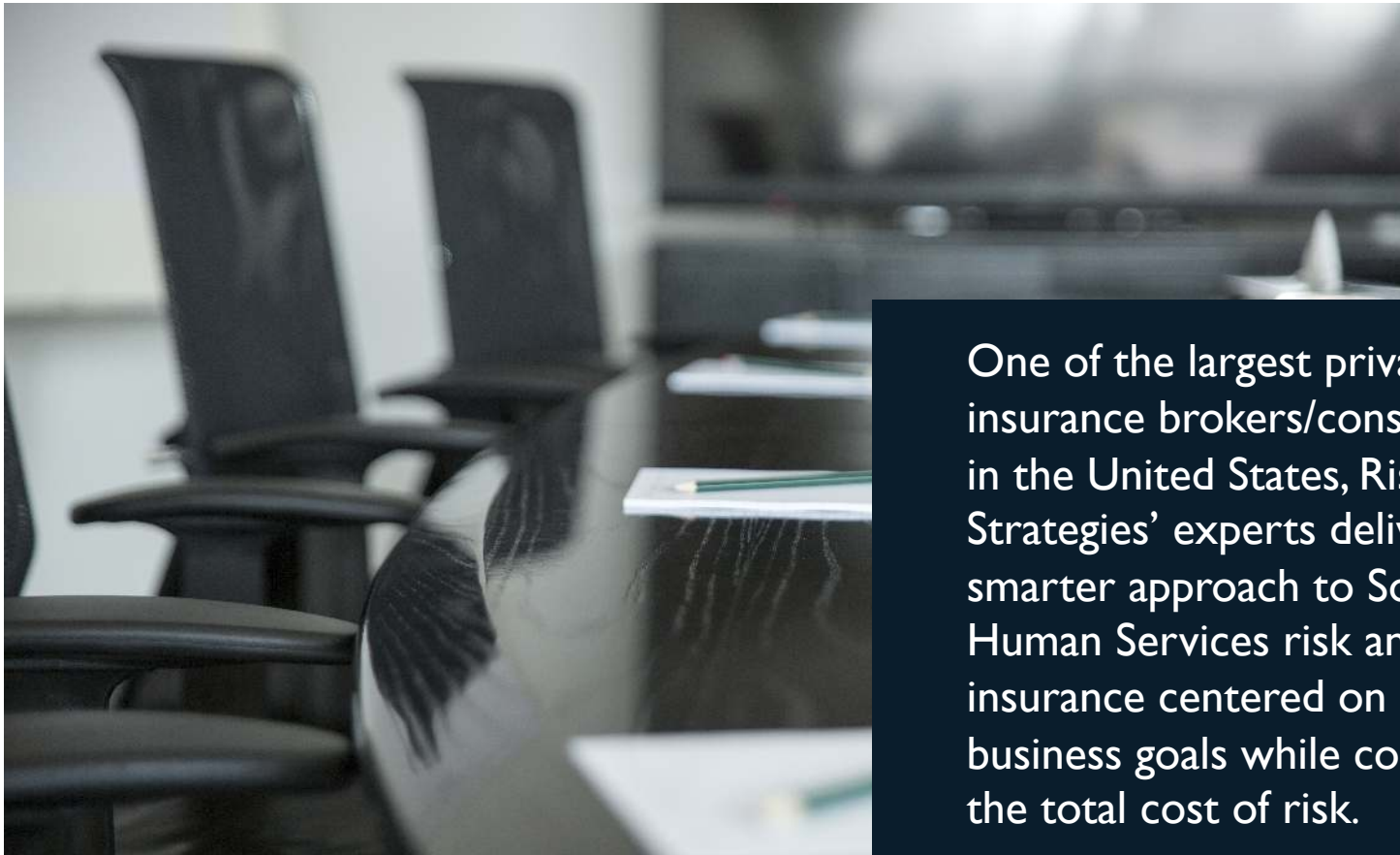


Social & Human Services Practice 2021

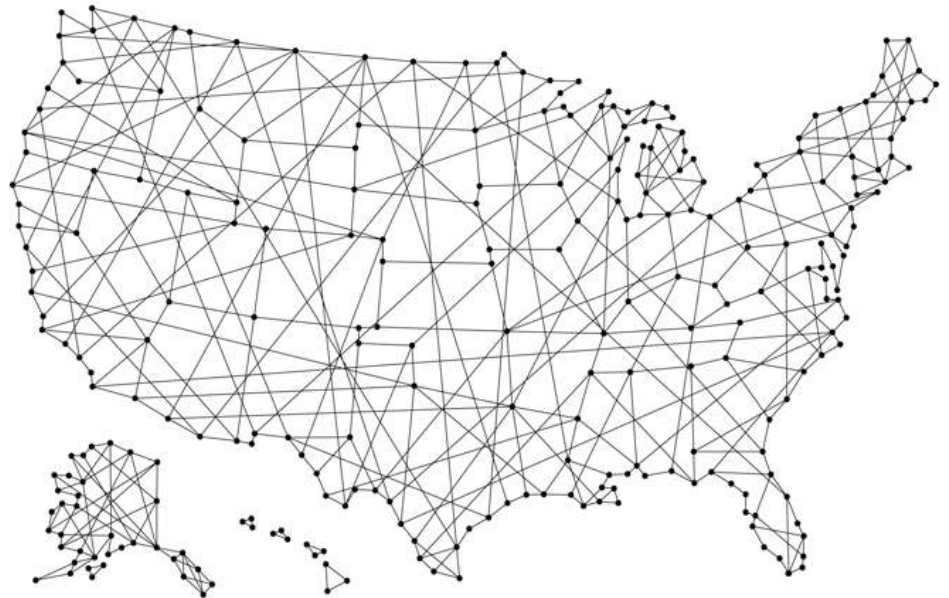


One of the largest privately held insurance brokers/consulting firms in the United States, Risk Strategies' experts deliver a smarter approach to Social & Human Services risk and insurance centered on achieving business goals while controlling the total cost of risk.

QUICK STATS

RISK STRATEGIES

- Founded in 1997 as a risk management consultancy; transformed to brokerage in 2001.
- Now a Top 20 insurance brokerage in the United States (Business Insurance magazine); 11th largest privately-held U.S. broker with over \$2.5 billion in annual premiums placed.
- Over 50 office throughout the United States, including major markets such as Boston, New York City, Chicago, Miami, Dallas, Memphis, Atlanta, Los Angeles, San Francisco and Sacramento.





DIFFERENCE RISK STRATEGIES

- Social & Human Services practice leader, Tony Andronaco, is the former Director of Risk and Insurance for The MENTOR Network/Civitas Solutions (the country's largest public human serviced firm). He designed the risk and insurance platform MENTOR uses to this day.
- Many brokers have a healthcare practice that dabbles in Social/Human Services. Our practice is **EXCLUSIVELY** devoted to firms that provide services to the developmentally delayed, those with ABI/TBI, At Risk Youth, foster care, medically fragile children, elderly and adult day health.
- We have developed risk and insurance solutions for every service model: group home, supported living, ICFMR, day activity center, therapeutic foster care, vocational center and specialty school.
- Operational experience in 45 states
- Specialized practitioners with decades of Social & Human Services knowledge.
- Direct access to EVERY Property and Casualty insurance company writing Social & Human Services business

Industry Knowledge

At RSC we know:

- Your competition. Please see slide 12 for a partial list of clients.
- Social & Human Services presents unique risks separate and distinct from healthcare.
- The Social/Human Services space is highly fragmented, lending itself to considerable consolidation. In the last seven years RSC has provided risk & insurance M&A due diligence on 70+ transactions with a combined deal cost of over \$250,000,000.
- Social/Human Services data. Due to our book of business, we have developed proprietary benchmarking data specific to Social Services. This includes limits, deductibles, premiums, claim rates, OSHA rates, experience modifiers and policy language. No other broker has this.
- State and regional funding sources can sometimes be difficult to please. We have negotiated with several states regarding insurance requirements and certificates of insurance.
- Money spent on insurance is better spent on DSP wages and programming.





Specific Human Services Expertise

- Professional liability & malpractice
- Use of employee owned vehicles for business
- Premium allocation systems that maximize state costing mechanisms
- Cyber risk relating to the storage of consumer information
- Errors & omissions of medical directors
- Contractual issues relating to adoption and foster care/rights of biological parents
- Defense of accused, but innocent employees
- Liability of educators and boarding schools
- Educators legal liability
- Directors & officers liability
- Allegations of Medicare fraud

Access us as Broker or Consultant

Brokerage Services

Broker services include (at no cost to you, RSC is paid commission from the insurance company):

- Property and casualty insurance marketing
- Social/Human Services specific benchmarking data
- Policy review and gap analysis
- Negotiation of premium, terms, conditions and frictional cost (LOC, escrow)
- Document and contract review
- Claim advocacy
- Account management and administration
- Alternative risk financing advice and solutions
- Analytics – loss cause, retention, trending & development, allocations, accruals/collateral
- Risk and loss control advocacy



Brokerage Services-2021 Update

With the outbreak of COVID-19 selecting the proper insurance broker has never been more critical. Due to the pandemic, premium rates have increased over 40% and insurance companies have begun to limit coverage for communicable diseases, employer's liability and even abuse/molestation defense. Further, with the increased state and federal government regulations the liability for your directors and officers has been seriously magnified. In reaction to this, several insurance companies have been adding exclusions to the D&O insurance policies relating to "failure to maintain proper insurance."

As one RSC client phrased it, "Your fiduciary duty alone, as an executive of your firm, means that you should have RSC's human services practice looking at your insurance!"

Our human services knowledge and experience can help you navigate this new world of insurance purchasing. RSC has significant leverage with all the insurance companies that write human services insurance and can help you maintain your coverage and save money.

Access us as Broker or Consultant

Consulting Services



Consulting services include (for a fee):

- Oversight of current broker to ensure proper insurance market access, best pricing, broker fee reasonability, best in class coverage terms and timely communication to client
- Development of insurance marketing plan and coverage specifications
- Social/Human Services specific benchmarking data
- Policy review and gap analysis
- Merger & acquisition due diligence
- Claim advocacy
- Alternative risk financing advice and solutions
- Captive analysis, feasibility, implementation
- Analytics – loss cause, retention, trending & development, allocations, accruals/collateral
- Fleet safety, incident reporting, use of restraints
- Risk and loss control advocacy

We routinely save our consulting clients 250%+ of our first year fee!

Risk Management Services- Full Spectrum

Communication

- Communication of all issues
- Collaborative
- Risk Strategies Online
- Benchmark analysis

Claim Advocacy

- Claim reporting
- Negotiation
- Resolution strategy
- Reserve analysis
- Support litigation management

Risk Control Advocacy

- Exposure analysis
- Accident investigation
- Safety programs
- Training
- Coordination & Advocating to Insurers

Document & Contract Review

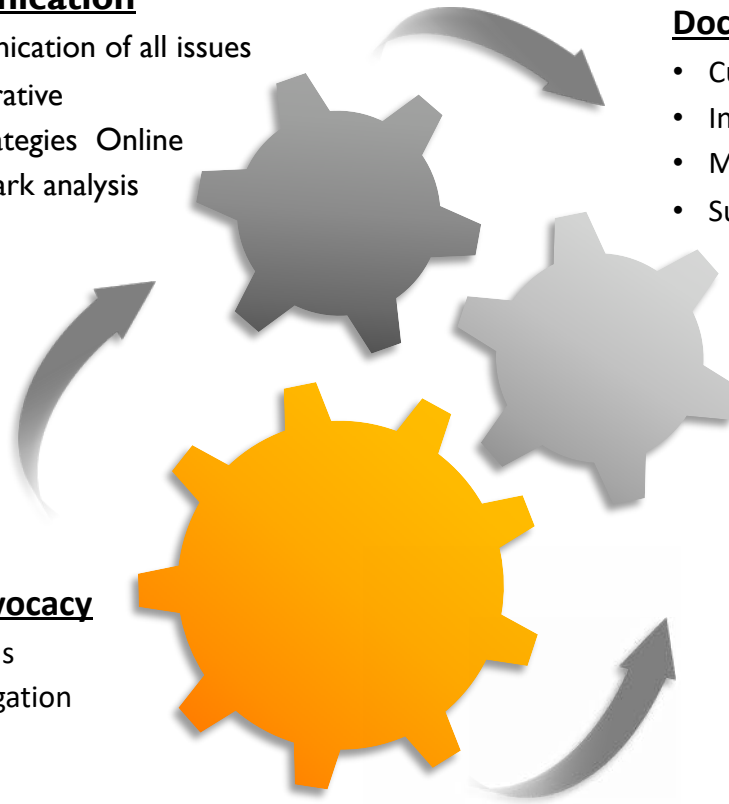
- Customer/vendor agreements
- Indemnification provisions
- M&A documents
- Support Due Dilligence Process

Data Management

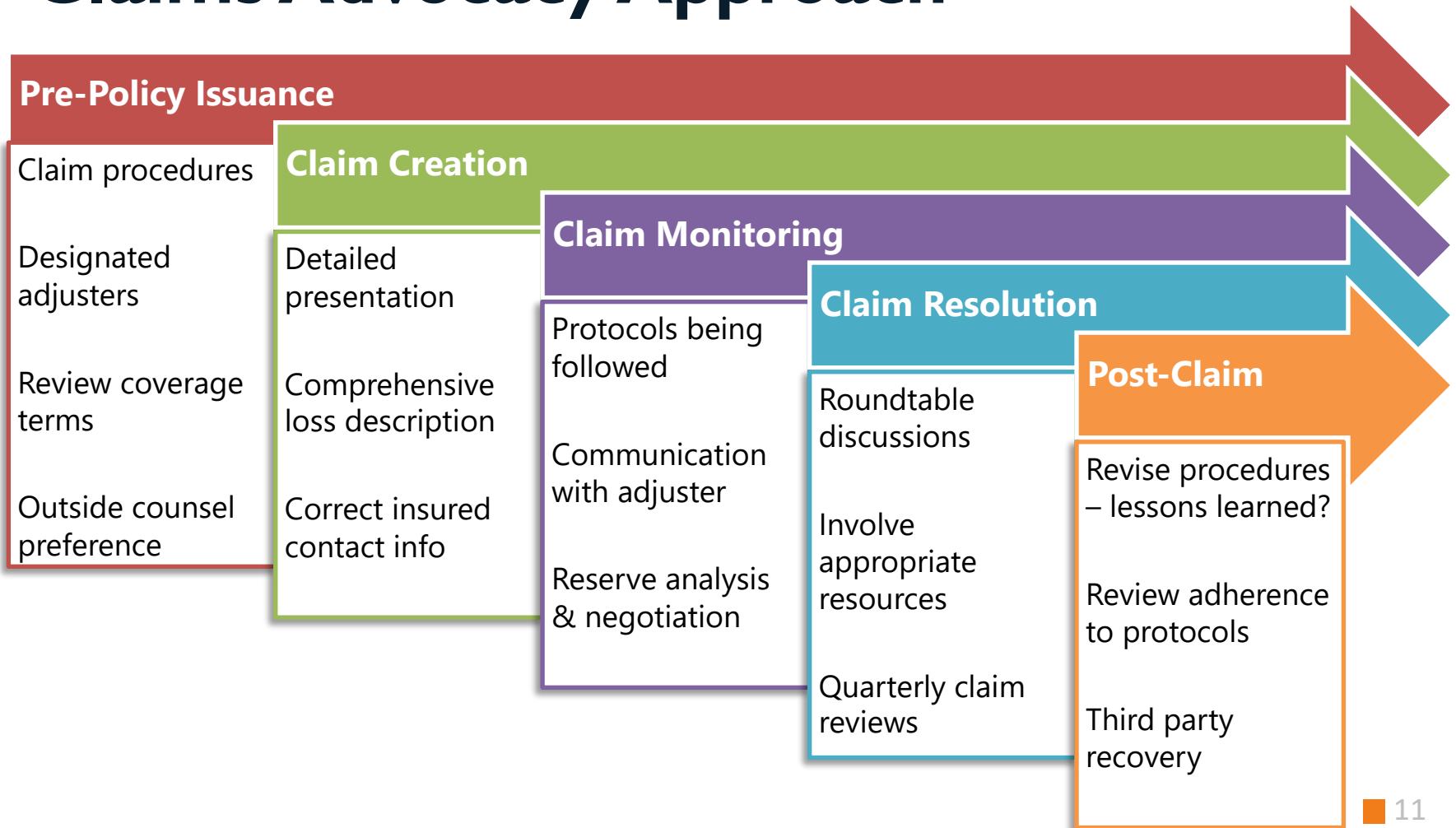
- Exposures
- Claim data
- Acquisitions & Divestitures
- Insurance Archeology

Analytics

- Loss cause analysis
- Trending & development
- Retention analysis
- Allocations
- Accruals/collateral

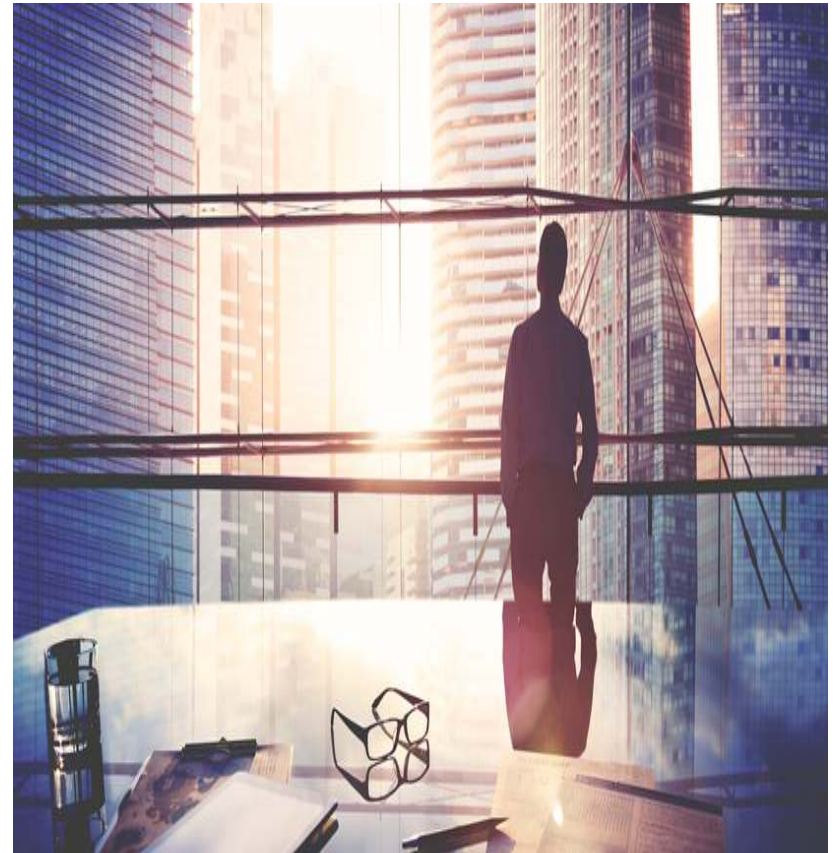


Claims Advocacy Approach



Representative Clients

- \$2.5B Multi-National Human Services Firm (Country's Largest)
- \$300M Multi state Social Services Firm
- \$30M Healthcare & Senior Living Center
- \$3M Specialty School for At Risk Youth
- \$30M Behavioral Health firm (MA based)
- \$20M multi-state brain injury rehabilitation center
- \$12M multi-state human services firm
- \$5M Autism Center
- \$35M Home Nursing Agency
- \$30M multi-state eating disorder firm
- \$50M Human Services Specific Real Estate Company (Country's Largest)



SOCIAL/HUMAN SERVICES PRACTICE- KNOW RISK, NO WORRIES

For more information contact Tony Andronaco

aandronaco@risk-strategies.com

(603) 778-8985