



RESILIENCE INSIGHTS

UNLOCKING SAVINGS: HOW PROACTIVE RESILIENCE AND SECURITY STRATEGIES REDUCE COSTS

2025

Resilience Insights is a series of free white papers by Summit Resilience Group (SRG) that provide expert guidance on resilience and security topics, such as insurance savings and event safety, tailored to empower organizations across industries. We produce them to establish SRG as a thought leader, deliver actionable value to our clients, and generate leads by offering these resources at no cost to help businesses thrive in an unpredictable world.

ABOUT SUMMIT RESILIENCE GROUP

Summit Resilience Group (SRG) is a leading consultancy specializing in resilience and security solutions, drawing on extensive experience in military operations, emergency management, and infrastructure protection to empower organizations to lead through crises. We provide comprehensive services, including Frameworks, Assessments, Integration Support, and an Executive Protection Program, tailored to enhance operational continuity and safety for industries such as healthcare, critical infrastructure, and corporate enterprises.





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Executive Summary

In an increasingly volatile world where security threats and rising insurance costs challenge organizations across industries, Summit Resilience Group (SRG) stands out as a transformative partner. With a foundation built on extensive experience in military operations, emergency management, and infrastructure protection, SRG redefines resilience and security standards, guided by our mission to “enhance organizational resilience with comprehensive solutions and services, empowering clients with the confidence needed to thrive during incidents.”

Our Frameworks—encompassing Policies, Plans, Playbooks, and Protocols - along with Assessments, Integration Services, and specialized programs - deliver proactive strategies that mitigate risks and unlock significant insurance savings.



Summit Resilience Group: How We Help you Maximize Cost Savings

By reducing the frequency and severity of incidents, SRG helps clients in healthcare, critical infrastructure, corporate enterprises, and beyond **save 5-20% on premiums for property, liability, business interruption, and travel insurance**. This white paper explores how SRG’s comprehensive approach yields measurable financial benefits, providing actionable steps to maximize savings and reinforcing our vision to lead resilience innovation.

Join us in turning risk into reward with a free consultation to explore your potential savings.

The Link Between Resilience, Security, and Insurance Savings

Today's business landscape is marked by unprecedented challenges, with rising threats such as active shooter incidents, vehicle ramming attacks, cyberattacks, and natural disasters threatening safety, operations, and financial stability. These risks have driven insurance premiums upward, with many organizations facing annual increases of 10-30% as insurers adjust rates to account for heightened exposure (Guidewire, 2024).

For corporate enterprises, healthcare facilities, and critical infrastructure operators—key targets of—this creates a pressing dilemma: **balancing robust coverage with manageable costs**. The core issue lies in unmanaged risks, which lead to higher claims and, consequently, elevated premiums, forcing leaders to make difficult trade-offs.



Insurance premiums are fundamentally tied to risk exposure, with higher likelihoods and severities of claims driving up costs for businesses and individuals alike.

The National Association of Insurance Commissioners (NAIC) highlights the Own Risk and Solvency Assessment (ORSA) framework, which encourages formal risk documentation to inform premium adjustments, underscoring the value of structured risk mitigation (NAIC, 2024). Similarly, Cigna Healthcare notes that businesses implementing risk management practices can lower premiums by reducing incident frequency, a strategy SRG embodies through its comprehensive services (Cigna Healthcare, 2025). This approach impacts a range of insurance types, including:

Property Insurance

Enhanced Security Reduces Theft or Damage Risks

Liability Insurance

Training and Established Protocols Decrease Lawsuit Potential

Business Interruption Insurance

Continuity Plans Minimize Downtime Losses

Travel Insurance

Pre-Travel Risk Assessments and Detailed Plans Lower Claims

Personal Liability Insurance

Executive Policies, Plans, Playbooks and Protocols Reduce Exposure

Real-World Impact and Case Study Insights

SRG's services deliver tangible results, as demonstrated by hypothetical scenarios tailored to our target customers. These case studies illustrate the financial impact of our solutions, aligning with our goal to enhance client resilience.



A large U.S. corporation, part of our corporate enterprise segment, partnered with SRG for a Physical Security Assessment and implemented Access Control Protocols. By addressing vulnerabilities in their headquarters' perimeter, they reduced theft and vandalism risks, sharing SRG's assessment report with their insurer to **negotiate a 15% reduction in property insurance premiums, saving \$50,000 annually.**



A healthcare facility within the critical infrastructure sector engaged SRG for a HIPAA Compliance Assessment and Emergency Operations Plan (EOP). The assessment ensured regulatory adherence, while the EOP enhanced crisis response, **leading to a 10% discount on professional liability insurance and a \$30,000 annual saving.**



An event management company hosting a large festival utilized SRG's Mass Gatherings Security Assessment and Vehicle Ramming Playbook. These measures mitigated crowd and vehicle attack risks, **resulting in a 20% reduction in event insurance premiums, saving \$25,000 for the event.**

Steps to Maximize Insurance Savings with Summit Resilience Group

To unlock these insurance savings, organizations can take proactive steps with SRG's support, leveraging our hands-on approach and retainer-based advisory services. The process is straightforward and tailored to your needs:



Share SRG Reports with Insurers: Present detailed assessment reports, plans, or playbooks (e.g., ESRA, BCPs) to demonstrate proactive risk management, a practice insurers value highly (NAIC, 2024).



Request Discounts for Training and Compliance: Highlight SRG's training programs (e.g., Run, Hide, Fight) or compliance certifications (e.g., HIPAA, NERC-CIP) during negotiations, which often qualify for 5-15% premium reductions (Cigna Healthcare, 2025).



Schedule Regular Assessments: Engage SRG for periodic evaluations (e.g., Operational Resilience Assessments) to maintain a low-risk profile, ensuring ongoing eligibility for savings (Guidewire, 2024).



Implement Recommended Security Enhancements: Work with SRG's Integration Services to deploy advised solutions like access control systems or ballistic glass, which reduce incident risks and can lead to 10-20% savings on property or liability insurance by directly addressing vulnerabilities (American Psychological Association, 2014). These enhancements provide insurers with tangible evidence of improved security measures.



Leverage SRG's Retainer Services for Ongoing Support: Opt for SRG's retainer-based advisory to ensure continuous monitoring and updates to your resilience strategies, keeping your organization aligned with evolving threats and insurer expectations for sustained premium discounts. This proactive partnership helps maintain a low-risk profile over time.



Contact SRG for a Free Consultation: Reach out to explore how SRG can tailor solutions to maximize your insurance savings while enhancing resilience.

References

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Guidewire. (2024, October 16). What is risk management and risk assessment?
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Contact Us

Summit Resilience Group is here to empower your organization with tailored resilience and security solutions, helping you navigate challenges with confidence while unlocking financial benefits like insurance savings.

Whether you're a corporate enterprise, healthcare facility, critical infrastructure operator, or high-profile individual, our team is ready to support you with comprehensive services, from Frameworks and Assessments to Integration Services and our specializes, threat-based programs. We invite you to take the next step in enhancing your security posture and reducing costs—reach out today to be “Confident in Crisis.”

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Scan the QR code below to visit our website directly and explore how SRG can transform your approach to resilience and security.

