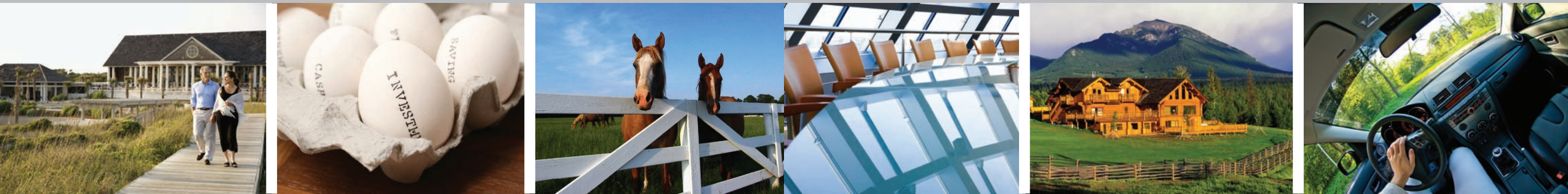


*Providing access to retail insurance
brokers for their elite clientele.*

**Introducing a new opportunity
for customized protection...**



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AIP

Affluent Insurance Program
Providing access to retail insurance brokers
for their elite clientele
www.affluentip.com



AIP. Affluent Insurance Program is a wholesale company designed to provide retail brokers nationwide, access to serve elite clientele complete asset protection. We specialize in designing monoline and package insurance programs tailored to meet the unique needs of the affluent customer and facilitate placement through several partner carriers. It is our extremely successful relationships, and volume of business placed with our partners, which affords us unlimited resources to provide the highest quality products and services.

Our team of highly experienced professionals will work to ensure that your clients have an insurance program that gives them the security, exceptional coverage and peace of mind they need and deserve.

As a solution provider for affluent clients, and the agents that represent them, we are able to place risks both nationally and internationally. Should your clients need coverage for coastal property (on all shores and inland lakes), wind coverage, earthquake, flood, fire protection and/or hurricane coverage – we will be able to write that as well as collections, automobile (private passenger and collector), yacht and/or excess liability. Our insurance expertise, product knowledge and extensive experience in dealing with high net worth individuals, is unparalleled.

Partnering with our team guarantees you:

- Generous commission sharing
- No time and/or premium contract provisions
- Ownership of accounts remains with you, the agent
- The ability to create profitable long-term business
- Additional market(s) to offer your clients while strengthening client retention
- A competitive edge above other insurance agents
- Capacity to place risks with several affluent markets
- Unparalleled expert client service - 24 hour response time to all inquiries and 48 hour quote-to-bind from receipt of completed applications
- Licensed insurance needs taken care of in every state



Your clients will be presented the right insurance strategies and a sound protection plan for:

- Distinctive Homes (domestic & international)
- Disaster Pre & Post Planning (and Recovery)
- Collections (fine art, jewelry, wine, etc.)
- Kidnap & Ransom
- Personal and Excess Liability
- Directors and Officers Liability
- Travel & Accident Insurance and Services
- Domestic Staff Management
- Residential Risk Management & Loss Control
- Automobile (high performance, collector, etc.)
- Aviation
- Identity Theft
- Employment Practices Liability
- Yacht and other personal watercraft
- Domestic Workers Compensation Coverage
- Family Office Management Insurance

Private Collections of Jewelry, Art, Wine and Other Fine Collectibles - Whether your client collects fine works of art, antique furniture, jewelry or vintage wine, we can advise on the insurance coverage needed to protect precious collections. We have access to programs that offer worldwide coverage with unprecedented freedom and flexibility. In addition, your client will have access to comprehensive collection management services designed to protect, preserve and enhance the value of their fine collectibles.

Auto - We have access to an automobile program that is specially designed for owners of high-value vehicles. If you have clients in households where there are more cars, especially classic and collector cars, than drivers this program will be particularly enticing. We can also work with you to cover golf carts, motorcycles and other “toys”.

Homeowners Insurance for High-end Homes - High-end homeowners need an insurance program that provides comprehensive coverage. High deductible and cash settlement options are just a few of the innovative coverages available to your clients. In addition, customer enhancements and services such as earthquake coverage, flood coverage, wildfire response units, equipment breakdown coverage, Household Safeguard coverage, green rebuilding, home valuations, and background checks of private staff are just a few of the unique offerings our carriers can provide.

Excess Flood - Many U.S. homeowners obtain basic flood protection from the National Flood Insurance Program (NFIP), but the property values of high net worth residences often greatly exceed NFIP coverage limits. To close this gap in protection, we offer access to an Excess Flood product that can protect each property up to its full replacement value.

Liability - In our litigious society your elite clients are among the most alluring targets of liability lawsuits because of their personal wealth. It is important your clients secure coverage that provides a level of worldwide protection against personal injury, property damage, and catastrophic financial losses that meets the level of loss an individual with their standing faces. We have primary, excess and group personal excess liability options - and up to \$100mm in limits - as well as Directors & Officers Liability, Employment Practices Liability and other protection plans to choose from.

Yachts and Other Personal Watercraft - All boats are not created equal, which is why access to comprehensive insurance for a wide range of watercraft – from tenders to small boats used on inland lakes to “super yachts” cruising worldwide – is critically important for your clients who own watercraft.

Aviation - Proper aviation insurance is part of most well-rounded financial plans; however few people take the time to find the consultant that is best equipped to match their sophisticated needs. We can place personally owned aircraft and work with you, and your client, on hull coverage; liability coverage; private airports and hangars; terrorism coverage; corporate aviation; charter / air taxi; workers compensation; personal effects on board; non-owned liability; medical expenses and more.