



**What's the plan?**

Most middle market companies equate risk management to insurance. As a result, they continue down the same path to the commodity trap 90 days before renewal. Hoping for the best, clutching to favorable pricing as the holy grail, the companies approach their renewal like lemmings. There are so many clichés that come to mind “Fail to plan, plan to fail”, “What gets measured gets done” and the list goes on. The truth is at The Smith Davis Insurance Agency, we tout Perspective, Processes and Perseverance. We do, in fact, plan. We also measure and we do it in real time.

Through our proprietary Risk Management Action Plan, our clients are presented with their progress in real time. There is never a question about who is responsible for what.

The truth is that insurance placement is only about 20% of the Total Cost of Risk Calculation. We choose to focus on the 80% that has the most significant impact on the 20% that everyone else is concerned with. As a result, we deliver a performance that exceeds our clients’ expectations.

To receive a complimentary Risk Management Action Plan and some case studies from our most successful engagements to date, contact your Risk Manager at The Smith Davis Insurance Agency today.

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