

CASUALTY PRACTICE

Our casualty practice specializes in a broad range of insurance products, including workers' compensation, general and product liability, automobile and excess liability, product recall, captives, and alternative risk solutions. We work with middle-market to Fortune 100 companies to help identify trends and potential liabilities and offer solutions to mitigate risks, prevent loss, and reduce the overall cost of risk.

Whether it's protecting basic business operations through workers' compensation or crafting policy wording for complex liability exposures, our team of specialists knows the issues that arise when negotiating contracts with carriers. Our long-standing presence in the market gives us the access and expertise to protect your business from costly casualty exposures.

INDUSTRY INSIGHT

Vulnerabilities for any organization are fluid. The insurance marketplace is ever evolving in the shifting landscape of claims, litigation, legislation, workplace trends, and current events. The current trend in liability claims is driving insurers to be more cautious for many clients.

Our specialty industry focus allows us to better assess potential partners who understand your business and will provide better long-term solutions.

Among today's biggest challenges are:

- Changing appetite and reductions in limits by umbrella liability insurers
- Increased frequency and severity of auto claims
- Historically large settlements due to social inflation
- Industry-specific problem areas such as social services and habitational real estate

SOLUTIONS AND CAPABILITIES

Each insurance program in the casualty practice is tailored to meet the needs and nuances of the particular industry it's designed for. We offer solutions for clients in nearly every industry: manufacturing, life sciences, real estate, construction, transportation, higher education, healthcare, and many others. Our offerings range from primary and excess casualty programs to captives and alternative risk financing.

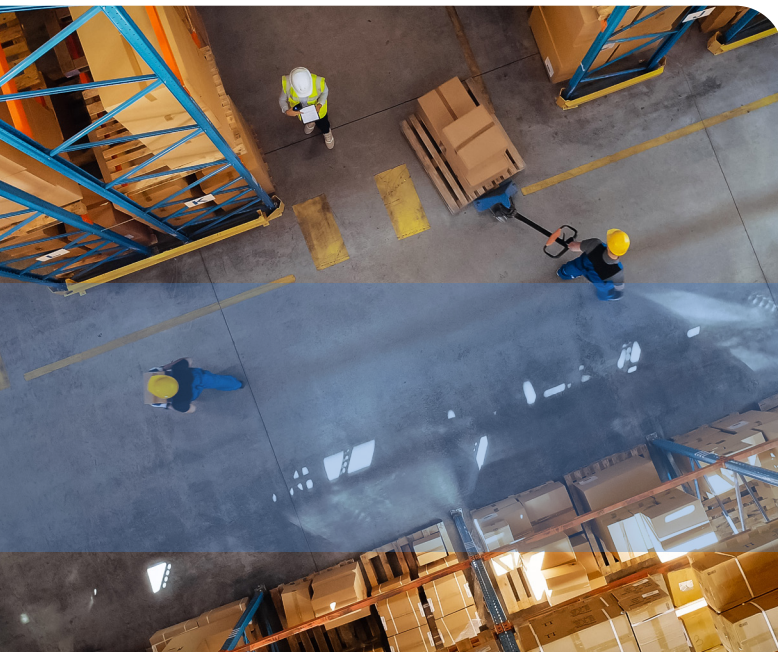
We provide:

- Detailed analytics to determine the most appropriate program structure based on exposures, claim experience, and company financials
- Alignment with the claims and loss control teams to identify and reduce the potential for future claims
- Specific solutions by industry
- Detailed benchmarking of program information
- In-house third-party claim administrators with an industry-leading risk and information management system
- Construction solutions, including in-house Wrap-Up Administration

WHY RISK STRATEGIES

With Risk Strategies, you don't just get a broker; you get an entire team of claims and loss control specialists and risk management advisors working on your behalf to protect your business. We were formed as a specialty insurance consulting company focusing on significant risks. Our roots are in understanding clients' businesses and adding meaningful value by finding creative solutions from large, guaranteed cost policies to global programs. Our clients benefit from:

- A team of claims and loss control specialists
- Expert analysis of risks, coverages and exposures
- Scrutiny on available limits, retentions, policy language, and pricing
- Alignment of risk management objectives such as reducing costs, managing volatility, broadening coverage, streamlining administration, developing cost allocation strategies, managing collateral, and providing budgeting information
- Long-term carrier relationships and market presence
- Creative and strategic insurance solutions to manage the overall cost of risk



Schedule a complimentary insurance review today.

Mike Vitulli
National Casualty Practice Leader
p 617 330-5726
mvitulli@risk-strategies.com

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