

The header image features a silhouette of a man in a suit standing by a large window, looking out at a dense city skyline with many skyscrapers under a hazy sky. A dark blue diagonal banner is overlaid on the right side of the image, containing the text "EXECUTIVE RISK SOLUTIONS" in white, bold, sans-serif capital letters.

EXECUTIVE RISK SOLUTIONS

In today's dynamic and unpredictable business environment, organizations face a growing array of complex risks including cybercrimes, ransomware, regulatory scrutiny, litigation, and workplace challenges. The Risk Strategies Executive Risk Solutions team brings deep expertise and decades of experience to help businesses navigate these threats with confidence.

Specializing in industries such as healthcare, financial services, entertainment, real estate, and education we design protections to address the unique exposures faced by our clients. We are focused on designing programs that incorporate directors and officers (D&O), cyber, errors and omissions (E&O), employment practices liability (EPL), fiduciary liability and crime.

Our experts excel in navigating the complexities created by initial public offerings (IPOs), mergers, acquisitions and divestitures, and bankruptcy. Whether you're a small business, a public or privately held Fortune 500 company, or a nonprofit, we provide the strategic guidance and comprehensive coverage you need to safeguard your organization's future.

INDUSTRY INSIGHT

The following factors are shaping the risk environment across all industries:

- **Cyber threats:** The rise of AI-driven cyberattacks and ransomware has heightened the need for robust cybersecurity measures.
- **Regulatory changes:** Environmental, social, and governance (ESG) compliance, data privacy laws, and sector-specific regulations intensify scrutiny, particularly in finance, healthcare, and real estate.
- **Geopolitical instability:** Trade wars, sanctions, and political unrest are disrupting global supply chains and increasing operational risks.
- **Reputational damage:** Today's interconnected world amplifies the impact of negative publicity from making reputation management a critical priority for organizations.

SOLUTIONS & CAPABILITIES

To address these challenges, Risk Strategies provides comprehensive solutions tailored to address industry-specific needs:

- **Management Liability:**
 - **D&O liability insurance:** Shields leadership from legal and financial exposures related to governance and fiduciary duties. Provides personal asset protection for Directors & Officers as well as balance sheet protection for the company.
 - **EPL insurance:** Mitigates risks tied to employee-related disputes, including harassment and discrimination claims.
 - **Fiduciary liability coverage:** Safeguards against claims related to mismanagement of employee benefit plans.
 - **Crime:** Secures protection against financial losses caused by fraud, embezzlement, or dishonest acts of employees and third parties.
 - **Kidnap and ransom:** Protects corporations and individuals against financial losses that result from kidnapping, extortion, and ransom demands.
- **Transactional Risk Insurance:**
 - **Representations and warranties:** Addresses the unique exposures tied to corporate merger and acquisition activity.
 - **Tax liability:** Protects individuals and businesses against the financial consequences of an adverse tax outcome.
 - **Contingent liability:** Protects against the financial risks associated with uncertain liabilities (e.g., outcome of a lawsuit, warranty claims etc.)
- **Cyber liability insurance:** Protects against financial losses from data breaches, ransomware, and digital harassment.
- **Errors and omissions insurance:** Coverage for claims of negligence and/or mistakes in the professional services provided and/or the failure to perform or render those professional services.
- **Crisis management plans:** Proactive strategies to address reputational risks and public relations crises.

WHY RISK STRATEGIES

Risk Strategies is a trusted leader in executive risk solutions, backed by over 30 years of experience. Our deep expertise uniquely equips us to help businesses proactively mitigate management liability exposures and navigate even the most complex challenges with confidence. We offer:

- **Tailored solutions:** Bespoke insurance programs designed to align with organizational goals and industry-specific risks.
- **Proactive risk mitigation:** Consultative, forward-thinking strategies to identify vulnerabilities, limit disruptions, and reduce costs.
- **Strong carrier partnerships:** Access to top-rated insurance carriers ensures competitive and comprehensive coverage.

Partner with Risk Strategies to take control of executive risks with confidence. With our unparalleled expertise and tailored solutions, we don't just protect your leadership, assets, and future—we empower your organization to thrive, no matter the challenges ahead.

FOR MORE INFORMATION, CONTACT

Donovan Nowell
Executive Risk Solutions Practice Leader
(347) 528-4789
dnowell@risk-strategies.com

Let's Talk.
riskstrategies.com



Risk Strategies | Risk management. Insurance and reinsurance placement. 30+ specialty practices. Access to all major insurance markets. 8th largest privately held U.S. brokerage.