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## SKCG Group

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SKCG Group is one of the largest privately-held Risk Management/Insurance advisory firms in the United States. For more than 100 years, SKCG has been structuring comprehensive, cost-effective coverage for businesses and individuals in the areas of Property and Casualty Insurance, Group Employee Benefits, Retirement Planning and Individual Product Lines. We strive to bring an unmatched level of personal service to our clients, and combine that service with insightful analysis and customized solutions.

Our goal is to help our clients with their Risk Management, Insurance, and Employee Benefits needs so they can focus on their businesses and personal lives. Our many years of experience and cumulative knowledge give us the ability to anticipate how changes in the marketplace will affect our clients and to advise them strategically. We analyze insurance trends, monitor legal and regulatory actions at the local, state and federal levels, and examine new products and technologies continuously.

The goal of insurance is to transfer and minimize risk, and to protect assets. A measure of our success in meeting that goal is SKCG's client retention rate, which is one of the highest in the industry. Each year since 1996, SKCG has been cited in the Independent Insurance Agents of America Best Practices Study as a Top Performer nationwide.

Success can also be measured by SKCG's broad client base in the U.S. and abroad. We represent businesses and individuals in a variety of industries, including real estate, financial services, manufacturing, retailing, entertainment, technology, non-profit organizations, import/export, law and medicine, among other industries. We invite you to learn more about our firm and how we can help you.



# Personal Service. Professional Analysis. Sophisticated Advice.

## SKCG as Independent Advisors

To deliver the best service to our clients, SKCG structures and negotiates coverage at very favorable terms. Because we serve the needs of large commercial enterprises as well as individuals, SKCG can remain “carrier neutral.”

We have a long history of working with the most respected carriers in the industry, but unlike some brokers, SKCG is not beholden to a specific carrier. This means we can continually evaluate carriers solely on the basis of what is best for our clients. This independent approach allows us to construct coverage tailored to each client, whether it is a large business or an individual. We are capable of conducting business worldwide and our client list reflects our global reach. Because of our

international presence, we have been able to form strategic alliances with leading insurance companies around the globe. Whether SKCG’s clients decide to expand in Dublin or Dubai, they get immediate access to SKCG’s international expertise and its network of top-tier insurers.

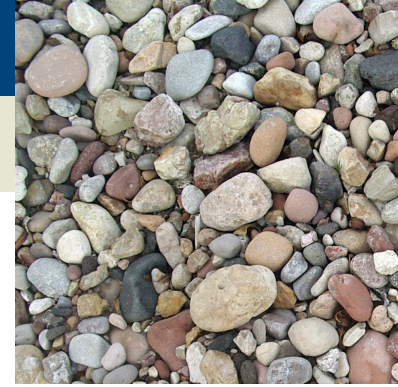


## Proactive Day-To-Day Service

SKCG has earned its reputation as a premier Risk Management, Insurance, and Benefits Advisory firm by delivering results. Our emphasis on personal service and our ability to respond quickly to problems translates into claims that are efficiently handled and resolved.

While any broker can sell a product, not every broker can deliver on promises. A successful outcome begins with a thorough understanding of clients’ needs and associated risks. Whether a client runs a resort or a restaurant, owns a castle or a condo, manages a hedge fund or serves on a school board, SKCG’s team of professionals strategize to create effective and efficient coverage terms. Personal service is most effective when it is proactive. That means taking action before problems develop. We are frequently asked how we achieve this. Our answer is that SKCG takes on “back-office capability.” In other words, we can help the Human Resource Manager or the Executive Committee

by taking many administrative functions off their hands. We provide clients with the tools to be in “ready mode” for a potential problem or emergency. With numerous clients, for instance, we streamline tasks such as employee benefits enrollments/terminations, COBRA processing, claims adjudication and the management of risk and liability exposures. SKCG can help make administering insurance programs and benefit platforms more efficient, less time-consuming and more manageable. Finally, SKCG uses the latest technology advances to help clients minimize work and maximize output. This includes web based, on-line systems that simplify processes and save time.



## Strong Internal Corporate Structure

One of SKCG's most deeply held commitments is personal service, and its corporate structure reflects that commitment. At SKCG, each client is assigned a team, not just one person.

The SKCG Partners are the senior team members, and a client can speak to any one of them at any time. Next are the Department Heads, each of whom manages one of our client categories. They work with our Senior Account Managers, who handle the strategic aspects of relations with clients and who will design the client's insurance portfolio. Account Managers are supported by Associates, who handle administrative details and day-to-day issues. Finally, we position specialized

teams in Product Research and Design, and in Technical Support (web based services) to be available when needed. This team approach to servicing accounts ensures that the client will always get an answer to a question or a solution to a problem in a timely manner, as each team member is knowledgeable about the client's portfolio. This team approach affords both access and expertise on a timely basis. It is our goal to exceed client expectations in every encounter with our firm.

## Product Knowledge

At SKCG, we hire top professionals in the industry and then broaden their expertise through ongoing education and training programs.

Our Partners and Staff make it their job to stay current on the economy and its impact on our industry. We constantly monitor and evaluate the ever-shifting legal rulings and regulations from the

U.S. Department of Labor, Internal Revenue Service, state insurance authorities and courts. Our knowledge spans a wide range of areas, including but not limited to:

Insurance Advisory Services	Private Client Services	Group Benefits	Retirement Planning Services
(i.e., General Property & Casualty; Directors & Officers/Errors & Omissions Professional Liability; Risk Transfer Techniques)	(i.e., Homeowners, Automobile, Umbrella Coverage, Yachts, Personal Articles, Individual Life, Disability and Long Term Care)	(i.e., Health, Dental, Vision and Life Insurance; Flexible Spending Account; Business Travel/Accident; Short and Long-Term Disability; Wellness Programs)	(i.e., Plan Administration, Defined Contribution and Defined Benefit Programs)

## Product Design for Clients

Product design is one of the most important aspects of our business at SKCG.

By incorporating broad product knowledge and advanced technology into custom design work, we can develop strategies and programs tailored to the specific needs of each client. Using creative and flexible models, and configuring them into the most current and up-to-date designs, we are able to consider all viable options, while satisfying stated corporate objectives in a more straightforward way.



## Our Market Presence and Reputation Give Us Negotiating Power

SKCG has earned a reputation as a leader in the industry by delivering results.

Our professionalism, high ethical standards, and unsurpassed level of personal service have given us access to the top underwriters in the field. Because of our long relationships with the most qualified carriers, we are able to negotiate effective coverage and resolve claims efficiently. This leverage in the marketplace is one of the reasons why businesses and individuals choose

SKCG. Many of our clients established a relationship with SKCG decades ago. They remain with us because of our reputation for putting clients first. We offer our clients personal service, professional analysis and intelligent solutions. That has been our credo from the beginning and it remains our guiding principle today.