

## ILC's Sustainable Solutions Help Agents, Risk Managers Shine

As insurance agents continue to look for ways to increase their value to clients, Integrated Loss Control is finding itself increasingly being called *in* by agents to work with their insureds as a way of adding value, retaining existing clients and attracting new ones. The Shoreview-based firm's efforts have also caught the attention of insurers wanting to work with businesses that place a priority on safety and loss control.

"Our goal is to provide sustainability and continuity," explained ILC owner Michael Holmquist, "we obviously assist in achieving solutions, but we also educate a business on ways their own employees can manage risk and prevent costly time-consuming losses in the future . . . and-if they choose-do so without us." Holmquist noted the offer of such outside expertise is important because the responsibility for safety, compliance and other requirements can appear overwhelming to the typical business.

Based on its three decades of experience, ILC knows that just as important as creating a comprehensive system, is making sure it is easy to understand and use. That is why its eSystem is Microsoft Office-based and contains clear, written instructions as well as easy-to-understand self-coaching videos. Such effective coaching minimizes the challenge to employees assigned to manage selected areas of a loss control program. "At ILC we do not necessarily mind working ourselves out of a job, especially if it makes the insurance agent who brought us in look good in the process," quipped Holmquist.

"Using our consultants -who have combined experience in excess of 250 years-along with our sustainable products, an agency is able to bring something extra to the table," Holmquist said. "We are an especially attractive partner for them because we do not sell insurance. Moreover, we have had enough experience working with agencies all around the state that we are always prepared to do as much or as little as they want. For example, we can provide basic or sophisticated levels of service. In a way, we are like the orchestra while the agent or the insured is the conductor. We can play loudly or softly, depending on their direction." Holmquist added "because we work with various agencies in differing capacities, it is important to note that how each agency utilizes ILC is confidential to that agency."

Each of ILC's eModules are customized for the needs of individual businesses. For example, they contain prepared alerts for various deadlines; direct managers where to find information needed to



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- Mike Holmquist

handle OSHA/MSHA/Insurance carrier visits; show a supervisor how to locate personal protective equipment; check if a required noise survey has been performed; or if DOT initial drivers' training has been conducted. Other eModules provide the information managers and HR staff need to know about such things as fleet safety, business continuity, human resources, security, wellness and insurance information for work comp, property, fleet and liability.

ILC works with construction, transportation, hospitality, municipalities, nonprofits and similar sectors. A major specialty is fleet safety, which includes meeting the many Minnesota Department of Transportation requirements. It also provides services such as driver recruitment, training, testing and monitoring. Additionally, it can handle log auditing, fuel taxes and licensing as well as providing telephone and online hotlines that answer basic questions. In a recent case, ILC's work helped an agency's trucking insured move from a conditional MN DOT rating to satisfactory.

ILC was also brought in when a construction company needed to pass a third-party review in order to work on a major project. "In a very short time we got them on the contractor's qualified list," Holmquist noted. "When an insured has an agent able to do something like that for them, they remember it."

Holmquist is out to increase ILC's resources by adding to its regional loss control extension service that enlists experienced loss control, fleet and other professionals with key capabilities who may be in retirement- or near it-to work statewide and regionally as a way of reducing travel and other expenses. Another cost reducer is frequent video conferencing.

The firm also offers sponsorship arrangements that provide a subtle marketing presence by including an agency's name and logo on sponsored products. Additionally, ILC does joint marketing presentations, offers in-service training and conducts seminars on work comp cost containment and other subjects as a way of helping the agent provide additional value to clients.

"ILC's primary aim is to help Minnesota independent agents statewide keep and attract clients," Holmquist said, "and in the process reduce rates and other expenses to partially offset the cost of our products and services."



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