



Risk Management for the Sophisticated Client

How do I know if I have enough liability coverage to protect my family, homes, assets and future income?

On whom can I depend upon to help me determine the best way to cover my fine art, jewelry, wine and other heirlooms?

Why should I look beyond the lowest price for my insurance needs?

On whom can I count on when I have a loss?

No matter if the economy is boom or bust; you continue to face an increasing number of risks. The protection of our families, health, and assets becomes increasingly important. Your exposures deserve more than 15 minutes to evaluate. At Alper Services, our purpose is to be your advocate to provide comprehensive personal protection at the lowest cost without sacrificing protection and sound business judgment. Beyond providing the protection you need today, we ensure your plan has the flexibility to adjust to your future needs.

Available Expertise:

- Million Dollar Homes
- Country / Secondary Homes
- Flood / Quake / Wind / Brush Exposure
- Personal & Group Umbrella Liability
- Condo & Co-ops
- International Property
- Blanket policies
- Family Offices
- Automobile
- Exotic Vehicles
- Aviation
- Yacht / Watercraft
- Motorcycle / Recreational Vehicles
- Household Employees
- Travel Coverage
- Farm / Equine
- Jewelry
- Fine Arts
- Valuable Articles
- Eclectic Collections
- Wine

CASE HISTORY

Challenge

A Client, who owned homes in two states, was the unfortunate victim of a burglary ring. Twice in a single month, his second residence was broken into while he was away. The thieves vandalized the home, and escaped with property, artwork and personal items valued over \$100,000.

Action

Alper's Personal Lines and Claims Management Teams worked closely with the Client, insurance carriers' adjuster, the local police and outside appraisers. Property from each theft had to be separately identified and valued. The outside appraisers were tasked with helping in property valuation. Some stolen goods were located in local re-sale shops, which needed to be reconciled with the lost goods and evaluated for repair.

Results

Our Client was able to maximize the total recovery amount for repair and replacement of the stolen goods. At a time when his most personal space was violated, our Client knew he could turn to Alper Services for reliable help and advice on recovering his losses.

Policy Reviews and Management

Over time, changes have a direct impact on your insurance requirements. When these changes occur, our team of professionals are ready to adjust your program in a timely and efficient manner. Whether you are expanding your family, adding a new home, or making a major purchase, we respond to your requests as if you are part of our family.

Claims Management

Having a loss is stressful. This is why you buy insurance! At Alper Services, our experienced and dedicated staff will work diligently on your behalf, working directly with the insurance company as your advocate to negotiate throughout the settlement process. Our exclusive Alper Elite Assistance Program offers access to counselors ready to assist you should you need help during the time of loss.

Training and Education

We maintain a firm commitment to ongoing professional development. Through active participation in a variety of training and educational opportunities, we stay on top of the latest industry challenges and legislative updates. By keeping current, we are always in the best position to help address your changing requirements.

Some of our Alper Elite Services:

- Tailored Personal Risk Management Review
- Private Counsel on staff to assist in contractual reviews
- Personal Property Asset Review
- Consultative evaluation of Real Property
- Security Consultations
- Lifestyle Vulnerability Diagnostic
- Employee and Contractor Background Investigations
- Travel Security Assessments
- Identity Theft Management Services
- Wild Fire Defense Review
- Hurricane Defense Review
- Alper Elite Assistance Program*

* Exclusive Concierge, Managed Behavioral Healthcare, WorkLife Service, Organizational Development and Wellness program designed for your *WorkLife* needs

To learn more about Alper Elite Risk Management and our Alper Elite Services, please contact:

Terri Madaj, CPSR, CIC

Vice President: Personal Lines
Alper Services, LLC
Phone: 312-654-4253
Email: TMadaj@AlperServices.com

Keith J. Hussey

Account Manager
Alper Services, LLC
Phone: 312-335-2156
Email: KHussey@AlperServices.com

Timothy Hogan, CIC, CRM

Account Executive
Alper Services, LLC
Phone: 312-867-7314
Email: THogan@AlperServices.com

Irena Siwek

Customer Service Representative
Alper Services, LLC
Phone: 312-335-2162
Email: ISiwek@AlperServices.com

In the News:

The 17-year-old son of Terry Bollea a/k/a Hulk Hogan was driving his dad's car when the car went out of control and struck a tree. His friend suffered catastrophic injuries and now requires 24-hour care.

Terry did not have an excess liability policy, leaving his personal assets (estimated at \$30 million) at risk. He settled out of court at a great personal cost.

According to Terry, if his broker had advised him of the need for an umbrella policy, it would have protected his net worth.

Alper Services does frequent reviews of your account. Additionally, as part of our Alper Elite Services, we conduct a Personal Risk Management Review of all your exposures.

Our purpose is to be your advocate to provide comprehensive personal protection at the lowest cost without sacrificing protection and sound business judgment.

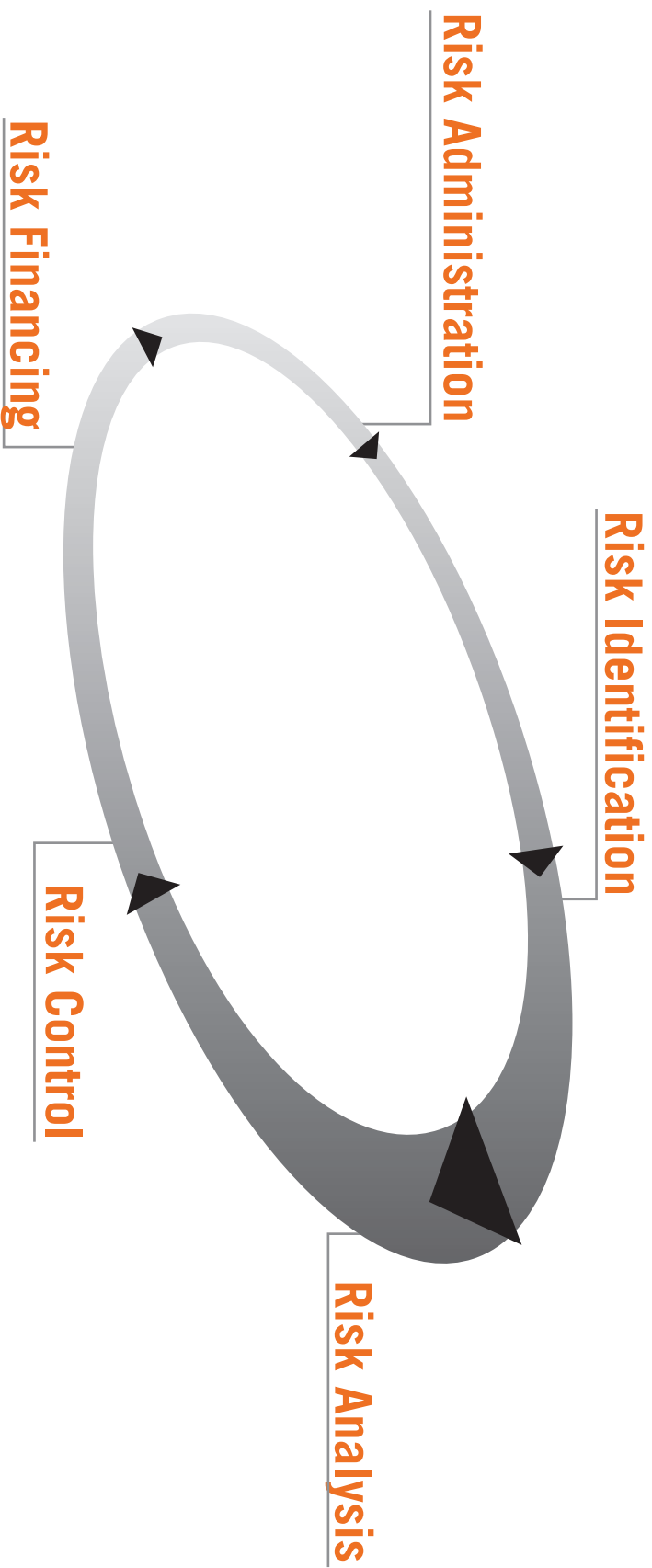
- Property and Casualty
- Early Intervention
- Employee Benefits
- Personal Insurance
- Life & Financial
- AuditRate®



Personal Risk Management Process

Alper's proven formula works in conjunction with our Risk Management Process.

$$\text{Client} \times \text{Coverages} \times \text{Carrier} = \text{Cost}$$

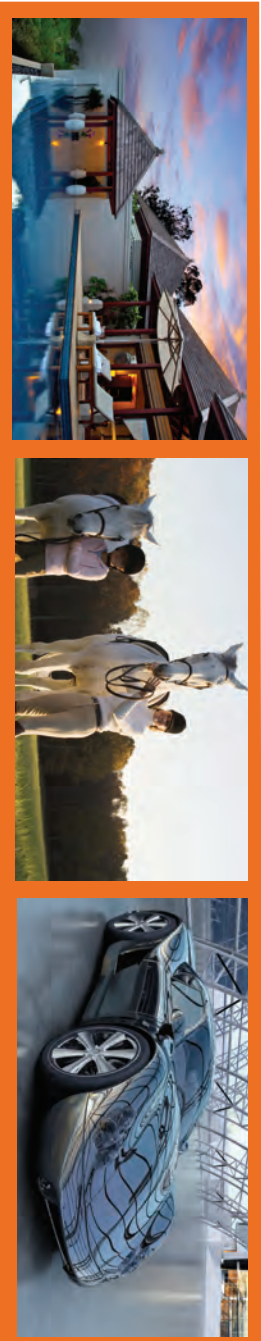


"Our goal is to be your advocate by providing comprehensive personal protection at the lowest cost without compromising safety and sound business judgment."

Howard Alper

Alper Elite Services

Personal Risk Management



Assets

- Tailored Risk Identification Review
- Personal Property Asset Review
- Consultative Evaluation of Real Property
- Coverage & Exposure Reviews
- Loss Control on Real & Personal Property

Protection

- Wild Fire Defense Review
- Hurricane Defense Review
- Water Leak / Loss Prevention
- Cyber Security / Technical Support
- Employee & Contractor Background Investigations

Lifestyle

- Security Consultations
- Lifestyle Vulnerability Diagnostic
- Travel Security Assessments
- Identity Theft Management Services
- Alper Elite Assistance Program*

Advisory

- Private Counsel on staff to assist in Claims & Contractual Reviews
- R.N. on staff to consult with Clients on accident / trauma questions
- Access to information via LinkedIn / Facebook / web
- Access to personnel via text / cell / Facebook / LinkedIn / email

*Exclusive Concierge, Managed Behavioral Healthcare, WorkLife Services, Organizational Development and Wellness program designed for your WorkLife needs. Some services are fee based.

To learn more about Alper Elite Risk Management and our Alper Elite Services, please contact:

Terri Madaj, CPSR, CIC
Vice President: Personal Lines
Alper Services, LLC
Phone: 312-654-4253
Email: TMadaj@AlperServices.com

Timothy Hogan, CIC, CRM
Account Executive
Alper Services, LLC
Phone: 312-867-7314
Email: THogan@AlperServices.com

Keith J. Hussey
Account Manager
Alper Services, LLC
Phone: 312-335-2156
Email: KHussey@AlperServices.com

Irena Sivek
Customer Service Representative
Alper Services, LLC
Phone: 312-335-2162
Email: ISivek@AlperServices.com