



# INSURICA OVERVIEW

## WHO WE ARE

INSURICA is a family-owned business comprised of risk advisers and employee benefit consultants that specialize in core industries and business disciplines. This unique structure provides INSURICA transit system customers with unparalleled access to the best insurance markets and risk management expertise available, all delivered through a local relationship.

## THE ADDED VALUE WE BRING OUR CLIENTS

Our approach is to understand our clients’ entire business structure to develop a comprehensive insurance and risk management plan.

With this approach we are able to develop a plan that helps our clients balance their risks to combat the rising cost of insurance premiums. Using INSURICA tools we will provide:

- ◆ **On Site Loss Control and Risk Management**
  - Ultimately creating lower exposures to mitigate future risks which positively impact your bottom line.
- ◆ **HR Compliance Tools and Consulting**
  - To help guide communications that address sensitive situations to help create a more positive employer and employee experience.
- ◆ **Workers’ Compensation and Experience Modification (e-mod) Management**
  - Helping clients become best-in-class businesses, which lowers their risk and results in better insurance coverage.

## WHY QUOTING YOUR INSURANCE IS BAD FOR BUSINESS

Traditional agents/brokers are primarily focused on “quoting and placement” – a reactive approach in today’s changing marketplace. The result is a poor (or lack of) measurement of “total cost of risk;” instability through market cycles and changes; and lack of broker stewardship or accountability. The way to overcome the old way of purchasing insurance is a Broker Selection process, [click here](#) to learn more.

Our approach places priority on identifying and controlling a client’s management of exposures. The result is a lower total cost of risk, stability through market cycles, and increased broker responsibility from an experienced trusted adviser relationship.

If you would like to learn more about how INSURICA can help your transit system with an insurance evaluation and employee benefits, please reach out any time. Contacting us prior to your renewal will give us the ability to assess your current program and bring you a comparative solution helping to improve coverage and reduce premium.



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[Find Out More About Our Services and Capabilities](#)

We are here to answer any questions you may have and look forward to hearing from you.

[INSURICA.com](http://INSURICA.com)