PRESS RELEASE:

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Gowrie Group Announces Launch of Family Risk Management Solution

In today's world, where hacking is the new home break-in, it is becoming increasingly difficult for families to protect themselves and their assets from new and emerging threats. Gowrie Group's Family Risk Management (FRM) solution is an innovative new approach to help affluent families reduce and manage their overall exposure to new and latent risks, including cyber-crime, social engineering fraud, teen drivers, domestic help, and more.

Westbrook, CT. January 5, 2016: Individuals and businesses whose protection cannot be compromised require a different approach to risk management. Gowrie Group has long been known for their unique history which has afforded them a deep understanding of complex risks. In 2016, Gowrie continues this legacy by launching Family Risk Management (FRM).

Gowrie's Family Risk Management team provides comprehensive insurance solutions, customized risk management programs, relevant advice, and best in class service. Specifically, FRM is a consultative insurance approach that Gowrie developed to specifically focus on reducing and managing a family's total exposure to risk. In their innovative new program, Gowrie's experts will analyze and evaluate a client's risk profile, assess and identify their insurance needs, and make recommendations on how to best mitigate and manage their exposures.

“For over forty years Gowrie Group has innovated to address the changing needs of our clients,” said Ed Gumbrecht, President and COO. “With our exclusive FRM approach we bring timely, sophisticated resources to an increasingly complex risk environment. This is leadership and expertise that we are sharing with a forward thinking audience of high net worth customers.”

To announce this innovative new program, Gowrie authored an informative white paper and info-graphic – New and Latent Threats to Affluent Families – to assist people with understanding the new and emerging risks families and individuals are facing today. This white paper and accompanying infographic are available for complimentary download on Gowrie's website.
"Our goal is to educate families and individuals about both emerging threats and traditional risks, to empower them to make informed decisions and ask the right questions, and offer them access to the insurance solutions and services they need to best protect themselves," explained Whitney Peterson, Gowrie’s Vice President of Marketing.

“FRM is a proactive service,” said Steve Schram, the innovator behind the FRM approach for Gowrie Group. “I have learned firsthand the importance of looking at the new and emergent risks facing families today like social engineering fraud and cyber-crime, in addition to the more traditional risks. Our team has developed a comprehensive and high touch approach to managing this for our clients.”

Gowrie’s Family Risk Management solutions for clients include:

- **Consultative team approach:** Experienced, trusted advisors and experts provide you with creative, comprehensive solutions that address your unique and complex risks.
- **Risk profile evaluation:** Experts to evaluate your family’s current exposures and assess your existing insurance program.
- **Concierge quality service:** Gowrie will provide you with a dedicated, licensed account manager that serves as your primary point of contact and focuses on making your experience exceptional and productive.
- **Risk mitigation:** FRM aims to keep you abreast of relevant safety and risk management issues along with best practices.
- **Claims services:** Serving as your advocate, FRM ensures that your claims experience is hassle free and your resolution is timely and fair.
- **Access to cyber security resources:** FRM will help you understand the developing cyber security landscape, and work with you to coordinate a social engineering assessment, cyber audits, and/or programs to best monitor your ongoing cyber exposures.
- **Broad capabilities & choices:** With coverage solutions for all 50 states, international capabilities, and partnerships with all the leading A-rated insurance companies, Gowrie provide you with multiple solutions and help you navigate to the most comprehensive, cost effective choice.

Gowrie Group. Always on Watch. As one of the nation’s Top-50 independent insurance agencies, Gowrie Group provides total risk management services to individuals and organizations with complex insurance needs. Gowrie Group’s portfolio of offerings includes commercial, home/auto, equine, and yacht insurance, as well as employee benefits solutions and safety services. The company’s 155+ professionals service clients across the US from offices in Westbrook CT, Darien CT, Newport RI, North Kingstown RI, and Marshfield, MA. www.gowrie.com