

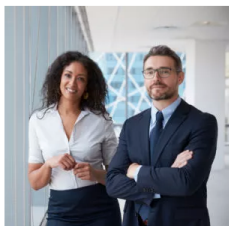
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ABOUT US - FOR BUSINESSES - FOR INDIVIDUALS CLIENT RESOURCES - CONTACT US

Commercial Insurance



Our Solutions

Our Brokers are directly involved in the placement of your insurance coverage and the servicing needs of your account while taking full advantage of all Crane has to offer. We help clients prepare for uncertainty by suggesting the types of products and services to help support their professional and personal needs. Below are just a few of our commercial insurance coverage offerings:

- | | | |
|----------------------|--------------------------------|------------------------|
| Alternative Risk | Earthquake | Management Liability |
| Business Automobile | Employment Practices Liability | Marine |
| Business Income | Equipment Breakdown | Professional Liability |
| Captives | Excess Liability | Property |
| Cyber Risk | Flood | Umbrella |
| Directors & Officers | General Liability | Workers' Compensation |

Industries of Focus

Whether you are a small local business or a global corporation, Crane Agency has the insurance and risk management solutions to help protect your ever-changing needs. Below are just a few of the industries we serve:

- | | | |
|--------------------------|-----------------------|---------------------------------------|
| Agriculture & Farms | Health Care | Real Estate |
| Automotive | Hospitality | Retail Services |
| Aviation | Manufacturing | Technology, Media, and Communications |
| Cannabis | Marine | Transportation & Logistics |
| Construction | Nonprofit | Wholesale |
| Educational Institutions | Private Equity | |
| Financial Institutions | Professional Services | |



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Risk Management

Our Solutions

Risk Management Solutions

Partnering with an insurance broker who understands risk is crucial. Now more than ever, it is critical to work with an agency that can provide the Risk Management solutions needed to mitigate risk within your organization. Your Crane Agency broker will help identify areas of improvement and can assist you in the implementation of effective risk management strategies.

Loss Control, when appropriately managed, can improve bottom-line dividends, strengthen your company culture, and can contribute to the improvement of your position in the insurance marketplace. Here are a few other items to consider when applying these strategies:

- The key to improved performance is management procedures that can measure outcomes and provide accountability.
- Risk control procedures should be flexible enough to fit your needs, while also aligning with the desired organizational culture.
- Our solutions can help to improve your organization's safety culture/environment so that implementation will be of maximum benefit.
- We can provide on-going training to help create and maintain a good safety culture and make recommendations to management when safety program redirection is warranted.
- Our team can develop long-term relationships with you and your management team to help assure your company's development and maintenance of an effective safety program.
- We can provide OSHA & DOT compliance assistance, which can help improve safety effectiveness, potentially reduces fines, and serves to enhance your company's reputation.

Most importantly, effective loss control is an on-going process. Our Risk Consultants can play an active role in the development and implementation of strategies that can help contribute to increased employee morale and enhanced motivation. When effectively implemented, our solutions can lead to improved quality, productivity, and cost savings.

Claims Consulting

If additional assistance is needed on a claim, you can feel confident that we will be with you every step of the way. Our claims consulting capabilities can include:

- Monthly, quarterly, or bi-annual updates on claim activity.
- Detailed summary of large claims including recent updates.
- Frequent follow-up with adjusters for on-going status
- Documentation of adjuster's notes via carrier website or email.
- On-going paid claims and reserve monitoring until cases are resolved.

Our Team



Don Hennen
Director of Risk Management & Claims

Don joined Crane in 2013 as a Senior Claim Supervisor, where his primary focus was complex claims handling and contract review. His expertise lies in consulting on large loss situations and working with carriers and clients to facilitate timely and satisfactory outcomes. In 2015, Don was promoted to Director of Risk Management and Claims services at Crane Agency.



Kevin Hoffman, MS, ARM, SSH, CEAS
Risk Management Consultant

Kevin brings over 25 years of experience to his current role at Crane. Throughout his career, he has specialized in multiple industry segments and performs various safety and loss control services, from public entities to large self-insured multinational corporations. He specializes in OSHA Compliance, Life Safety Compliance, Emergency Planning, and Ergonomics.



Brandon Putz, CSP, CPCU, ARM
Risk Management Consultant

Brandon began his career as a Property claim adjuster and quickly transitioned to a role in Loss Control. He has nationwide experience in DOT compliance, fleet safety, and claim analysis. Brandon joined Crane in 2017 and works closely with clients to provide consultation focusing on safety program development and implementation.



Eduardo Madrid, CSP
Risk Management Consultant

Eduardo joined the Crane Agency in August of 2020 as a Risk Management Consultant. He is a Certified Safety Consultant with a demonstrated history of working in Operation (Fuel and Aviation) with the Oil industry and the Insurance related areas of Manufacturing and Agriculture. Eduardo is skilled in Industrial Safety, Risk Management, and Program evaluation. He also holds his Bachelor of Science in Economics and previously worked with Texaco, Sentry Insurance, and the American Red Cross.





Anne Keel, Risk Management / Claims Associate

Anne began her career in insurance in 1999 as a Customer Service Agent at GMAC Insurance. In 2015, Anne obtained her Missouri Property & Casualty Producer's license. In April of 2020, she joined Crane Agency as the Commercial Lines Risk Management/Claims Associate, where she is the primary contact for insurance company claim adjusters. Her primary focus is providing claim review status reports, and her claims handling experience includes automobile, general liability, and property claims. She strives daily to provide exceptional customer service to Crane Agency Producers and their clients.

Crane Agency Loss Control Services Checklist

The basis of any successful risk control program is commitment. With the support of our client's leadership and management teams, our Risk Management Consultants can help elevate loss control from reactive measures to a proactive plan. Crane Agency's strength lies in combining the experience of our risk management consultants, and a solid commitment to making a difference for your organization.

[Download our checklist](#) to see a few of the available collaboration and training options available.

Crane Agency Seminar Topics

Our Crane Agency Risk Management Team also hosts quarterly seminars for our clients. Topics include:

- Cyber Liability
- Coinsurance and the Commercial Property Policy
- Contractual Risk Transfer and the Commercial General Liability Policy
- The Art of Calculating Business Interruption
- OSHA Updates and Employment Law
- Employment Practice Liability & Sexual Harassment
- Active Shooter Training
- Legalized Marijuana and the Employer
- Senate Bill #1 on Occupational Disease Claims
- Advantages of Pre-Employment Testing

For more information, please contact your Crane Agency Broker today.



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Employee benefits

Our Solutions



Benefits Consulting and Cost Management

Crane Agency is your single-source solution for benefits consulting and cost management. We act as your advocate and your liaison to those external service providers contracted to serve your employee benefits needs. We have spent over 135 years building relationships with virtually every major insurance carrier. Our stability and strength help allow us to obtain high quality, competitive coverage options for our clients.

Our consulting services are data driven. We compare Medical, Dental, Vision, Life, and Disability plans by using a single source database to help generate analysis worksheets and benefit booklets, which can help avoid data entry errors. We can support any branding requirements requested by an employer.

Our Renewal Timeline is designed to provide your organization with the appropriate amount of time to evaluate your benefits program and make informed decisions from year to year. Carefully managing this process allows for our clients to maximize the value of their Employee Benefits Program. Without an identified process in place driving efficiencies, it is possible to miss opportunities to help capture savings.

Wellness Programs

The success of any Wellness plan is driven by assigning a champion within an organization to support program messaging. Once identified, Crane's internal and external resources can be made available. Due to recent court decisions, we believe that activity-based wellness programs like our internally developed wellness Program BeHip will enhance employment, overall health, and well-being in our community. Our internally developed programs are available at no cost to our clients. We will act as a liaison in introducing external wellness providers.

An effective workplace wellness program can reduce overall health care costs and improve employee productivity and morale. Studies show that every dollar spent on a workplace wellness program generates up to three dollars in savings. We provide all the tools you need to implement and support a successful workplace wellness program, including how-to articles, surveys, assessments, various employee communication pieces, and out-of-the-box ideas to drive interest and results.

COVID-19 has undoubtedly impacted the effectiveness of on-site Wellness programs. We recognize these changes and the need for virtual opportunities to maintain proper education and incentives. Every customer is different, so we work to make sure any recommendations are tailored to the client's needs without weighing down other resources.

Legislative Compliance

Our legislative briefings, standard compliance Q&As, HR Insights series, Community Forum, and Compliance Engine give you what you need to easily stay on top of employment laws and developments. We can provide access to external service providers who will give price-sensitive ERISA documents when requested.

In a recent Broker Services Survey, 97 percent of respondents said it was important that their broker provide them with legislative updates regarding the various provisions of the ACA. Ninety-four percent said it was important that their broker provide their employees with easy-to-read briefings on how health care reform will affect them. We offer regular legislative briefings on the changing provisions of health care reform. Our agency also provides webinars to explain the intricacies surrounding new legislation to help keep you in compliance. We have a series of flyers, posters, and payroll staffers to help your employees understand how health care reform affects them as well. You can access our health care reform legislative guide at any time and find answers to all your health care reform questions as well. If you cannot find the answer to a specific question, you will have access to a nationwide community forum to seek advice from your peers as well as an HR Hotline.

HR Tools

Crane subscribes to two different HR services, which we make available to clients on an as-needed basis free of charge. Examples of support provided include both COBRA and ACA issues, which have come up over the years. Our data-driven tools can perform comprehensive regulatory ACA impact analysis and financial modeling by allowing for granular assessments of costs from Pay or Play, Medicaid eligibility, to tax exposures.

We only recommend plans which meet or exceed minimum standards to be considered compliant. When it comes to each specific client, we make resources available to help avoid violations, prepare for legislative changes, and respond to any inquiries. Our available tools help to assist in providing you with one of the deepest benches in the industry regarding legal and compliance matters.

Choose Crane Agency for your Employee Benefits Consulting services, where you will find all your answers in one place.

Whether it's keeping clients informed of current changes to the Employee Benefits landscape, answering important questions, providing educational resources, or connecting you with the latest solutions, Crane Agency provides the support businesses need from a team they can trust.





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Surety & Fidelity (Bonding)

Our Solutions

Crane Agency's Surety Department has the knowledge to help you negotiate cost-effective bonding program options even in the most challenging circumstances. Our proficiency, access to bond markets, and long-term carrier relationships allow us to succeed where others fail. We take the time to understand all aspects of your organization and customize a surety plan to help capitalize on your company's strengths, while helping to reach your company goals. Here are just a few of our capabilities:

- Dedicated Bond Department with over 100 years of combined experience
- Direct access to over 30 strategically developed surety bond companies
- Access to international, national, regional, and specialty carriers
- Global surety capacity
- Market-leading surety processing and tracking technology
- Analyzing and communicating complex financial ideas
- Access to benchmarking and data analytics
- Usage of the SBA surety bond program, collateral, funds control, capital injection and subordination.
- Access to numerous credit score only based bond programs



Whatever your business, wherever you are located, you can count on the Crane Agency for effective surety solutions.



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