



Human Services Insurance

Our Specialty? Insurance for Human Services firms

Risk Strategies' Tony Andronaco is the former Director of Corporate Risk of the USA's largest human services provider, The MENTOR Network. He still brokers their P&C insurance, as well as the insurance for Scioto Properties' and several other human services firms, large and small, across the country. At Risk Strategies we have solutions for every service model including group homes, ICFMR's, supported living, specialty schools, vocational centers, adult day facilities, TBI facilities and at-risk youth offerings. In this current "Covid word" each of these service models are coping with a constantly evolving risk profile and increased premiums, as they try to provide protection for their consumers, employees, corporate assets and business income. Mr. Andronaco, will work with you closely to save you money and prepare you for new and emerging risks.

Industry Insight

Risk Strategies represents several human and social services firms and offer a broad range of comprehensive coverages to address all your concerns. If your firm 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 Human Services space altogether**
- **The dwindling capacity for habitational risks (group homes)**
- **Abuse and molestation**
- **Carriers adding communicable disease exclusions to liability policies**
- **Social inflation escalating settlements and defense costs**
- **Professional liability and medical malpractice**
- **Contractual issues relating to funding sources**
- **Defense of accused, but innocent employees**
- **Cyber Risks**
- **D&O liability associated with governmental bodies/funding sources**

Solutions and Capabilities

Our Human Services team provides customized plans to help both public and private companies manage their risk exposures; we offer tailored insurance solutions, including: General Liability, Worldwide Educator's Legal Liability, Trustee Liability, professional liability, medical malpractice, 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, Worldwide Travel Accident and Sickness, Student Health Insurance, Sports Accident, Employee Benefits, and Captive and Alternative Risk solutions.

- **Over 20 years of experience in the Human Services industry**
- **Deeply rooted relationships with Human Services specific insurance carriers, allowing us to tailor a program to meet the mission of any institution, large or small**
- **Analytics and benchmarking of peer firms to help quantify and forecast risk management solutions. Due to our client roster, this is Human Services specific!**
- **Holistic approach to financing risk from fully insured to self-insured programs**
- **Claim advocacy**

Why Choose Risk Strategies?

We are experts in placing property and casualty insurance for Human Services firms, having over two dozen current Human Services clients. Our passionate specialists have deep expertise in the industry. We work with all departments in your organization 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**
- **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**

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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