



b ``` (PARED!) ```

[the business interruption e-source]

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BUSINESS INTERRUPTION CONSULTANTS, INC.



Remember CNA agents have FREE access to BISimplified.com, Business Interruption Consultants' unique electronic resource. Go to www.bisimplified.com/cna and enter your email address.

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Be different. Face the challenge of the New Year by adopting a fresh perspective. Make an important resolution to raise the bar on quality of service. Market differentiation through value-added services will impress your customers, helping you land new accounts and retain key customers.

Business Interruption Consultants, Inc. knows how to help you jump ahead of the competition. We offer in-house business interruption training for staff; client BI policy desk reviews and appraisals; expert claim preparation and presentation; written and tested contingency plans; and make it a priority to answer your confusing BI questions. We are Your Partner in Protection™ because market differentiation through value-added services is who we are.

Contact us for results: info@BISimplified.com.

CLICK BELOW TO CONNECT TO US ON:



Your Partner in Protection™

WYOMING OFFICE:

1740H Dell Range Blvd.,
#300 Cheyenne, WY 82009

P: 307.433.8180 F: 307.634.9497

EMAIL: info@bisimplified.com

WEB: www.bisimplified.com

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showoffgraphics@mac.com

In addition to our website

bisimplified.com

Business Interruption Consultants, Inc. offers

**CUSTOMIZED
SERVICES**

for individual
businesses

ACCURATE BI VALUATION

● **Desk Review**

Analyzes commercial property and business income insurance policy for gaps and valuation issues. Includes written report (2-3 hours).

● **Business Income Worksheet Completion**

Teleconference with insurance agent and client (1 hour).

● **Business Income Consultation**

Meet with client for risk identification, financial analysis, and BI worksheet completion (2 hours).

● **Business Interruption Appraisal**

Meet with client to review insurance policy for gaps in coverage and valuation accuracy; operational review to identify bottlenecks and single points of failure; and financial analysis to determine financial impact. Includes outline of strategic decisions and establishment of return time and return point objectives. (3-4 days).

CONTINGENCY PLANNING

Unique, tiered approach that develops a Contingency Plan in prioritized increments making the process easier, more cost-effective, and immediate.

● **Initiation**

Risk analysis and timeline completion, including contingency planning template (1 week).

● **Facilitation**

Two staff training seminars. Includes Contingency Team templates and checklists; Business Impact Analysis Questionnaire completion; Emergency Operations Committee organization; designation of Contingency Teams; and identification of Life Safety issues (2-8 weeks).

● **Testing**

"Table top" exercises, departmental physical test, and complete, company-wide testing of your Contingency Plan (1-3 weeks).

(continued on following page)

BUSINESS INCOME CLAIMS

● Personalized claim service

Calculation of commercial property and business income claim amount in an easily understood format incorporating data organization, calculation, compilation, and presentation. Includes BI worksheet.

ADDITIONAL SERVICES

● In-house Training Seminar

Business Interruption: Simplified!

Presentation customized for your business. 3 hour CEU credit.

● New Account Review

Coverage gaps and valuation analysis.
BI worksheet completed.

● Insurance Premium Audits

Ensures exposure is accurately calculated.

● Loss Control Reports

Risk management suggestions.

● Drug-free Workplace

Program review for insurance credit.

● Safe Workplace

Program review for insurance credit.

● Employment Practices Liability Analysis

Review personnel policies and procedures to identify exposures.



END THE CONFUSION NOW!

For more information or to schedule an appointment,
please contact us at: info@bisimplified.com

b. *pre* (PARED!)

Expect the Unexpected.

No one is immune. We continually see businesses that are not prepared for a disaster because business owners firmly believe it cannot happen to them.

It is for business owners to read and understand their insurance policy. A BI appraisal (see page 2) would have ensured the proper policy and coverages were in place.

Do not wait until it's too late!

Contact us to schedule valuable client services and reduce your E&O exposure. Email us at: info@BISimplified.com.

For more information on this topic, see the archived article, "Overcoming Customer Denial", *Be Prepared!*, August, 2009, www.bisimplified.com.

OOPS: CLARIFICATION In our last newsletter, we inaccurately described the named storm percentage deductible. We should have said that the percentage deductible applies to the amount of limit at that location, not the claim amount. We apologize for any inconvenience.

PLEASE CONTINUE TO GIVE US YOUR COMMENTS AND ASSOCIATED ARTICLES ON TOPICS OF INTEREST.

WE WELCOME YOUR INPUT!

Send us your comments, questions and jokes to be published in upcoming issues.

CONTACT US AT: info@bisimplified.com [www.bisimplified.com]

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b. (FUNNY!)

[a little insurance humor]

A man and wife were sitting in the living room and he said to her, "Just so you know, I never want to live in a vegetative state, dependent on some machine and fluids from a bottle. If that ever happens, just pull the plug." So his wife unplugged the TV and threw out all his beer.

I sent my young son to pick up ice cream and handed him some money and a coupon. Later he came home with the ice cream and the coupon. When I asked him what happened, he replied, "Mom, I had enough money. I didn't need the coupon."

The man pulled over to the side of the road when he saw the police lights in his rearview mirror. "How long have you been riding around without a tail light?" asked the officer.

"Oh, no!" screamed the man, jumping out of the car.

"Calm down, it isn't that serious." said the officer.

"Wait until my family finds out." said the man.

"Where's your family?" asked the policeman.

"In the trailer that was hitched to the car!"

