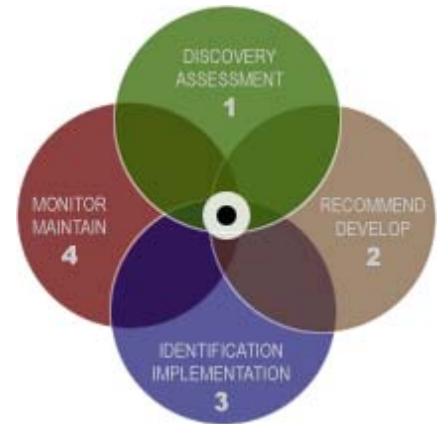


## **A.R.M. RISK MANAGEMENT PROCESS**

### **DISCOVERY & ASSESSMENT**

- Meet with prospective and current client partners in order to understand short and long term requirements;
- Perform risk inspection surveys and analysis and develop concise summary reports with particular attention to concentrations of current and future property and personal values and general liability concerns;
- Review of existing coverage and loss experience;
- Recognize and document recent changes or risk modifications;



### **RECOMMENDATIONS & PLAN DEVELOPMENT**

- With a thorough understanding of your business, industry and current operational procedures, we explore loss control strategies for the purposes of minimizing risk and reducing insurance costs;
- Analyze all of the information and develop a concise and comprehensive report to include rating data such as payroll, sales and other underwriting information required for insurer consideration;
- Prepare quality underwriting submissions with emphasis on distinguishing each client from others in the same class

### **IDENTIFICATION & IMPLEMENTATION**

Identify an insurer based on financial integrity, service capability, client responsiveness and willingness to provide broad coverage at a reasonable cost. To that end, our knowledge of products, market trends and successful submission strategies along our carrier-partner belief in our process are the key components used to identify and negotiate the best plan on your behalf.

NOTE: A.R.M. of NY continually evaluates each carrier based on a set of performance metrics that include availability; service; price; selection; satisfaction and financial stability.

### **MONITOR & MAINTAIN**

As you business evolves, A.R.M. is there to ensure that your assets are protected. Maintaining your risk management needs is an ongoing task. To that end, A.R.M. continues to service our clients by continually identifying and making recommendations and adjustments to our clients risk management needs!

Our greatest strength lies in the quality and experience of our people and our ability to respond to our clients unique needs.

**TO LEARN MORE  
CALL: 212.691.4442**