

Property and Casualty



The RMSCO Approach to Property & Casualty Insurance...

*At **RMSCO**, we look at your insurance needs as if they were our own.*

Our Property and Casualty department operates as an independent insurance agency. We are a contracted agent for many national and regional insurance carriers, which allows us to find the right insurance program to meet your specific needs. We also have the ability to advise you on risk transfer through a variety of insurance products that we have available.

RMSCO Property and Casualty services offer you more than competitively priced insurance programs. We can help you evaluate your potential exposures and provide practical recommendations for risk management. All of our Clients are counseled in the best risk transfer and mitigation techniques available in the industry. We use our strong relationships with highly respected insurance carriers to build programs tailored to your specific needs.

At RMSCO, our objective is to assist you with protecting assets, maintaining productivity, and controlling costs. We pride ourselves on being viewed as an extension of your risk management team. And since we understand that no two Clients are faced with the same issues, we continually evaluate changes in the industry to help you gain the maximum benefit from your insurance program.



The RMSCO difference. Programs that fit your needs.

RMSCO does more than quote policies. We establish lasting relationships with our Clients and understand that every organization has different objectives in mind when they come to us. For this reason, we work with available carriers to tailor an insurance program that meets your needs and is competitively priced.

Carriers know that we work with our Clients to control exposure and limit losses. Because of this, we are able to locate markets for you that might not otherwise be available and pass along cost savings. We act on your behalf to help design the most cost-effective solutions, including full administration of all third party services - claims, loss control, education and evaluation.

At RMSCO, we have access to a full array of Property and Casualty programs and risk control services. In addition to these traditional commercial services, we offer bonding and personal group lines.

Products and Services.

RMSCO is licensed in most states and provides coverage for clients in the following areas:

- Property
- General Liability
- Workers' Compensation
- Automobile
- Directors and Officers (D&O)
- Errors and Omissions (E&O)
- Boiler and Machinery
- Bonds
- Aviation
- Marine
- Alternative Risk Programs



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Personal Lines Group Program.

RMSCO offers specific programs for employers to provide opportunities for employees to get discounted rates on their personal lines, Homeowners and Auto insurance.

These programs are provided at no cost for the employer and they offer Employees reduced cost as well as several "pay as you go" billing options including payroll deduction and electronic funds transfer.



Loss Control Services.

Loss Control:

The best way to keep insurance costs down is to prevent losses. RMSCO's focus on accident reduction and loss control can help mitigate the costs of your insurance premiums. We provide Loss Prevention/Risk Control services that zero in on OSHA (Occupational

Safety and Health Administration) compliance assessments, workplace safety controls, property/general liability assessments, and fleet assessments - all geared to help you reduce the potential for costly accidents and injuries.

Risk Control / Fleet Specialty:

RMSCO provides hazard recognition assessments for prospective and written general industry accounts. In addition, we provide compliance Property and Casualty Insurance consultation to help you stay current with OSHA (Occupational Safety and Health Administration), NFPA (National Fire Protection Association), DOT (Department of Transportation) and other federal

regulations. Assessments can be conducted on all lines of insurance coverage (i.e. Workers' Compensation, Property, General Liability, Auto Liability and Inland Marine). Account loss history analysis is completed as part of the assessment, with action plans developed to reduce the frequency of account loss.



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Frequently Asked Questions

What insurance carriers does RMSCO place business with?

RMSCO can access all markets through various methods. National carriers include Travelers, Hartford, AIG and Chubb.

What states does RMSCO do business in?

RMSCO deals with carriers licensed in all 50 states and has the capability to write insurance in all states as well as secure coverage for international exposures.

Is my business one that RMSCO would provide insurance solutions for?

RMSCO Property Casualty provide insurance for many diverse industries ranging from sole proprietors to firms employing over 5,000. We have placed business for everything from a main street mercantile to a multinational minerals operation.