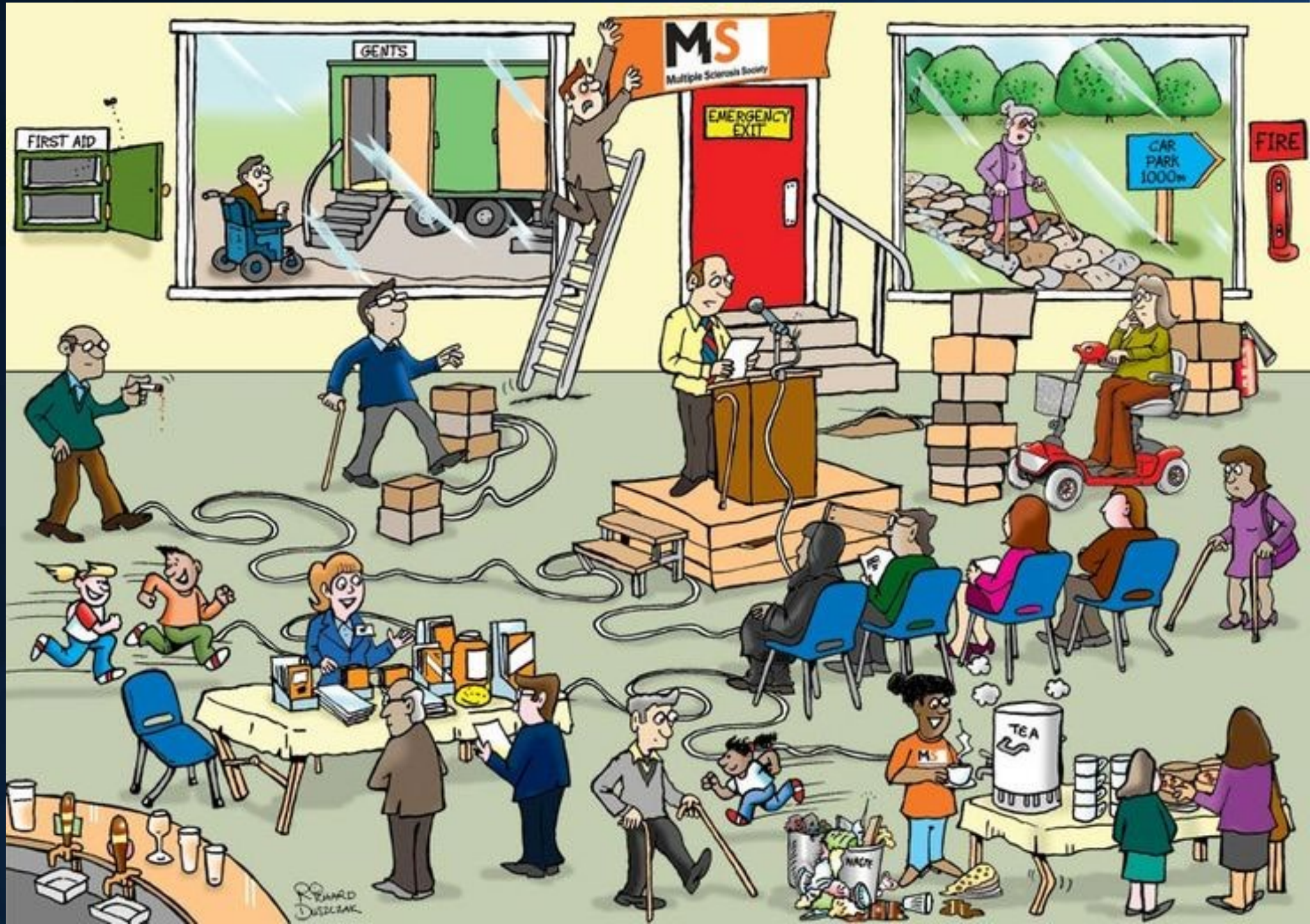


Spot the safety violations



# Building a Risk Management Plan

Sarah Kline, Head of Growth

John O'Connor, Partner/Client Advisor

# Who We Are



A global Fintech leader combining the best of **humans and high tech**

Entrepreneurial culture driven by **73% employee ownership** of the Company

**Largest** Property/Casualty Agency in the U.S.<sup>(2)</sup> and **6th largest** global broker<sup>(3)</sup>

Operates the fastest growing **Insurance Broker** in industry history, is the largest independent **Title Broker** in America, has expertise in **Mortgage Origination** and delivers a full spectrum of **Cyber Services** solutions

Partner to the iconic **Pittsburgh Steelers**, Brand Ambassador **Lionel Richie** and other globally recognized brands and entertainment venues

# Locations

**21** Countries  
**1,000+** Offices  
**17,000+** Colleagues



■ Existing Geographies





## **Acrisure Great Lakes Region**

- Acrisure's Global Headquarters – Grand Rapids
- 1200 Employees
- 110 Office Locations
- 70,000+ Clients

Acrisure provides tech-enabled financial services products through the best of humans and high tech:  
a differentiated tech platform and team of experienced sales professionals.

# Who We Are



**Commercial Insurance**



**Life and Health  
Insurance**



**Personal Insurance**



**Surety**



**Safety and Loss Control**



**Risk Management**



**Cyber Services**



**HR Consulting**



**Professional Employment  
Organization**



**Payroll**



**Third Party  
Administration**



**401(k) Retirement Plans**



**Title Insurance**



**Mortgage Origination**

# Solutions for Organizations and Individuals

Acrisure offers multiple financial products and solutions underpinned by powerful technology. Organized by region and specialty, our client advisors are conveniently located within our clients' communities, and are dedicated to helping clients find solutions to grow their businesses.



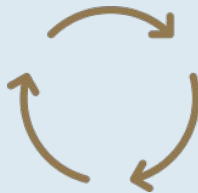
## INSURANCE

Our Insurance Lines include Property & Casualty, Benefits and Personal Lines. Additionally, we offer an ever-expanding family of market-leading Title and Lending service providers with superior brands in every market that we serve.



## CYBER SERVICES

Acrisure Cyber Services' comprehensive solution delivers unsurpassed speed-to-value by leveraging modern AI techniques and cloud-native architecture to ensure you're protected.



## REINSURANCE

Our global reinsurance team provides bespoke advisory, portfolio and (re)insurance solutions, driving a sophisticated, tech-enabled future for the industry.



## MORTGAGE ORIGINATION

Personalized service in all 50 states.



# Community Partnerships

Alongside our community partners, we're driving advancements in healthcare, creating educational opportunities and fostering economic growth. You can see our impact in communities around the world—and we're just getting started.



**Millions Donated To  
Support Children's Health**



# Let's Talk Risk

# What is Risk?

Risk refers to the potential for loss or negative outcomes that can occur in various situations. It is an inherent part of life and is present in many domains, including business, finance, and insurance.

In the context of insurance, risk is the possibility of an event or incident happening that could result in financial loss or damage.

By understanding and mitigating risk, individuals and organizations can protect themselves financially and minimize potential harm to the public, their employees and their organization.

# Current Top Risks Facing Public Entities

## Top 10 Current Risks

1. Cyber Attack or Data Breach
2. Damage to Brand or Reputation
3. Failure to Attract or Retain Top Talent
4. Regulatory or Legislative Changes
5. Economic Slowdown or Slow Recovery
6. Cash Flow or Liquidity Risk
7. Property Damage
8. Business Interruption
9. Political Risk
10. Failure to Innovate or Meet Customer/Public Needs

# Developing a Culture of Safety

A strong safety culture typically consists of several key components, including:

1. Leadership Commitment
2. Employee Engagement
3. Clear Safety Policies and Procedures
4. Hazard Identification and Risk Assessment
5. Effective Communication
6. Continuous Improvement

These components work together to create a positive safety culture that prioritizes the well-being of employees and promotes a safe working environment.

# Developing a Culture of Safety

**Safety Performance can be a reflection of your leadership!**



**This is not a grassroots affair.**



**This won't happen by chance.**



**A great safety culture is a journey.**



**Safety is not a "priority" – It is a core value of the enterprise.**



**Management must have courage to stay the course.**



**Zero should be the only acceptable goal.**



**There should be organizational accountability for safety failures.**



**Safety can be a low-cost solution.**



**Safety goes beyond compliance.**



**Leaders should focus on execution, pay attention to detail, and not overcomplicate matters.**



**Safety success in the past doesn't guarantee safety success in the future.**



**Safety necessitates solid Standard Operating Plans.**



**CAUTION!** A healthy safety culture should be under a constant state of improvement. Review your safety culture periodically to be sure that it is working as designed. Left unattended, dysfunctions can creep in and undermine your systems.

## **STOP THE SAFETY BLAME GAME:**

ESTABLISH A JUST CULTURE

### **IDENTIFYING A BLAME CULTURE**

**Fear and mistrust.** Employees who do not trust those around them, may fear speaking up.

**Lack of innovation.** There is a focus on blaming employees rather than solving problems.

**Cover-up culture.** Employees attempt to cover up mistakes rather than report them.

**High turnover.** Stress and burnout from a toxic environment can lead to the inability to retain employees.

**Stifled learning.** Punishment, rather than an evaluation of what went wrong and implementation of a corrective action plan, can lead to the inability of employees to learn and grow.



# Developing a Culture of Safety

## STOP THE SAFETY BLAME GAME:

ESTABLISH A JUST CULTURE

### WAYS TO ESTABLISH A JUST CULTURE

**Establish clear expectations.** Clearly communicate what your organization expects from your employees.

**Encourage reporting.** By establishing a culture where employees are empowered to report near misses and errors without the fear of retribution, learning can occur, and safety may be enhanced.

**Promote accountability.** Understand the behavior that contributed to the incident. Was it caused by an honest mistake, reckless behavior, or a process failure? Ensure all levels of the organization are involved in the post-incident action plan.

**Continuously improve.** Ensure you are consistently reevaluating your policies, procedures, and training effectiveness. There is always room for improvement.

**In a culture where fairness rules, decisions are made by looking at all relevant factors as a whole: seniority, performance, attitude, behavior, and other considerations that are applicable to your organization.**

# Resources

## Services



Client and Agency Consulting



Data Analysis



Educational Courses



Live Events



On-Demand Library



Webinars

## Solutions



Evaluations and Assessments



Claim/Loss Mitigation



Compliance



Performance Optimization



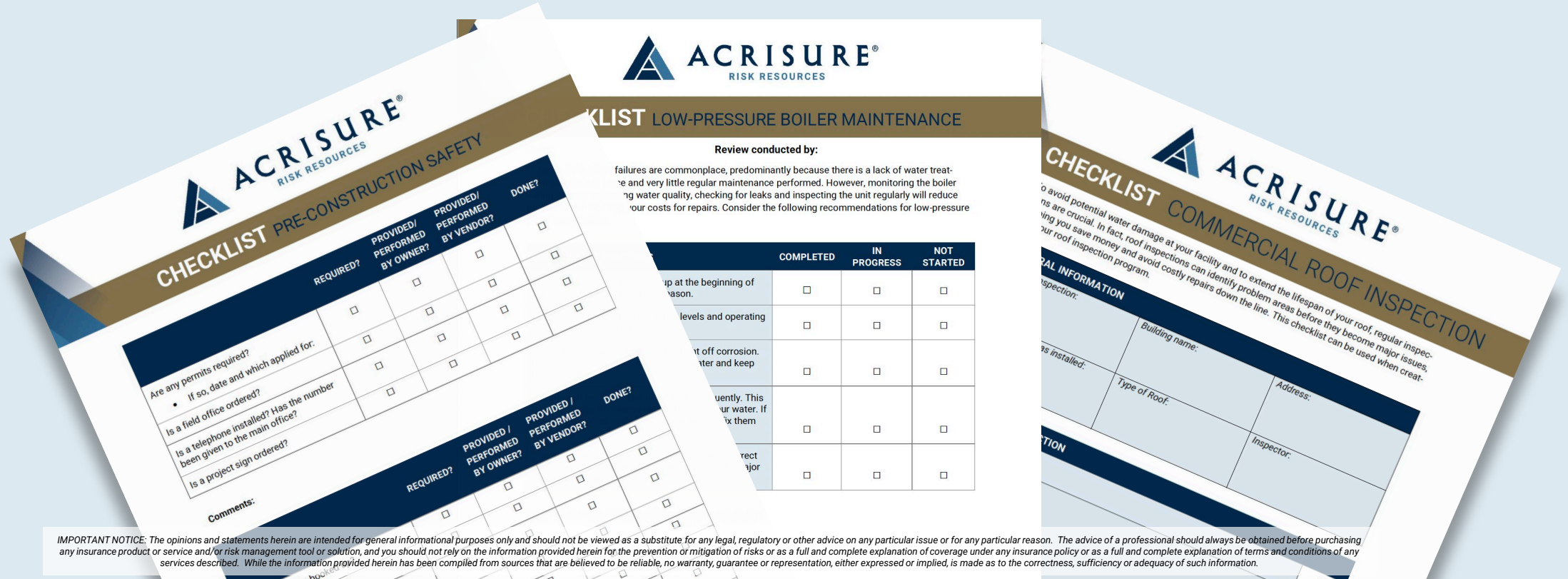
Risk Intelligence & Strategy



Safety Leadership and Culture

# Checklist Library

Browse through a diverse collection of specialized checklists thoughtfully designed to empower you with actionable steps and best practices. From risk assessment and mitigation to compliance and safety, our checklists are tailored to meet your unique needs.



**IMPORTANT NOTICE:** The opinions and statements herein are intended for general informational purposes only and should not be viewed as a substitute for any legal, regulatory or other advice on any particular issue or for any particular reason. The advice of a professional should always be obtained before purchasing any insurance product or service and/or risk management tool or solution, and you should not rely on the information provided herein for the prevention or mitigation of risks or as a full and complete explanation of coverage under any insurance policy or as a full and complete explanation of terms and conditions of any services described. While the information provided herein has been compiled from sources that are believed to be reliable, no warranty, guarantee or representation, either expressed or implied, is made as to the correctness, sufficiency or adequacy of such information.

## On-Demand Courses & Webinars

Explore a wealth of knowledge in our webinar archives, where you can watch past sessions on various topics. Don't miss the opportunity to stay informed and inspired by registering for our upcoming webinars led by industry experts.



## Risk Intelligence Report

A risk intelligence report functions as a guiding light in the complex realm of business uncertainties. By harnessing the power of benchmarking, sophisticated analytics, and an expert team, this report illuminates threats and vulnerabilities tailored to your operations.



# Acrisure Cyber Services

We deliver true **CYBER RESILIENCE** to our customers by fusing best-in-class **cybersecurity technology** with **cyber liability insurance**. In turn, we help **lower client premiums** and **bind more cyber liability insurance** policies, while **reducing overall risk**.



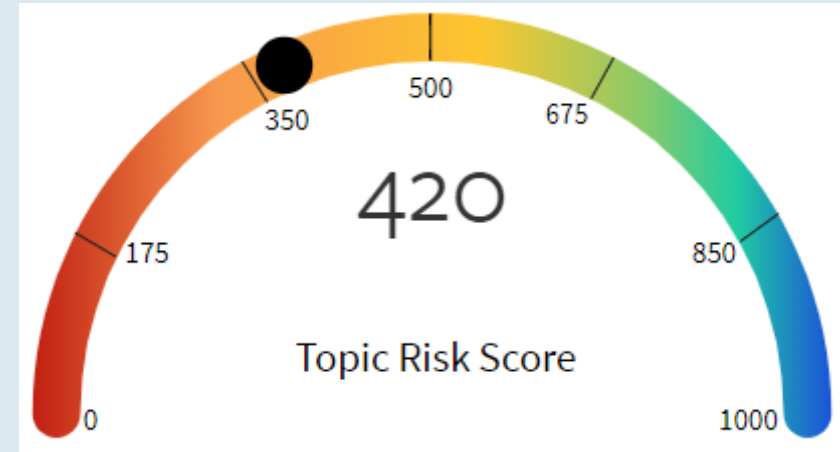
The solution components are all **SaaS based**, so **non-disruptive** and **easy to deploy**. Together, these **best-in-class** cybersecurity components **will maximize protection and minimize the cyber risk** of your customers.

| CYBER RISK ASSESSMENT   SOLUTION CONSULTATION   |   |  |  |   |
|---|---|--|--|---|
| EMAIL SECURITY  | ADVANCED ANTI-VIRUS   | VULNERABILITY MANAGEMENT & SIEM  | DATA BACKUP & RECOVERY   | SECURITY AWARENESS & TRAINING   |
| <ul style="list-style-type: none"><li>✓ Anti-Phishing</li><li>✓ Account Takeover Protection</li><li>✓ Leverages AI &amp; ML</li></ul> | <ul style="list-style-type: none"><li>✓ Ransomware Prevention</li><li>✓ Endpoint Detection &amp; Response</li></ul> | <ul style="list-style-type: none"><li>✓ Vulnerability Detection</li><li>✓ Threat Hunting</li><li>✓ Integration</li></ul> | <ul style="list-style-type: none"><li>✓ Discover, Manage &amp; Protect</li><li>✓ Malware Detection</li><li>✓ Airgap Approach</li></ul> | <ul style="list-style-type: none"><li>✓ Extensive Video Library</li><li>✓ Phishing Simulations</li><li>✓ Gaming</li></ul> |
| IMPLEMENTATION SERVICES   MFA CONFIGURATION   ONGOING MONITORING  |   |  |  |   |

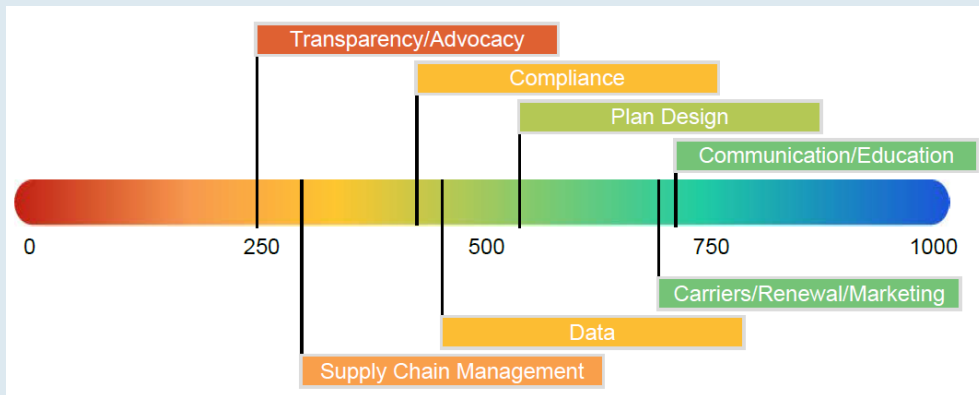
# Employee Benefits Risk Profile Evaluation

## You can't manage what you don't measure.

- Our proprietary **risk profile evaluation** is the fundamental “first step” in allowing our team, alongside yours, to understand the current structure of your program and highlight areas for discussion.
- A universal **risk score** is assigned to rank your program's current compliance with and conformity to industry best practices, cost containment measures, and regulatory requirements.

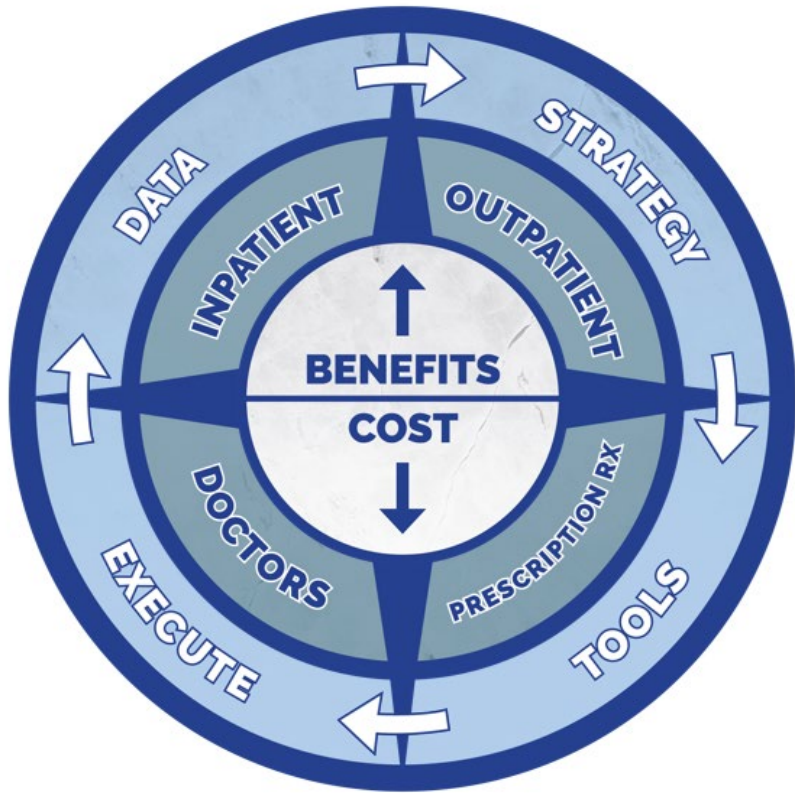


Your program's risk score is then divided into **seven (7) pertinent categories**, which allows our team to organize and prioritize the strategies and resources required for further engagement.



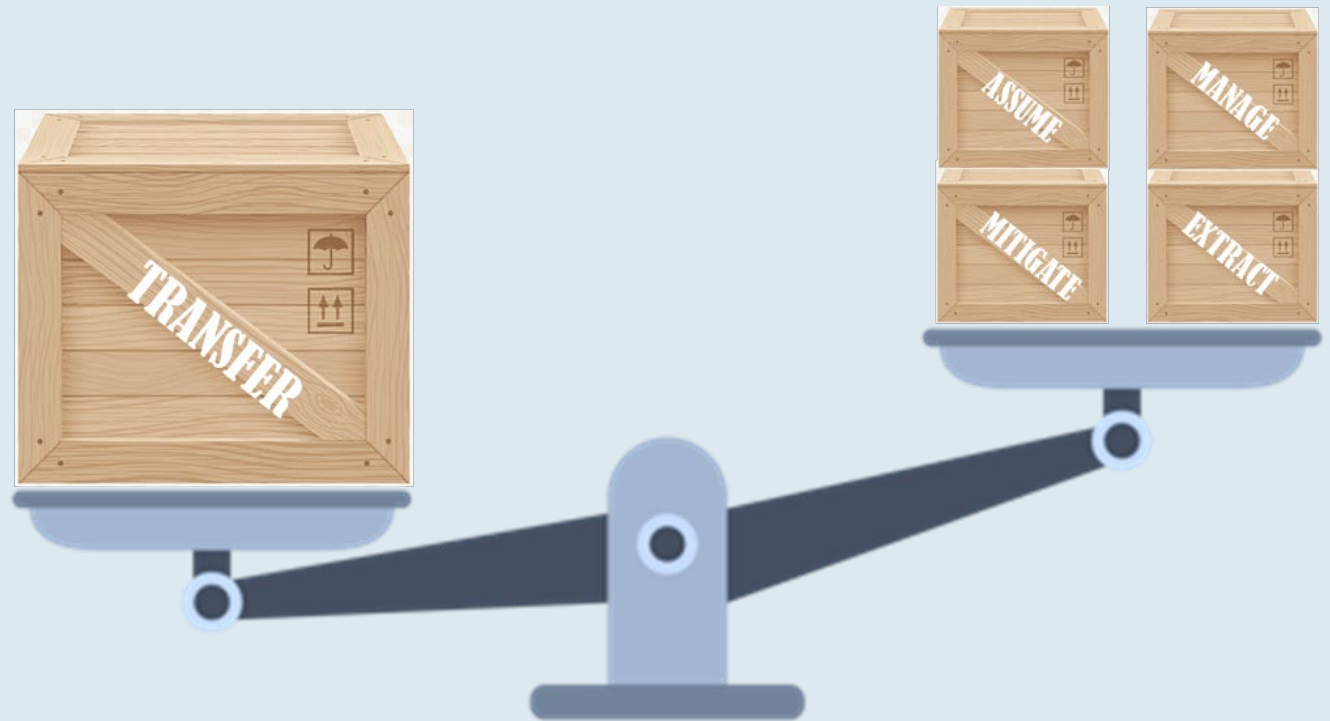
1. Plan Design
2. Communication/Education
3. Carriers/Renewal/Marketing
4. Data
5. Transparency/Advocacy
6. Supply Chain Management
7. Compliance

# Risk Strategy & Supply Chain Management



The key to improving benefits while reducing long-term costs isn't an insurance solution, but rather one of **SUPPLY CHAIN MANAGEMENT**. A data-driven strategy surrounding inpatient, outpatient, prescription drugs, and physician services leads to accessing the right tools driving execution and success.

Many organizations lack proper **RISK BALANCE & ALIGNMENT**, often weighted too heavily towards transference (i.e., insurance). While the process of transferring risk is a key to success, it is often the costliest strategy. At Acrisure, our approach is to look at the entire value chain to identify where risk can be balanced in a way that provides protection while maintaining cost control.





# Let's Talk Insurance

# The Safety Net

- Coverage over cost
- Watch out for exclusions
- Swim in a clean pool
- The power and the pitfalls of shared limits

**Thank You!**

**Sign Up for Our Risk and Compliance  
Webinars**

skline@acrisure.com or  
joconnor@acrisure.com