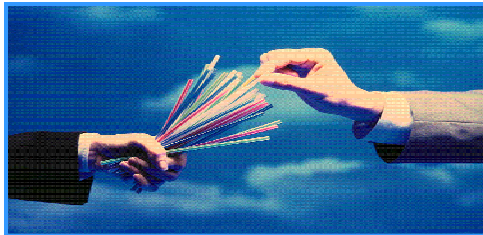


JB Risk can provide you with **professional, independent, outsourced risk management and insurance solutions** when:

- You want an **objective, independent review** of your risk management and insurance programs;
- You want to **examine the cost** of your insurance and risk management programs;
- You **experienced a loss** not covered by your insurance provider;
- You plan to **competitively market** your insurance program;
- You want to **explore other methods of financing**;
- Your **business has changed** significantly and requires an evaluation for new or additional risks;
- Your **loss history** or products have made it difficult to purchase insurance;
- You are **dissatisfied with your broker, underwriter or claims service**;
- You are considering a **merger, acquisition or divestiture**.
- You want to be proactive towards issues such as **aggressive litigation, corporate governance, shareholder expectations and regulatory requirements**.
- You have decided to **outsource risk management**.



We can help you prepare for unexpected risks and take the guess work out of making critical decisions.

What you can expect from JB Risk:

- **Objectivity:** We serve only one party, you the client and have no economic interest in the risk and insurance solutions we recommend.
- **Independence:** We work for our clients on a fee or per project basis and do not accept commissions or any additional forms of compensation from other parties.
- **Experience:** We have extensive knowledge in industries such as **Financial Institutions, Oil & Gas/Energy, Manufacturing, Construction & Development, Professional Services** and much more.
- **Expertise:** We understand insurance contract wordings and provisions, risk financing mechanisms along with risk transfer and control methods.
- **Partnership:** We work with those executives responsible for risk and insurance management within your organization as well as your insurance broker, underwriters and other professionals as required.

Fresh– Simple– Different–

are the three words we live by at **JB Risk** and we hope you will allow us to prove this to you by meeting with us for a **risk review**. This review does not have to be a lengthy process and will provide you with sound business advice and peace of mind.



CALGARY VANCOUVER TORONTO
403-213-6712 604-609-2197 416-408-5419

www.jbrisk.ca



Fresh. Simple. Different.



Risk management and insurance solutions as unique as you are.

YOUR RISK IS OUR BUSINESS

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Solutions as unique as you are

SERVICES OVERVIEW:

- Analysis of present insurance and risk programs;
- Business Continuity Management;
- Crisis and Emergency planning;
- Risk analysis survey;
- Development of thorough specifications for bidding purposes;
- Analysis of bids, taking into consideration coverage, cost and service;
- Report in layman's language of policy terms, conditions and exclusions,
- Review of historical claims data, deductible studies;
- Assistance in claims settlements;
- Claims control programs;
- Monitor claims reserves and loss developments;
- Due diligence reviews for the Board of Directors as well as mergers, acquisitions or divestitures;
- Insurance broker evaluation;
- Certificate of Insurance management and audit services;
- Benchmarking the cost of risk.



Implementing a risk management and insurance program does not have to be a costly balancing act.

About Us

WHO WE ARE

JB Risk is a separate division of Jones Brown, established to provide independent outsourced risk and insurance counsel to executives with limited time and resources to fulfill these duties. Our team is committed to customizing clear, concise, cost effective solutions in an ethical manner to enhance your corporate performance, productivity and public image.

WHAT WE DO

One major concern and financial obstacle facing companies today is the continuous evaluation of risk and insurance management programs and available alternatives. At JB Risk we examine your organization to identify and quantify what you do, what you stand to lose and what is needed to protect your assets and earnings against uncertainty.

Our primary goal is to minimize risk and maximize coverage while simultaneously lowering insurance premiums, claims costs and the overall "Total Cost of Risk" to your firm.

We provide services to private and governmental clients, both profit and non-profit organizations in a wide range of industries.

The JB Risk team is currently located in Calgary, Vancouver and Toronto to ensure we can respond promptly to the unique risk needs of our clients.

OUR EXPERIENCE

JB Risk is comprised of experienced insurance and risk management professionals who understand insurance contract wordings and provisions, risk financing mechanisms along with risk transfer and control methods. We have extensive knowledge in the following industries:

- **Financial Institutions**
- **Oil , Gas and Energy**
- **Manufacturing & Service**
- **Professional Services**
- **Construction & Development**
- **Aviation**

We want to help you think about what you can do now when business is booming, sales are high, customers are happy and cash flows are strong to prevent or decrease the impact of unexpected events on your operations.

Keeping you informed and aware of simple solutions to mitigate risk, such as due diligence reviews, could protect your organization's most important asset, its reputation.

Clarification and guidance may be all your firm needs to ensure your business is prepared during times of uncertainty.



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