

BEECHER  CARLSON

Passion. Innovation. Accountability.



Doing business today is a rigorous challenge. Staying competitive demands renewed energy, fortitude and focus. Being profitable requires an insurance and risk management partner clear in its commitment to find new and better ways to help you succeed.

For nearly three decades, Beecher Carlson has helped clients succeed. And we have fun doing it. We've done so by staying singularly-focused on exceeding our clients' expectations – for helping them in ways that go far beyond mere brokerage transactions.

We're recognized for our specialized industry expertise and business philosophy not to be all things to all people. We are known for our progressive technology

and predictive analytics. We are respected for our innovative ideas, big thinking and proactive partnering. It's this approach that has led to our unprecedented industry growth over the past four years – and sets us apart.

You can count on Beecher Carlson for so many things. But at the end of the day, it comes down to three important qualities – passion, innovation and accountability.

We're passionate

Passion



"Our clients are very results oriented. The question is, 'Can we help them drive down and maintain a low cost of risk compared to industry standards?' The answer is a passionate yes. That's exactly what we're doing for each of our clients."

Tom Golub
Chairman & Chief Executive Officer



about exceeding your expectations

Your clients insist on more from you and you insist on more from us. Now more than ever, you need partners who eagerly step up to the plate and go above and beyond every time – not just when the mood strikes or when they think they need to. Someone who understands the nuances and inner workings of your business and dives deep to exceed your expectations. That someone is Beecher Carlson.

Whether you need to tap into our specialized industry expertise, leverage our analytical thinking or reap the significant cost savings our innovative and creative solutions deliver, you can expect something very different from Beecher Carlson.

We look at your issues from a number of different angles and use compelling analytical data and risk modeling to give you a deeper understanding of what your challenges are and, more importantly, how to benefit from it in underwriter meetings. Through our consultative approach, we bring fresh perspectives to your issues.

We value depth of industry knowledge and account familiarity over geographic convenience. So instead of a local team from the nearest regional office, you get a team of specialists with the right experience and the right expertise.

Because we believe in giving you an integrated service team aligned with the requirements of your program and goals, you'll find that there are no silos at Beecher Carlson. No complicated political structures or local profit center mentalities.

All this translates to exceptional client service – and the highest client retention rates in the industry.



OUR NARROW FOCUS MAKES US BETTER

At Beecher Carlson, we believe less is more. We are the only risk management brokerage uniquely focused on industries where we have deep resources and expertise.

- Energy
- Financial Institutions
- Gaming
- Healthcare
- Hospitality
- Manufacturing
- Public Utilities
- Real Estate
- Restaurants
- Retail





“We’ve continued to invest in innovation because that’s what our clients deserve – fresh ways of doing business that drive efficiency and improve quality. We are transforming how business is conducted. Every day, we help our clients bridge the thinking of “where it is” to “where it needs to be.”

Steve Denton
President

Innovatio

We stand with those who challenge conventional ways of thinking – those who believe that a better way exists. We know that technology, systems and processes cannot stand still. They must change as industries change. They must support business requirements and drive operational intelligence.

In all our industry and product groups, we are continuously looking for ways to help you improve efficiency, reduce costs and eliminate frustrations through our inventive thinking.

For example, we are the first and only broker to provide clients a forward-looking view into their D&O risk profile to reduce the likelihood and severity of future shareholder litigation before it happens. Using predictive analytics, our success in pinpointing Executive Liability risk drivers provides you with objective, data-driven

knowledge to make insightful decisions about coverage limits and retentions, and model the impact a potential business decision can have on your future risk profile like never before.

We broke new ground in the way clients, brokers and insurers work together to develop policies with NOVUS, our browser-based solution that dramatically accelerates the development and delivery of an accurate policy in a completely transparent environment.



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We're innovative at the core

In our National Healthcare Practice, we were proactive to develop PULSE, allowing doctors, healthcare facilities and allied health professionals to self-service accounts, complete applications, receive online quotes and bind medical malpractice coverage – all online.

For casualty risks, we knew there was a better way to drive down costs. Today, we call it ZOOM, an integrated methodology combining innovative claims processing, data gathering, predictive analytics and results-based metrics to systematically pinpoint and quantify major opportunities for cost of risk reductions.

We also developed TopBoards™, the only ISS-accredited Board training program offered by an insurance brokerage which is completely customizable to meet your specific needs for Board training and education.

Because the business world is constantly changing, we're always looking for new and better ways to provide you outstanding service. We remain focused on finding new systems and operational procedures that improve efficiency and drive effectiveness without compromising the quality of client service.



Accour

There's more than one answer to any insurance and risk management challenge. At Beecher Carlson, we know it takes an analytical eye to zero in on the most effective alternative. Because our talent pool includes actuaries, CPAs, MSAs, JDs, RNs, risk control experts, claims consultants and systems and software specialists, we're able to deliver insightful recommendations, fresh approaches and new ways of thinking about risk that set the bar for the rest of the industry.



ntability



We hold ourselves accountable to you and to each other



“Few firms offer what we do – an owner-managed, single profit center model, staffed by smart industry experts who love their work. For you, this translates to absolute accountability. Our success is defined by your success.”

Bret Quigley
Chief Financial Officer

WHY BEECHER CARLSON?

We know you have options. So why should you choose Beecher Carlson for insurance and risk management consulting?

Strategic Value

The results we deliver will positively impact your bottom line.

Specialized Expertise

We know and understand the nuances of your business and their impact on risk.

Partnership Approach

You can always count on us to look out for your best interests.

Proactive Support

Our industry knowledge allows us to promptly identify potential issues and offer creative, results-oriented solutions.

Straightforward Communication

We communicate with candor, sincerity and a sense of urgency at all times.

History of Success

Our track record is unparalleled in the industry. You benefit from our knowledge and experience every day.



We deliver the services you

COMPLEX CASUALTY

Gone are the days of ad hoc, reactive decision making. Using an integrated methodology where advanced mathematical modeling techniques are deployed across large volumes of data, we can tell you precisely where and how to focus to reduce your cost of risk.

COMPLEX PROPERTY

Our goal is to help you remove as much uncertainty as possible from your property program. To do so, we leverage our specialized expertise, portfolio modeling tools and years of innovative property program development experience to deliver consistent risk transfer solutions across your entire global property program.

EXECUTIVE LIABILITY

While others provide hindsight, we provide insight. We're the only brokerage to provide a forward-looking view of your D&O risk, allowing your company to identify the required steps necessary to reduce the severity and frequency of future shareholder class action litigation – before it happens. We are the premier provider of advisory and transactional services for preventing, mitigating and financing Directors and Officers Liability and related governance risks, including Professional Liability, Fiduciary Liability, Employment Practices Liability, crime-related coverages and Board training and education.

CAPTIVE MANAGEMENT

For almost 30 years, we've been helping clients explore and understand the many alternatives to traditional insurance. In fact, we pioneered many of the most innovative captive design concepts in the industry. Today, we are recognized as a Top 10 captive manager in the world.

CLAIMS MANAGEMENT & CONSULTING

Risk management doesn't stop with the placement of an insurance program. Our claims management professionals work closely with you to design, implement and monitor a claims management program that will control the cost of loss and, ultimately, the cost of risk.

ENVIRONMENTAL

Beecher Carlson's National Environmental Practice has structured, negotiated and placed Pollution Liability, Cost Cap, and Environmental Professional Liability transfer programs for a wide array of Fortune 500 companies and ENR 300 engineers, consultants and contractors. We have designed programs for many notable Brownfield redevelopments, military base transfers, legacy liability transfers, real estate portfolio transactions and large construction projects.

EMPLOYEE BENEFITS

Our expertise combined with advanced technology provides you the necessary tools to design, implement and manage a benefits program that supports corporate strategy while identifying short-term and long-term opportunities for cost-containment and improved employee health and wellness. Once opportunities are identified, our team develops and implements a plan of action that works for you throughout the year – not just at plan renewal.

LOSS PREVENTION

Our first priority is to understand your business model and your organization's culture, as well as the activities that historically lead to losses. We do this through the use of claims analysis, operational assessment, performance measurement, checklists, databases and interviews with onsite management. This allows us to tailor our approach to your existing ways of doing business and to focus on those areas that will drive down the cost of risk. We align our business model with yours and prioritize services to the areas that we mutually agree are most important.

TRIBAL NATION INSURANCE SERVICES (TNIS)

TNIS is a specialty division of Beecher Carlson that provides exclusive and innovative risk management and insurance solutions to Tribal Nations. TNIS provides client support for critical Tribal insurance and risk management matters that include Tribal judiciary advisory on state compacts, tribal ordinances, external contracts and insurance claims advocacy, with a specialized focus on claims where invocation of sovereign immunity becomes topical.

ACTUARIAL CONSULTING

Specialized industry knowledge gives us – and you – an advantage in risk analysis. We help you understand and set appropriate accruals to effectively negotiate any collateral requirements, often helping you achieve current-year credit for new cost-saving initiatives.

need to succeed



