



CAPABILITIES PRESENTATION

CONNER
STRONG &
BUCKLEW



The Conner Strong Difference

CONNER
STRONG &
BUCKLEW

About Us

KEY FACTS

- Founded in 1959
- Clients in all 50 states and abroad
- 400+ insurance, benefits & risk management experts

OFFICES

New Jersey Pennsylvania New York

Florida Delaware Georgia

Massachusetts

AFFILIATES

A I M

PERMA RISK
MANAGEMENT
SERVICES

J.A. Montgomery
Risk Control

CR CONSOLIDATED RISK SOLUTIONS Solutions

Value Proposition



GLOBAL EXPERTISE



- International market clout
- Preferred relationships and pricing
- Among the top 40 largest insurance brokerages in the country



FULL SERVICE MODEL



- Integrated, dedicated account team and resources
- M&A due diligence
- Specialty services: claims, risk control, bonds and captive services

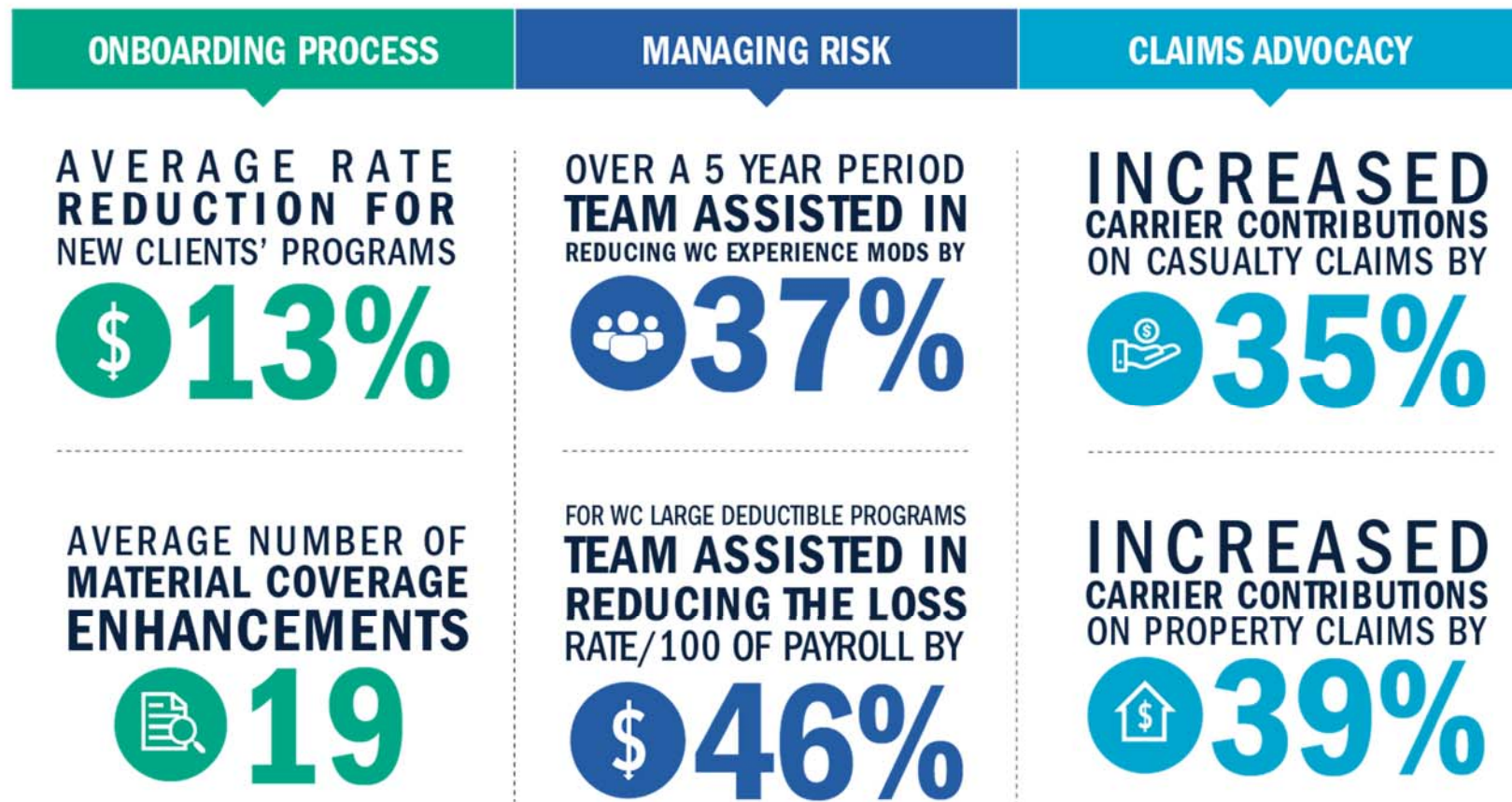


PRIVATELY HELD FIRM



- Engaged ownership
- Client focused, not shareholder focused
- Modify services to fit client's needs

■ Our Results in Numbers



Note: These figures are averages of a sampling of Conner Strong & Buckelew's clients. Such figures apply only to those selected clients and cannot be guaranteed as results may vary.

Includes reduction in allocated expenses and managed care savings charged by the carriers and TPAs.

■ Industry Expertise



Life Science & Technology



Healthcare



Hospitality & Gaming



Construction/Wrap-Up



Transportation



Public Entity



Financial Services



Manufacturing/Distribution



Professional Services



Social Services



Real Estate & Development



Education

■ Life Science Experience

- Team of professionals dedicated to the Life Science Industry
 - Individuals with history inside the largest Pharmaceutical Companies in the world

- Expertise across all lines of Enterprise Risk including Property, casualty and Professional Liability program:
 - Executive Risk
 - Property/Supply Chain
 - Errors and Omissions
 - Products Liability
 - Human Clinical Trials
 - Product Recall & Other

- Continuity of service and experiences is validated through a centralized model:
 - Sales, marketing, service and claims are managed by dedicated teams

■ Emerging Companies Support

- Research & Development Risk Assessment
- Loss of Project -Business Impact Analysis
- Contractual Risk Management Advice
- Customized Emerging Company Business Insurance Platforms designed to meet early stage budget demands, yet scalable.
- Dedicated Brokerage team who understand the dynamics and service demands of Emerging Businesses

■ Senior Life Science Team



Daniel S. Brettler

Managing Director

30 years of experience exclusively as a broker to the life science industry.



Roger Ladda

Managing Director

20+ years of experience. Oversees setup and management of various types of captive insurance companies



Tim Gosnear

Managing Director

26 years of experience with the largest names in pharma manufacturing.



Jim McGlynn

15 years of experience as a Senior Account Executive. Former Process Engineering Manager for Merck and Company



Andrew Wagner

16 years of experience as a global accounts Account Executive



Michele Fields

Claims Consultant managing complex claim matters for multinational companies. Extensive background with international claims management.

■ Select Key Clients



■ Team Approach Service Model



■ Consultative Review Process

- Assess risks presented by your organization
- Review operational activities, contracts and agreements, financial obligations
- Audit insurance policies to determine if they provide appropriate, customized protection
- Examine the effectiveness of safety/loss prevention and claims management programs
- Summarize key findings and review with leadership



■ International Solutions

- Formal strategic partnerships with several international firms to create a global Life Science team of experts with flexibility.
 - Brings together industry leaders in risk management, insurance brokerage and enterprise risk management.
- All aspects of account management, marketing, claims, and risk control, are provided by individuals entrenched in the Life Science industry with services coordinated on a world-wide basis.
- AXCO Membership providing access to country reports utilized industry wide to determine local compulsory insurance requirements and unique country issues related to insurance.

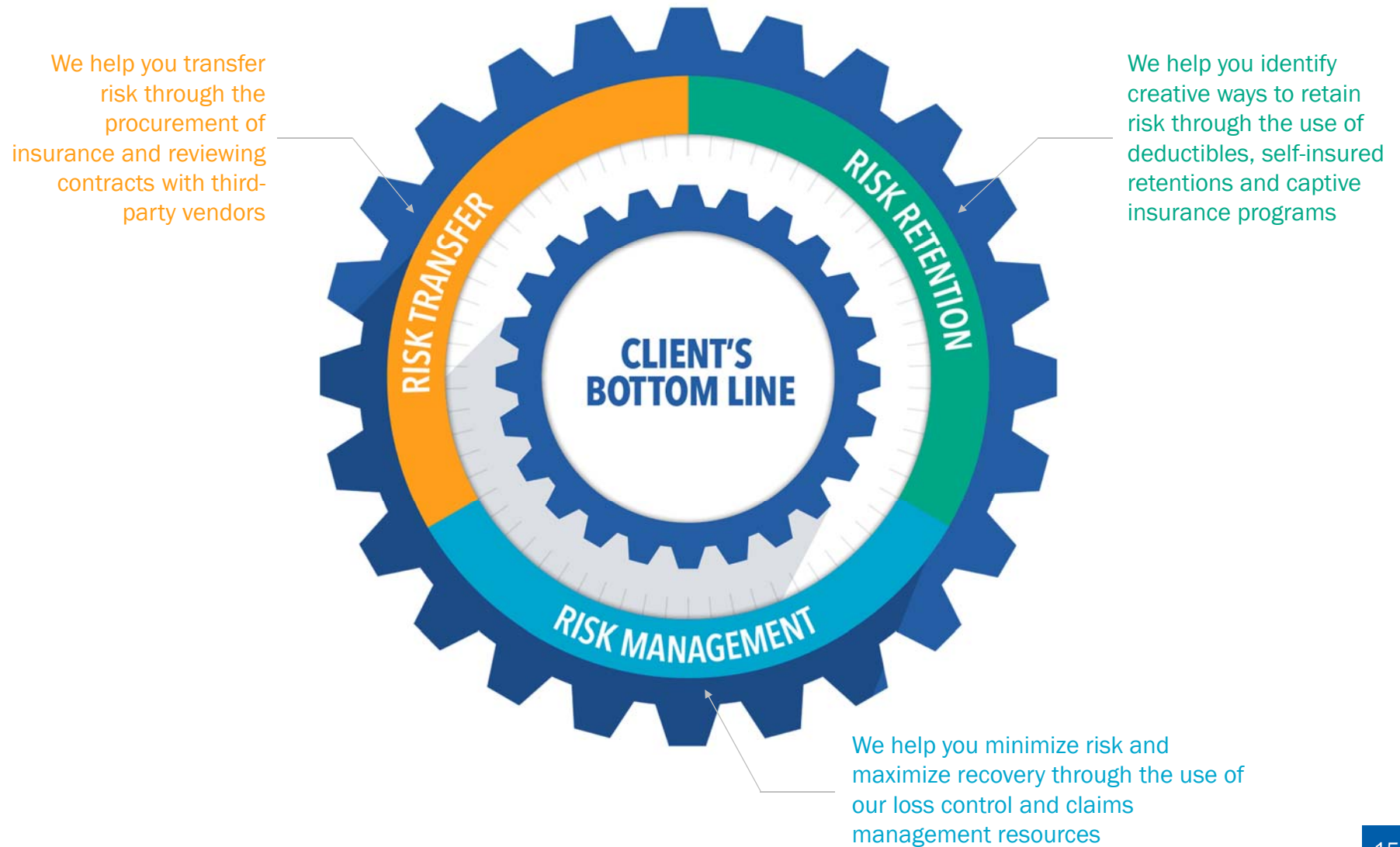




Overview of Services



■ Total Cost of Risk Strategy





Account Management

→ Account Executive assumes day-to-day oversight of insurance program post binding

Key areas of responsibility include:

- Client advice and consultation
- Insurance brokerage
- Renewal oversight
- “Total Cost of Risk” Strategy

Sample P&C Insurance Team

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George Norcross
Executive Chairman
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Mike Tiagwad
President & Chief Executive Officer
P: (856) 552-4700

■ Sample Services

✓ Standard

- Certificate process, ID cards, and binders
- Policy review, endorsement processing, audits and adjustments
- Billing and cost allocations
- Experience modification review/projections
- Loss analysis and trending

✓+ Value Add

- Expert professional advice
- Program maintenance – coverage and structure
- Contract review: client and vendor agreements, loan covenants, insurance/indemnity language
- Mergers & Acquisitions: insurance due diligence and transactional insurance coverages, e.g. Reps & Warranties, environmental and “Tail” placements
- Client/Customer interface
- Coordination of services
- Placement and coordination of controlled master programs where necessary (multinational accounts) and local underlying policies

■ Insurance Brokerage

- Carrier relationship/market clout
- Marketing approach - Account team spearheads account by account
- Large account expertise – full program structure capabilities
- Collaborative effort
 - Client/broker/insurer - use of detailed underwriting submission



■ Renewal Process



■ Underwriting Submission

- Accentuate the positive characteristics of our client:
 - A historical overview of the company management
 - A review of the organization structure
 - Detail of your key facilities & offices
 - Employee census
 - Description of your operational activities and/or products
 - Review of safety programs, claims administration and other risk management activities
- Goal is to read like a prospectus to the underwriting market.

■ Preparation of Coverage Summaries

- Tailors coverage to your exposures
- Details the coverage modifications negotiated with carriers
- You receive when coverage is bound
- Provides you with strong documentation trail in the event of a serious claim prior to policy issuance which can take up to 6 months of issuance
- Central to an effective program

SAMPLE COMPANY
Insurance Coverage Specifications
Commercial Automobile
Policy Term: 06/01/2019-06/01/2020

1. Limits of Insurance

Schedule of Coverage		Limit Each Accident		Certification
Liability	Covered Autos			
bodily injury & Property	1	\$1,000,000 Combined Single Limit		None
Personal Injury Protection	2	Separate		None
Advised Personal Injury Protection	2	Separate		None
Auto Medical	3 & 4	\$10,000		None
Uninsured Motorist	2	\$1,000,000		None
Underinsured Motorist	2	\$1,000,000		None

Physical Damage		Actual Cash Value	\$1,000 Combined Deductible each Auto
Physical Damage - Combined	2	Actual Cash Value	\$1,000 each Auto
Physical Damage - Comprehensive	2	Actual Cash Value	\$1,000 each Auto
Physical Damage - Separate	2	Actual Cash Value	\$1,000 each Auto
Physical Damage - Collision	2	Actual Cash Value	\$1,000 each Auto
Physical Damage - Labor	2	Actual Cash Value	None
Temporary Transportation	2	Actual Cash Value	\$1,000 each Auto

CONNER STRONG & BUCKLEW

■ Claims Management

Designated Claim Consultant advocates for you in the claims process, particularly on claims that have a greater impact on your bottom line

Key claim services include:

- Assistance with reporting claims
- Claim strategy meetings
- Emergency response
- Compilation and analysis of historical data and loss trending
- Help to identify areas of opportunity as relates to claim management
- Creation of claim handling instructions for carrier/TPA

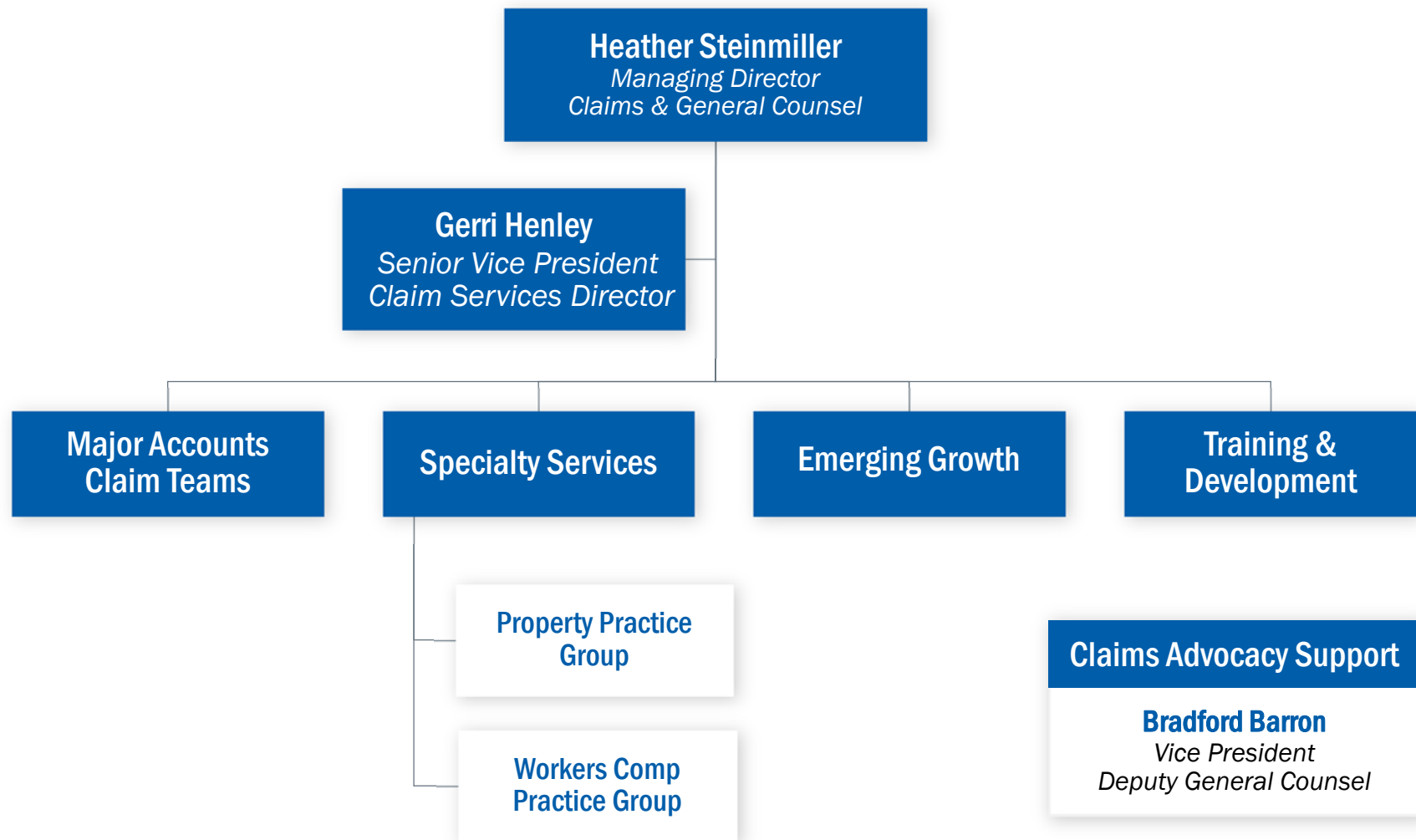


■ Specialty Services

- Dedicated business unit within the Claims Department
- Focuses mainly on Property, Workers' Compensation, and other 1st party complex claims
- Drone services



■ Claims Management Structure



■ Claims Management

37%
INCREASE IN PAYMENTS \$
TO OUR CLIENTS DUE TO OUR ADVOCACY

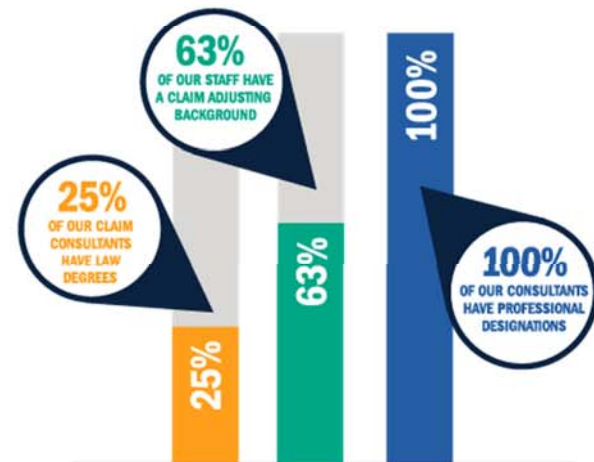
20 AVERAGE YEARS OF
EXPERIENCE FOR
OUR CONSULTANTS

1 POINT OF CONTACT
FOR ALL YOUR
CLAIM NEEDS 

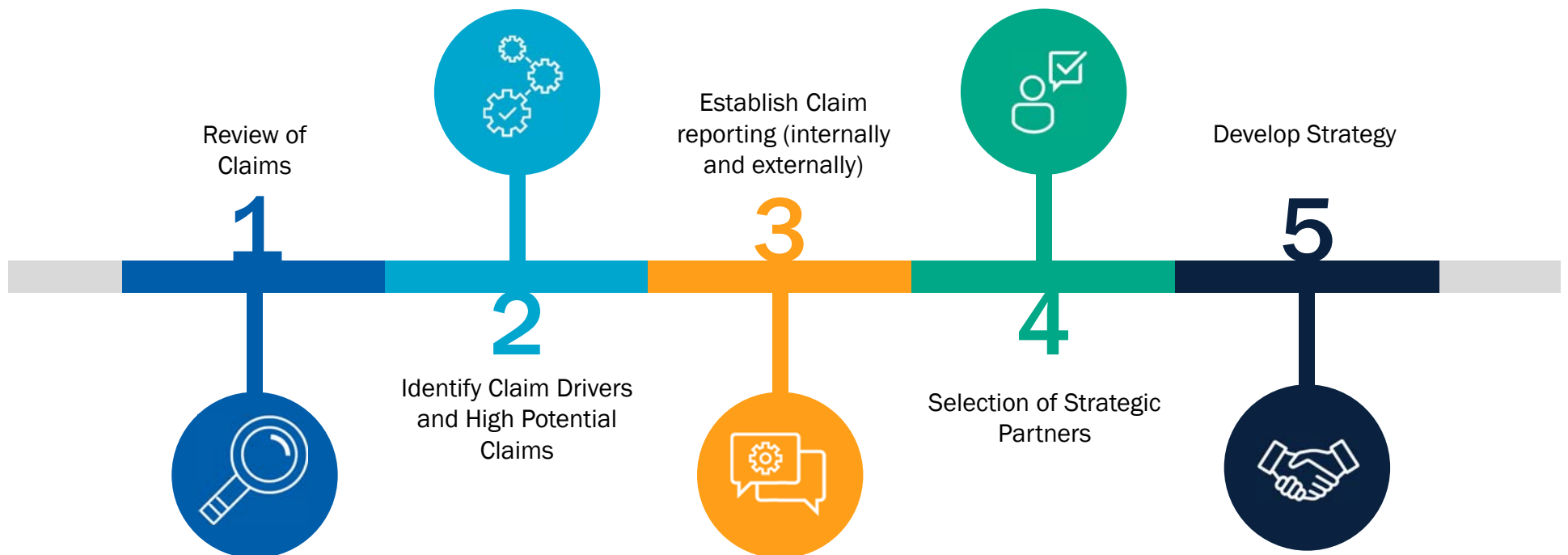
30
DEDICATED
CLAIM EXPERTS

24/7
AVAILABILITY OF
OUR CLAIM STAFF

NEARLY **1 IN 3**
OF OUR PROPERTY/CASUALTY STAFF
IS DEDICATED TO CLAIMS AND SAFETY



■ Claims Assessment



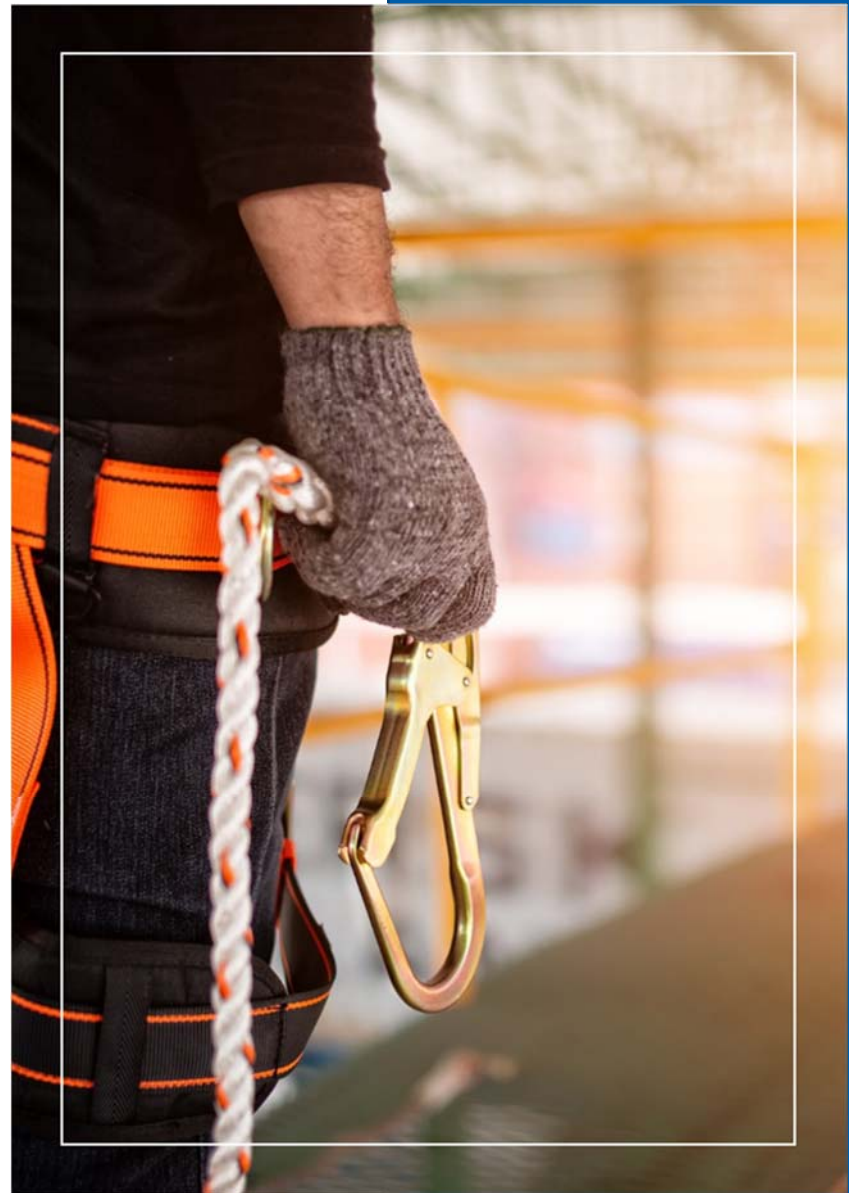
Claims Advocacy Support

- In-house General Counsel team assists Claims Department in advocating for coverage on challenging claims to ensure our clients receive maximum coverage
- Provides support to the Commercial Lines Division by providing daily advice on coverage issues and legal trends



Risk Control Services

- More than 20 professionals dedicated to our clients
- Designated Risk Control Consultant assigned to each account
- Services are tailored for each client
- Close coordination with Claims Team to ensure services focus on problem areas to mitigate risks and ultimately drive down insurance costs
- Engage carrier support when appropriate



■ Sample of Risk Control Services

- Customized training programs designed for your industry:
 - Condensed class times
 - Address injury prevention and compliance needs
- Comprehensive Safety and Loss Control Surveys:
 - Physical inspections and photographs
 - OSHA compliance
 - Injury prevention
- Technical assistance with:
 - Corporate safety manuals and written programs
 - Ergonomic evaluations
 - Industrial hygiene controls
 - Regulatory compliance
- Incident Response:
 - On-site consultation post incident
 - OSHA intervention
 - Claims and insurance carrier interface

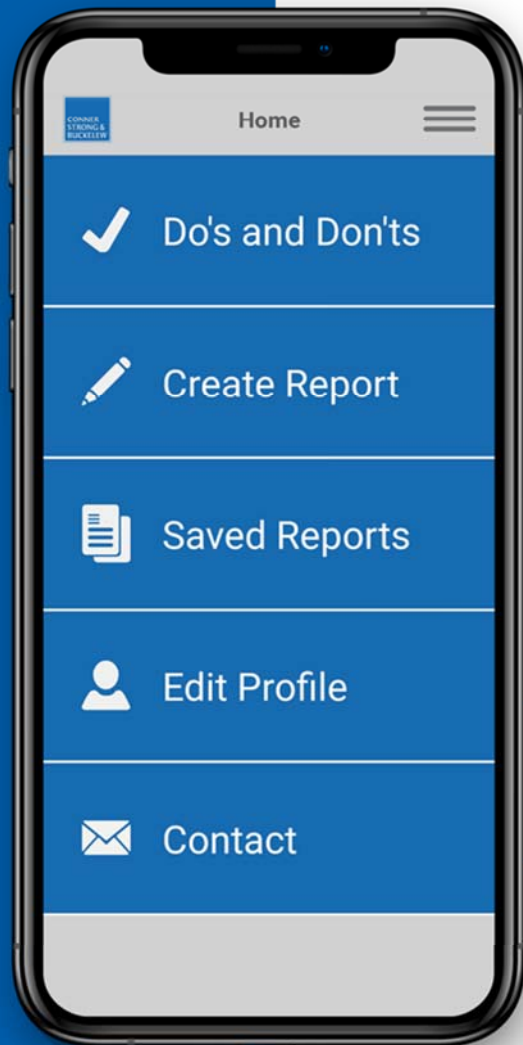


■ Captive Insurance Capabilities

- Our practice is an investment and a resource, not a profit center
- Captive Consulting includes the design and construction of a variety of unique captive structures



Roger Ladda, manages our Alternative Risk Practice, with more than twenty five years of experience.



INVOLVED IN AN AUTO ACCIDENT? WE HAVE AN APP TO HELP!

Our automobile accident app allows you to file a report instantly by capturing all relevant data, including accident details, the other party's information, injuries, police investigation and witness information.

You can even upload your accident photos and complete an interactive accident map. Once you have submitted the report, simply hit SEND to email it to Conner Strong & Buckelew for processing.

**SEARCH "CONNER STRONG & BUCKELEW" IN THE
iOS APP STORE OR THE GOOGLE PLAY STORE**





Client Resources



Commitment to Education & Training

→ Committed to providing top of the line training for our team members and our current and future clients





Client Training

5 Client Seminar Tracks:

1. Insurance 101 Series
2. Master Classes
3. Claims Courses
4. Loss Control Series
5. Risk Managers Roundtable

■ Keeping Our Clients Informed



Stay Connected

Follow us on social media and visit our client portal to stay up to date on company news and industry trends.



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@connerstrongbuckelew



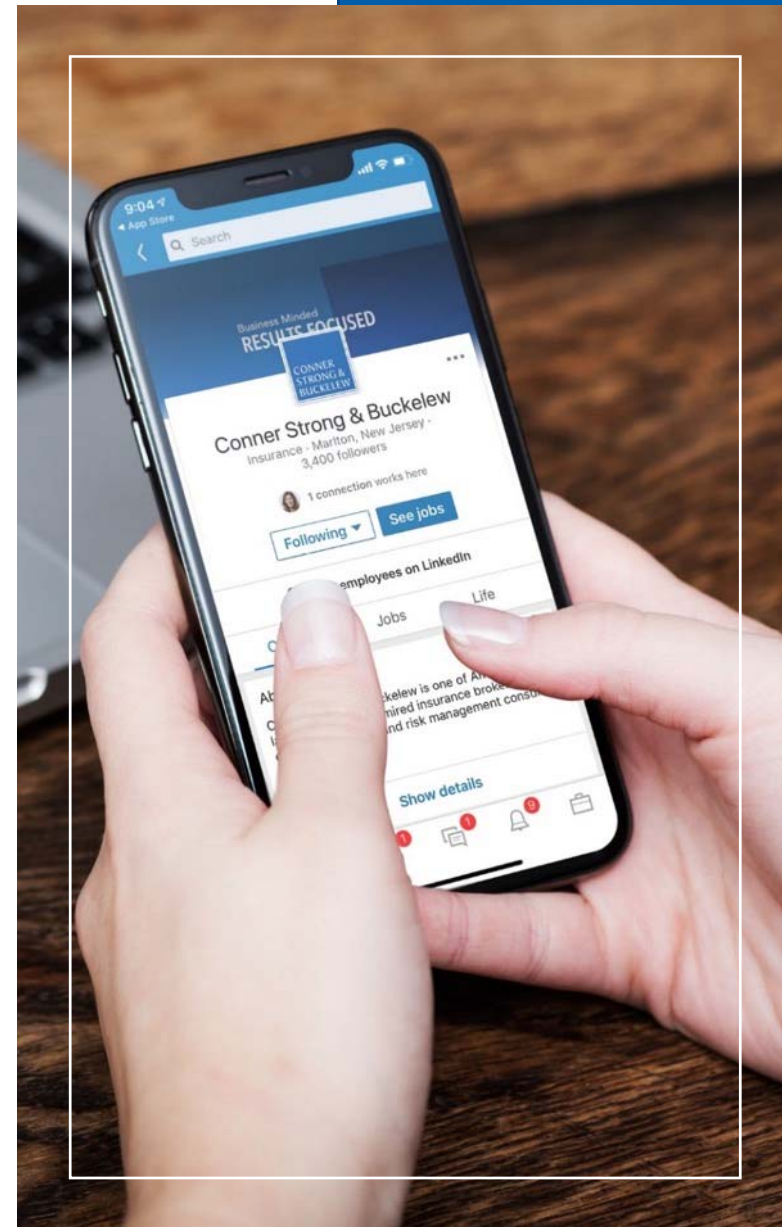
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www.mypocketpandc.com





THANK YOU

Questions? Comments?



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Life Science Practice

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