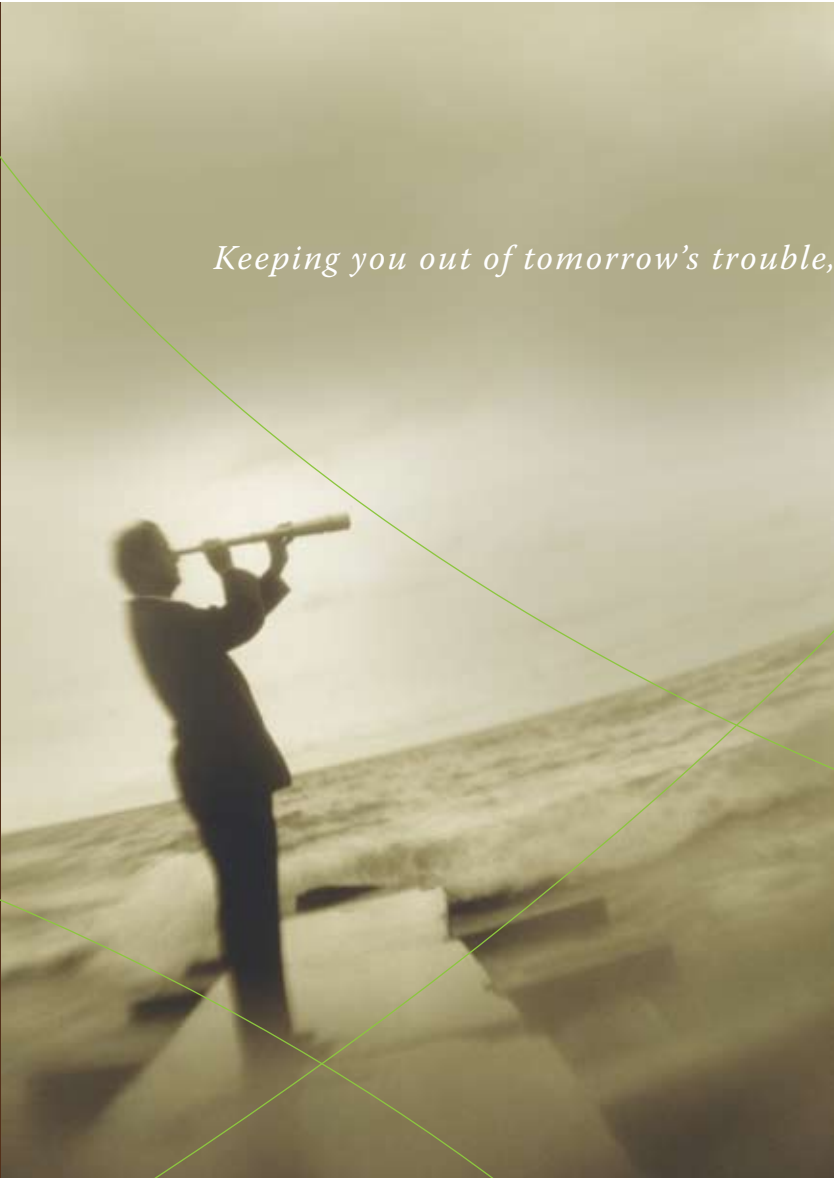


*Keeping you out of tomorrow's trouble, TODAY*



BEECHER  CARLSON



Imagine *your world* with *uncertainty removed*

Imagine the *power* to predict with *precision*

Imagine the ability to objectively *see*  
where *highly probable trouble looms*



Imagine the *competitive advantage* of  
having the *lowest D&O* claims in your industry

Serving on a corporate board isn't what it used to be. In an environment rife with corporate governance scandals, contentious shareholders and Sarbanes-Oxley demands, executives and directors face a disturbing number of personal and professional risks.

#### **WILL YOU BE SUED?**

Directors are being called upon to question, challenge and immerse themselves in the companies they serve. This increased level of responsibility can be very gratifying. But the pressures of board stewardship can be enormous, and the consequences of poor performance dire.

#### **HOW MUCH COVERAGE DO YOU NEED?**

Directors and officers face enormous liability as their board-level decisions – or lack thereof – place corporate assets at risk every day. Approximately 2,500 securities class action lawsuits have been filed since 1995, with aggregate settlement amounts approaching \$50 billion.

#### **DO YOU REALLY KNOW WHAT'S AHEAD?**

The fierce nature of today's competitive landscape has forced executives and directors to operate more efficiently, not just on a day-to-day basis but also in planning for the future. Competitive advantage requires more than estimates and educated guesses.

#### **BEECHER CARLSON AT A GLANCE**

- Beecher Carlson is the fastest growing brokerage in the industry, with 113% compounded annual growth over the last three years.
- We are the 7th largest captive manager in the US.
- Our 450 employees work in 24 offices around the country.
- Our clients represent the top names in the industries we target: construction & real estate, energy, gaming & hospitality, healthcare, manufacturing & business services, retail and telecommunications.
- In addition to executive liability coverage, we also provide our clients with complex property, complex casualty, marine, claims & loss control consulting, analytics and risk modeling, and captive management and consulting.



At Beecher Carlson, we've shifted the paradigm of how executives and directors plan and prepare for future risks. We are the first and only brokerage to provide a forward-looking view of your future D&O risk profile.

Our success in pinpointing Executive Liability risk drivers provides you with objective, data-driven knowledge to make insightful decisions and model the impact a potential business decision will have on your future risk profile. Armed with these actionable insights, we partner with you to identify the required next steps in order to mitigate the severity and frequency of future shareholder litigation – *before* it happens.



While others provide hindsight, we provide *insight*



## Your D&O Future ~ *predictable* with Beecher Carlson

Many insurance brokerages offer Executive Liability coverage. So, why Beecher Carlson? Because we know your business. We offer highly specialized expertise, an unwavering commitment to delivering exceptional client service, and people who are the absolute best in the field.

Clients appreciate our comprehensive D&O, E&O, EPL, fiduciary liability and kidnap/ransom coverage. And they count on us because we deliver what no other brokerage can – a forward-looking view of your future D&O risk profile.

While others provide hindsight, we provide insight. We deliver a clear, concise and comprehensive look forward into your company, identifying and analyzing specific risk factors and their relationships. This allows you to see precisely what you're facing in terms of future shareholder litigation so you can proactively manage it *before* events occur.

Executives and directors who incorporate forward-looking analytics into their daily operations improve their business processes, enhance decision making and gain the ability to remove the uncertainty of the future in order to meet business goals. With a forward-looking view into your D&O risk profile, you gain measurable competitive advantage that includes:

### *Benchmarking Knowledge*

Because we analyze approximately 4,000 data points – several times more than any other brokerage – you will know more about your risks than ever before and can compare and contrast your risk results with those of your peers. Using inputs from broad data sources, we provide an objective risk assessment score relative to comparable organizations and an estimation of the likelihood and severity of future securities class action, which forms the basis for adjusting both insurance limits and retentions.

### *Underwriting Advantage*

Our analytical insight is highly persuasive, objectively demonstrating to carriers the facts supporting your unique risk profile. Knowledge of specific positive or negative risk factors means no surprises for senior management at underwriter meetings. And, it provides powerful intelligence to facilitate underwriter negotiations to ensure you the best terms, conditions and pricing.

### *Risk Modeling Opportunities*

How often do you get the chance to play “what if?” with alternative courses of action? With Beecher Carlson, you can model how a potential business decision may impact your future D&O risk profile, allowing you to simulate real-world scenarios and outcomes.

### *Enterprise Risk Management Alignment*

By identifying problem areas for a likely securities claim, you can more effectively mitigate and manage these exposures before they occur.

Harness the *power* of looking *forward*

**NOVUS™ ~ TRANSPARENCY AT ITS BEST**

Every Beecher Carlson Executive Liability client enjoys the distinct benefits of NOVUS – our proprietary, browser-based solution that facilitates, in real-time, the development and delivery of an accurate policy in a completely transparent environment. The system connects client, broker and insurer for easy communication, collaboration and tracking. Using NOVUS, Beecher Carlson can bind a policy and get it into your hands in 10 days or less.



**THE GOLDEN NUGGET FOR ENTERPRISE RISK MANAGEMENT**

Imagine how having the knowledge of future risk drivers enhances the effectiveness of your enterprise risk management (ERM) initiative. We help you identify potential problem areas, events and circumstances relevant to your company's future risks and opportunities, assess them in terms of likelihood and magnitude, and partner with you to determine the appropriate risk mitigation strategy. By identifying and proactively addressing risks and opportunities, you protect and create value for shareholders, owners, employees and customers.

## What we do ~ *minimize* exposures & *protect* wealth

**Directors & Officers Liability** – In general, a D&O policy provides the assurance to pay defense costs, judgment and settlement amounts for alleged breaches of duty. We design D&O programs specific to your needs.

**Employment Practices Liability** – Employers of every size face liabilities from their relationships with applicants, current and former employees. EPL policies cover employment-related allegations including sexual harassment, discrimination, wrongful termination and retaliation.

**Kidnap/Ransom** – Insurance coverage is available from several top carriers to address the costs associated with these unfortunate events. Programs include not only insurance coverage, but also crisis management through outside consultants.

**Fiduciary Liability** – Trustees and other fiduciaries of pension and welfare benefit plans have duties to the plans and participating employees. Fiduciary liability insurance provides coverage for defense, settlement and judgment costs associated with ERISA liability and administrative errors and omissions.

**Professional Liability/Errors & Omissions** – E&O insurance provides financial protection for service firms and their professionals against third-party liability claims. Making sure that the professional services provided by your company are properly insured is our business.

**Claims Advocacy** – At Beecher Carlson, we believe in claims advocacy, not claims management. This means, we are on your side throughout the entire claims process, going beyond what is expected to ensure quick and appropriate resolution. Our team is experienced in working through complex transactions and assisting clients through tough claims negotiations.

**Board Training & Education** – We're the first and only brokerage to provide an accredited board training program for corporate and nonprofit boards who want to proactively address known risk factors to avoid future litigation. Because your risk factors are unique to your company, your education and training program should be as well.





*A forward-looking view of your future  
D&O risk profile is invaluable*

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[www.beechercarlson.com](http://www.beechercarlson.com)