



# Delivering People, Process & Technology



# About Global Risk Solutions

Global Risk Solutions (GRS) enables corporate and insurance industry clients to quickly and effectively respond to property and casualty claims, natural catastrophes and environmental events by delivering people, process and technology to manage risk and contain costs. Headquartered in Miami, with global reach and offices throughout the United States, we offer a diverse range of claims adjusting and environmental risk management services.

Global Risk Solutions was founded by claims professionals whose experience in handling property, casualty and environmental losses on five continents dates to 1980. They observed an opportunity and a need to provide better resources to adjusters as well as deliver more caring service to clients. A loss – whether it's small and local, or large, complex and overseas – is often a difficult experience for all parties involved.

GRS was incorporated in 2002 to make those experiences easier and to help achieve satisfying outcomes for all concerned, through professional and timely service. Today, GRS has a network of more than 5,000 claims specialists who are able to help clients around the world respond to and recover from events that cause financial and environmental loss.

## Mission & Values

As a corporation our strength and capabilities come from working with our clients and employees to help solve our clients' challenges.

**ETHICAL**  
Do The Right Thing

**FIDELITY**  
Put The Customer First

**INTEGRITY**  
Do What You Say

**TEAMWORK**  
Work Together

**THROUGH TRANSPARENCY**  
Be Innovative

**Working collaboratively, we will provide a Client Journey:**

**SEE THE EXPERIENCE THROUGH OUR CLIENT'S EYES.** Ensuring each client experience exceeds their expectations.

**PROVIDE A STREAMLINED CUSTOMER EXPERIENCE.** Providing client interactions that are simple, efficient and easy to understand.

**SHARE THOUGHT LEADERSHIP AND KNOWLEDGE.** Develop trusted partnerships with our clients who know they can count on us to provide solutions for their business problems.

**DEVELOP PERSONAL EXPERIENCES.** We want to make our clients feel special by adding a personal touch.

## Customer Solutions

From everyday claims to environmental disasters, to the largest, most complex losses, GRS provides experienced and expert claims adjusting professionals to meet clients' needs anywhere in the world.



### Property & Casualty Solutions

With field and desk adjusting and extensive experience in conquering the challenges that catastrophes as well as non-cat events present, GRS offers clients a full range of services to respond to property and casualty claims.



### Environmental Risk Management Solutions

Decades of international experience in environmental claims enable GRS specialists to help our clients mitigate, respond, recover, and contain the costs arising from man-made or natural environmental catastrophe events and litigation.



### Complex Claims Solutions

GRS combines deep technical expertise across multiple disciplines with the adjusting skills of our most highly experienced claims professionals. Our teams provide fast response, and we deliver results wherever complex claims arise.



## PROPERTY & CASUALTY SOLUTIONS

With our extensive experience in conquering the challenges that catastrophes present, GRS offers clients a full range of services to respond to property and casualty claims. GRS is built to deliver exceptional service through:



**FIELD & DESK ADJUSTING.** As advances in technology enable us to deploy claims professionals in new ways, GRS offers our clients and adjusters flexibility through our Field and Desk divisions. GRS helps insurance industry clients effectively quantify, evaluate and analyze policyholders' and client members' claim needs.



**CATASTROPHE.** GRS routinely responds to catastrophic events by providing and managing teams of claims specialists during the inspection and estimation phases of an incident. Key elements of each GRS response are setting up field offices, managing teams of inspectors and adjusters, and maintaining an online database and reporting systems. With proven call center operations and onsite experience handling thousands of domestic and international property and casualty claims, high volume is not a problem for GRS.



**FLOOD.** GRS claims specialists have extensive experience in responding to floods and flood-related losses. Our adjusters have all the tools they need to complete documentation and resolve claims promptly.



**GOVERNMENT INSPECTIONS.** Our specialists assist local, state and federal agencies in responding to disasters. GRS' efficient, informed approach helps accelerate communities' recovery from catastrophes.



**NON-CAT & MAN-MADE.** From field inspection and full adjustment, to information management, to support for litigation, mediation and arbitration, GRS offers clients a full range of services to respond to property and casualty claims.



**ADJUSTER TRAINING & CERTIFICATION.** GRS is authorized to train and certify adjusters in claims processes for a variety of property and casualty insurance clients, ensuring that our teams follow clients' protocols. Clients trust GRS to enable a more efficient response and consistent experience when their policyholders and members have claims.

## ENVIRONMENTAL RISK MANAGEMENT SOLUTIONS

An incident that causes environmental impairment can be tragic on multiple levels: a community is damaged, neighbors' lives are disrupted, and businesses' reputations – and often, their future – are on the line. With decades of international experience in environmental claims, GRS specialists help our clients to mitigate, respond, recover and contain the costs arising from man-made or natural environmental catastrophe events and litigation.



**RESPONSE PREPAREDNESS PLANNING.** A strategic approach to planning environmental incident response can help businesses avert a disastrous outcome for them and their communities. GRS clients rely on our expertise so they can be ready to respond.



**THIRD-PARTY LIABILITY CLAIMS.** Environmental mishaps such as oil and chemical spills don't recognize boundaries or respect others' property. Third-party liability is a major risk in environmental incidents. GRS has been applying its tools and knowledge to mitigate third-party liability risks for decades.



**COST CONTAINMENT & INVENTORY CONTROL.** Costs from environmental incidents can quickly spiral out of control, compounding a challenging situation and forcing businesses to make difficult financial decisions. Cost containment and inventory control are seldom top of mind for businesses in environmental incidents, yet overall costs are needed to report to executive management, governmental agencies and other stakeholders. GRS helps clients keep their focus on restoration and recovery, so they can get back to business quickly.



**LITIGATION SUPPORT.** Class-action lawsuits, individual litigation, mediation and arbitration all add to the stress arising from environmental incidents. GRS provides expert support with thorough claims documentation and quick and fair settlement practices.



**CALL CENTER.** Environmental emergencies give rise to confusion and questions, for the businesses involved as well as the wider community. GRS' Call Center operations, customized for each client, maintain vital flows of information.

## COMPLEX CLAIMS SOLUTIONS

Whether they happen in your backyard or on the other side of the world, property losses that are large often are also complex. Deploying the right expertise and responding promptly are critical to achieving positive outcomes. GRS Complex Claims Solutions (CCS) combine deep technical expertise across multiple disciplines with the adjusting skills of our most highly experienced claims professionals. Our teams provide fast response, and we deliver results for our clients.



**EXPERT COMPLEX LOSS CLAIMS.** In our experience, many large, complex property claims involve third-party losses. Such claims are challenging because they often require diverse skill sets and coordination among multiple stakeholders. GRS has decades of experience handling expert complex loss claims.

**FIRST-PARTY LARGE LOSS CLAIMS.** Even when losses do not involve third parties, or the majority of the claim is a first-party loss, such claims can be complicated. GRS professionals are highly experienced in quantifying, assessing and analyzing first-party large loss claims.



## Technology & Innovation

Deploying the right tools can make a big difference in claim outcomes. Technology and innovation are GRS cornerstones in delivering outstanding risk management and claims services. Transparency is key. Using our proprietary workflow technology and electronic content management, GRS clients can track claim activities from assignment to proper resolution. The data from this process ensure transparency and visibility into the efficiency and effectiveness of our claims services.

### THE BRIDGE™

When responding to any claim anywhere in the world, getting the right people to the right places makes a huge difference. The Bridge™ technology assists management and deployed subject matter experts in getting where they need to go. The GRS team's decades of experience and commitment to innovation inspired us to launch the Bridge.



GRS Bridge is a dynamic, on-demand web-based tool that we developed to provide our clients access to dashboards that translate into better efficiency, reduce costs and enhance quality. This results in improved efficiency, unrivaled catastrophe capacity and faster cycle times. This tool brings accountability and transparency to our claim services, enhancing the overall customer experience.

GRS Bridge offers unprecedented efficiency and visibility in managing all aspects of a claim, including cost

control, claim adjudication programs and litigation support services – all within one user-friendly system.

Subscribing to the GRS Bridge technology gives our clients an eagle-eye view into the costs and status of each and all claims, from assignment through resolution. GRS' Property & Casualty Solutions, Environmental Risk Management Solutions and Complex Claims Solutions apply the Bridge technology to properly handle any daily, natural catastrophe and man-made claims scenario around the world.



## INSIGHTS FROM ANALYTICS

The true value of data lies in its capacity to inform decision making. GRS uses data analytics to create dashboards and to monitor claims programs we manage. As on-the-ground eyes and ears for our clients, the GRS team collects vast amounts of data. We apply this data along with our expertise and experience to improve our efficiency and deliver enhanced risk management and claim services.

## Leadership Team



**ARTHUR "KIP" RADIGAN**  
PRESIDENT AND CEO



**JEFFREY T. BOWMAN**  
NON-EXECUTIVE CHAIR



**VINCENT LEVITO**  
CHIEF FINANCIAL OFFICER



**STEVE GOSSER**  
EVP AND COO,  
ENVIRONMENTAL RISK MANAGEMENT SOLUTIONS



**MIKE REEVES**  
MAJOR & COMPLEX LOSS EXECUTIVE



**DAVID BROCKLEHURST**  
GLOBAL SPECIALTY MARKETS LEADER



**SCOTT GRENVILLE**  
SVP & COO OF PROPERTY & CASUALTY



**DOUG MAESTAS**  
SVP OF PROPERTY & CASUALTY



**FALIN MCMELLON**  
VP BUSINESS DEVELOPMENT AND CLIENT EXPERIENCE



**LINDA ANOLFO**  
HR MANAGER

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# Contact Us

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