



ACTUARIAL SERVICES PRACTICE

Our Specialty? Reducing Your Risk

Much more than just crunching numbers, our team approach delivers easy-to-understand analysis and cost-effective, timely solutions to help solve your most complex business problems.

Industry Insight

Committed to providing superior professional services we help your organization understand and assess its true cost of risk. We strive to develop long-term partnerships with our clients, across a wide variety of industries and specialized needs including:

- Self-insured organizations
- Captives and Risk Retention Groups
- Accounting firms
- Insurance companies
- Insurance departments
- Private Equity mergers and acquisitions
- Regulators

You'll get clear, logical results that enable all stakeholders to knowledgeably participate in the process of turning our insights into your opportunities.

Solutions and Capabilities

- **Evaluation of Liabilities:** We offer loss reserve analysis and statements of actuarial opinion to assist clients in establishing proper liabilities for their financial statements. Our project always consultants consider socio-economic trends, operational changes, and legislative reform that may affect the reserves.
- **Pricing and Funding Support:** We help insurance companies determine fair and reasonable prices for their products and develop loss forecasts self-insured organizations use in planning and budgeting. We're experienced with filing rates in almost every jurisdiction and work with self-insured entities from a variety of industries.
- **Reinsurance and Retention Analysis:** Analyzing loss activity by layer can be invaluable to insurers studying reinsurance programs and self-insured organizations setting retention levels. We use both company-specific and industry loss experience to estimate expected costs.
- **Benchmarking:** Access to a wide range of insurance industry statistics lets us compare client expenses, losses, and other claim statistics to broader industry standards. Benchmarking can highlight areas for improvement and help companies develop risk management strategies.

Why Choose Risk Strategies?

When facing pressing business challenges, success starts with the right partner. Risk Strategies is a dedicated risk management consultant and partner with in-depth industry knowledge and 25- plus specialty practices. Our highly experienced consultants have the expertise to handle a wide variety of projects and begin each focused on understanding business goals, ensuring their analysis meets your specific needs. We deliver objective, practical, solutions, strictly peer reviewed and adhering to the highest American Academy of Actuaries standards.

Our experts have deep experience in personal and commercial insurance, reinsurance, and the brokerage industry ranging from the traditional lines of insurance to the more unique and specialized, including:

- **Workers-compensation**
- **Auto**
- **General liability**
- **Medical malpractice**
- **Construction defect**

We operate under a principal of continuous communication - simply put, we are not satisfied until you understand our work and its implications for your organization.

Want to Learn More?

VISIT OUR KNOWLEDGE CENTER

<https://www.risk-strategies.com/knowledge-center>

ABOUT RISK STRATEGIES

Risk Strategies is a specialty national insurance brokerage and risk management firm offering comprehensive risk management advice and insurance and reinsurance placement for property & casualty, employee benefits, and private client risks. With 25 specialty practices, Risk Strategies serves commercial companies, nonprofits, public entities and individuals, and has access to all major insurance markets. Ranked among the top brokers in the country, Risk Strategies has over 100 offices including Boston, New York City, Chicago, Toronto, Montreal, Grand Cayman, Miami, Atlanta, Dallas, Nashville, Washington DC, Los Angeles and San Francisco. riskstrategies.com

CONTACT

Dustin Gary, FCAS, MAAA
dgary@CentricActuaries.com