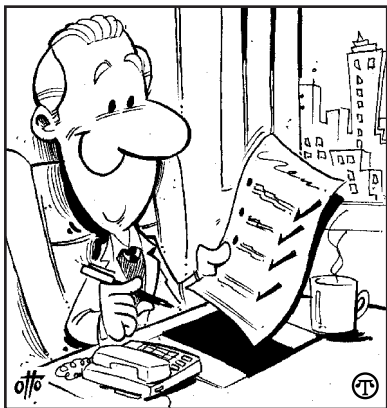


# Keep Insurance Costs In Check

(NAPSA)—With insurance tightening and premiums soaring as high as 200 percent over last year, you must be proactive about insuring risk. Assurex Global—the world's leading independent insurance brokerage group—recommends doing some strategic planning before renewing policies.



Assurex Global recommends meeting with your insurance agent 90 to 120 days before renewal:

1. Assess your company's risks.
2. Evaluate industry conditions. Contractors face premium increases of 40 percent—200 percent. Small manufacturers are seeing lower increases.
3. Explore higher deductibles, self-insurance, other financial alternatives.
4. Review your Web site. If you manufacture nuts and bolts for NASA, don't give the impression you're building the space shuttle. Insurers like minimal exposures and manageable risks.

For more information, visit [www.assurexglobal.com](http://www.assurexglobal.com)