



Educators Legal Liability

We Gather Your Facts.
 We Combine Our Expertise.
 We optimize Every Alternative.
 We Innovate a Unique Plan.
 We Produce Knowledge. We Implement.
 We Monitor. We Manage. We Deliver Value.

We Start Over Again.



HIGHER EDUCATION

Strategic and consultative, Risk Strategies employs a diverse range of skills outside of the traditional insurance sector. As **The Education Experts**, we emphasize creativity, innovation, efficiency, flexibility and specialized industry knowledge that consistently delivers practical, cost-effective results.

The Risk of Executive Liability to Higher Education

The exposure faced by Directors, Officers and Trustees is expanding rapidly. As Higher Education evolves into more complex and dynamic learning centers, the financial based decisions made by Higher Education Boards become more high profile and dependent on various constituents and business partner associations. The risk potential is large. RSC's approach is to develop deviation of the mean insurance for the unforeseen catastrophes.

RSC Educators Legal Liability brokers deliver the most affordable access to capital in the financial marketplace. Whether its Management Liability, Employed Counsel coverage or Faculty/Student specific coverage requirements, our Higher Education team engages insurers to develop robust insurance programs to protect the unexpected events.

Current Trends and Exposures

- Copyright or trademark infringement
- Tenure issues
- Anti-trust allegations
- Plagiarism
- Employment Practices
- Educational malpractice claims
- Academic counseling claims
- Defamation claims

Objective. Independent. Unbiased.



Recent awards and settlements:

Type: Discrimination and Harassment Award: \$9,000,000	Type: Financial Matters Award: \$3,900,000
Type: Negligence Award: \$2,100,000	Type: Retaliation Award: \$1,720,000
Type: Termination Award: \$2,500,000	Type: Whistle-Blower Award: \$1,000,000
Type: Failure to Educate Award: \$500,000	Type: Clergy Act Violation Award: \$357,500

Source: United Educators Large Loss Report 2008

Risk Strategies Company delivers advanced expertise in the areas of Educators Legal Liability. A customized approach to risk based on analytical support and contract certainty. Our team of experts stays current on claim events throughout the country to ensure your program is updated for the best coverage reflecting changes in the industry.



Contact **The Education Experts** for additional information

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Managing the Full **Spectrum** of Risk.

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