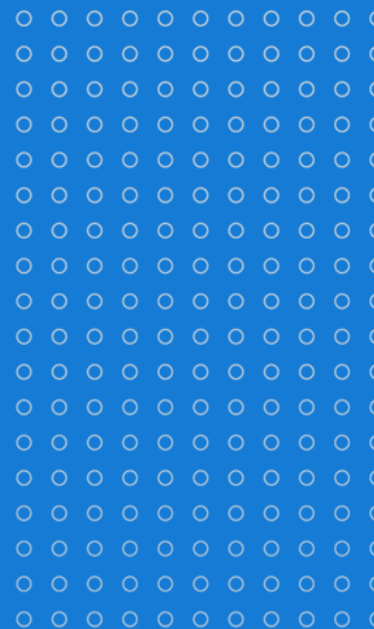


# HUB



**Property & Casualty Insurance for  
Museums, Science Centers, and  
Fine Art Collections**  
HUB International Midwest East





# About HUB

## BUSINESS FOCUS

HUB International is a global insurance brokerage providing property, casualty, risk management, life and health, employee benefits, investment and wealth management products and services. HUB is dedicated to helping businesses and individuals evaluate their risks and manage their insurance needs.

## HUB HIGHLIGHTS

- Ranked Largest Independent Property and Casualty agency (Insurance Journal)
- Ranked 6th among the World's 10 Largest Insurance Brokers
- Largest privately-owned personal lines practice in North America
- A major wholesaler in both Canada and the United States with a combined total of over 70 programs
- One of the few agencies that can facilitate cross-border business in the United States, Canada and Mexico
- Member of the Council of Insurance
- Recognized as a 2015 Healthiest 100 Workplace in America recipients

## HUB ADVANTAGES

### Localized HUB Approach

Our regional structure allows us to be proactive in addressing local market needs while centrally managing the growth of our business with consistent standards.

### Broad Array of Products and Services

Through its practice groups and deep bench of industry sector and insurance experts, HUB offers comprehensive solutions for businesses and individuals.

### Benefits of Scale

Our geographic reach, global resources and operational range provide us access to more insurance markets with solutions that are tailored to client needs.

### Committed and Experienced Management

Our senior managers average over 20 years of experience in the industry, maintain extensive contacts and participate in prominent associations and councils.

## HUB SCOPE AND SCALE



**400+**  
locations in  
North America



**Top 6**  
Global Broker  
based on revenue



**10,000+**  
employees



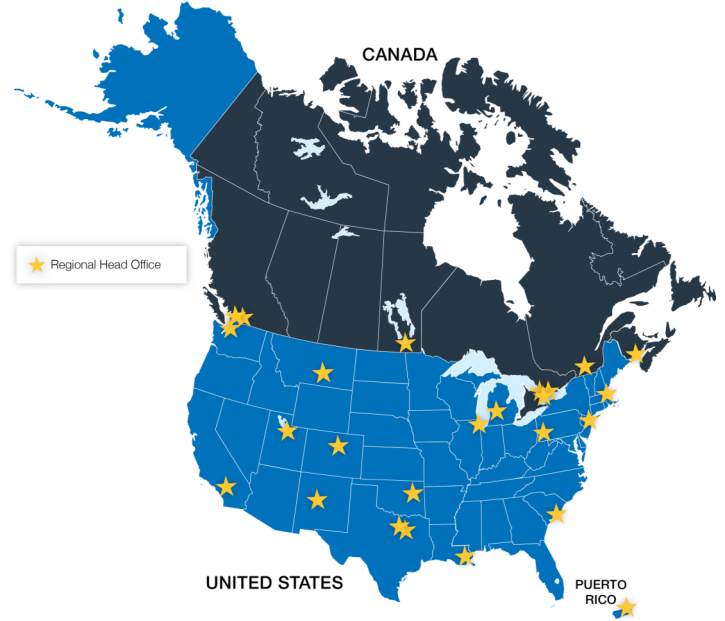
**1 million+**  
clients



**92%**  
client retention



**\$12 billion+**  
in premium



## One team, one vision!

AMM Program Management Headquarters:

750 Trade Centre Way, Suite 110  
**Kalamazoo**, Michigan 49002

## Our Culture Matters

- Dedicated to personal development
- We prioritize helping our people grow through dedicated training.
- You will notice a difference because we put our people first.

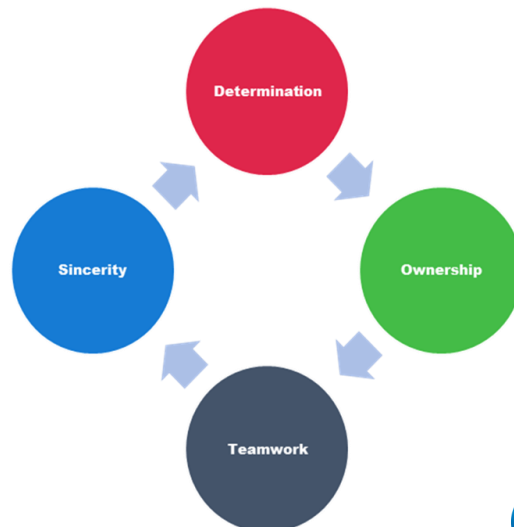
### CORE VALUES

Determination. Ownership. Teamwork. Sincerity.

### CORE FOCUS

Purpose: Making [things] better

Niche: Managing uncertainty for the underserved.





## MIDDLE MARKET STRUCTURE

**The answer to the middle market puzzle is simple, we don't just quote insurance we put all of the pieces together.**

Our global resources and local relationships create world-class results for our clients. Solutions include a broad array of property and casualty insurance products and services that are designed to address your complex and changing business needs.

Our insurance brokers and consultants have an in-depth understanding of your marketplace and your industry. They know your business and can identify risk, tailor insurance coverage to meet your needs, and help you manage your premium and claims expense.

Together with our HUB Risk Services Division, our insurance experts work with you to develop comprehensive insurance and risk management solutions that protect your property, employees, and customers.



### **Risk Identification**



### **Tools & Resources**



### **Program Design, Strategic Risk Management**

**Risk Identification:** How do you determine the most pressing risks associated with your business and a strategy for managing them each year? Does your board understand its coverage? How is your safety program? What is your experience modification?

**Tools & Resources:** How do your coverages benchmark with similar organizations in the same industry? Have you had any Risk Mapping? Have you had actuarial studies done?

**Program Design, Strategic Risk Management:** When you have a claim are you leaving it up to the carrier to call the shots? Do you have the most appropriate coverages for your business. Do you know what gaps you have? Would you be willing to bet your company on it?





## Museums & More

Museums have unique exposures and challenges outside of protecting their collections. HUB offers clients a unique risk management expertise with a process to partner with our clients to identify and cover key exposures and to bring emerging exposures to the table to find the best fit for each of our museum clients.

### KEY MUSEUM EXPOSURES

- Fine Art on loan/in transit
- Restoration
- Public on premises
- Rides & maintenance
- Food sales
- Contract review
- Management liability
- Special Events

### EMERGING RISKS

- Cyber Insurance
- Crime
- Day/Overnight camps
- Volunteer Programs
- Workplace Harassment/Equity
- Sexual abuse & molestation
- Active Shooter
- Crisis response



## Claims Management

Our Claim Consultants partner with you to understand your goals, objectives, and challenges. We work with you to develop and implement claims management solutions that minimize your Total Cost of Risk.

One of HUB's many strengths is our collaborative approach amongst our Claims, Risk Services Team, the producer and account manager and our colleagues throughout HUB worldwide. Our Teams regularly work together, across regions and countries to continue to bring the depth of our expertise to every corner of the globe.

### CLAIMS MANAGEMENT SERVICES AVAILABLE TO YOU

HUB is committed to providing a wide range of services to our clients. We work to implement best practice claims management processes, claims analysis, serving as an advocate, and addressing specific issues before they occur.

- Client Advocacy / Carrier Oversight
- Claims Reviews
- Claim Data Analysis
- Reserve Analysis
- Third Party Administrator (TPA) Selection
- Coverage Disputes
- Litigation Management
- Claim Audits
- Claim Reserve Review and Analysis
- Loss Trend Analysis to Identify Major Loss Source
- Strategic Claim Review of Pending Open Claims
- Coordination of HUB Risk Services
- Subrogation
- Claims Mitigation
- Claims Reporting Direction

This list is not all-inclusive. Your designated HUB Account Team will meet with you to confirm goals and develop a customized service plan, deliverables and timelines that will address your needs and exceed expectations.



## Education Resources

### HUB UNIVERSITY & WEBINARS

- OSHA Recordkeeping
- OSHA 10 Hour Certifications
- Wellness
- Bonding
- HIPAA
- HR Best Practices
- FMLA
- D&O
- Wealth Management
- Cyber Liability
- Workers Compensation
- Captives
- Self Funding
- HR Masterminds Happy Hours
- HR Wellness Roundtable

**HUB**  
UNIVERSITY

### HUB CONNECTED

- Online OSHA Log Recording
- Creation of your 300, 300A and 301 Incident Rate
- Access to over 10,000 documents customizable in English and Spanish
- Community interactive Forum
- Monthly Safety and Wellness Newsletter
- Documents related to: Compliance, Employee Handbooks, Safety Manuals, Training Presentations

### THINK HR

- Learn Pro—More than 200 online training courses that ensure compliance, reduce risk and drive employee engagement. Plus an intuitive administration dashboard, robust reporting and Quick Start course tracks.
- Live—Certified HR experts answer questions, render advice and follow up with research to resolve issues.
- Comply—Comprehensive resource center with all the forms, checklists and tools needed to maintain compliance.
- Insight—All the news and analysis HR professionals need to stay current and compliant with changing regulations.

**Think.**<sup>HR</sup>

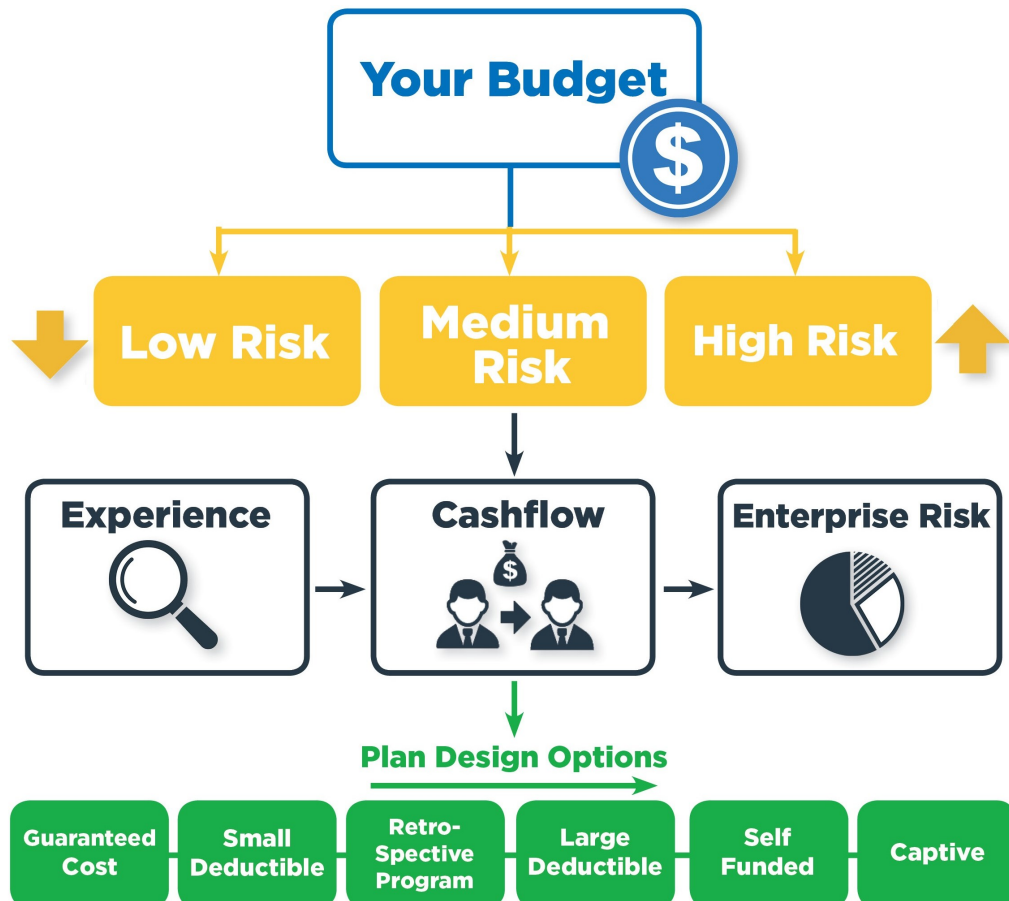




## Program Design

As your partner, HUB takes a proactive approach to creative program design and marketing and manages the marketing of any program from a risk management standpoint. HUB has access to virtually all major insurance carriers and has effective working relationships with over 650 insurers. The volume of business we represent for the insurers further enhances the knowledge and experience we bring to the marketing effort. Together we will:

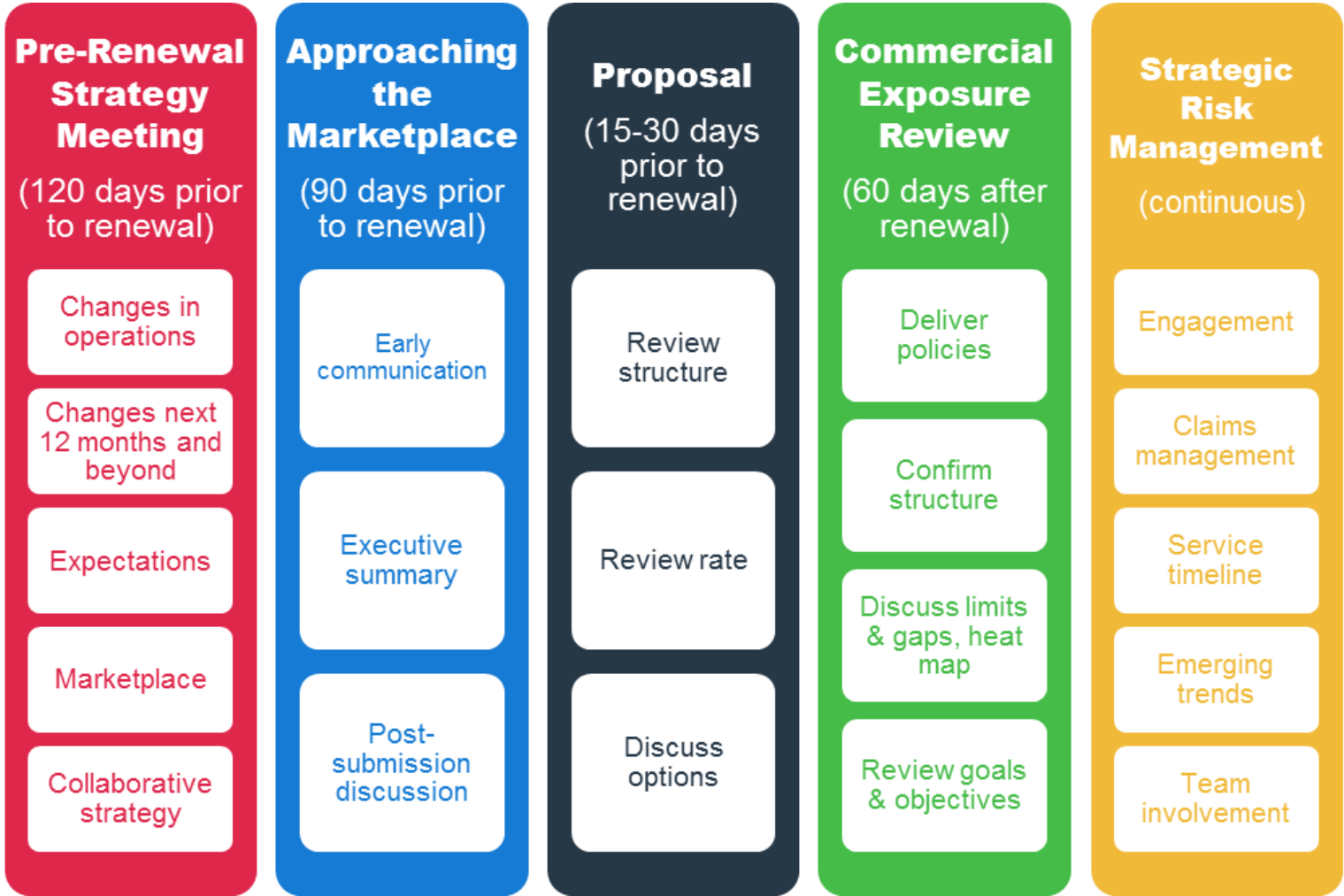
- Review appropriate risk management alternatives
- Review marketing options in the current insurance environment
- Prepare a professional submission, targeting your goals
- Negotiate with underwriters for the most favorable terms and conditions
- Analyze and compare the quoted programs
- Present coverage options







# Strategic Risk Management

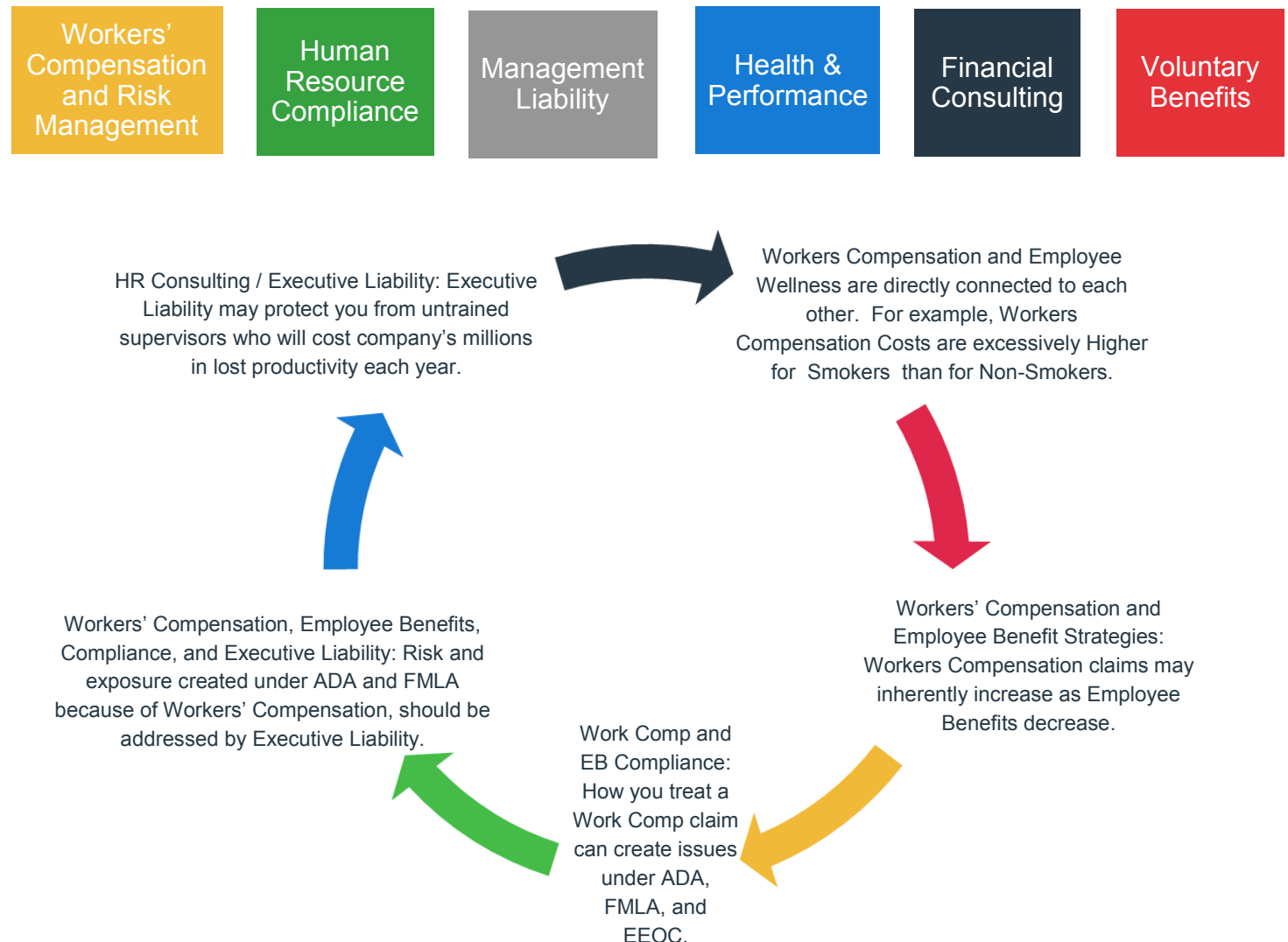




## Integrated Risk

### BREAKING DOWN THE SILOS AND REDUCING ORGANIZATIONAL RISK

Integrated Risk Management of your Property, Casualty and Employee Benefits program should be aligned to have established goals that will be consistent with your company's objectives.



## Service Team

At HUB we offer a specialized team that can address your insurance needs. Our unique team and their vast array of knowledge provides you with best in class resources for your organization.



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Account Executive  
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**Karen Stahr**

Account Executive  
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karen.stahr@hubinternational.com

## Additional Areas of Expertise

### CONTRACT REVIEW

Given our in-house expertise with both a litigation attorney and licensed property and casualty broker, we are uniquely qualified to assist in the review of your commercial claims, litigation and risk management protocols. We can also provide assistance with respect to review of contracts including, but not limited to:

- ☐ Indemnification Agreements
- ☐ Lease Agreements
- ☐ Arbitration Agreements
- ☐ Purchase Agreements

### SURETY BONDING SERVICES

#### Dedication

We work for our clients. We believe that our role is to present the contractor in the most favorable fashion to the bonding company. We listen to your concerns and explain how your decisions impact your bonding program.

#### Broad Range of Surety Markets

HUB represents over 20 sureties. We will develop the best surety relationship for your company.

#### Local Office

Most of our bid and final bonds are issued from our office. We deliver the prompt delivery of bonds.

- ☐ Face-to-Face Meetings – We want to make sure that we understand your operations. This can't be done with a telephone and fax machine.
- ☐ Full Service – We can provide every type of bond required from Miscellaneous Bonds to Contract Bonds.

### EMPLOYEE BENEFITS

We provide a customized, strategic planning process that enables you to achieve your financial objectives while improving the health status of your employees under the ACA. Compliance consulting, legislative support and a multi-year strategic plan are a few of the many approaches to help build a cost-effective benefit program.

- ☐ Compliance Audit Review
- ☐ Employee Handbook Review
- ☐ FMLA Review
- ☐ Compliance Calendar
- ☐ 5500 filing
- ☐ Compliance Binder
- ☐ Job Description Creation Assistance
- ☐ Records Retention Review
- ☐ ERISA Summary Plan Descriptions
- ☐ COBRA Review

### PERSONAL LINES

We tailor effective solutions to your personal insurance needs to assure appropriate protection for you, your family and your assets. Creating the right personal insurance program for your family and assets begins with a thorough consultation.

- ☐ Comprehensive Risk Analysis
- ☐ Customized Service Model
- ☐ Innovative and Specialist Solutions
- ☐ Confidentiality
- ☐ Single Point of Contact
- ☐ Annual Reviews
- ☐ Proactive Communication
- ☐ Coordinated Carrier Services
- ☐ Private Client Group
- ☐ Key Man Life