

The best claim is the one you never have to file.

Our Commercial policies come with a built-in risk mitigation program — the plans, training, and protections that stop losses before they start.

Four Ways We Reduce Your Risk

Cybersecurity & Incident Response

- **Information Security Policy:** baseline controls, data classification & retention.
- **Device Security Policy:** encryption, passwords & remote-wipe standards.
- **Incident Response Plan:** roles, communications, containment & recovery.
- **Security Breach Support:** breach playbooks and technical/legal guidance.
- **Penetration Testing & Scans:** prioritized findings & remediation recommendations.
- **Annual Security Training:** phishing simulations & employee awareness.

Property, Operations & Casualty

- **Property Inspections & Loss Control Surveys:** hazard ID & a mitigation plan.
- **Physical Security Assessments:** lighting, access control & camera placement reviews.
- **Vendor & Contractor Safety Program:** insurance verification, safety standards, & contract clauses.
- **Tenant Safety for STRs:** guest screening, emergency procedures & safety signage.

Technical Controls & Assessments

- **Network & System Audit:** vulnerability scans & log review.
- **Secure Configuration Guidance:** Wi-Fi, router, network and IoT device security controls.
- **Documentation & Evidence Retention:** claim-ready recordkeeping, documentation standards & retention guidance for audits and claims.

People & Employment Risk Controls

- **Employment Practices Toolkit:** handbook templates, policies, & HR resources.
- **Training & Hotline:** harassment prevention, HR training & a legal helpline.
- **Background Screening & Anonymous Reporting:** tools to help reduce insider risk.
- **Workplace Violence Resources:** prevention guidance, checklists & response referrals.

How Your Risk-Mitigation Program Works

1

ASSESS

Inspections, audits & security assessments pinpoint your exposures.

2

MITIGATE

Policies, training & playbooks close the gaps before a loss occurs.

3

RESPOND

Incident response & preferred vendors speed your recovery if it does.

Insurance-Linked Value Adds

Policy-Linked Playbooks

Tailored response plans for GL, Property, WC & E&O exposures.

Post-Loss Support

Preferred forensic IT, legal & restoration vendors when a claim hits.

Co-Funded Remediation

Partial reimbursement for qualifying cyber or safety work.

Included in Your Insurance Packet

- Written Incident Response Plan
- Laptop & Information Systems policy templates
- Penetration test schedule / report + remediation summary
- Annual cyber awareness schedule + completion proof
- Employment practices summary + hotline info
- Property inspection summary + action list
- Preferred vendor list + post-loss contact sheet

Don't just insure the risk — reduce it.

Ask your Commercial risk advisor to build this into your next renewal.

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