

If you're in business, you're taking risks.

Every transaction involves an element of exposure, and one unexpected event can undo years of careful planning.

How do you ensure that your business is meeting this challenge?

BRUNSWICK COMPANIES DELIVERS PEACE OF MIND

Our goal is to serve as your "Chief Risk Officer"

We understand that providing a solution to your needs goes well beyond delivering a policy – it is based on designing a customized program to manage your exposures. With over three decades of experience, we have developed a comprehensive approach to insurance risk management. **We deliver a fresh perspective on managing your risk, and a level of professionalism that safeguards your business.**

OUR EXPERIENCE IS YOUR PROTECTION

Our senior staff is comprised of industry-recognized specialists with in-depth experience in the fields of insurance risk and claims management, workers compensation, commercial and personal insurance, professional liability, surety bonding, financial planning and employee benefits. As your assets grow, **our goal is to serve as your "Chief Risk Officer."**

BRUNSWICK COMPANIES

Managing Risk • Insuring Success



IDENTIFYING YOUR EXPOSURES

Understanding the risks you face is the first step. We are trained in providing an objective assessment to help you understand the nature of the risks you face. Our specialists have the “know-how” to thoroughly analyze the effectiveness of your current insurance risk management strategy.

SELECTING THE BEST STRATEGY

Effective insurance risk management is not a once-a-year commodity purchase. It utilizes a comprehensive approach to providing for financial and risk stability in your operations.

We begin by providing a wider range of solutions for your insurance needs, including both traditional and custom products, integrating the complete arsenal of cutting-edge risk transfer and retention techniques into your risk management plan.

SIMPLIFYING YOUR DECISION

Brunswick Companies can simplify the task of comparing offerings from different insurance sources. We have the experience to guide you step-by-step, from securing multiple quotes to finalizing the selection process.

But our job doesn't end when your coverage is in place – we are dedicated to an ongoing relationship. We continue to take an active role in managing your insurance:

- Providing personalized, responsive customer service
- Coordinating your risk control and loss-prevention programs
- Providing an integrated approach to your management team's business and personal insurance needs
- Helping you evaluate your changing requirements, to ensure that your risk management strategy evolves as your business changes

MAKING EVERY INSURANCE TRANSACTION EASIER

At Brunswick Companies, we know that whether you're renewing a policy or filing a claim, dealing with your insurance needs can be challenging and time consuming. **We take the headache out of insurance management** for our clients so they can focus their efforts on what they do best – serving their customers.

To that end, Brunswick Companies has developed core competencies in the following areas of practice:





RISK MANAGEMENT

Brunswick Companies' proactive approach to insurance risk management has helped many clients (from small family-owned companies to large publicly traded corporations) develop a comprehensive solution specifically designed for their company. We start with an in-depth analysis of your insurance exposures, coverages and risk transfer needs.

Acting as your outsourced "Chief Risk Officer," we provide on-going service that enables you to minimize your risk.

To meet your business objectives, we create an integrated insurance risk management program by:

- Identifying exposures and customizing insurance specifications to your specific needs
- Analyzing prior claims history in order to identify opportunities to lower your insurance cost by:
 - Reducing premiums through partial self-insurance and self-insurance
 - Minimizing losses through claims management services
- Identifying opportunities to transfer risk

PROPERTY & CASUALTY CLAIMS MANAGEMENT

The core purpose of our business is to help our clients achieve their insurance risk management goals. A key component in our proactive approach is our team of property and casualty adjusters, who act on behalf of our clients as an experienced advocate to best represent their interests in the event of a claim.

We save our clients millions of dollars a year by limiting or avoiding exposure through risk and contractual transfers. By proactive management of each of our clients' claims, we help to minimize expenses and accelerate closure of the claim.

We offer a unique array of programs tailored to meet the specific financial and operational needs of your company.

Our services include:

- **Managing Liability Claims**
- **Managing Litigation Claims**
- **Negotiating Property & Business Interruption Claims**

Our staff includes specialists in personal injury and liability cases, property damage, subrogation and litigation management. Our teams are experienced at recognizing potential product liability exposures, and can help you avoid lengthy and expensive litigation. We are part of an extensive network capable of resolving disputes from local to international levels.

Our specialists provide our clients with:

- A customized, proactive program tailored to effectively meet your company's needs for protection
- Prompt, efficient and high-quality service when a claim occurs
- Skilled negotiators with the ability to achieve aggressive claims management
- Independent management of each client account to insure consistency of service, reliability of reserves, integrity of data processing information, and tight control of your payment dollar
- Ongoing monitoring and review to meet your company's changing needs





WORKERS COMPENSATION

Controlling workers' compensation costs is a priority for all companies. Our claims specialists work with companies to manage claims and minimize the financial impact of the claim costs associated with workplace injuries.

Our services include:

- **Representing employers during the workers' compensation claims management process:**

We help you identify proactive measures that can reduce workplace injuries. When an injury does occur, our claims representatives work closely with all of the parties to get your employee back on the job with as little downtime as possible. Our clients save thousands of dollars each year in unnecessary claims expenses, workers compensation costs and lost productivity.

- **Providing access to group rating products:**

Group rating is the single best way for most employers to reduce workers' compensation premiums now and in the future. If you have been denied entry into a group or have been removed from a group due to poor claims experience, Brunswick Companies can provide experienced claims management programs. We help rebuild your claims history by preventing or limiting temporary total disability claims.

- **Providing third party administration services to self-insured companies:**

Self-insurance is an option for larger employers looking to reduce workers compensation costs. Our experienced specialists can handle workers compensation administration for your company.

COMMERCIAL & PERSONAL INSURANCE

Brunswick Companies utilizes an integrated approach to coordinating business and personal coverages. Whether you need to protect your business or family assets, we design coverages that fit your specific needs.

The difference is in our process – we:

- Get to know you as a person and take the time to understand your requirements
- Analyze your claims history and review deductibles in order to recommend an ideal balance between protecting your assets and protecting your loss history
- Design a custom program to fit your specific needs
- Match your needs with the best insurance product and service providers available
- Underwrite your insurance program to maximize your coverage
- Provide a thorough review process at renewal to ensure your coverage adapts to your changing needs

Our knowledgeable specialists can coordinate your coverage to include:

- True replacement-value homeowners protection; we can provide a single-source solution for insuring multiple residences throughout the country
- Protection for fine art, collectibles, and jewelry
- Customized agreed-value coverage for fine automobiles
- Coverage for watercraft (including yachts), motorcycles, and recreational vehicles
- Excess liability coverage from \$1M to \$10M plus limits (subject to underwriting approval)
- Innovative products such as family protection policies (coverage against car-jacking, stalking or kidnapping)

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PROFESSIONAL LIABILITY INSURANCE

Brunswick Companies is widely recognized for our long-term commitment to managing the specialized exposures of professional groups. Our goal is to deliver increased flexibility and enhanced choices to the clients we serve.

We:

- Manage professional liability insurance for thousands of professionals in service firms
- Have designed programs specifically tailored to address the needs of medium to large professional groups and national associations
- Are well-versed in the ethics and professional standards requirements found in various states
- Understand the complexities of vicarious liability

Our reputation in the legal and accounting communities is one of professionalism and integrity. **Our team of specialists has extensive experience in managing the technical aspects of your exposures:**

- Claim analysis and facilitation
- Identifying inadequacies in your current coverage
- Policy drafting
- Placement with a variety of insurers, which allows the creation of customized coverage

Our established relationships provide improved access to:

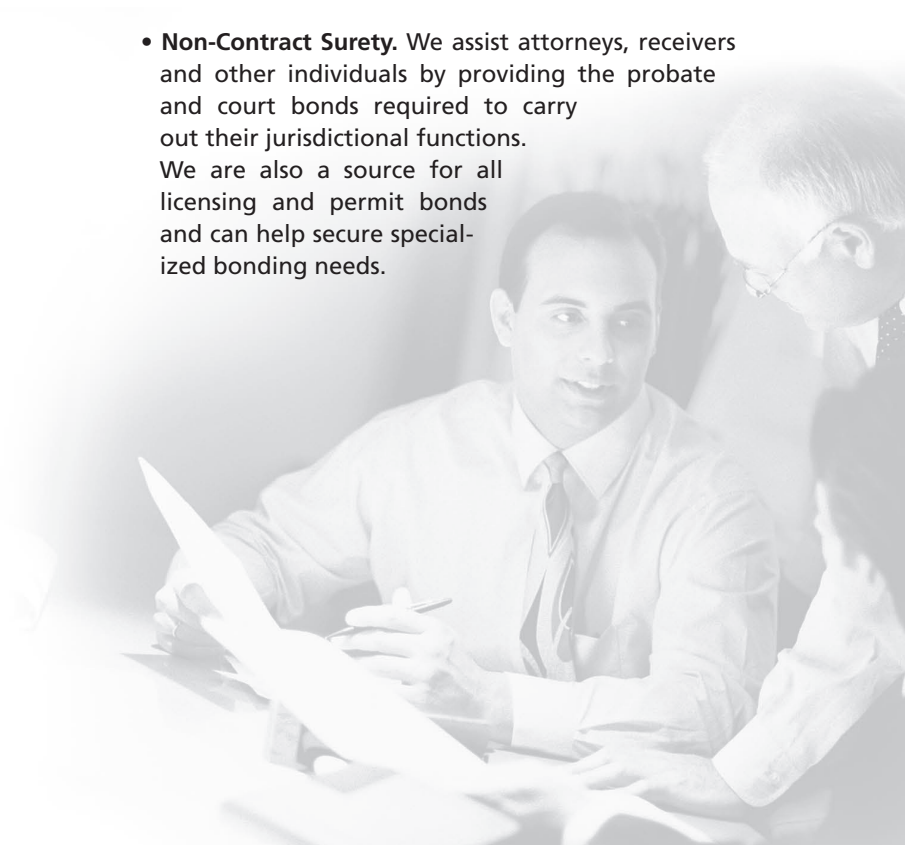
- A wider selection of reputable domestic and foreign insurers with proven staying power in the market
- Unlimited capacity to place coverage
- A knowledge network that can provide in-depth analysis of your industry

CONTRACT & COMMERCIAL SURETY BONDS

Brunswick Companies has demonstrated a long-term commitment to meeting the needs of many of our construction and professional clients for contract and commercial surety bonds. We have developed strong relationships with the leading surety underwriters so that we may provide our clients with access to more favorable terms and conditions.

Our bond department is comprised of two separate divisions, providing the following specialized products and services:

- **Construction Bonds.** Bonds are the life-blood of any contractor. They satisfy the bonding requirements needed by trade contractors and general contractors alike. We assist our clients in the construction industry by setting up a bond line sufficient to meet their needs. In addition, we work closely with our clients to assist them in increasing their bonding capacity, in line with their expectations for corporate growth.
- **Non-Contract Surety.** We assist attorneys, receivers and other individuals by providing the probate and court bonds required to carry out their jurisdictional functions. We are also a source for all licensing and permit bonds and can help secure specialized bonding needs.





FINANCIAL SERVICES

Financial success doesn't just happen. It requires careful planning. Brunswick Companies' Financial Services division works with businesses and individuals to provide the professional advice, products and services they need.

We provide a thorough analysis of your current financial position and a comprehensive solution specifically designed to meet your goals. Our *Personal Financial Analysis* program is a comprehensive financial review service. This financial "check-up" will help you accurately assess your current financial position, reveal where you and your family may be at risk or missing opportunities, and suggest a variety of reliable routes to help you reach your financial goals:

- Protect your family with a comprehensive insurance plan
- Put in place investment planning that will allow you to accomplish your goals
- Realize the greatest value from your business with customized business planning, including:
 - Business continuation and succession planning
 - Buy-Sell strategies
 - Funding option analysis
 - Overhead expense protection
- Attract and retain key employees:
 - Key Person insurance
 - Non-qualified executive fringe benefits
 - Executive bonus plans
 - Key employee retention
- Plan for a comfortable retirement
- Plan for the preservation of your estate

Our specialists recognize that a financial plan is valuable only if it can adapt to your lifestyle, regardless of the changes that occur. A key component of our process is to have our clients meet with all appropriate advisors on a periodic basis. They evaluate the strategies, goals and objectives, in light of economic, tax, law or personal changes, to ensure they remain in sync.

EMPLOYEE BENEFITS

Brunswick Companies has been a pioneer in providing the specialized knowledge and objective evaluation for a wide range of benefit requirements. Our years of experience in insurance risk management enable us to offer a global approach to employee benefit planning and administration.

We strive to provide sound, cost-effective solutions that allow you to match the desired level of coverage with a comprehensive plan for cost-containment and claims management.

We offer a variety of competitive group or individual plans, including:

- **Health Care plans**, including fully insured, shared funded, and self-insured
- **Health Reimbursement Accounts (HRAs)** and Health Savings Accounts (HSAs)
- **Dental**
- **Group Disability**, including long-term disability and weekly income
- **Group Life Insurance and Accidental Death & Disability (AD&D)**
- **Retirement Plans**, including 401(k), pension/profit sharing plans and IRAs
- **Annuities**
- **Voluntary Worksite Benefits:**
 - Supplemental Life Insurance and Income Replacement
 - Critical Illness
 - Long-term care
 - Limited Benefit Medical Plans

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Brunswick Companies is a highly qualified team of risk managers and insurance underwriters. We understand that protecting today's assets is critical to realizing tomorrow's goals.

We provide a proactive solution to companies and professional groups of all sizes by implementing a customized "best practices" approach to effective, long-term risk management.

MANAGING RISK • INSURING SUCCESS



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