

INSURANCE AND RISK MANAGEMENT FOR EDUCATIONAL INSTITUTIONS

Industry Expertise, Client Stewardship and Advocacy to Address the Unique Challenges Facing Educators

Your institution educates tomorrow's leaders, but you must also manage multiple risk exposures today. Lessons learned include employment practices and professional liability; abuse and molestation; cyber insecurity, and more. We educate day cares, elementary/secondary schools and universities on their specific vulnerabilities and develop a plan of actionable controls.

Our P&C and Risk Management Approach Protects Your Organization's Interests

Our experienced consultants draw on their deeper understanding of risks, carrier policies and coverages to ensure your business has the protection it deserves.

Our experts deliver:

- A thorough analysis of your P&C program
- A customized stewardship plan
- Dedicated advocacy if a loss occurs

Corporate Synergies' P&C Practice Delivers Expert Risk Management Consultation Services

Our experts' knowledge of risks and operations specific to industry verticals (non-profits, healthcare, hospitality, manufacturing, commercial real estate and others) translates into improved programs that protect assets and business interests.



63%

of Non-profit Organizations reported a **Management Liability claim** in the last 10 years compared to **27% for private companies**. Therefore, Non-profits may be at more risk of litigation than for-profit companies.

Source: Travelers, "Top 5 Reasons You and Your Non-Profit Organization Need Coverage"

CLIENT-CENTRIC P&C CONSULTATION AND SUPPORT

Corporate Synergies partners with leading national and global insurance carriers and reinsurers to bring a complete set of risk transfer and insurance solutions to clients across a broad range of industries.

Synergies360SM

Corporate Synergies takes a full view of the insurance landscape, studies it from every angle, pursues innovation where none exists, and transforms this deeper understanding into actionable strategies to protect our clients and their participants. We call our approach Synergies360.



For more information visit corpsyn.com or call **877.426.7779**

We provide advisory services for the following coverages:

- General Liability
- Science Laboratory
- Special Events Liability
- General Aggregate Per Campus
- Educator's Professional Liability
- Employee Benefits Liability
- Abuse & Molestation
- Medical Incident Liability for Nurses
- Professional Educational Legal Liability
- Property
- Automobile Liability
- Umbrella Liability
- Workers' Compensation
- Employer's Liability
- Crime and Fidelity
- Cyber Liability

Enterprise Risk Management Planning and Client Services

- Collaborating with you to build a culture that embraces risk management with measurable results across the entire enterprise
- Planning and management of loss control engineering and safety services in conjunction with insurance carrier loss control experts
- Ongoing advocacy to achieve superior outcomes during complex or contentious claims situations
- Reviewing insurance and indemnification provisions of key leases, vendor and client engagement contracts

Total Cost of Risk Analysis and Program Design

- Evaluating your insurance coverages to achieve the broadest terms at the best possible price
- Customizing a P&C program that addresses your business model, risk tolerance, loss history and workforce demographics
- Designing risk, retention and insurance program financing solutions
- Advising on captive and risk retention group formation and management

Carrier Relations, Negotiations and Product Review

- Analyzing the P&C marketplace to confirm carrier financial health, claims service standards, and changes in underwriting appetite
- Reviewing new P&C policies, services and products from leading carriers and providers
- Partnering with underwriters to create customized insurance solutions to address unique loss exposures
- Guidance through the complete underwriting process
- Assisting with carrier questions
- Supporting the communication of the enterprise risk management strategy, safety standards and loss control protocols