

WHAT IS A CERTIFIED INSURANCE EXPENSE REDUCTION CONSULTANT (“CIERC”) AND WHAT CAN THEY DO FOR YOU AND YOUR BUSINESS?

Whether it is property & casualty, workers compensation or employee benefits, insurance expenses are under the microscope more than ever before. The costs are taking a bigger bite of the pie and in some cases, predetermining how we run our businesses. With so many moving parts, it is becoming increasingly difficult for executives to stay abreast of the changes and to determine if they are getting the best value for their money.



- Are you looking for a proven road map and a detailed system to learn insurance cost reduction strategies that consultants charge tens of thousands of dollars?
 - Ever wonder what your true cost of employee benefits is?
 - Are you responsible for delivering costs savings to your organization and have a large goal of achieving labor savings in 2017?
 - Do you recognize that there are opportunities in your organization for costs savings and want to learn the innovative, proven and sustaining ways to reduce insurance expenses while ensuring that you and your business are still properly protected?



A CIERC is a trained professional that can help you navigate the total insurance landscape and develop the most cost effective solution for your business. Following our **Total Insurance Optimization Program**, a CIERC will look at all insurance and risk related policies and programs you have in place, or should have in place, and design a best-solution roadmap.

We encourage you to register for a webinar or schedule a call/in-person visit with a CIERC and learn the cost reduction strategies that will immediately impact your organization.

What can you expect from a call or in-person visit?

- A road-map of cost reduction opportunities for you to follow for the year
- Have a plan to reduce labor costs in the organization by as much as 20% without hiring a so-called specialist
- The development of an insurance and risk management scorecard to better understand where you stand from both a cost and liability coverage standpoint



We also recommend you read our material:

- What is Your True Cost of Employee Benefits?
- 9 areas of insurance coverage that all business owners should have or, at least understand the implications of not having