

Who is RCM&D?

Riggs, Counselman, Michaels & Downes, Inc. is one of the largest and most respected independent insurance, risk management and employee benefits consulting firms in the country. We provide a complete range of property/casualty and accident related insurance coverage, as well as employee and executive benefits program, to businesses and individuals throughout the United States.

Since our founding in 1885, we have earned the respect of our business partners and the trust of our clients because of the careful, detailed manner in which we conduct business.

Our talented professionals conduct an examination of areas of risk to your organization and the industry in which you operate, so we can design an individualized program that is tailored to meet your unique business needs. This thorough, persistent approach ensures you consistently receive superior products and services at competitive prices.

Through our subsidiary, SISCO, we specialize in servicing the needs of our self-insured clients by implementing effective risk control and claims management programs, which can dramatically reduce claim expense dollars.

Our extensive experience, combined with our knowledge of the issues facing each of our clients, makes us uniquely qualified to manage your risk today, while preparing you for the challenges of tomorrow. No one can predict what the future will hold, but at RCM&D we can make sure you are adequately prepared for it.

Baltimore, MD
Washington, DC
Richmond, VA
www.rcmd.com



Providing
tailored
solutions to
unique
insurance
challenges



Why Choose RCM&D?

At RCM&D, we place special emphasis on meeting the routine, as well as the unusual needs of our clients. It is our objective to create an individualized program tailored to meet those needs. Our professional staff will identify areas of risk to your organization and find the best carrier to provide the coverage for each element of exposure.

We routinely sponsor and present educational seminars on risk management topics to existing and prospective clients. Our staff of safety and risk control professionals can work with you to develop a risk control program that will help to minimize the types of accidents that can drain a business of some of its most important resources.

Our claims professionals serve as your consultants and advocates. Our approach to claims management is aggressive. Our philosophy is to act quickly to protect the interests and assets of our clients.

When Experience Matters

RCM&D has been providing property and casualty insurance coverage to businesses throughout the country for over a century. We represent more than 200 insurers and maintain preferred agent and broker status with the largest carriers in the world. Our long-standing relationships with these carriers allow us to negotiate the most favorable coverage and pricing terms for our customers.

Who We Are

The key to RCM&D's success lies with our ability to attract and retain some of the most talented and experienced professionals in the insurance business. We offer a dedicated staff who is responsible for finding the best product at a competitive price in today's marketplaces and for providing prompt, knowledgeable service throughout the tenure of our relationship.

At RCM&D, we know what it takes to build a mutually beneficial relationship with our customers. We have the expertise to solve your problems. Compare our products and services to those of our competition. We think you will like what you see.

Capabilities & Products

- Risk identification
- Program design and negotiation
- Liability
- Property
- Automobile
- Marine
- Workers' compensation
- Umbrella
- Crime
- Surety
- Directors & Officers
- Fiduciary
- Employment practices
- Environmental