



**McGriff, Seibels & Williams, Inc.**  
*Insurance & Risk Management*



## Insurance Services Capabilites

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**McGriff, Seibels & Williams, Inc.**  
*Insurance & Risk Management*



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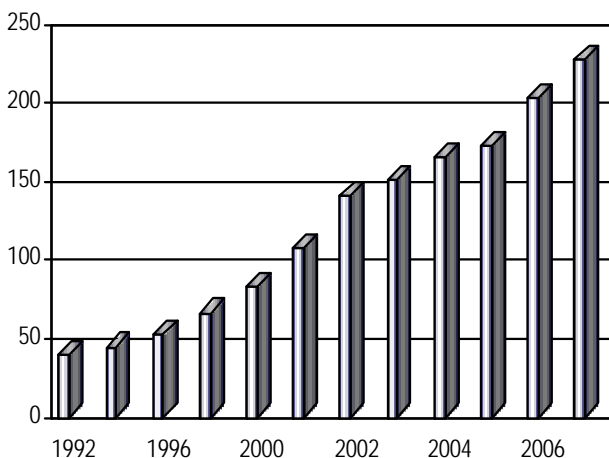
## Firm Profile

### MSW has:

- ❑ A reputation for technical skills & creative solutions
- ❑ A Fortune 1000 client base
- ❑ A 100 yr. history of service
- ❑ A flat organizational structure that supports its client focus
- ❑ Employees that are all in the insurance business, regardless of leadership level obtained
- ❑ A 300% growth rate over the last 10 years, without acquisitions

### Consolidated Financial Data for McGriff, Seibels & Williams, Inc.

*Total Revenue – through 2007  
In Millions*



As one of the most progressive insurance brokerage firms in the United States, McGriff, Seibels & Williams (MSW) leads the way with innovative programs. Although our company's roots reach back over 100 years, we are by no means traditional. **We protect our clients' financial interests with comprehensive programs and alternative risk management solutions, customized to meet the unique needs of our valued clients.**

McGriff has a reputation that precedes us - a high level of professionalism, outstanding technical skills, unique problem-solving ability and integrity. Our experienced professionals work with some of the world's largest companies to design state-of-the-art solutions for a full range of risk management needs. Our goal is to establish long-term partnerships with our clients by providing top-notch service, inspiring customer confidence and trust.

### Client Focus

MSW's organizational structure supports its client-centered approach to doing business. We are a flat organization staffed with employees that are first and foremost in the insurance business, regardless of leadership level obtained. We operate with a minimum of bureaucracy -- each group is geared to respond immediately to customer requests. We understand that our viability as a company depends solely on our ability to meet your needs. The entire organization is structured to fit you, the customer, because customer satisfaction is *our most important objective*.

**MSW has grown approximately 300% in the last 10 years, with its growth achieved organically, not through acquisitions. MSW credits its growth to its staff, its outstanding reputation for technical solutions, an extraordinary management team, and its client-focused organizational structure.** The firm's exceptional growth regularly ranks it amongst the highest performing insurance sales organizations in the country.

### MSW/BB&T Partnership

In February, 2004, MSW joined with BB&T Insurance Services to create the 6<sup>th</sup> largest insurance brokerage in the nation, and the 7<sup>th</sup> largest in the world. The MSW/BB&T combined operation serves clients from offices throughout the southern and eastern U.S., producing over



## MSW/BB&T

- ❑ MSW and BB&T Insurance Services merged effective February 1, 2004
- ❑ BB&T Corp. is the 14<sup>th</sup> largest financial holding company in U.S., with over \$130 Bil. in assets
- ❑ Merger created 6<sup>th</sup> largest brokerage in U.S., 7<sup>th</sup> largest worldwide, w/over \$870M in revenues
- ❑ MSW retained its name, its independence & its management team

## MSW/BB&T Ins. Services

*Combined Brokerage Operations*

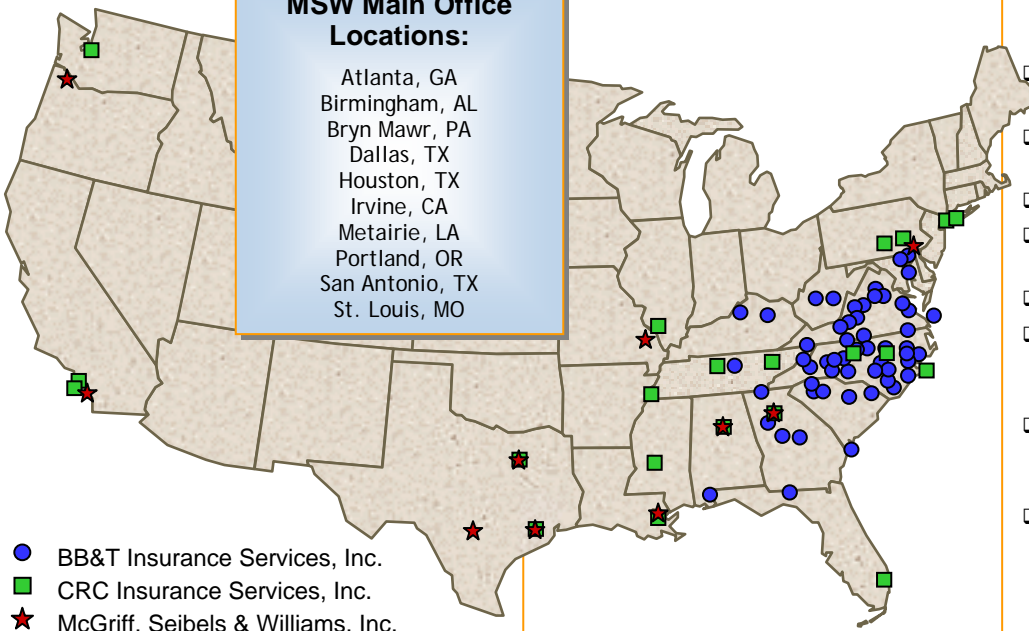
\$870 million in annual revenues. Consistent with our culture of efficiency and profitability, BB&T Insurance Services was recently ranked No. 1 (of the top 10 brokers) in *revenue per employee*, far surpassing its competitors in this measure of employee productivity.

MSW elected to partner with BB&T because of their commitment to support and enhance the culture that led to MSW's success. Although part of BB&T Insurance Services, MSW is also a separate business unit. Our name, independence, and management team have remained intact. However, with the backing of the nation's 14<sup>th</sup> largest financial holding company and over \$130 Bil. in assets, MSW has significant resources available for growth, both nationally and globally.

In the years since the merger, it is clear that we made an excellent choice in partnering with BB&T. McGriff has opened several new offices, such as the Irvine, California office in 2004, and St. Louis, Missouri and Metairie, Louisiana offices in 2005. In 2006, we opened offices in Portland, Oregon, and Bryn Mawr, Pennsylvania. All of our new offices are exceeding expectations, and we look forward to continued growth and expansion. We have integrated the bulk of BB&T's expertise and resources throughout our operations, which has resulted in expanded product offerings and customer service capabilities. We are excited about our future with BB&T and the new opportunities it will bring to both McGriff and our valued clients.

## MSW Main Office Locations:

Atlanta, GA  
Birmingham, AL  
Bryn Mawr, PA  
Dallas, TX  
Houston, TX  
Irvine, CA  
Metairie, LA  
Portland, OR  
San Antonio, TX  
St. Louis, MO



- BB&T Insurance Services, Inc.
- CRC Insurance Services, Inc.
- ★ McGriff, Seibels & Williams, Inc.

## BB&T Corporation is:

- ❑ The 14th largest financial holding company in the U.S.
- ❑ One of the nation's soundest financial institutions
- ❑ Over \$130 billion in assets
- ❑ A public company, #250 on the Fortune 500, with stock ticker BBT
- ❑ Over 29,000 total employees
- ❑ Highly profitable, returning 12.5% to its shareholders vs. 9.4% for the S&P 500 (last 10 yrs.)
- ❑ One of America's "Best Big Companies" on *Forbes* Platinum 400 List for 6 of the last 7 years
- ❑ The No. 1 "small-business friendly" financial holding company in the U.S., according to the U.S. SBA – for the 5th time in the last 7 years



# McGriff, Seibels & Williams, Inc.

## Insurance & Risk Management

To bring the benefit of specialization to our client base, MSW has focused its efforts within 8 key niche areas.

### **MSW's divisions include:**

- Energy & Marine
- Financial Services
- Commercial
- Construction Risk Services
- Surety
- Employee Benefits
- Healthcare Industry
- Public Entity

#### **Energy & Marine**

*Specialized expertise for potentially catastrophic exposures & worldwide operations*

#### **Commercial**

*Property, casualty & commercial liability, with innovative solutions for unique problems*

#### **Employee Benefits**

*Access to all major providers & virtually any benefit program available*

#### **Financial Services**

*Specialty brokerage and alternative risk transfer for professional liability exposures*

#### **Surety**

*Superior surety and bond programs for all industries, domestic & international*

#### **Health Services**

*Strategic risk management techniques to protect today's healthcare industries*

#### **Public Entity**

*Risk management solutions for publicly funded and non-profit agencies*

#### **Construction Risk Services**

*Innovative programs for contractors & material suppliers to meet the needs of the changing global economy*





**Rankings**  
**Largest Brokers of U.S. Business**  
*(Business Insurance, July 21, 2008)*

**2007**  
**U.S. Revenues**

Marsh & McLennan Cos. Inc.	\$5,527,690,000
Aon Corp.	\$2,696,480,000
Arthur J. Gallagher & Co.	\$1,282,372,080
Wells Fargo Insurance Services Inc.	\$1,282,130,000
Willis Group Holdings Ltd. <sup>1</sup>	\$1,059,090,000
BB&T Insurance Services Inc./MSW	\$877,391,500
Brown & Brown Inc.	\$757,642,624
Hilb Rogal & Hobbs Co. <sup>1</sup>	\$725,353,500
USI Holdings Corp.	\$617,083,000
Lockton Cos. L.L.C.	\$502,460,070 <sup>2</sup>
Hub International Ltd.	\$484,675,580
Wachovia Insurance Services Inc.	\$422,453,748
Alliant Insurance Services Inc.	\$291,343,365
Leavitt Group	\$174,750,450
Jardine Lloyd Thompson Group P.L.C.	\$161,048,888 <sup>3</sup>
CBIZ Benefits & Insurance Services Inc.	\$143,147,000
Keenan & Associates	\$123,332,000
Frank Crystal & Co. Inc.	\$119,680,000
Bollinger Inc.	\$104,613,278
Meadowbrook Insurance Group Inc.	\$103,908,000
Regions Insurance Group Inc.	\$103,485,000
John L. Wortham & Son L.P.	\$99,864,000
Hays Group Inc. dba Hays Cos.	\$97,400,000
J. Smith Lanier & Co.	\$96,572,647
Hylant Group	\$90,240,264

**BB&T/MSW**  
**\$877,391,500**

*\*Companies that derive less than 20% of revenues from commercial retail brokerage or employee benefits are not ranked. <sup>1</sup> Willis Group Holdings Ltd. Has entered an agreement to purchase Hilb Rogal & Hobbs Co., which is expected to be completed in the fourth quarter of 2008. <sup>2</sup> Fiscal year ending April 30. <sup>3</sup> British pound=\$2.0020 (2007) fiscal year ending December 31.*



## Energy & Marine Division

### Energy & Marine

- ❑ One of largest energy brokers in U.S.
- ❑ One of the top five energy brokers worldwide
- ❑ Foreign & domestic programs
- ❑ Insures:
  - Three of the top 5 and 9 of the top 15 utilities comprising the Dow Jones Utilities Average
  - The Strategic Petroleum Reserve
  - 30% of the offshore drilling fleet
  - 50% of refined petro transportation & storage facilities



MSW's Energy & Marine Division (EMD) has a depth and breadth of experience insuring the energy and marine sector that is unmatched by any other retail brokerage firm. We are recognized as one of the largest independent energy brokers in the U.S., and one of the top five in the world. MSW has earned this reputation by providing proactive, responsive, and thorough services to our clients, and through years of carefully selecting employees with a background in this niche market. We pride ourselves on having the lowest turnover of both clients and staff within the energy brokerage community.

The EMD practice group places annual estimated premiums in excess of \$700MM, with revenues of \$40MM.

Our experience in the energy sector includes:

- ❑ **Over 300 Domestic and International Energy Clients** – We represent three of the top 5 and 9 of the top 15 utilities comprising the Dow Jones Utilities Average. Our clients include Exelon Corp., Southern Company, Dominion Resources, TXU, PG&E, Florida Power & Light and AEP.
- ❑ **A Specialty Practice of Independent Power Generation** – We represent several companies with substantial IPP exposure, such as, Mirant, Bear Stearns, Primary Energy Holdings, El Paso Corp. and Ashmore (ENRON) and we also provide risk management and consulting services to many smaller IPP's on a global basis. Further, our experience includes generation from "fossil" fuels as well as renewables.
- ❑ **More Than 125 Professionals Exclusively Dedicated to the Energy Sector** – This depth of staff, primarily concentrated in Houston and Birmingham, allows the team members of MSW to interact on a daily basis to focus on problem solving and the delivery of services.
- ❑ **Financial Services Depth and Experience** - With over 30 professionals in four offices, 15 of whom have in excess of 10 years of experience, Financial Services Division (FSD) has the most senior and experienced Financial Services staff in the South, and one of the most experienced in the United States.
- ❑ **Extensive Large Loss Property Claims Experience** – With respect to power production losses, particularly Business Interruption (BI) claims, we have successfully managed and provided oversight for losses ranging from hundred thousands of dollars to over \$300 million. Some of the complexities of the larger BI losses included managing:



**MSW serves as the broker/risk consultant to a variety of energy clients, including:**

- ❑ Independent Power Producers (IPPs)
- ❑ Electric Generation, Transmission and Distribution Companies
- ❑ Natural Gas Transmission Operations
- ❑ Refining and Product Terminals Operations
- ❑ Natural Gas Distribution Companies
- ❑ Liquefied Petroleum Gas Distribution Companies
- ❑ Combination Gas and Electrics
- ❑ Telecommunication Companies
- ❑ Water and Wastewater Treatment Companies
- ❑ Energy Service Companies
- ❑ Construction Contractors

- Increased BI loss due to asbestos clean-up, disposal and air monitoring issues, including equipment costs for stranded assets in contaminated areas
- Use of company labor, overtime and expenses
- Spinning reserve payments
- Rolling availability average calculation

## Experience

EMD provides specialized services and expertise for energy-related clients with potentially catastrophic exposures and worldwide operations. We assist our clients with both foreign and domestic coverage through our extensive local and international liaisons.

In particular, we are proud to be brokers and risk consultants to our clients that represent:

- ❑ Approximately 350,000 megawatts of generating capacity providing power to over 75 Million people
- ❑ Over half of the Dow Jones Utilities Average
- ❑ The nation's first for-profit independent electric transmission company
- ❑ 50% of the transportation and storage system of refined petroleum in the U.S.
- ❑ Over 50 total utility clients
- ❑ The Strategic Petroleum Reserve
- ❑ Approximately 30% of the offshore drilling fleet
- ❑ 49% of the natural gas pipeline transportation and storage in the U.S.
- ❑ Distribution of natural gas to over 40% of the U.S. population



## MSW Energy Clients

As is represented by the following partial client listing, and due in part to our highly specialized market focus, we manage and service one of the largest energy and marine books of business within the United States.

Category	MSW Clients	Property	Liability	Executive Risk
Electric Utility/IPP	American Electric Power (AEP)	X	X	X
Electric Utility/IPP	Black Hills Corp.	X	X	X
Combination Gas & Electric	Cinergy			X
Electric Utility/IPP	Constellation Energy Group		X	X
Electric Utility/IPP	Dominion Resources, Inc.	X	X	X
Combination Gas Electric Utility	El Paso Corporation	X	X	
Gas Utility/E & P	Energen	X	X	X
Combination Gas & Electric	Enron Corp.	X	X	X
Gas Utility	Equitable Resources, Inc.		X	
Combination Gas & Electric	Exelon		X	X
IPP	Kinder Morgan Energy Partners L.P.	X	X	
Gas Utility	Laclede Group	X	X	X
Electric Utility/IPP	Louisville Gas & Electric	X	X	
IPP	Mirant Corporation	X	X	X
Electric Utility	National Grid USA		X	X
Gas Utility	NiSource, Inc.	X	X	X
Combination Gas & Electric	Pacific Gas & Electric (PG&E)	X	X	
Electric Utility	Portland General Electric Company	X		X
Electric Utility	Progress Energy, Inc.		X	X
Combination Gas & Electric	SCANA Corporation	X	X	X
Electric Utility	Sierra Pacific Resources	X	X	X
Electric Utility/IPP	Southern Company	X	X	X
Gas Transmission	Southern Union Company	X	X	X
Gas Utility	Southwest Gas	X	X	X
Electric Utility	TXU Energy	X		X
Gas Utility	WGL Group	X		X
Gas Transmission	Williams	X	X	X
Liquids Processing	Wisconsin Energy Corporation	X		



## MSW Petroleum & Natural Gas Transmission & Distribution Experience

Our experience in the petroleum and natural gas transmission and distribution business spans over 25 years, establishing MSW as a leading broker within this market sector.

Category	MSW Clients	Property	Liability	Executive Risk
Liquids Processing	ACCROVEN S.R.L.	X	X	
LDC	Electricidad	X	X	
Pipeline Transmission	El Paso Corporation		X	
LDC/Exploration	Energen	X	X	X
LDC	Energy South		X	X
Electric Generation & LDC	Empresa Productora De Energia Ltda.	X	X	
Exploration & Production	EOG Resources	X	X	
Pipeline Transmission	Gasoductos de Chihuahua	X	X	
Pipeline Transmission	Gasoductos de Tamaulipas	X	X	
Pipeline Transmission	GasOriente Boliviano S.A.	X	X	
Pipeline Transmission	GasOccidente do Mato Grosso Ltda.	X	X	
Pipeline Transmission	Kinder Morgan Energy Partners L.P.	X	X	
Combination Gas & Electric	PG&E (Pacific Gas & Electric)	X		
Combination Gas & Electric	NiSource	X	X	X
LDC/Transmission	Southern Union	X	X	X
Pipeline Transmission	Southern Union Panhandle	X	X	X
LDC	Southwest Gas	X	X	X
Propane	UGI Corporation	X		X
LDC	WGL Holdings	X	X	X
Refining/Pipeline Transmission	Williams Corporation	X	X	X



## MSW Exploration & Production Experience

From the “Wellhead” to the “Burner Tip” we represent an extensive listing of clientele with domestic and international Exploration & Production operations.

Category	MSW Clients	Property	Liability	Executive Risk
Domestic/International	ATP Oil & Gas	X	X	X
International	Dansk Oil & Natural Gas	X	X	X
Domestic/International	Dominion Resources	X	X	X
Domestic/International	El Paso Corporation		X	
Domestic/International	EOG Resources	X	X	
International	Minijos Nafta	X	X	
Domestic/International	Murphy Oil			X
Domestic	Nuevo Energy	X	X	X
Domestic	Prime Natural Resources	X	X	X
Domestic	PETSEC	X	X	X
Domestic	PetroHunt	X	X	X
Domestic/International	Ominex Resources	X	X	X
Domestic/International	Torch Inc.	X	X	X
Domestic	Transtexas Gas Corp.	X	X	X
Domestic	Venoco	X	X	X
Domestic	Williams Companies	X	X	X





## Energy & Marine Partial Client Listing

### “From Wellhead to Burner Tip to Light Switch”

AEI Energy Services LLC  
American Electric Power  
American Gas Association  
Aries Operating, L.L.C.  
Arkansas Electric Cooperative  
Asia Pacific Exploration  
Associated Electric Cooperative  
Associated Federal River Pilots  
Associated Pipeline Contractors  
Athena Construction, LLC  
Atlantic Industrial Services  
ATP Oil & Gas Corporation  
Atwood Oceanics, Inc.  
Australian Worldwide  
Avista Corporation  
Berry Contracting  
Berry Petroleum Company  
Big R Towing  
Black Hills Corporation  
Black Pool Energy LP  
Blake Offshore  
Blake International  
Blossman Companies, Inc.  
BreitBurn Energy Company, LLC  
Bronco Drilling Company  
Broussard Brothers, Inc.  
Buffalo Marine Service, Inc.  
Byron Energy  
Cal Dive  
Callon Petroleum Company  
Carlin Fleet & LeBlanc Marine  
Carline Management Company  
CenterPoint Energy Service  
Central Electric Power Coop.  
Central Gulf Towing, LLC  
CGG Veritas  
CH Energy Group, Inc.  
Cheryl K, Inc.  
Chet Morrison Contractors, Inc.  
Choctaw Transportation  
Citation Oil & Gas  
Citizens Gas & Coke Utility  
Cleco Corporation  
Columbia Marine Service, LLC  
Complete Production Services  
Continental Resources  
Con-Dive LLC  
Constellation Energy Group, Inc.  
Crain Brothers, Inc.  
Crescent Directional Drilling  
Crosby Tugs, LLC  
Crounse Corporation  
Decatur Transit, Inc.  
Delta Power Company  
Devall Towing & Boat Service  
Divecon Services, Inc.  
DKRW Energy, LLC  
Dominion Resources, Inc.  
Drummond Company  
DTE Energy Company  
Dynegy Inc.  
DynMcDermott Petroleum  
Eastern Producing

Eastex Crude Company  
Electricidad de Cortes, S.A.  
El Paso Corporation  
Energen Corporation  
Energy Corporation of America  
Energy Drilling Company  
Energy Future Holdings Corp.  
EnergySouth, Inc.  
Enhanced Energy Partners  
Enterprise Products  
Enventure Global Technology  
EOG Resources, Inc.  
E.ON U.S.  
Equitable Resources, Inc.  
Esenjay Petroleum Corporation  
Exaro Energy, LLC  
Exelon Corporation  
Expro Americas, LLC  
Exterran  
Far East Energy  
First Light Power Enterprises  
Flotek Industries  
Florida Public Utilities Company  
Forum Oilfield Technology  
Foxxe Energy  
FPL Energy  
Frontier Drilling  
Galveston Party Boats, Inc.  
Gasoductos de Chihuahua  
Gasoductos de Tamaulipas  
General Marine Services, Inc.  
Genesis Offshore, LLC  
GeoPetro Resources Company  
Girardeau Stevedores & Contractors, Inc.  
Glenmar, Inc.  
Global Industries, Ltd.  
Global International Marine  
Golding Barge Line Inc.  
Grand Energy  
Grand Gulf Energy, Inc.  
Great White Towing, LLC  
Griffith Energy  
Gulf Boat Marine Services, Inc.  
Gulf Resource Management, Inc.  
Gulfstream Natural Gas System  
Guyana Power & Light, Inc.  
H&S Towing, Inc.  
Halliburton Company  
Harbor Offshore, Inc.  
Harbor Towing & Fleeting, Inc.  
Harvest Natural Resources, Inc.  
Heartland Transportation LLC  
Helix Energy Solutions Group  
Hexion Specialty Chemicals  
Hiland Partners  
Houston Fuel Oil Terminal Co.  
Hydril, Inc.  
Hydrowalk Energy  
ICO, Inc.  
IDM Group  
Inca Refining  
Indago Petroleum Limited

Industrial Perforadora de Campeche  
Inland Terminal Services  
International Ship Repair & Marine Service, Inc.  
Ion Geophysical  
J.F. Brennan Company  
J.P. Morgan Chase & Co.  
Jacksonville Electric Authority  
Jamaica Private Power Company  
Kathryn Rae Towing  
Kiesel Company  
Kinder Morgan  
Laclede Group  
Lakeside Energy  
Lange-Stegmann Company  
Laredo Energy IV  
Lawson & Lawson Towing Company  
Layline Petroleum  
LBC Houston, LP  
Leed Petroleum  
Lemm Corporation  
Lin-bar Marine, Inc.  
Lorris G. Towing Corporation  
Magnolia Marine Transport Co.  
Magnum Producing  
Mansarovar Energy Colombia Ltd.  
Marine Terminals  
Mariner Energy  
Marubeni Caribbean Power  
Master Boat Builders Inc.  
McDermott International, Inc.  
McDonough Corporation  
McKinney Towing, Inc.  
Medco International Ventures  
Meridian Resource Corp.  
Mexssub International, Inc.  
Midwest Energy  
Mike Hooks, Inc.  
Milagro Exploration  
Millennium Pipeline Company  
Mirant Corporation  
Mississippi Limestone Corp.  
Mississippi Marine Corp.  
MODEC U.S.A.  
Mountaineer Gas Company  
Murphy Oil Corporation  
NATCO Group, Inc.  
National Fuel Gas Company  
National Oilwell Varco  
NEIL  
Neumin Production  
New York Independent System Operator  
Nexus Energy Ltd.  
NGP Capital Partners  
NiSource Inc.  
Noble Environmental Power  
NorAm Drilling Company  
Norman Brothers, Inc.  
Novus Group, Inc.  
NRG Energy, Inc.  
Ocean Works  
O'Rourke Petroleum Products

Ohio Valley Electric Corp.  
Oil States International, Inc.  
Oiltanking Holding Americas  
Olympic Marine Company  
Omimex Resources, Inc.  
Orion Marine Group  
ORX Resources, Inc.  
Osprey Petroleum Company  
Oxbow Corporation  
Pasadena Refining  
Patterson UTI Energy  
Pennzoil  
Petro-Hunt  
Petsec Energy Inc.  
Phoenix Exploration Co., LP  
Pine Bluff Sand & Gravel Co.  
Pinnacle West Capital Corp.  
Placid Refining Company  
Platte Rive Power Authority  
Pool 24 Tug Service, Inc.  
Port Isabel Logistic Marine Terminal, Inc.  
Portland General Electric Co.  
Powell Industries Co.  
Power Generation of Trinidad  
PowerSouth Energy  
PPI Technology Services  
Price Gregory Services  
Pride International  
Prime Natural Resources  
Prime Offshore, LLC  
Progress Energy, Inc.  
Quality Shipyards, LLC  
Questar Corporation  
RAK Petroleum  
Range Resources  
Raymond Dugat Co., LLC  
Redman Drilling LP  
Rio Energy International, Inc.  
River City Towing Service  
River Ventures, LLC  
Riverway Services, LLC  
Rooster Petroleum  
Royal Exploration Company  
Rowan Companies  
S&W Marine, Inc.  
Salt River Project  
SCANA Corporation  
SCF Marine Inc.  
Schilling Robotics, LLC  
SEC Engineering Products  
Sierra Pacific Resources  
Simons Petroleum, Inc.  
Smith International, Inc.  
Smith Towing, Inc.  
Sojitz Energy Ventures  
Sonoco  
Sonoma Energy Corporation  
Southeast Alabama Gas District  
Southern Company  
Southern Towing Company  
Southern Union  
Southwest Gas Corporation

Southwest Generation  
Square Mile Energy  
St. Louis Sailing Center, Inc.  
Stallion Oilfield Services, Ltd.  
Steiner Shipyard, Inc.  
Stonegate Production LLC  
Strike Oil Limited  
Superior Well Services, Inc.  
Synthetic Materials, Inc.  
T&T Marine Salvage, Inc.  
T-3 Energy Services  
Taylor Sand & Gravel  
TECO Energy, Inc.  
Tesco Corporation  
Texas Petrochemicals  
Third Planet Windpower  
Tidewater, Inc.  
TK Stanley, Inc.  
Torch Energy Advisors  
TOTAL American Services  
TOTAL Petrochemicals USA  
Traylor Brothers, Inc.  
Tri-C Resources, Inc.  
Tri-Point Energy Services, Inc.  
Tri-State Generation & Transmission  
Triton Group  
True Companies  
Tuloma Stevedoring, Inc.  
UGI Corporation  
United Fuel & Energy Corp.  
United Maritime  
UP Holdings  
Valero Energy Corporation  
Valerus Compression  
Vectren  
Venoco Inc.  
Victoria Petroleum  
W&T Offshore, Inc.  
Wartsila Holdings  
Washington Gas Light Co.  
Waterbury Generation LLC  
WellDynamics, Inc.  
Wepfer Marine Inc.  
West Tennessee Terminals LLC  
WGL Holdings, Inc.  
Williams Companies  
Wilprise Pipeline Co.  
Wisconsin Energy Corporation  
Wynn Crosby Holdings, Inc.

Note: MSW may not handle all lines of coverage for each of the clients listed above.





# McGriff, Seibels & Williams, Inc.

Insurance & Risk Management

## Partial Client Listing – Energy & Utility Clients



Ohio Valley Electric  
Indiana-Kentucky Electric



Arkansas Electric  
Cooperative Corporation



**TRI-STATE**  
Generation and  
Association,

Southern Union Company



Black Hills Corporation

**Exelon**

**SOUTHERN  
COMPANY**

**CenterPoint  
Energy**

**DONG**



**Dominion**  
If all starts here.



**Progress Energy**

**LG&E ENERGY**



**FPL**



**MIRANT**



**Westar Energy**

**Williams**

**AVISTA  
Corp.**

**SCANA**  
POWER FOR LIVING



Portland General Electric



PG&E

**MURPHY  
OIL CORPORATION**



American Electric Power

**ENERGEN**



**National Grid**



**TXU**

**Sierra Pacific™  
RESOURCES**



**MSource**



**Constellation  
Energy Group, Inc.**



**TRI-STATE GENERATION AND  
TRANSMISSION ASSOCIATION, INC.**

**VIRGINIA POWER**



**HELIX  
ENERGY SOLUTIONS**

**el paso**



**VALERO ENERGY CORPORATION**



**Shell®**



**HALLIBURTON**

**KINDER MORGAN  
INC**



**eog resources**

**AEC  
ALABAMA ELECTRIC  
COOPERATIVE**



Energy Corporation of America

**FLORIDA  
PUBLIC UTILITIES COMPANY**



**ENTERPRISE**

**GLOBAL SANTAFE**



**WARTSILA DIESEL  
GROUP**



## Construction/OCIP Capabilities

### MSW's Construction Risk Services Group

- ❑ One of the top US brokers for construction insurance & risk management
- ❑ Approx. \$750 million of construction premiums
- ❑ Over 130 professionals dedicated to the construction industry

With the staggering market conditions and the litigious environment we live in, your insurance and risk management decisions must be made carefully. Your chosen broker must maintain considerable expertise in your industry. Just as important, your broker should possess the ability to negotiate coverage and terms that meet your needs. MSW's Construction Risk Services Group is uniquely qualified to design your risk management solution, and will provide a level of service that supports your growth and profitability goals.

MSW's Construction Risk Services Group is one of the top 5 U.S. brokers for construction risk management programs. Whether setting the structural steel on a 40 story building, the implosion of a city block, building a mile high dam, moving a mountain of earth for a superhighway, completing a 600 ton lift for a refinery, a 400 mile pipeline spread, or a major oil company turnaround, our team of specialists have a systematic approach to handling the unique insurance requirements of all stages of the construction industry. Our Construction group is comprised of over 130 professionals, including safety management, claims and loss control specialists that are dedicated to the industry.



### Proven Strategies for Program Design

#### Strategies for Program Design

- ❑ Risk financing alternatives
- ❑ Safety management consulting
- ❑ Claims management
- ❑ Risk allocation
- ❑ Loss analysis

Just as design is important to a construction project, program design is equally vital to a risk management program. MSW integrates best management practices with innovative and traditional risk solutions to achieve the optimum cost effective approach for our clients. The following are some key strategies that we utilize when tailoring your risk management program. These proven strategies are very effective in reducing the overall cost of risk for our construction and industry clients.

- ❑ *Risk Financing* – MSW evaluates financing options that make practical sense for you, whether it's a captive insurance alternative, a highly leveraged guaranteed cost placement, or a Wrap-Up approach for the construction team.
- ❑ *Safety Management Consulting* – Reducing losses is the only sure way to control long-term insurance expenses. From pre-job assessments to drafting a safety manual, from substance abuse to orientation and training, MSW's safety professionals will work with you to implement a comprehensive safety program. A hallmark of our program is our focus on prevention - we work

### MSW's Construction Risk Management Services

- ❑ Risk Assessments & Exposure Analysis
- ❑ Captive Feasibility Studies
- ❑ Surety & Financial Guarantee Alternatives
- ❑ Claims Audits/Third Party Administration
- ❑ Wrap-up/OCIP Programs
- ❑ Contract Document Audits
- ❑ Safety Management, Training & Orientation
- ❑ Professional Liability
- ❑ Environmental/Pollution
- ❑ Mergers & Acquisitions
- ❑ Cost Allocation Methods
- ❑ Information Systems
- ❑ Health, Life & Benefits

closely with your field crews to identify and prevent losses *before* they occur.

- ❑ *Claims Management* – With properly managed claim efforts in place, the results of your losses can be mitigated. This requires both knowledge of the claims business and knowledge of the contracting business, which our experienced professionals are happy to provide.
- ❑ *Risk Allocation* – MSW's risk management services include a Best Practices audit on contract documents to insure that risks are allocated properly, and in our client's best interests. This aspect of the business is often overlooked by our competitors.
- ❑ *Loss Analysis* – We work with your existing loss history to not only compute expected losses, but to understand how and why the losses occurred. All losses in excess of \$100,000 are closely analyzed, and often are the basis for recommended changes in your loss control program.

## Wrap-Up Practice

At MSW, our experience in wrap-up programs spans two decades and includes a wide range of projects -- hospitals, residential, pipelines, refineries, schools, heavy industrial, highway projects, and more. The single common element in each of these projects is our overall approach. Not every project is eligible for a wrap-up. It takes a balanced and integrated evaluation of objectives and economics to determine whether a project fits. MSW's proprietary Risk Approach™ includes:

- ❑ A Feasibility Study to determine the macro-economics involved in a given project;
- ❑ Contract document language that effectively communicates;
- ❑ Marketing to underwriters to implement program;
- ❑ Evaluating the bid results;
- ❑ Developing on-site safety and claims services that effectively reduce the Cost of Risk;
- ❑ Integrating emergency practices and disaster recovery procedures;
- ❑ Assimilating Best Practices for project management;
- ❑ Managing the project(s) via our internet OCIP management system;
- ❑ Communicating results to the project team; and

*With dramatic changes in the insurance and risk management business, more and more project owners will evaluate the merits of the wrap-up concept to enhance project performance.*





- ❑ Project close-out with final balance sheet results presented to project team.



**MSW's Construction Client Base:**

- ❑ Industrial Contractors
- ❑ Heavy Construction Contractors
- ❑ Residential Builders & Developers
- ❑ Road & Highway Contractors
- ❑ Steel Erection Contractors
- ❑ Demolition Contractors
- ❑ Residential Trade Contractors
- ❑ Crane Services
- ❑ General Contractors
- ❑ Marine Contractors
- ❑ Pipeline Contractors
- ❑ Petrochemical Plant Maintenance
- ❑ Power Line Contractors



## Surety

### The Surety Division offers:

- ❑ A solutions-oriented team
- ❑ Bond programs for all industries
- ❑ Access to over 30 active surety markets
- ❑ On-line access to an extensive bond form library
- ❑ Domestic and international programs
- ❑ Both standard bonding & specialty carriers



MSW's Surety Group focuses exclusively on meeting the contract and commercial surety bond needs of our clients. We provide surety programs for a wide range of industries, including construction, energy, financial, manufacturing, retail, healthcare and real estate.

Our surety programs are tailor-made for each client, and we work hard to make each relationship a long-term partnership. We know that every client is different, and we work closely with you to understand your unique needs. Awareness of your goals is a critical prerequisite for development of a successful program. Once we fully understand your needs, we are able to recommend a solution that meets your goals.

## Construction Expertise

MSW has extensive experience with contract surety programs for construction and related industries. The surety industry is a highly specialized field, and is changing dramatically with new alternative products entering the industry. MSW is on the cutting edge of many of these changes. We are involved in local, state, and national associations to stay abreast of developments in the field, and utilize state-of-the-art software to facilitate the surety and bonding process. We monitor and advise our clients of industry developments in support of their construction risk management programs.

Our Surety Division continuously monitors market conditions and actively participates in continuing education for our staff. Many Surety employees are former underwriters with considerable expertise in placing programs for a number of industries. MSW has the right combination of hands-on experience and in-depth market knowledge, along with the creativity needed to develop solutions in difficult surety and bond situations.

## Market Relationships

Our surety relations are very strong at both the local and home office levels, and our portfolio includes over 30 active surety markets. MSW's surety network consists of every standard bonding company, as well as a carefully selected group of specialty carriers. This diversity gives us the ability to handle all your domestic and international surety needs within the best available markets. We have an established surety book with each of our key markets, which translates into considerable market leverage that we use to negotiate superior bond programs for our customers.



## The Company We Keep

The following is a partial listing of construction industry associations and construction organizations that we support in a variety of ways, from sitting on committees to speaking engagements. MSW/BB&T also supports numerous local builder/contractor associations that are not listed here.

- ❑ Associated General Contractors of America
- ❑ Associated Building Contractors
- ❑ American Subcontractors Association
- ❑ ARTBA
- ❑ Pipeline Contractors Association
- ❑ National Association of Demolition Contractors
- ❑ Houston Contractors Association
- ❑ Construction Financial Management Association
- ❑ National Roofing Legal Resource Center
- ❑ Construction Professionals Network
- ❑ National Utility Contractors Association
- ❑ Specialized Carriers & Riggers Association
- ❑ National Association of Surety Bond Producers
- ❑ Birmingham Construction Industry Resource Network
- ❑ International Risk Management Institute



## Financial Services Division

### Representative Clients

- ❑ Publicly Traded Fortune 500 Companies
- ❑ Manufacturers
- ❑ Energy Generators
- ❑ Financial Institutions
- ❑ Petroleum & Natural Gas Distributors
- ❑ Food and Garment Retail Establishments
- ❑ Petrochemical/Refining Companies
- ❑ Aviation
- ❑ Health Care Organizations
- ❑ Technical/Engineering Services Cos.
- ❑ Communications Companies
- ❑ Public Transportation Companies



McGriff's Financial Services Division (FSD) offers extensive experience providing creative products and solutions to Directors & Officers Liability and related financial service products. Beyond the core management, professional and employment practice liability insurance areas, FSD provides experience and specialization in enterprise risk, credit enhancement, labor litigation, e-commerce, intellectual property, product recall, and tax opinion liability.

Staffed by the most experienced FSD team in the South, McGriff offers you over 250 years of combined experience and some of the most creative minds in the business. All Fortune 500 (and other complex) D&O placements are serviced by at least 2 senior brokers with 25 to 40 years collective experience.

With over 40 professionals in 5 offices, FSD's breadth of resources includes:

- ❑ 17 brokers with national brokerage experience
- ❑ 9 former financial services underwriters
- ❑ 4 attorneys
- ❑ 2 former Fortune 500 risk managers
- ❑ 1 actuary and enterprise risk specialist
- ❑ 2 former research analysts at regional investment banks
- ❑ 1 Chartered Financial Analyst

In the post-Enron, post-Sarbanes Oxley executive liability marketplace, McGriff has overcome numerous challenges. In fact, we have many accomplishments to boast of in this difficult period, including negotiating competitive programs for a number of controversial, high-profile companies. For example, such challenges include:

- ❑ **Financial Insolvency** - Enron, Mirant, HealthSouth, WillTel Communications
- ❑ **IPO's, Spin-Offs** - Enterprise GP Holdings, Inc., Superior Well Services, Hornbeck Offshore, TODCO, Mariner Energy, Hercules Offshore
- ❑ **Mergers & Acquisitions** - Transocean, Enterprise Products, Varco International
- ❑ **Large Complex D&O Claims** - AEP, Ahold, Enron, Columbia Gas, TXU Corp., HealthSouth, Dynegy, Halliburton



In addition to program design and marketing, MSW offers an exceptional group of claims professionals who have negotiated and resolved some of the most complex D&O and E&O claims in recent American history. MSW is one of the only large brokers that offers a dedicated FSD claim specialist in its Houston office. We also employ a former Alston & Bird attorney who assists brokers with insurance contract interpretation, negotiation, and manuscript drafting in addition to claim resolution matters. Our claims group has extensive experience in securities litigation and professional liability defense. When you face a potential claim situation, you are in expert hands with McGriff.

#### **Specialized Brokerage & Consulting Services**

- |   |   |
|---|---|
| <input type="checkbox"/> Directors & Officers Liability | <input type="checkbox"/> Tax Indemnity                |
| <input type="checkbox"/> Employment Practices Liability | <input type="checkbox"/> Representations & Warranties |
| <input type="checkbox"/> Fiduciary Liability            | <input type="checkbox"/> Loss Mitigation              |
| <input type="checkbox"/> Errors & Omissions             | <input type="checkbox"/> Credit Enhancements          |
| <input type="checkbox"/> Capital Market Solutions       | <input type="checkbox"/> Counterparty Credit Risk     |
| <input type="checkbox"/> E-Business Coverage            | <input type="checkbox"/> Weather Insurance            |
| <input type="checkbox"/> Unauthorized Trading & Crime   | <input type="checkbox"/> Actuarial & Enterprise Risk  |
| <input type="checkbox"/> Kidnap, Ransom & Extortion     | <input type="checkbox"/> Labor Litigation             |
| <input type="checkbox"/> Intellectual Property          | <input type="checkbox"/> Product Recall               |







## Global Representation

The following is a partial list of countries where our clients currently operate and for which McGriff provides daily service and support regarding insurance and Risk Management Services:

Algeria
Angola
Argentina
Australia
Azerbaijan
Bangladesh
Belgium
Bolivia
Brazil
Canada
Chad
Chile
China
Colombia
Congo
Croatia
Dominican Republic
Dubai/UAE
Ecuador
Egypt
El Salvador
Equatorial Guinea
France

Gabon
Germany
Guam
Guatemala
Honduras
India
Indonesia
Isla de Margarita
Israel
Italy
Ivory Coast
Jordan
Kazakhstan
Kenya
Kuwait
Malaysia
Mexico
Mozambique
New Zealand
Nicaragua
Nigeria
North Sea
Nova Scotia

Oman
Pakistan
Panama
Peru
Philippines
Poland
Puerto Rico
Qatar
Russia
Saipan
Saudi Arabia
Singapore
Surinam
Thailand
Trinidad
Turkey
Tunisia
Turkmenistan
United Kingdom
Venezuela
Vietnam
Yemen



## Claims Handling

*The response of an insurance carrier and its product to a claim situation reveals what the insurance buyer has purchased.*

### **Claims Handling at MSW** – *Features:*

- ❑ Proven ability to overcome obstacles
- ❑ Full time claims staff is dedicated to facilitating claims
- ❑ Your account service team will include a claims consultant
- ❑ Claims staff is specialized, experienced and licensed – avg. of 10 years experience

The importance of claims handling to the insurance process can never be overstated. The response of an insurance carrier and its product to a claim situation reveals what the insurance buyer has purchased. Throughout the claims process, MSW is actively involved in discussions with your loss adjusters, insurers and legal representatives.

MSW employs a full-time claims staff dedicated to facilitating claims for our clients. In addition, a claims consultant is assigned permanently to each client's account. We believe that the performance of adjusters and claims personnel significantly influences the ultimate cost of a loss. By aggressively supervising the activities of adjusters/claims personnel, quality of service and loss reserving can be improved.

Upon selection of MSW as your broker, our claims specialists meet with your staff to establish claims philosophies, processes and objectives, and develop an action plan. This helps us focus attention on the special needs of our clients, and provides for a prompt and orderly resolution to your claims. We respect and value your existing claim resolution strategies, and structure our resources to support your directives.

Many brokerage firms have shifted the claims function to less senior employees in an attempt to control costs. At McGriff, we believe that claims handling should be a concern of top management. The management of our claims department is vested in David Petersen, Vice President of our firm. We also believe that claims issues are best handled with the direct involvement of the Account Service Team. Knowledge of the insurance placements is critical in understanding the intent of the parties, the meaning of the insuring clauses, and what the predicted impact on claims collection should be.

We offer reporting of claims via 1-800, on-line or fax. Once received, our staff reports the claim to the appropriate carrier, creates a follow-up diary, and continues to monitor the claim to its conclusion.

## Experience

Through long established contacts with major markets and experience in handling some of the industry's most complex claims, we are able to overcome obstacles that inevitably arise in the event of a claim. Our goal is to ensure that those obstacles do not result in reduced or delayed claim settlements to our clients. We work hard to settle claims



### Claims Staff Experience

- ❑ Liability losses in excess of \$350 mil
- ❑ Largest fiduciary claim in U.S.
- ❑ Claims arising from 3<sup>rd</sup> largest bankruptcy in U.S.

expeditiously, with the insureds best interests, business policies and public relations in mind. We believe that our claims handling ability is a feature that sets McGriff apart from the competition. Our experienced claims staff works closely with your insurers and internal staff to resolve each claim. Other brokers are much more detached from the claims process and often assign inexperienced staff to the claims function, and/or place the majority of claims handling responsibility on the insurer.

MSW-employs over 80 full-time licensed and specialized claims specialists with extensive commercial insurance experience. Their experience backgrounds include an average of 10 years as independent and company claims adjusters. The MSW Claims staff includes former agency claims personnel, staff insurance company adjusters, supervisors and managers, independent adjusters, in-house risk management department claim and litigation managers, loss control technicians and Juris Doctor degreed personnel. These individuals have been involved in some of the industry's most complex and high profile claims. We are currently working on one claim that is expected to be the largest fiduciary claim in the U.S. Clients that our claims group has assisted include Enron, WilTel Communications, Continental Airlines, UPS, Service Corporation, EDS, HealthSouth and BellSouth. Types of policies on which we have provided claims services include:

### MSW Energy & Marine Claim Handling Expertise

Type of Claim	Settlement Amount
Offshore Platform Explosion	\$350 MM+
Hull & Machinery	\$350 MM+
Directors & Officers Liability	\$350 MM+
Offshore Drilling Rig Hurricane Loss	\$305 MM+
Offshore Business Interruption Loss	\$300 MM+
Power Plant Fire/Explosion	\$70 MM+
PD/BI Loss - Generator	\$60 MM+
Offshore Rig – Loss of Hire	\$55 MM+
Marine Liability	\$50 MM+
Control of Well	\$45 MM+
Various Gas Distribution System Losses	\$40 MM+
Transmission & Distribution Line Loss	\$40 MM+
Offshore Drilling Rig Fire	\$35 MM+
Builders Risk – Offshore Construction	\$25 MM+
Well Control Fire	\$20 MM+
Underground Blowout – Control of Well	\$20 MM+
Offshore Crew Claim	\$12 MM+
Vessel Pollution – Tank Barge	\$10 MM+
Environmental	\$10 MM+





**MSW's Claims Services Include:**

- ☐ Tracking all claims
- ☐ Advocating for clients
- ☐ Accessing legal resources
- ☐ Maintaining a suit log
- ☐ Providing flow charts for complex claims
- ☐ Annual file audits
- ☐ Quarterly claims reviews

Additional claims experience includes:

- ☐ Shareholder derivative actions
- ☐ Claims arising from the 3rd largest bankruptcy in U.S. history
- ☐ Take or pay contract dispute – class action
- ☐ Accounting irregularities from a failed merger – class action
- ☐ Claims arising from “round trip” trading
- ☐ Environmental impairment claims

## Services

Claims administration services include:

### Daily Activities

- ☐ Assist in the reporting of claims and related dispute resolution
- ☐ Continually track reported claims
- ☐ Facilitate and attend claim review sessions
- ☐ Liaise with adjusters/underwriters/attorneys and client staff
- ☐ Preside over and perform claim audit functions
- ☐ Review, analyze and discuss large claims
- ☐ Provide customized executive summaries and management reports covering all claim activity
- ☐ Assist with claims procedures and reporting requirements
- ☐ Respond to reservation of rights letters and coverage denials

### Pre-Loss Activity

- ☐ Coordinate initial meeting
- ☐ Develop a pre-claim strategy
- ☐ Communicate with claims personnel and the underwriters' claims representative
- ☐ Provide education regarding procedures, protocol, exposures, contact names, 24-hour availability and basic coverage overview
- ☐ Review current loss history
- ☐ Formulate a plan to manage open losses
- ☐ Research internet for additional data if needed





## Post-Loss Activity

- ❑ Interface between the underwriters management and clients designated personnel
- ❑ Act as advocate for client in dispute resolution
- ❑ Monitor and review claims activity and reserves
- ❑ Evaluate and make recommendations on settlements
- ❑ Maintain an open items list for client and underwriters claims management department with a strict timeline for completion information
- ❑ Assist in expediting partial payments and monitor the anticipated date to achieve complete resolution
- ❑ Provide flow charts and executive summaries for large and complex claims to assist in tracking to conclusion
- ❑ Attend settlement conferences and meetings with client's representatives
- ❑ Provide client with status reports on open items
- ❑ Develop strategies for future open items
- ❑ Perform annual file reviews with carriers

## Reporting

MSW assists with recording of the loss information when it is called, faxed, or mailed to us and reporting of the loss to the appropriate carrier for claim set-up and handling. Your dedicated Claim Representative will also work with you to determine if certain types of situations actually fall into the realm of a claim or may be addressed otherwise. Our claims staff may work with your claimants directly to resolve matters on your behalf and to assist you with maintaining good-will with your valued customers. We access both internal and external litigation resources as needed, as part of our standard claims handling process.

## Tracking

MSW has a high level of involvement from the date of initial claim receipt until the date of final resolution. As a general rule, every loss is reviewed on a 90-day basis until conclusion. File audits are performed annually to ensure that claims are handled and tracked in a professional manner. We review ongoing litigation on a regular basis and keep logs of litigation in progress.





We feel that every claim should be viewed and handled based upon the unique set of circumstances surrounding the loss. Claims, accidents and injuries all stem from a multitude of occurrences, develop at different rates and result in varying degrees of exposure. Each loss is evaluated on its own merits to allow your Claim Representative to correlate their level of involvement to the severity of the loss. In severe loss situations, senior claims staff may be working with the adjuster on a daily basis.

## Claim Reviews

Claim reviews are done on a quarterly basis with our clients and applicable carrier representatives. The criteria for claim reviews is typically selected when policy terms are negotiated and are based on various factors such as reserve level, injury severity, lost time duration or specific business policies. This is also an ideal time to discuss any claims management and service issues that may have arisen over the previous quarter.



## Why McGriff, Seibels & Williams?



**BB&T**

### Ownership

- ❑ A fully-owned subsidiary of BB&T Corporation
- ❑ Financial backing of the 14th largest financial holding company, \$130B in assets
- ❑ Parent company provides resources to expand operations and better serve customers

### Size

- ❑ McGriff+BB&T Insurance Services = 6th largest brokerage in U.S.
- ❑ 7th largest brokerage in the world
- ❑ McGriff/BB&T – both have extremely strong growth rates over last 10 years

### Strength

- ❑ \$870 Mil. in MSW/BB&T combined insurance operations revenues
- ❑ 100 years of service
- ❑ Regularly ranks as one of the highest performing insurance sales organizations in the country
- ❑ Well-managed balance sheet
- ❑ Parent company rated one of the soundest & highest performing financial institutions in U.S.

### Markets

- ❑ International access
- ❑ Long term underwriter relationships at decision-maker levels
- ❑ Premium volume + reputation = Leverage on your behalf
- ❑ Strategic, proactive marketing approach
- ❑ No internal marketing directives – we market to carriers that are the best fit
- ❑ Strong market relationships maintain stability for your program during volatile periods





## Management

- ❑ MSW management achieved outstanding growth without acquisitions – over 300% since 1996
- ❑ High level of integrity
- ❑ Hands-on involvement in account service activities
- ❑ No “profit center” mentality

## Employees

- ❑ The “best & the brightest”
- ❑ **Everyone** at MSW is first & foremost in the insurance business, regardless of leadership level obtained
- ❑ Loyalty – minimal turnover, entrepreneurial spirit
- ❑ True experts in technical niche areas – no learning curve at your expense
- ❑ Problem solvers
- ❑ Large loss experience:

Property/Business Interruption	\$100MM+
Liability	\$350MM+
D&O	\$350MM+
Fiduciary	\$100MM+

## Client Focus

- ❑ Customer satisfaction is our #1 priority
- ❑ Flat management structure facilitates “client-centric” organization
- ❑ A team for every client; marketing, policy servicing, claims, technical specialists
- ❑ Focus on long-term partnerships
- ❑ “At risk” compensation program to guarantee our performance
- ❑ Available 24/7

## Niche Broker – Fortune 1000 client base in:

- |                          |                    |
|--------------------------|--------------------|
| ❑ Energy & Marine        | ❑ Associations     |
| ❑ Construction           | ❑ Heavy Industrial |
| ❑ Reinsurance            | ❑ Health Care      |
| ❑ Manufacturing          | ❑ Real Estate      |
| ❑ International          | ❑ Financial/D&O    |
| ❑ Risk Purchasing Groups |                    |





## Sophistication

- ❑ Experience with large, complex risks (see our client listing!)
- ❑ Innovative risk management and analysis
- ❑ No packaged solution – each program is customized to meet your unique needs
- ❑ Claims advocacy experience is strongest in the business

