

'There Ain't No Rules Around Here; We're Trying to Accomplish Something'

Financial Specialty Risk Management

There are many agencies that provide Directors' and Officers' (D&O) liability insurance, but very few that consider D&O insurance a strategic line of business. And only one does so while sporting an on-point quote from Thomas Edison on the back of its business cards: "There ain't no rules around here; we're trying to accomplish something." That unique agency is Financial Specialty Risk Management.

Financial Specialty focuses on D&O and employment liability insurance because those products are often given "short shrift" at other agencies, says President Joe Rybarski. "We concentrate on the lines of insurance that many other brokers treat as peripheral, which allows us to bring more intensity and creativity to the table," he says. "By focusing on these specialty areas, we bring a level of expertise and dedication that provides material and measurable benefits to the top corporate executives we serve. And, it frees us up to work with firms large and small across a range of industries." Rybarski takes great pride in working with executives, such as corporate presidents, CFOs and treasurers, who may not be experts in the insurance field but who have a vested interest in finding the right products to protect against the inherent liabilities associated with their daily business activities.

Financial Specialty's expertise in safeguarding businesses' interests and assets extends to its growing practice in environmental liability protection. In this



Trying to accomplish something are (l-r): Ben Miner, Joe Rybarski, Kristen Smith and Gil Turchin

area, the firm provides protection against environmental-related expenses often associated with the purchase or sale of real estate. "Through this coverage, we can guarantee that a business is not buying an environmental liability that can impair its balance sheet," Rybarski says.

Finally, Financial Specialty offers a unique range of commercial lease-enhancement products developed by the firm that cannot be found through any other broker. These products protect lenders that offer credit-tenant loans against risks that arise from possible early termination of a lease, as well as diminution of the value of their collateral.

may set the wheels in motion for a visit from me or one of our staff the next day," he says. This continuous dedication is why clients have come to depend upon the unique products and quick response that are Financial Specialty's hallmarks, right alongside the signature Edison quote that describes its operating philosophy.

What makes Financial Specialty unique is not only its product mix but also its business philosophy. Rybarski notes that his firm operates without the need for scheduled meetings, budgets or reports. "We're small enough to work as a team on a daily basis. Having no bureaucracy allows us to be very flexible and responsive," Rybarski says.

For example, the Company has made a substantial investment in state of the art communication technology. As a result, "we are never out of pocket and can be reached practically any time, any place. When people need us, they need us, and we feel an obligation to provide the superior service our clients deserve. An after-hours call may allow me to provide much-needed consultation with a client, or it

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Contact Financial Specialty Risk Management by calling 214-468-8555 or visiting www.financialspecialty.com.