

BTM Property & Casualty Service Promise

We get to know your business so well that as you grow and change, we help you reduce your total cost of risk and avoid surprises.

BTM's deep risk management expertise is accessible to every client, proactively and when requested.

BTM's specialty services help you to become a safer and less costly risk to insure over time.

BTM integrates our service teams, systems and expertise with yours to educate, support and back up all risk management functions.

Our Services:

Risk Identification and Assessment

ASSESS business characteristics

IDENTIFY exposures

MONITOR client's business

Insurance Renewal and Marketing

DEVELOP specifications

NEGOTIATE coverage

COUNSEL client to make insurance decisions

Our Services:

Loss Prevention

QUANTIFY insurance costs

ADVISE management

CREATE a risk control plan

Claims Advocacy

ESTABLISH procedures

ADVOCATE on client's behalf

RESOLVE complex or disputed claims

Our Services:

Risk and Insurance Program Management

SCHEDULE client services

CUSTOMIZE Zywave

SUPPORT client specific projects

PLAN for insurance program continuity