

# RELOCATION PRACTICE

Whether your employees are relocating for work domestically or overseas, the feeling of excitement can quickly subside when faced with a stressful or negative moving process. Risk Strategies Relocation practice understands the challenges inside and out and offers the insurance products and risk management services necessary to protect your business - providing peace of mind to you and your employees throughout the process.

## INDUSTRY INSIGHT

Over 30 million Americans move every year. Volume that high leaves a lot of room for unique exposures. Our breadth of knowledge and specialty focus allows us to fully understand the ever-evolving risks your relocating employees face during the process, including:

- Claims that become contentious due to inexperienced claim teams and/or unknown coverage gaps
- Catastrophic losses caused by events such as fire, accidents or natural disasters, resulting in total damage or loss of the items in transport
- Missing property due to loss or theft
- Choosing underperforming moving suppliers resulting in losses, litigation or overall negative moving experiences for your employees

## SOLUTIONS & CAPABILITIES

Whether relocating to a nearby state or a different country, your employees want to know that their possessions are not only being taken care of, but that you also have a backup plan in case of damage or loss. Our suite of products and services are tailored to meet your individual needs and preserve the substantial investment that you make when choosing to relocate your top talent.

This includes:

- Comprehensive coverage to minimize gaps and denials, including no deductibles and highest limits, to cover items in the event of a total loss and help you avoid absorbing any of the claims cost
- Policies priced right to account for unforeseen losses, catastrophic damage and other variables to ensure that your rates remain stable
- Adjusters who handle only relocation claims to settle claims quickly and painlessly
- Seasoned insurance counselors and clear documentation to properly educate you about the ins and outs of your insurance policy and responsibilities ahead of time
- Detailed analytics reports that assess moving supplier performance, including the frequency and severity of missing item claims, to determine if a particular supplier's service could be trending downward

## WHY RISK STRATEGIES?

When facing important business challenges, maximizing success starts with the right partner. At Risk Strategies, we see risk through your lens. In over 30 specialty practices, our experts bring in-depth industry knowledge and a business-first approach to deliver the clarity and strategies you need to face the future with confidence. As the leading source of corporate relocation insurance services, we provide insurance or claims adjusting services to dozens of Fortune's Top 100 corporations:

- Knowledgeable partner who goes beyond insurance and acts with your best interest in mind every step of the way. This is shown through our 98% client retention rate and average 15 years of service
- The most comprehensive insurance coverage available in the industry to account for gray areas or perils that aren't typically covered in supplier contracts, like Acts of God.
- Unbiased comparisons of moving supplier performance, so you can make educated decisions and achieve full quality standards
- Access to decades of data, claim statistics and loss history, ensuring policies are priced appropriately and fairly, and rates are stable as long as possible

### LET'S TALK

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