

MISSION

PROVIDE MULTIDISCIPLINARY, CREATIVE, AND EXPERT RISK SOLUTIONS FOR COMPLEX CASUALTY INSURANCE EXPOSURES.

PRINCIPAL Mike Garofalo



OUR PROCESS

We assess your company's total risk profile to design a comprehensive coverage solution using state of the art insurance tools, concepts, partnerships, and strategies.



CREATIVE

Pioneered the development and implementation of proprietary insurance products including Life of Clinical Trial Coverage, Platinum Products Program for Dietary Supplement Industry, Biosimilar Program, Proposition 65 Coverage, and Cannabis Coverage.



MULTIDISCIPLINARY

Collaborates with third party partners to leverage data, analytics, research, testing and certification to achieve improved insurance terms and conditions.



CALL TO ACTION

Risk management best practices generate effective risk solutions to achieve maximum risk mitigation. Choose GAROFALO RISK ADVISORS to serve as your consultant and/or your broker to explore a multidisciplinary, creative, expert approach to your risk evaluation and risk solutions.



EXPERT

Represents the entire insurance distribution channel with deep experience in Wholesale and Retail Brokerage, Underwriting, and Claims Resolutions and Payment. Commands knowledge in all aspects of commercial insurance and is technically proficient in interpreting the intent and application of policy contracts and endorsements. Structures large complex product liability towers. Advocates for Fortune 100 clients to the smallest start-up research and development clients. Licensed Illinois Producer; Non-Resident and Surplus Lines Licensure.



PROFESSIONAL ACCOMPLISHMENTS

- Speaker and Panelist on Risk and Insurance Program Structure for the Life Science Industry
- White Paper Author regarding Related Occurrence Policy Contract Language
- Member Medmarc Advisory Board 2004 – 2013
- Member of Illinois Surplus Line Association 1999 – 2003
- Writer and Host for Series on Life Science for WRIN-TV 2014
- Founding Partner of Pure Alliance Standards, Inc.



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