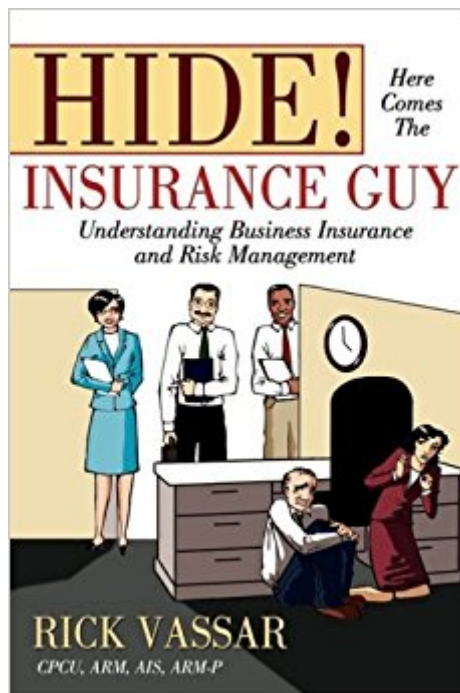




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Hide! Here Comes The Insurance Guy: Understanding Business Insurance And Risk Management



Synopsis

If you are ready for simple explanations, practical solutions, and time-tested strategies that will reap huge savings in insurance costs, then *Hide! Here Comes the Insurance Guy* is here to help! Rick Vassar, a certified expert in the commercial insurance arena, writes from a risk manager's perspective as he tackles the often confusing field of commercial insurance with his real numbers, real solutions strategy. Developed not just as an initial learning tool but also as an ongoing resource for experienced managers as well as the uninitiated, this simple guide will help busy executives and business owners reduce expenses in their current programs. Vassar will teach you four distinct steps for controlling your insurance costs: Understand the language and the process Know the players and how to better manage the process Develop a strategy and a plan to maximize coverage for minimal cost Invest the time and gain real financial benefits With a fresh perspective, this guidebook provides insight into an industry that is constantly evolving, and it shows how you can potentially save your company millions of dollars in insurance costs!

Book Information

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Customer Reviews

Rick Vassar, CPCU, ARM, AIS, ARM-P, has been a commercial risk manager for over twenty years and has published several articles on the risk-management process. He has managed risk in small, mid-size and Fortune 100 companies, primarily in the automotive industry. Vassar lives with his wife Carol and two children outside of Washington, DC.

Overall good read, well worth the money, glad I made the purchase. Useful for understanding

general commercial insurance for your company.

A good beginner's guide

needs alot of work

Poor

The book shipped on time and was clean and of good quality. I would definitely purchase from this vendor again.

If you're incharge of risk management for your company or if you're thinking of owning your own business this is a must read and must have book.Thanks Rick for an enlightening book.

There is no need to hide from THIS insurance guy. Somebody once said that a New York accent was the most effective form of birth control known to man. Others might nominate as an effective contraceptive any tendency to discuss insurance. In one Woody Allen movie ("Take the Money and Run"), a prison convict who is caught trying to escape is tortured by being locked in a room for hours with . . . an insurance man. Insurance is the Rodney Dangerfield of the business world. Author, risk manager and consultant Rick Vassar has penned an illuminating primer on insurance and risk management in his book, "Hide! Here Comes the Insurance Guy." The title is a take-off on the notion that, for most people, meeting with an insurance person or discussing coverage is as much fun as a root canal or proctological exam. Vassar tries (successfully) to cushion the blow and counter the stereotype by presenting insurance and risk management principles in a straightforward way that can profit any business professional. Part of his theme is that most companies have risks that are overseen by someone whose title is not "Risk Manager." Most companies do not have risk managers but all companies have risk and need to manage it. For these risk managers without title or formal portfolio, Vassar's book is an indispensable primer and guide. Reading and heeding his advice will save businesses much money, frustration and Excedrin-consumption. Vassar divides his book into three main sections. Part I discusses business strategies to even the playing field between policyholders and insurance companies. Part II walks through the major basic forms of insurance coverage for most any business. Part III rounds out with a useful; glossary and index. Vassar's target audience is likely not the Fortune 500 or Fortune 1000 risk pro who attends

the annual RIMS Conference. There is no highfalutin discussion of enterprise risk management or views from 50,000 feet above ground level. If you are seeking information on Sarbanes-Oxley compliance or the risk management implications of global warming, look elsewhere. The storefront risk manager, though, will find a wellspring of effective tips and tricks between these covers. Vassar's focus is practical and hands-on, leavened with a self-deprecating sense of humor. Did I say "humor"? Yes, though few comedy clubs are likely to feature an Open Mike night for insurance reps, Vassar takes the human antipathy toward insurance and turns it into a source of mirth and amusement. (Some end-of-chapter checklists would have been a nice addition to the text, but this is a minor quibble.) So run -- but don't hide - and get your copy of "Hide! Here Comes the Insurance Guy." Get out from under the desk. Leave the closet and face your fears. Insurance may not be fun, but Rick Vassar has come as close to anyone in blending sharp wit with moneysaving insights.

This book doesn't get going until about the halfway point; the first half is taken up with repeated exhortations to take insurance seriously. Then you get some definitions, some tips on haggling with while respecting your agent, and some tidbits on various types of insurance. There is also a useful glossary, and some editorial commentary at the end. All in all, I would say this book is for absolute beginners (like me), but you will internalize this stuff very quickly, and find that you are often still not up to speed.

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