

Fractional Risk Management 101

What It Is – and Why Your Business Probably Needs It

Risk Never Sleeps – So

Who's Watching It?

Many business owners assume risk management is the insurance broker's job. But the truth is, **brokers sell policies – they don't manage risk.**

At the same time, hiring a full-time risk professional is expensive... and overkill for many growing companies.

That's where **Fractional Risk Management** comes in.

This guide breaks down what it is, what it's not, and why owner-led businesses in high-risk industries are turning to this model when it matters most.

What is Fractional Risk Management?

It's **part-time, senior-level risk leadership** – without paying for another full-time executive.

Think of it like a part-time CFO, but for your safety, liability, compliance, operations, and insurance strategy.

You get a **seasoned risk advisor on an as-needed basis** – someone who understands underwriting, job sites, and how to position your business to prevent loss and lower premiums.

What a Fractional Risk Manager Actually Does

Area	What You Get
Renewal Prep	Organizes your documentation, loss runs, job site data, payroll, classifications, and MOD strategy — the way underwriters want to see it.
Job Site Oversight	Walks your active projects to identify in-field exposures before they turn into claims or audit hits.
Subcontractor Risk	Reviews COIs, indemnity language, and safety programs your broker probably never looks at.
Broker Strategy	Navigates the quoting process, prevents market blocking, and ensures your policies actually match your operations.
Claims Advocacy	Steps in when there's an incident to protect your MOD, control reserves, and shorten claim length.

What It's Not

- ✗ It's not a replacement for your broker (though we know what your broker *should* be doing).
 - ✗ It's not an outsourced safety cop — it's a strategic advisor.
 - ✗ It's not for paperwork's sake — every action ties directly to operational or financial impact.
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Who Benefits Most from This Model?

We typically serve:

- ✓ General Contractors juggling multiple subs across complex projects
- ✓ Artisan Trades & Fabricators with job-site exposure + manufacturing exposure
- ✓ Growing Firms too complex for a basic policy, but not large enough for a risk department
- ✓ Transportation or Logistics Companies managing fleet and labor risk
- ✓ Professional Services Firms scaling into new verticals or regulatory environments

If you've ever said, "*We've outgrown our current setup, but I don't want to bring on another exec,*" — fractional risk management is made for you.

Why You Likely Need It Now

- ✓ You're heading into renewal and feeling the pressure to "*get all the stuff together*"
- ✓ You want to lower your MOD but don't know how to influence it
- ✓ You're tired of playing defense on claims, audits, or premium surprises
- ✓ You've never had a confident second opinion on your broker's work
- ✓ You know your job sites are technically safe — but insurance still keeps going up

Final Thought

Risk management isn't just about safety manuals and COIs. It's a strategy. And for companies that want to grow stronger, smarter, and safer — without hiring full-time — this is how you take control.

Want to Talk About It?

Visit goprevera.com for more tools—or if you want to see how this could support your next renewal or project cycle, let's have a no-pressure conversation.

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