

## Reputation Risk Solutions

Reputation risk is a class of perils to firms and their leaders characterized by economic or political losses from the behaviors of angry, disappointed, or fearful stakeholders.

Steel City Re is an insurance intermediary and risk advisor for reputation and ESG-linked reputation risk. Our solutions help forge reputation resilience.

	NINE CLASSIC PERILS	STEEL CITY RE BENEFITS	STEEL CITY RE SOLUTION FEATURES
	<b>Derivative litigation</b>	Discourage board member-directed challenges by angry litigious investors	Pre-positions a legal defense, evidencing boards' awareness and oversight of reputation <sup>×</sup> evidenced by monthly RVM% monitoring reports
	<b>Cash flow</b>	Recognize the capital market's appreciation through equity growth and lower credit costs	Informs the capital markets how reputation exposures were assessed <sup>×</sup> and the risks managed with risk transfer. <sup>¶,♣</sup>
	<b>Enterprise-wide economic damage</b>	Mitigate the financial impact on the enterprise of angry customers, employees, & regulators	Tells a story to stakeholders that the firm acknowledges their interests; and is managing stakeholder expectations or firm operations <sup>¶</sup>
	<b>Humiliation in the court of public opinion</b>	Neutralize personal disparagements	Pre-emptively communicates boards' awareness, monitoring and oversight of reputation <sup>×</sup> evidenced by monthly RVM% tracking reports
	<b>Short-term earnings shortfall</b>	Finance losses with tax advantaged cash management and regulatory preparedness	Finances losses <sup>×</sup> ; underwriting and pricing informed by 7 million actuarial data records
	<b>Fear of a reputational crisis</b>	Mitigate fear pre-emptively with credible storytelling	Tells a simple, credible, and easy-to-understand story based on authenticated reputation risk governance and management <sup>×</sup> . <sup>¶,♣</sup>
	<b>Jack-in-the-Box ESG risks</b>	Mitigate enterprise liquidity risks not typically included in value-at-risk (VAR) calculations	Informs financial sector regulators such as OCC how reputation exposures were assessed <sup>×</sup> and the risks overseen and managed <sup>¶,♣</sup>
	<b>Social inflation</b>	Mollify jurors otherwise intent on "sending a message" through shocking verdicts	Tells a story to jurors that the firm acknowledges their interests; and is managing responsibly firm operations <sup>¶</sup>
	<b>Society risk</b>	Maximize workforce engagement and support of social license holders	Tells a story to employees that the firm acknowledges their interests; and is managing responsibly firm operations <sup>¶</sup>

<sup>¶</sup>Publication P0009 Sample Plan;

<sup>×</sup>Publication P3403 Assessment Process Sample;

<sup>♣</sup>Captives and Insurances