

RISK MANAGEMENT

RELATED ATTORNEYS

Brian M. Gibbons Peter G. Hermes Peter C. Netburn Patrick T. Ryan Scott S. Spearing

RELATED SERVICES

Business

- Conflict Resolution
- Corporate Counsel
- Employment Law Counseling
- Risk Management

OVERVIEW

Hermes Netburn attorneys use their experience, skill and understanding of your needs to create the most secure risk management plan possible for you and your business.

Hermes, Netburn, O'Connor & Spearing, P.C.'s nationally and internationally recognized risk management practice assists clients through a proactive and client-specific approach to managing risk. We have found that "off-the-shelf" insurance policies are often inadequate for our clients' needs. To meet the gap in their needs, our attorneys have become leaders in drafting and negotiating custom-designed insurance policies to fit our clients' requirements and contain clear and unambiguous terms and conditions without overbroad exclusions or unrealistic prerequisites to coverage. We help our clients identify and obtain the coverage best suited to them, whether it is a general commercial liability policy or the latest form of "cyber policy" relating to online communication and data security.

We also recognize that the best risk management strategy for an organization may not be insurance-based, but may require a more specialized approach. Beyond insurance coverage, our lawyers help businesses in a wide variety of industries develop risk management philosophies and structures that reflect their goals. We work with our clients to understand their industry, needs, and the legal landscape in which they operate. With that understanding, our attorneys work to design and implement comprehensive risk management plans, including:

- identifying the best insurance carrier
- · designing first and third-party liability policies
- designing self-insurance programs
- obtaining policies for financial reporting compliance
- developing standards for quality control and safety, and
- developing controls for computer and network security (including security for third-party personal and financial information).

Our vast experience in all phases of litigation and insurance law make us uniquely qualified to understand the risks our clients face and to arm our clients against them.