



EDUCATION PRACTICE

Our Specialty? Reducing Your Risk

Colleges and universities are coping with a constantly evolving field as they aim to provide protection for their students, faculty and property. Our specialty team will work with you closely to prepare for new and emerging risks, and provide the support and protection you need while balancing benefits and affordability.

- **Property & Casualty / Trustee Liability / Alternative Risk**
- **Employee Benefits**
- **Student Health**

Industry Insight

We understand the unique challenges and liabilities you face, which is why we provide a broad range of comprehensive coverages to address them. If your institution is worried about any of the risks below, we can help.

- **A hardening market with decreased capacity and increased rates, fueled by more carriers exiting the education space**
- **Evolving responses to Title IX about how educational institutions conduct inquiries into allegations of sex discrimination and sexual misconduct**
- **Social inflation escalating settlements and defense costs**
- **Implementation of remote learning**
- **Decreased enrollment and related revenue challenges**
- **Maintaining competitive and cost-effective employee benefits offerings**
- **Telemedicine and other Medical Professional exposures, including COVID19 Testing and vaccine related exposures**
- **Emerging risks such as social media and freedom of speech conflicts and political campus protests**
- **Cyber Risk (ransomware, data security, etc.)**
- **Chronic Traumatic Encephalopathy (CTE)**
- **High costs of student health insurance and difficulties in administration process**

Solutions and Capabilities

Our Higher Education team provides customized plans to help both public and private educational institutions manage their myriad risk exposures and related insurance solutions, including: General Liability, Worldwide Educator's Legal Liability, Trustee Liability, Internship Management Liability, Cyber, Environmental Liability, Workers' Compensation, Excess/Umbrella Liability, Active Shooter Liability, Automobile, Property, Crime and Fiduciary Liability, Kidnap and Ransom, Builders Risk, Fine Art and Musical Instrument Coverage, Worldwide Travel Accident and Sickness, Student Health Insurance, Sports Accident, Employee Benefits, and Captive and Alternative Risk solutions.

- **Over 30 years of higher education insurance and risk management experience**
- **Deeply rooted relationships with insurance carriers, allowing us to tailor a program to meet the mission of any institution, large or small**
- **Analytics and benchmarking of peer institutions to help quantify risk and forecast risk management solutions**
- **Holistic approach to financing employee benefit risk from fully-insured to self-insured and higher-education-specific captive solutions**
- **Expertise with student health insurance drivers, pros/cons of various cost mitigation solutions, and a proprietary waiver and enrollment system to ease the student health insurance administration process**

Why Choose Risk Strategies?

When you're facing the most pressing business challenges, maximizing your success starts with the right partner. At Risk Strategies, you get a dedicated risk management consultant and partner with in-depth industry knowledge and 25 specialty practices. Our Higher Education practice is made up of passionate specialists with deep expertise in the industry. We work with all departments in your institution to create effective programs at the best value and ensure you are always in an optimal position to overcome obstacles, find solutions, and flourish.

- **Enterprise Risk Management (ERM) planning to identify, assess and mitigate risk to resolution**
- **Credentialed team members that have held senior leadership positions or currently serve on the boards of trustees within various educational institutions**
- **Risk engineers, actuaries and risk advisors that have the ability to review contracts as well as develop and deploy loss control solutions**
- **Team members that have also joined URMIA, NACUBO, CUPA-HR and present at risk management conferences across the country**
- **Largest student health insurance practice in the nation, staffed by specialists that provide premier account management and customer service**

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, and employee benefits 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, Minneapolis, Miami, Atlanta, Houston, Dallas, Nashville, Los Angeles and San Francisco.

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