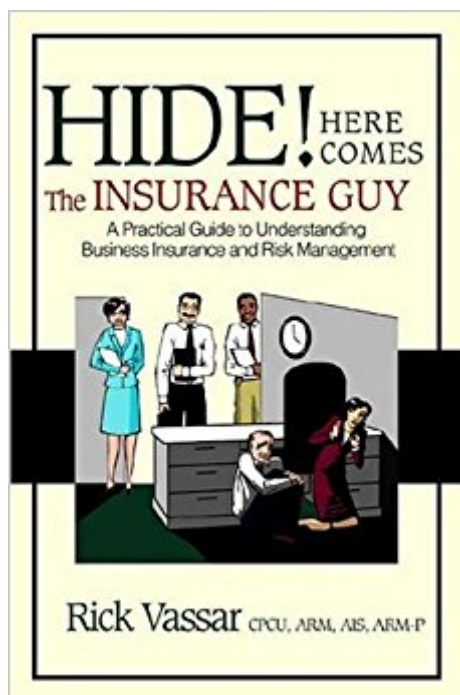


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# Hide! Here Comes The Insurance Guy: A Practical Guide To Understanding Business Insurance And Risk Management



## 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! Author Rick Vassar, certified as an 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 to controlling your insurance costs: 1. Understand the language, understand the process 2. Know the players, know how to better manage the process 3. Develop a strategy, develop a plan to maximize coverage for minimal cost 4. Invest the time, invest in real financial benefits. With a fresh perspective, *Hide! Here Comes The Insurance Guy* provides insight into an industry that is constantly evolving and changing, and shows how you can potentially save your company millions of dollars in insurance costs! [www.vassargroup.com](http://www.vassargroup.com)

## Book Information

Paperback: 196 pages

Publisher: iUniverse, Inc. (June 30, 2006)

Language: English

ISBN-10: 0595386083

ISBN-13: 978-0595386086

Product Dimensions: 6 x 0.5 x 9 inches

Shipping Weight: 10.4 ounces

Average Customer Review: 5.0 out of 5 stars 4 customer reviews

Best Sellers Rank: #4,118,190 in Books (See Top 100 in Books) #94 in Books > Business & Money > Insurance > Liability #785 in Books > Business & Money > Insurance > Business #1358 in Books > Business & Money > Insurance > Risk Management

## 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 is founder and president of The Vassar Group, specializing in risk-management consulting. Vassar resides in Virginia.

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 talk about insurance. 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 is highly recommended for any business owner or executive responsible for procuring insurance or managing claims or litigation for the business. Almost as good as the fact that it packs a great deal of information into a readable format is that this book is actually funny. I am an attorney and I had an inkling that this book would help me solidify advice to my business clients on buying insurance and managing potential claims and full blown claims before they become litigation. It turns

out my hunch was right and I am happy I bought this book as it puts many things in perspective. I would go so far as to say that if you own a business or are responsible for buying insurance/managing claims for a business, this book may be indispensable. I have recommended it to numerous clients all of whom knew something about insurance before reading it and all of whom have taken something away from the book. The author explains insurance needs for businesses, answers questions that are sure to pop up, explains how to deal with your broker or agent, gives interesting advice on dealing with us lawyers, explains how to take control of claims, gives the low down on going self insured, dealing with adjusters, also audits, and understanding your policies and the different types of policies. This book has a lot to say and my guess is that anyone will learn something about insurance from it -- saving themselves some money or some heart ache (or both) down the road.

The fact that you are looking online probably means that like me you couldn't find a single book on insurance at the bookstores or the library. Amazing considering how many people are employed in the insurance industry. Even most of the books online are just statistics textbooks. That's why I was so happy to find "Hide, here comes the insurance guy." It is a readable, entertaining explanation of the players and the lingo. It explains the many conflicts of interest you are likely to run into dealing with your broker and pays for itself right there. Each point is explained with a quick example that is no more info than you need. I recently did the career change thing and now find myself working in insurance. This book brought me up to speed in about a week and saved me years of learning things the hard way. Highly recommended.

I loved this book. It's funny. It's approachable. It helps one understand business insurance in a way that makes sense, and is not boring. Read it! I learned a lot.

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