

# MANAGEMENT LIABILITY PRACTICE

## We See Risk Through Your Lens

In today's fast-paced world, businesses are constantly dealing with a multitude of risks, such as **cyber crime**, **extortion**, **kidnapping and ransom**, **SEC scrutiny**, **litigation**, **and employment policy issues**. We have the historical knowledge and experience to address the pressing issues surrounding industries like health care, education, finance, entertainment and real estate.

Risk Strategies Management Liability and Professional Liability practice provides protection with support for **Directors & Officers (D&O)**, **fiduciary liability**, **crime and fidelity**, **initial public offerings (IPOs)** and **employment practices**. Small to Fortune 500 businesses, publicly traded and private organizations and not-for-profits alike choose us to protect them from incidents that could cost them everything.

## **Industry Insight**

Business needs change daily, whether you're going through an IPO, addressing diversity and inclusion, or seeing an increase in workers' compensation claims, our team takes swift and strategic action to protect your bottom line - no matter the risk.

- Class-action litigation driven by events like #MeToo, COVID-19 exposures, mergers and acquisitions, the opioid epidemic, cannabis regulations and biometric changes
- Restructure employment policies to include diversity and inclusion leading to board composition changes

- Rising workers' compensation claims from return-to-work issues, workplace bullying and social inflation
- Changes in state and federal employment laws, leading to increased litigation as it relates to EEOC
- Increased severity in excessive fees against employers who sponsor any type of retirement plans for fiduciary liability
- Scrutiny by the SEC during IPO processes that may lead to securities litigation

## **Solutions and Capabilities**

Our consultative approach allows us to anticipate risks and leverage our relationships to architect the right solutions for your business.

- Directors & Officers (D&O) programs to support companies going through IPO's
- Roadshow coverage for companies facing increased SEC scrutiny and subjected to 33 Act litigation and the Securities Law of 1934
- Antitrust coverage and support for private companies subject to Sarbanes-Oxley and securities exposures
- Aggregate support for clients struggling with severe claims after exhausting their aggregates to settle legal matters
- Navigation through a hard market and market condition mitigation, policy changes and major premium increases

## Why Choose 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. Our unique combination of industry specialization and expertise makes us a strategic collaborator. With decades of experience, we will work closely with you to understand your risk profile and help evaluate and benchmark your needs against industry peers.

- Over 25 years of experience in underwriting, with staff joining from other major carriers and brokers
- Market leading, in-depth knowledge on risk factors for many industry segments, allowing us to custom tailor your program
- Consultative approach with in-depth risk analyses to better understand your unique challenges and prepare you for carrier questions
- Industry specialization to capture broader risk strategies for financial institutions, real estate, entertainment, health care and higher education
- With our tenure in the market, longstanding relationships with the decision makers allow us to resolve difficult claims and provide the best risk management solutions

### Want to Learn More?

#### VISIT OUR KNOWLEDGE CENTER

https://www.risk-strategies.com/insights

#### 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 services risks. With more than 30 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

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#### Risk Strategies. A Specialist Approach to Risk.

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