

# Risk Management

## PRACTICE



Imagine trying to drive to work while only looking out the rear-view mirror. You need critical information to help you move forward, but all you can see are things you have already passed. That would be incredibly frustrating – not to mention dangerous! For all too many businesses, that same frustration and danger applies to their benefit plans. Properly implemented risk management helps to keep you looking through the windshield with occasional glances in the mirror.

Benefit plans are all about risk, and there are only three things you can do with risk: take it; share it or transfer it. Each is a valid decision, but how do you know which is right for your firm and for your employees? That's where the Borislow Risk Management team comes in. We provide and analyze retrospective data, which is often all that is initially available to many firms. Our ultimate goal is to help our clients transition to being prospective.

Using currently available data, our team helps to ensure that clients buy at the lowest possible price point without sacrificing quality. We analyze and evaluate to help with plan design options and to craft a long-term strategy using state of the art strategies such as value-based and bundled pricing, innovative pharmacy strategies and transparency-based consumerism strategies. Our robust reporting packages keep you informed about the performance of your plan and inform our proactive strategy advice.

Please contact us to learn more about our Risk Management Practice, or any of the other ways we have been helping our clients for over 35 years.

Call **978.689.8200** or visit [borislow.com](http://borislow.com)  
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### RISK MANAGEMENT SERVICES INCLUDE:

- Renewal negotiation support
- Mid-year checkups and renewal estimates
- Employee contribution analyses
- Self-funding feasibility studies
- Industry benchmarking
- Cutting-edge data analytics
- Robust financial reporting
- Clinical research and insights
- Risk mitigation strategies

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INSURANCE