Commercial Insurance

Kibble & Prentice has more than 35 years' experience designing cost-effective insurance and risk solutions—including property, casualty and liability coverage—in a wide range of industries. We also provide Custom Risk Management services for larger businesses seeking to manage risk at the lowest net cost.

Kibble & Prentice
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INSURANCE AND RISK MANAGEMENT SPECIALISTS

Kibble & Prentice provides property and casualty insurance services for businesses of all sizes—in a variety of industries. To advise you on the best way to manage risk in your specific industry, we field a team of insurance professionals with the appropriate experience. A representative list of our industry focus areas appears on the back of this page. In all cases, we will analyze your insurance needs and create a detailed review of coverage and costs to help you select the optimal insurance plan.

EXPERIENCED TEAM LOOKING OUT FOR YOUR INTERESTS

Our team consists of dedicated professionals with experience second to none. At Kibble & Prentice, we work closely with clients over the long term and have the satisfaction of directly impacting successful outcomes. We offer a full range of resources that you would expect to find at the large international brokerages, but our cost efficient entrepreneurial culture supports direct decision-making, so you get the answers you need right away. These are significant benefits for clients who have the opportunity to access the knowledge and strategic insights of world-class professionals—right here in the Pacific Northwest.

OUTSTANDING MARKET ACCESS

Kibble & Prentice represents a wide range of products and services and we have premier relationships with many major insurance carriers. That means we can help your business consider a broad selection of coverage options. Our clients often receive special consideration in relation to pricing, underwriting and claims management because of our established relationships.

We are known as a fair, yet strong advocate for our clients' interests, with open lines of communication with carriers. In one case, we helped negotiate a higher earthquake coverage settlement, enabling our client to restore a historical building. In another instance involving a loss due to a tropical storm, Kibble & Prentice was able to maximize the client's claim recovery by finding coverage under a policy that the carrier initially did not consider.

KIBBLE & PRENTICE RISK MANAGEMENT SERVICES

Searching for ways to reduce the total cost of risk to your business? It's important to look beyond your insurance premiums. Kibble & Prentice Risk Management Services can create custom strategies designed to drive down your total cost of risk, including: modifying operations to reduce risks and safety hazards; employing forensic accounting to establish accurate costs for claims; reducing claims-related overhead; and making sure you're not overpaying for Workers' Compensation and Disability.

Kibble & Prentice Risk Management Services combines the expertise of our in-house professional staff with that of alliances with handpicked external consultants. Should you require experience in managing international risk exposures, environmental issues or forensic accounting for a specific industry, property valuations, loss control services, or claims consulting and advocacy, we will quickly assemble the team that's best qualified to create an effective solution for you. It's a smart way to get precisely the expertise you need at a reasonable price.

CLAIMS ADVOCACY

We understand that insurance is basically transactional, existing as no more than a stack of paper until it is needed. When insurance is needed following a loss, efficient, effective and competent claims management services are crucial to achieving a positive outcome for our clients. Kibble & Prentice provides emergency claims service 24 hours a day, seven days a week. Kibble & Prentice continually strives to preserve and promote our carrier relationships, which are vital to advocating claims on behalf of our clients.

INTERNATIONAL RISK MANAGEMENT SERVICES

Kibble & Prentice provides a seamless solution for companies with multinational operations. Due to our affiliation with the Worldwide Broker Network we can provide our clients with access to international brokerage and underwriting services through a worldwide network of affiliates. Worldwide Broker Network clients enjoy true customer driven programs, versus market or broker network driven risk management programs. Simply put, our clients will benefit from local service, on-site needs assessment and unparalleled international risk management expertise. You'll have the clout you need in the global marketplace, coordinated by your Kibble & Prentice team.

For comprehensive, cost effective risk solutions -- independently designed for a wide range of industries, you can count on Kibble & Prentice. Our market access and entrepreneurial approach provides the flexibility and creativity you need to protect your company and lower your net cost of risk.

EXAMPLES OF SEVERAL AREAS OF SPECIALIZATION IN PROGRAM DESIGN INCLUDE:

- Directors and officers, including management liability
- Emerging businesses
- Medical and professional liability
- Surety

CUSTOM RISK MANAGEMENT SERVICES AVAILABLE INCLUDE:

- Claims management and advocacy
- Forensic accounting
- Loss control
- Property valuations

REPRESENTATIVE INDUSTRY EXPERIENCE INCLUDES, (BUT NOT LIMITED TO):

- Construction and related businesses
- Environmental services
- Food processing
- Health management services
- High technology
- Manufacturing
- Marine and transportation
- Media
- Not-for-profits
- Professional services
- Restaurant and hospitality services

Kibble & Prentice is committed to excellence in each individual service we provide. As a highly regarded regional firm, we're able to attract and retain top professional talent in all of our practice areas. These include: commercial insurance, employee benefits, retirement plan services, executive benefits, business continuation planning, asset management, estate planning and personal insurance. We strongly believe that our clients can benefit from seeing and managing financial opportunities and risk from a unified perspective. Please ask your Kibble & Prentice representative for additional information about the many ways in which we help clients create value and manage risk.

RIGOROUS & OBJECTIVE

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