

COMMERCIAL SERVICES



Solutions and Products

Integra offers a full line of innovative insurance solutions and products, including but not limited to:

Automobile	Fiduciary Liability
Boiler & Machinery	General Liability
Business Income/Extra Expense	Pollution Liability
Crime	Professional Liability
Directors & Officers Liability	Property
Employment Practices Liability	Surety Bonds
Environmental Liability	Umbrella/Excess Liability
Errors & Omissions	Workers Compensation

Commercial Client Services

RISK ASSESSMENT:

- Present insurance and non-insurance risk control options
- Align coverage with exposures
- Identify coverage gaps
- Create and implement customized action plans to reduce loss frequency and future cost of insurance

LOSS CONTROL:

- Customized Risk Management Programs and Services
- Business Disaster and Continuity Planning
- Fleet Safety Programs
- Accident Investigation Training
- Ergonomic Consulting

CLAIM MANAGEMENT AND WORKERS COMPENSATION EXPERIENCE MODIFICATION ANALYSIS:

- Review and analyze open claims with carrier and third party administrator for loss sensitive programs
- Provide quality control analysis regarding claims investigation and claims handling on workers compensation, general liability, business auto, and products liability claims
- Reserve evaluation and analysis based on industry standards and trends
- California State Workers Comp law reform updates

THE BEST FORM OF PROTECTION FOR YOUR COMPANY AND ITS ASSETS IS FIRST AND FOREMOST, PREVENTION