

Insurance, Risk Management
& Wealth Management Services

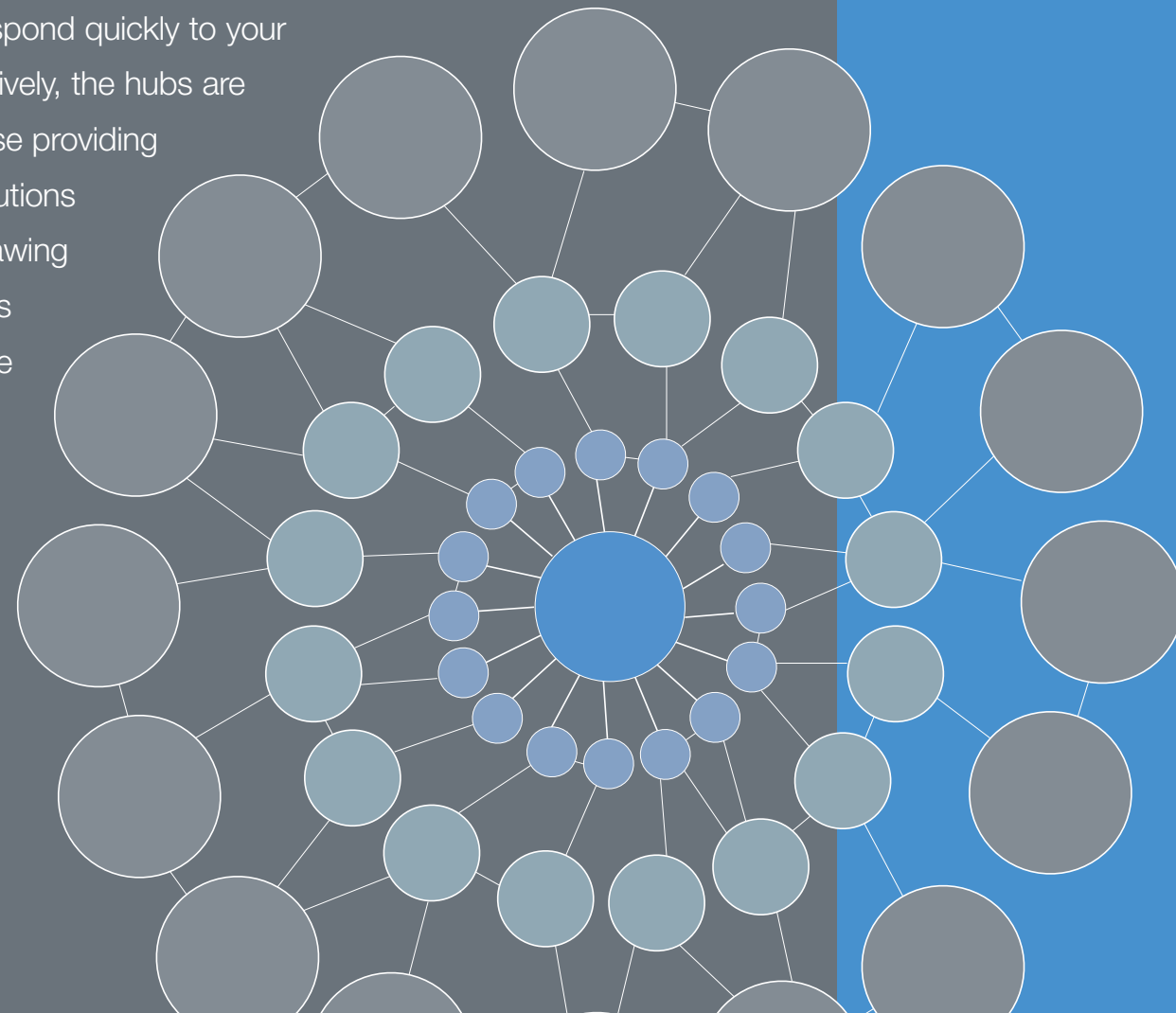




We **balance** the **strength** of an international firm with the **accessibility** of a local broker.

HUB International is an organization that is structured around large regional “hubs” with satellite offices strategically located throughout the United States and Canada.

Locally, HUB offers personal service, individual attention and has the ability to respond quickly to your changing needs. Collectively, the hubs are a knowledge powerhouse providing you with tailor-made solutions that are designed by drawing upon our combined skills and expertise. With more than 200 offices, we are licensed to conduct business in every state and province in North America.



We build our relationships on trust, respect and integrity to foster long-lasting partnerships.

HUB International professionals are guided by clear corporate values that we apply to everything we do. Our commitment to these values assures you will receive the finest brokerage services available anywhere.

We value the **entrepreneurial spirit** of our insurance professionals, who are empowered to manage your risk and do whatever it takes to fulfill your specific needs.

We serve our customer needs with **integrity** in all aspects of our business.

We take a **disciplined** approach, and our team-oriented philosophy enables us to design solutions that go beyond traditional one-size-fits-all product offerings.

We are **accountable** to you. HUB strikes the right balance between answering your need for appropriate protection and addressing your long-term financial goals.

HUB International is one of the largest insurance brokerages in North America. Our teams have decades of experience managing risk and financial planning for customers like you.



We understand your needs...

Our Commitment to You

We recognize that every customer's requirements are unique. We provide a comprehensive range of quality insurance and wealth management products, together with expert advice, so our customers are presented with complete solutions. We then support customers with reliable service. It's that simple.

Quality

We take the time to understand your exposure to risk – only then will we deliver on our commitment to offer you the protection strategy that best suits your needs. We value our relationship with you and strive to earn the trust you have placed in us, everyday.

Expertise

Our professionals understand both mainstream and specialized risk exposures. We will utilize our resources, depth of knowledge and experience, whether the application is local, national or global.

Solutions

At HUB International, we don't just sell you a policy – we provide a total solution. Our professionals will identify the insurance products, risk reduction strategies and loss mitigation techniques that will strike the right balance in your risk portfolio.

Service

Our service won't stop with the purchase of insurance; we are there when you need us. Our professionals will help implement the strategies and solutions designed for you. We will assist in expediting claims, conducting periodic reviews and evaluating the effectiveness of your plan to ensure it continues to meet your needs and objectives now and into the future.

...and respond with solutions.

Business Products

At HUB International, we view our products as tools to help you build and protect your business. We are partners in your growth. As you grow, your HUB representative will be there to advise you and provide counsel as your exposures change. We utilize our buying power to provide you with unique solutions from a multitude of resources. Only after careful review, when we understand your company and exposure to risk, will we provide recommendations.

Small Business

Our professionals create, supervise and administer programs for growing businesses. We use our expertise and a full range of business solutions to develop a comprehensive plan for your organization.

Middle Market Business

We present you with the most competitive terms and pricing available in both traditional and specialty insurance. Our experienced associates can help diminish your exposures and total cost of risk through products and services specific to your line of business.

Commercial Risk Management

Think of HUB International as an extension of your staff. Our specialists are trained to propose protection strategies in all risk arenas, including global exposures, employment practices, directors and officers, liability, bonding, environmental and other specialties.

Employee & Executive Benefits

Your employees are your company's greatest asset – so supporting them is vital to the strength of your organization. Let us help you build the most competitive and cost effective benefits strategy from the most advanced assortment of options available. Whether it is Traditional Group Benefits, 401(K) and Pensions, Life or Outsourcing, we have the expertise.

Personal Insurance

Personal Insurance is an important discipline at HUB International, which is reflected through the proficiencies and responsive service provided by our advisors. Our sensitivity to the private nature of your assets is mirrored in our confidential communication with you and insurance companies. With our white-gloved personal service, we outline the finest arrangement tailored with personal property, personal liability and financial guidance.



In addition to retail products, we offer customized programs to industry-defined groups.

Specialty Groups

In order to properly create customized programs, our specialists are divided into industry-defined groups. Besides learning the ins and outs of your particular business, our consultants have an in-depth understanding of your marketplace and your profession, which means that they not only know *the* business but they know *your* business and likely your personal values.

Financial Institutions

At HUB International, we offer clients professional guidance to protect their financial security and growth in a climate of continual change. Whether to improve risk management or enhance customer relationships, we will support your programs through regulatory compliance, current product knowledge, marketing and sales, in-house training, and comprehensive reviews to ensure all components are at peak performance.

Financial Services

Through a unique structure of support and services, our financial professionals are empowered with the resources and expertise needed to manage client portfolios using: asset allocation, tax-advantage strategies, estate, retirement, small business planning, pension planning and many other products and services.

Professional Liability

No matter what your profession, you deserve a specialized risk management program to cover the expert service and advice you provide to your clients. We are dedicated to designing and delivering solutions that meet your professional requirements.

Endorsed Programs and Associations

We can solidify a long-term partnership that makes membership in your association more valuable by delivering solutions that are of worth to the common needs of your members.

Reinsurance

THB Intermediaries This specialty hub is one of the country's leading property and casualty facultative reinsurance brokers specializing in all lines of property and casualty reinsurance and program administration. Our teams have expertise in layered reinsurance placements, programs and national accounts.

Wholesale Operations

We recognize that independent brokers need to provide their clients with the best products and services to help better build relationships. Our organization's size and access to a wide selection of insurance markets translates into a strong competitive advantage for you. Our network of brokers continues to grow each year. We are constantly researching the marketplace to determine the needs of the brokers who support us and to develop programs that address the risk exposure of your clients.

Property and Casualty

These facilities have access to program services as well as specialties, general wholesale and other hard to place risks.

- Program Brokerage Corporation
- The Wholesale Insurance Group
- ABCO Insurance Underwriters
- Beacon Underwriting

Financial Brokerages

These entities provide access to a wide array of investment products and wealth management solutions.

HUB International takes pride in the services provided to you for insurance, risk and wealth management programs. For our efforts, we are compensated in a variety of ways, primarily in the form of commissions and contingency amounts paid by insurance companies and in some cases, fees paid by clients or third parties. We encourage you to make fully informed decisions regarding your choice of broker and coverage, and we are pleased to share data regarding our compensation. Additional information can be obtained at www.hubinternational.com or by calling your HUB broker.

HUB International – a company dedicated to helping you navigate the complexities of managing your insurance needs and planning for the unforeseen.