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Even when assessing all that could go wrong in a given situation, Kate Norris always maintains a sunny disposition. From analyzing cyber security threats to potential floods, she is happiest when finding those ‘I never thought it could happen to me’ scenarios and putting a plan in place to mitigate their consequences. The Principal at Atténuer Risk provides her clients with certainty that their most cherished possessions will be protected. Having served hundreds of family offices for over 25 years, on the broker, carrier, and consultant sides she is attuned to the unique challenges they face—and how to give them the peace of mind they deserve.

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“Stocks, bonds, and investments only make up one side of a balance sheet,” explains Norris who makes sure that her clients’ homes, cars, and art collections are properly looked after. Whether that means re-structuring a client’s portfolio or creating protocol to prevent their home from being burglarized she proudly integrates personal risk management into their worlds. Norris shows care for her clients by protecting the assets they’ve worked so hard for.

While many enter the insurance industry by happenstance, Norris chose it deliberately. She has been enthusiastic about risk management since discovering it in her first consulting role for

her former college sorority. In this job, she came to the realization that she is naturally wired to spot and assess hazards. “I’m always looking to alleviate risk”, Norris, who sees insurance folks as unsung heroes, believes there is nobility in helping others play it safe or manage and mitigate the exposure.

The self-proclaimed “insurance geek” by trade and training she genuinely enjoys reading about her industry in her off hours. She gained her first exposure to high-end clientele while working for global wealth management firm Bernstein. This demographic would become the through line in her career. However, it was in her next role at Family Office Exchange that she truly found her forte (and earned her unofficial MBA in all things family office.) Norris fell in love with the intimate process of learning the ins-and-outs of her clients’ lives, and how their risk profiles had changed over time along with their financial situations. Too often she met clients who had not thought through the challenges and additional risks that came along with exceptional wealth. During this time, she developed her tried-and-true process to learn who her clients were and what the cherishedmost. By gathering the full picture of what matters to them, from their grandchildren to their lake house, she knows what to prioritize in terms of protection. “My favorite thing about my job has always been learning what makes my clients tick,” she muses. Norris loves personal risk management because it is about home and protecting family.



As someone who is constantly asking the question, “Is there a better way to do this?” Norris realized she needed to start a consulting firm while working for insurance carrier Chubb. For many years she received requests from clients who wanted to hire her as a consultant. Most were dissatisfied with their broker who lacked the bandwidth to holistically assess their risk and resiliency needs and implement solutions where it was needed. She also realized there was an information breakdown between carriers, clients, and brokers. Clients were either unaware of major issues or hadn’t received the right council to remedy existing problems. “If you’re telling someone about an issue but not taking the time to solve it then the job is incomplete,” Norris explains remembering this aha moment.

Her goal in launching Atténuer Risk in 2021 became to offer families a consultant that sat on the same side of the table as them and crafted solutions for their specific needs. Norris, whose unique ability is seeing how a single action will affect other spaces in someone’s life. To execute on this, she takes a magnifying glass to study every aspect of their life and lifestyle. By acquiring information from her clients and their advisors, she figures out what needs to be done to adequately protect them, their families, and assets. This may include putting a safety plan into place or pinpointing domestic risks like water damage. Regardless of the situation, every detail is valuable in that it leads her discovering hidden risks. This diagnostic approach, which begins at 30,000 feet view and ends at a micro-level, leads to creating the right framework to lessen risk and help clients keep what they love.

Beyond her passion for risk management, which Norris views as the perfect intersection between

legalities and life, she enjoys educating her clients about risk management and resiliency planning. As someone who has authored numerous whitepapers and conducted hundreds of educational seminars on the topic, she is skilled at explaining its technicalities in layman’s terms. Most importantly, her philosophy on the power of risk management and resiliency is infectious. She reframes it as an essential tool that can protect one from potential disasters. “Most people view insurance as a commodity rather than something that can save you should something unfavorable happen,” she explains. By bridging the disconnect between lack of information, and disbelief that bad things unfortunately do occur, she delivers a necessary dose of reality. While the truth might sometimes be uncomfortable, by helping clients realize and appreciate their risk profile her hope is that they can feel more at ease in the long run.

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Norris considers it an honor to be privy to every part of her clients’ lives, from developing relationships with their family to learning what pieces they are looking to add to their art collections. “I sleep well at night knowing that my clients do too because I identified their unique risk threads, established a risk architecture to enable them to achieve their long-term goals and protect their legacy,” she explains. ■



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