

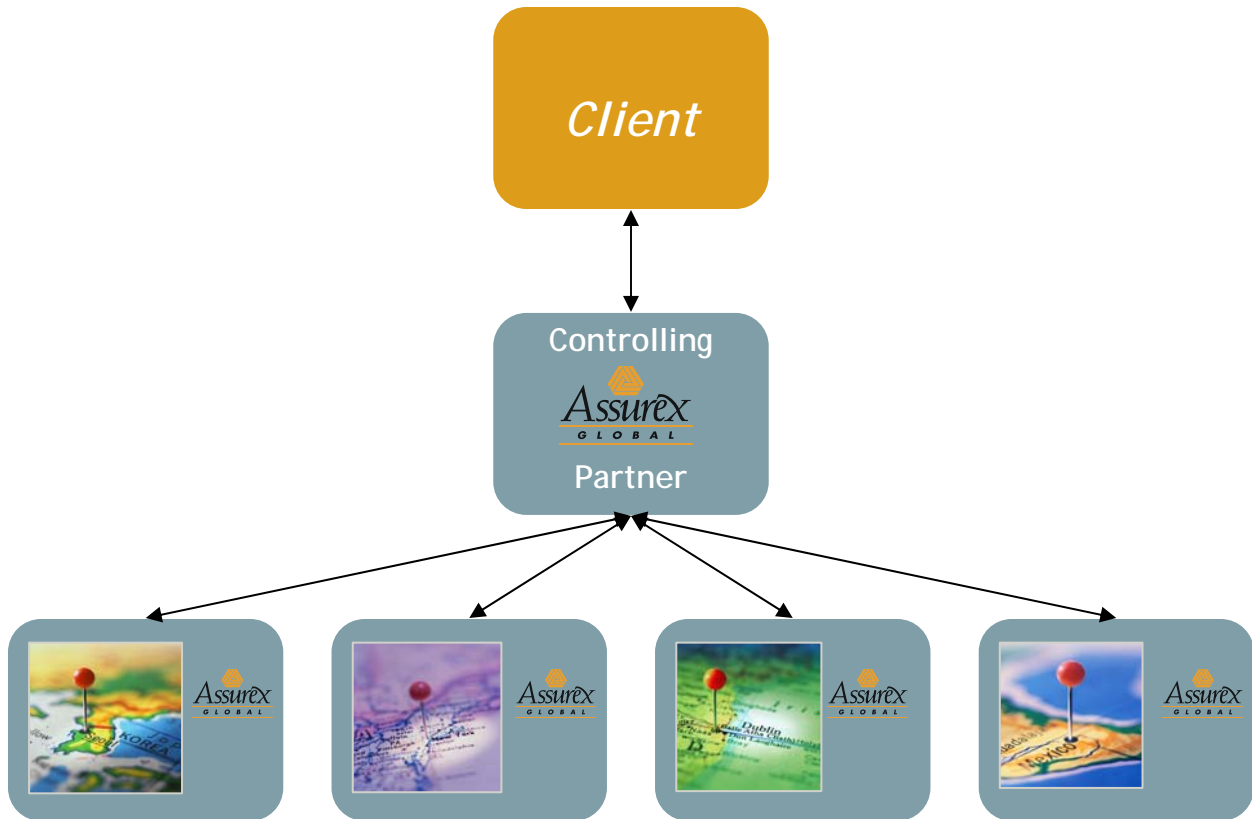


Our Partners are Our Power™

Discover the power of seamless client service from the world's premier network of independent insurance brokers.

Any global client can access the expertise and knowledge of our extensive network for their own benefit. Communication and services are coordinated through your lead Assurex Global Partner, who acts as the controlling broker.

The following graphic demonstrates the flow of client service. Because all business is coordinated through the controlling Partner, the account is greatly streamlined for the client. Of course, if a client desires direct contact with every office servicing their account, such relationships would be fully encouraged as well.



We answer to the client first and foremost.

As an exclusive partnership of the top independent brokers worldwide, Assurex Global offers discerning clients the benefit of truly innovative, customer-driven service. Because all of our Partners are independent, they have the flexibility needed to structure accounts in the client's best interest—not as a response to the whims of Wall Street or other financial entities. Our basic philosophy: if it works for the client, it's best for Assurex Global too.

Local service on a global scale.

Because we have more than 500 offices on six continents, we provide both global expertise and knowledgeable local presence.

And because every Assurex Global firm must complete a rigorous selection process and ongoing evaluations, our high standards are maintained in every market. In effect, every broker chosen as an Assurex Global Partner has been "pre-screened" for clients so they know they'll be working with the best. However, if a particular Assurex Global Partner is

unable to fully satisfy a client's needs for any reason, we have the ability to select and work with any other broker in the market as well. Our hands are never tied where the client's best interests are involved.

Market Specific Coverage

Because of our unique collaboration, Assurex Global Partners provide clients complete solutions for insurance, risk management and employee benefits. We'll consider—on a market by market basis—a client's risk tolerance, the impact of local insurance laws, coverage gaps, duplications—anything and everything which might require coverage adjustments locally. In short, Assurex Global Partners are able to create flexible, comprehensive coverage for clients *wherever* they might do business.

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We truly believe it is the caliber of brokers which makes Assurex Global unique. Independent, committed, accountable, dedicated. Discover the power of Assurex Global today.

Don't let the various broker names which make up Assurex Global confuse you. We *all* take the title of "Assurex Global Partner" very seriously. In fact, because we personally know and meet the owners of every Partner firm throughout the year, we have full personal accountability when servicing our clients. In fact, we take such accountability so seriously that we have it written into the Partnership agreement that every firm signs annually.



Clients get an independent local broker with real global clout and experience.

