

Insurance & Financial Services Advisor- Marie Ramen Shares Key Insights to Help Small Businesses Build Resilience

BROOKLYN, NY, UNITED STATES, August 19, 2025 /EINPresswire.com/ -- Marie Ramen currently serves as Business Lines Sales & Marketing Manager with State Farm's Rodney Shannon team in New York. She brings a proven track record in sales leadership and operations management to help small business owners build strategic risk plans and long-term security. She holds a BSc (Hons) in Accounting from Oxford Brookes University and an MBA in Marketing from Rutgers University.

Marie offers a global perspective shaped by her professional journey across Mauritius, Canada, and the United States. She spent nearly a decade in the MedTech industry, leading sales and operational strategy. Drawing on this experience, she later shifted her focus to helping entrepreneurs navigate business risk. Today, she advises business owners across New York on safeguarding their ventures through tailored risk planning solutions that support long-term resilience and success.

She is passionate about empowering New York's local businesses through smart strategic planning and risk protection, believing that resilient entrepreneurs are essential to building strong, thriving communities.

"Entrepreneurs are visionaries, but without the right protection and planning, even the most promising businesses can become vulnerable," says Ramen. "Most small business owners



Marie Ramen Business Lines Sales & Marketing Manager with State Farm's Rodney Shannon team in New York

underestimate the value of having a financial safety net—without it, a lawsuit or unexpected disruption can derail years of hard work. My role is to be a strategic partner, helping them plan for risks, protecting cash flow, and making smart decisions that build long-term resilience”.

Risk Planning for Growth: Marie Ramen’s Tips for Small Business Owners

Marie shares several practical and often overlooked strategies to help entrepreneurs protect what they’ve built and create sustainable growth:

- Understand your risk profile. Every industry comes with unique exposures—whether it's customer liability, property damage, or employee-related risks. Regularly assess how these risks evolve and ensure your insurance coverage, including general liability and property protection, keeps pace with your business growth.
- Protect your business assets. Many entrepreneurs invest heavily in inventory, equipment, and other business personal property without adequate coverage. Safeguard these assets with the right small business owner policies to prevent financial losses in the event of theft, fire, or other disruptions.
- Separate personal and business protection. Clearly divide personal and business finances and build tailored strategies for both. Consider tools like business continuation planning, key person insurance, and buy-sell agreements to maintain operations and protect ownership interests.
- Use financial tools to build value. Consider solutions like business-owner life insurance and individual retirement planning options to help protect your business, support succession strategies, and strengthen long-term financial stability.
- Safeguard your revenue streams. Identify potential interruptions—from supply chain delays to team absences—and explore income replacement and business interruption solutions to maintain cash flow during unexpected challenges.

"Marie believes that scaling a business requires protecting its foundation. Through her work, she helps business owners across New York build strong risk strategies that enable them to grow sustainably and make a lasting impact in their communities.

"I’ve seen businesses succeed not just because of vision, but because of smart infrastructure. That’s what I help entrepreneurs put in place," she adds.

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