Kibble & Prentice
A USI Company

Professional Services

Your professional practice calls for a high degree of specialized knowledge and expertise. Our consultants bring decades of experience working with firms just like yours. Together we will assess corporate and individual exposures to develop risk management and insurance programs designed specifically to meet your needs.

INTEGRATING INTELLIGENT APPROACHES TO YOUR FIRM'S RISK MANAGEMENT AND INSURANCE PROGRAMS

The responsibilities your industry places on its professionals are constantly changing. So are the tools for managing professional risk, and attracting and rewarding key associates. Kibble & Prentice fields a team of industry leaders in the areas of professional liability, risk management and employee benefits. We bring an integrated perspective in formulating comprehensive solutions targeted to your profession, management structure, culture and long-term objectives.

ANTICIPATING YOUR RISK MANAGEMENT NEEDS

Kibble & Prentice's professional liability team creates resourceful risk transfer programs. Whether your needs include professional liability, directors & officers liability, property and casualty insurance, employment practices liability-we offer the full range of coverages customized to your firm's specific requirements. Whether you're an architect, engineer, attorney or CPA, we hold key relationships with carriers dedicated to your profession.

Our professionals bring expertise in the contract nuances that are unique to your industry. Proactive risk management consultations are a key ingredient of the partnership we develop with our clients. That means helping you review contracts and professional services agreements and advising you on risk management issues before they become a problem.

Kibble & Prentice brings years of experience with business insurance, and can help make sure you and your organization have a clear continuation plan in place. Key person or buy-sell arrangements in the event of a death, disability, retirement or a serious disagreement can support the long-term viability of your organization.

STRATEGIC PLANNING MAXIMIZES EMPLOYEE BENEFITS—AND CONTAINS COSTS

Our long-range planning helps you lower costs and enhance value. Whether you're a large regional firm or a sole proprietor, Kibble & Prentice will customize the programs, coverages and services you need:

Health and Welfare: Our team builds three-year health plan strategies so you'll know what to expect. We measure and monitor the metrics from both an HR and budget perspective and are skilled at listening to what you want and need. The bottom line is great communications and a unique plan design that can help you stabilize a large portion of your rates on a permanent basis.

Retirement Plans: As an Independent Co-Fiduciary, we provide a unique combination of local plan administration; maximum investment flexibility; and objective investment advice. We reduce our clients' fiduciary liability exposure by implementing a systematic investment governance process. Plan participants also receive one-on-one retirement planning advice from an experienced professional.

Executive Benefits: To stay competitive, companies need programs designed to reward and retain key members of your firm. Kibble & Prentice offers consulting on executive benefit plans including supplemental and deferred compensation plans, benefit restoration strategies and other tailored programs.

Life, Disability and Long-Term Care Insurance: Kibble & Prentice's senior professionals are nationally recognized: we know the definitions and riders unique to your profession, and create portable and highly targeted benefits and coverages. From large benefit programs to voluntary and executive carve-out programs, you'll benefit from proprietary products. And because of our expertise with disability and long-term care issues, we can also help you plan effectively for absence management programs.

Private Client Services: Kibble & Prentice's private client consultants offer a sophisticated complement of investment, wealth transfer and personal insurance solutions for professionals.

AT KIBBLE & PRENTICE, WE ADD VALUE TO EVERY RELATIONSHIP:

- We educate and communicate. You're kept informed about industry trends and rate changes-and the impact on your bottom line.
- We build and maintain great working relationships. We listen to your needs and get to know your business thoroughly so we can be in the best position to advise you on critical challenges.
- We create strategic solutions for clients. Our professionals understand the issues that confront your industry and are skilled at developing customized insurance and benefits structures.

CUSTOMIZED INSURANCE AND RISK MANAGEMENT SERVICES INCLUDE:

- Professional liability
- Property and casualty
- Employment practices liability
- Directors and officers liability

HEALTH AND WELFARE BENEFITS SERVICES INCLUDE:

- Employee benefits program design, consulting and administrative services
- Retirement plan services
- Executive benefits services
- Life, disability and long-term care insurance programs

PRIVATE CLIENT SERVICES INCLUDE:

- Asset management
- Estate planning
- Business continuation planning
- Personal insurance

Kibble & Prentice is committed to excellence in each individual service we provide. As a highly regarded regional firm, we're able to attract and retain top professional talent in all of our practice areas. These include: commercial insurance, employee benefits, retirement plan services, executive benefits, business continuation planning, asset management, estate planning and personal insurance. We strongly believe that our clients can benefit from seeing and managing financial opportunities and risk from a unified perspective. Please ask your Kibble & Prentice representative for additional information about the many ways in which we help clients create value and manage risk.

COLLABORATIVE & KNOWLEDGEABLE

601 UNION ST, SUITE 1000 SEATTLE, WA 98101-4064 · **PH** 206/441/6300 **FX** 206/441/6312 · www.kpcom.com

A USI Company

© 2007 Kibble & Prentice Holding Company. All rights reserved.