.