



G R E A T E S T H I T S



EXCEPTIONAL
RISK ADVISORS

SERVING EXCEPTIONAL ADVISORS

Cultivating “Rock Star” clients and prospects requires the ability to set the stage, coordinate the program, and play louder and more clearly, with a bigger WOW factor than the advisors before you. But how do you get the attention of a high profile client sitting in the front row? And when you do, how do you remain a VIP insurance advisor?

As experts in specialty insurance, Exceptional Risk Advisors invites a select few backstage into the world of customized, high-limit insurance programs. Cover to cover, our intent is to provide a view into how elite advisors utilize our firm and rely on our people to design and deliver innovative products unavailable in traditional US insurance markets. Please enjoy the show!

WHAT YOUR MOTHER DIDN'T TEACH YOU

Your mother probably taught you to treat everyone equally. Well, that doesn't exactly work when serving successful corporations, athletes, entertainers and other highly motivated, exceptionally successful professionals. That fact is, bigger clients require more time and attention than smaller clients. The solutions required when serving the stars of an industry are far different than those required to protect your average client. Responsiveness, reliability, accuracy, and integrity are core values of Exceptional Risk Advisors – values that are all the more critical when serving the elite.

THE RELATIONSHIP EMPHASIS

Relationships matter! Maintaining long-standing strong relationships with select Lloyd's syndicates provides Exceptional Risk Advisors with the highest utilized limits of any Lloyd's Coverholder in the U.S., and more importantly, the knowledge and expertise of how best to use them! The same holds true with our long-standing reinsurance and carrier partner connections. More importantly, in establishing trustworthy relationships with our advisor clients, we understand our role as educators, working to provide what is needed, every time, on every transaction.

EVERY ADVISOR HAS SOMEBODY TO LOVE!

We invite you to think through your clientele as you continue reading on. “Rock Star” clients exist in every industry. They are the titans of business, the A-List of entertainment, the MVPs of sports, and the ultra-successful CEOs, entrepreneurs & professionals who stand high above those in their class. For your STARS, we make ourselves easily accessible and encourage you to utilize our deep understanding of these markets when serving exceptional individuals.

KNOCKIN' ON HEAVEN'S DOOR

A highly visible entrepreneur lives the brand he has created, but how can the brand live without him?

The risk: A well-recognized CEO of a snow and skate apparel designer – sold by retailers in more than 40 countries – is an extreme sports aficionado. To boost growth he sought private-equity funding for his venture, and the investment firm sought to protect its investment. **The solution:** \$45 million of key-person disability coverage on the charismatic leader. **The timeframe:** Risk assessed and coverage bound in seven days, just in time to cover a back country snowboarding trip.

RAINDROPS KEEP FALLING ON MY HEAD

Rainmakers: Every successful company (and advisor) has one

And when they're also the CEO/COO, the company has a lot tied up in one human being. **The risk:** A key executive built an assisted-living company into a powerhouse with 50 properties, 3,500 employees, and \$275 million of revenue. The CEO's disability – a risk 2-4 times more likely than premature death – would endanger the company's present and future. **The solution:** \$10 million of company-owned key-person disability coverage to protect the company, replace lost revenue, and secure top talent in the event of a disability. **The timeframe:** Risk assessed and coverage bound in 22 days.

DR. FEELGOOD Putting Skin in the (Medical) Game.

Some doctors double as entrepreneurs. **The risk:** A dermatologic pathologist created clinics and testing laboratories utilizing his personal assets to fund a geographic expansion. His ambition, while admirable, could nonetheless jeopardize his firm, medical practice, and personal fortune if he were to become disabled. **The solution:** A high-limit disability income policy provided \$110,000 monthly disability coverage for a five-year period, plus a \$5 million lump sum payment for a career ending injury – for a \$11.6 million protection package. **The timeframe:** Risk assessed and coverage bound in three weeks.

CAN I GET A WITNESS? Protecting Legal Pros, Professionally. Securing the practice and the practitioner.

Those who guard the fine print of the contract need their own protectors. **The risk:** The highly-compensated partners of a national law firm were underinsured, maintaining a maximum of \$50,000 of disability coverage per person (a combination of group long term disability and a portfolio of individually owned disability). For partners earning in excess of \$1 million annually, a disabled partner would suffer a major hit to his or her finances and lifestyle while trying to recover from a catastrophe. **The solution:** A multi-life guaranteed standard issue disability income policy delivered supplemental coverage for each partner. The firm paid less than \$1,600 per partner for supplemental disability benefits of varying limits to a maximum of \$25,000 per month. **The timeframe:** Risk assessed, client design options presented, and enrollment was coordinated to align with underlying in-force programs, a five month sales cycle.

THE SHOW MUST GO ON! Keeping Entertainers on good terms even if Mother Nature isn't.

Let them entertain you – but what if the weather doesn't hold up? **The risk:** A Midwest entertainment company that specializes in contract negotiations, public appearances and special events was hosting an outdoor music festival along a scenic waterway – in a park located in a flood zone. Various major American rock bands with platinum-selling albums were scheduled to perform. With an expected \$2 million in revenues, the company faced the prospect of being flooded out during any part of the three-day event. **The solution:** An event cancellation policy for adverse weather (high winds, tornadoes, and flooding) mitigated the risk. Driven by a request from the entertainment company, coverage was extended to include the non-appearance of 35% or more of the scheduled acts. **The timeframe:** Risk assessed and coverage bound in three days.

ROLL OF THE DICE Insuring private equity professionals who know when to hold 'em, and know when to fold 'em.

Risking your money is their business, protecting their lives is ours! **The risk:** Six of a private equity firm's top-level members were set to travel on the same flight to tour a facility their firm recently purchased. Comprising a significant amount of importance in terms of human capital to the business, their shared itinerary called for catastrophic travel coverage. **The solution:** A four-day accident policy delivering \$5 million of benefit per insured, and \$30 million of aggregate benefits should their private jet go down. **The timeframe:** Risk assessed and coverage bound within 24 hours prior to their departure.

SHE WORKS HARD FOR THE MONEY An equity share so large, a call for cash would cripple the business.

Death protection had been secured, but what if the stroke doesn't kill her? **The risk:** A large commodities firm with an incredible growth rate and a board obligated to protect their CEO's succession – a CEO with a \$33 million equity share. With a buy-out agreement in place and funded with life insurance, the Board recognized that a disability striking the CEO could cause a cash strain so severe that they would need to consider liquidation or a fire sale. **The solution:** A customized disability buy-sell policy funded to a \$33 million limit to pay a lump sum benefit if the CEO were to become disabled pursuant to the definitions and triggers of the disability repurchase clause. **The timeframe:** Risk assessed and fully underwritten within 30 days.

MATERIAL GIRL We are living in a material world, and she is a material girl!

She earns \$10 million per film, and spends every penny. **The risk:** An A-list actress has risen to fame and U.S. disability carriers have declined to insure her, citing income volatility and occupation. **The solution:** A high-limit disability income policy designed to pay \$250,000 per month in the event the actress cannot perform her acting duties. **The timeframe:** Risk assessed & fully underwritten within 20 days.

WE ARE THE CHAMPIONS Upgrading his NFL standings from “a third rounder” to the next

Superstar! League records set before him are the only thing this football star wants to break. **The risk:** A third rounder 3 years ago in the draft has performed well above his current contract. Playing under his current contract that pays less than \$750,000 per year, this up and coming player is looking to protect future income projected at over \$5,000,000 per year. **The solution:** An “Own Occupation” disability contract in the amount of \$20 million payable to the player after 12 months in the event he is permanently disabled on or off the field. **The timeframe:** Risk assessed and fully underwritten within one day.



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