Corporate Transaction Services

Kibble & Prentice's rigorous due diligence protocol allows us to discover unforeseen risks and unbudgeted expenses so that they can be appropriately incorporated in the transaction price. Working with our professionals can make a significant difference in the stability of your equity investment.

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KIBBLE & PRENTICE CORPORATE TRANSACTION SERVICES

Kibble & Prentice has served the private equity and venture capital markets for more than 25 years. Our principals have acted as direct investors, entrepreneurs, general partners of private equity funds, investment bankers and risk management and employee benefit consultants. We understand the implications of equity investing and related transactions. We know that understanding and managing risk throughout the deal process is imperative to achieving optimal results from an equity investment. Risk due diligence is a requisite component of this process.

Each transaction possesses unique and often complex risk issues that can adversely impact an equity investment's short and long-term performance. Kibble & Prentice employs experts in property and casualty risk management, employee benefit and retirement plans consulting, as well as management continuity planning, to perform risk due diligence and provide solutions to overcome transaction-impairing risks.

Kibble & Prentice takes a practical and pragmatic approach to serving the equity investor. Our reports are concise and to the point so unforeseen risks are readily identifiable and unbudgeted expenses can be appropriately and fairly incorporated into the transaction price.

CORPORATE TRANSACTION SERVICES INCLUDE:

Due Diligence Review

Kibble & Prentice's rigorous due diligence protocol enables our team to review the information necessary to evaluate property casualty insurance, employee benefit and retirement plans and management continuity programs. In doing so, we reveal and report upon:

- The efficacy and compliancy of current property and casualty policies, employee benefit and retirement plans, as well as management continuity programs
- The adequacy of accruals for self-funded employee benefit programs, loss sensitive liability programs and other accrued variable costs
- Loss exposures that may increase operating costs
- Environmental hazards
- Performance to peers based on industry benchmarking information
- Critical issues to help limit catastrophic loss exposure that would detrimentally affect the performance of a transaction

DEAL FACILITATION: RISK ASSESSMENT AND CLOSING RECOMMENDATIONS

Prior to closing, Kibble & Prentice provides the equity investor with recommendations to incorporate material findings of the due diligence into the negotiated transaction. Specifically we:

- Identify future liability exposures and provide a reasonable valuation for known and potential liabilities so they can be incorporated into the deal structure and/or its pricing
- Provide recommendations that can create future cost savings and employee benefit plan enhancements
- Make available insurance products that are designed to facilitate a transaction. Examples of these products include:
    - Environmental insurance
    - Representations and warranties insurance
    - Key person insurance

POST-CLOSING SERVICES

Kibble & Prentice can manage the equity investor's property and casualty risk management, employee benefit, and retirement planning needs for a single company or an entire portfolio. Our philosophy is to:

- Service portfolio companies as individual clients while incorporating the equity investor's risk management philosophy to achieve the optimal net cost and risk outcome
- Capitalize upon aggregating risk transfer opportunities to achieve economies of scale, the lowest net cost and the broadest coverage available in the market
- Provide ongoing consultative services throughout the equity investor's portfolio management period

SUMMARY OF CORPORATE TRANSACTION SERVICES:

- Due diligence and risk assessment
- Closing recommendations
- Deal facilitation products
- Post-closing services

KIBBLE & PRENTICE SERVICE OFFERINGS FOR EQUITY INVESTORS:

- Property casualty insurance and risk management consulting
- Employee benefits and retirement plan consulting
- Executive benefits
- Management continuity planning
- Private client services for key executives

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

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