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# KRAUTER & COMPANY

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NEW YORK GREENWICH BOSTON ATLANTA ST. LOUIS  
SAN FRANCISCO DALLAS SAN JOSE MOUNTAIN VIEW



## **WHY**

**Why has the brokerage industry been unable to establish trust?**

**Why has the brokerage role gravitated towards the transactional rather than the consultative?**

**Why have you been experiencing a general lack of talent in the brokerage industry?**

**Why don't you derive the same value from your broker that you expect from other members of your financial team?**

**Why do you view insurance as an annoying commodity that is poorly presented, handled and understood?**

**Why do clients feel forced to make last minute decisions about insurance products that they must live with for decades?**

**Why do you get "sold" "off the shelf" products, as opposed to having a partner design a solution that meets your strategic and financial needs?**

**Why has the brokerage community failed to address the value of its services and deliver a compensation system that reflects performance and contribution to your corporate goals?**



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A NEW ERA OF  
BROKERAGE



**If these are questions you have been asking yourself, you will understand the genesis for the creation of Krauter & Company.**

Formed in November 2004, Krauter & Company was established to create a unique, state of the art, broker service organization, and in doing so, to offer a fresh alternative to many clients who have expressed an interest in a better insurance broker business model.

**Krauter & Company will harness the resources required to offer the most innovative solutions coupled with unmatched service.**

We emphasize the team approach and encourage collective thinking and communication. At Krauter & Company, the team concept does not just include members of our firm, we also include all your internal and external alliances. We recognize that no one person has all the ideas. What does this mean to you? It means that you will be provided with holistic solutions rather than those with a narrow-scope. Unlike the larger brokerage firms, we do not promote our in-house capabilities exclusively. Instead, we search the markets for the best possible products and solutions. We can provide insurance programs, services and consulting for all your risk management needs.

**Our emphasis is not to institutionalize your account for our internal corporate purposes but to institutionalize our services within your firm.**



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**THE BEST TEAM  
IN THE INDUSTRY**

**At the heart of Krauter & Company are its people.**

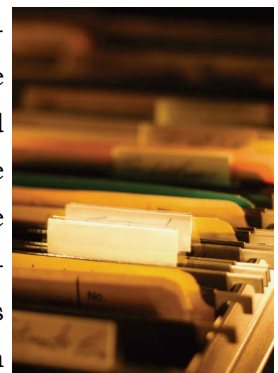
All of our employees have been senior leaders in the insurance industry. We have, and will continue to hire only the best and brightest in the insurance industry. The average number of years of experience in the industry for each employee is over 15 years. The team represents a broad cross section of brokerage heritage with experience in the risk management, legal, corporate finance, consulting, and private equity worlds. The Krauter & Company Team will translate their collective industry experience and acumen into a methodology that will develop innovative financial solutions for today's interactive, complex, global business environment.



**We operate on a simple premise. Provide our clients with a seasoned team of professionals who handle their accounts with the utmost integrity, professionalism and excellence.**



A team leader is assigned to each account, supported by the breadth and depth of Krauter & Company resources. Your team leader will remain your primary contact, you will never experience the anxiety of whom to call. Our senior team's experience with companies who've gone through restructuring, financial change, or other re-engineering has provided them with the depth of expertise which enables them to create our unique, one-of-a-kind solutions. This background provides a methodology that we deliver to our clients which stems from a philosophy of turning the conventional upside down. We rarely recommend an off-the-shelf, ready-made product—we do not believe in a one-size-fits-all approach. That is why you need to be forewarned. We will tear apart your program from the ground up so that we can understand every detail.



**Our goal is to know your firm from a financial and strategic perspective better than you could have ever thought possible.**

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## CONSISTENCY & COMMUNICATION

**You will never have to worry about whether you have the “A” or “B” team; at Krauter & Company there is no “B” team.**

We are committed to hiring the “cream of the crop” to provide you with the talent and innovative thinking you expect but don’t always receive. You will never be introduced to the senior team member, only to have that person walk away and hand your account off to a junior colleague. Our team is made up of industry experts that understand the importance of trust in relationships with clients, and that it is not merely given, it is something we have to earn. The team you meet and approve, is the team you will work with.



The team assigned to your account will remain on your account so you are not subjected to the fragmentation of resources you may currently be experiencing. In order to ensure that you receive the highest quality of service, your team will consist of pre and post-transaction specialists who operate as one cohesive unit.



**The team mantra is “communication”.**

**Every member of your team is well-versed on all aspects of your account.**

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**Krauter & Company is not, and will not be, a firm that attempts to be all things to all clients.**

We recognize that we may not be the best partner for every client. The clients who have experienced our unique ability, know that we are a partner in every sense of their business. We function as an integral part of your financial team of attorneys, tax advisors, accountants/auditors, board members, and investment bankers.



With this relationship, we can deliver superior, unprecedented solutions that will provide staggering results and a competitive advantage. What we require of you, as our client, is to make certain we are positioned with the highest levels of your management team so we can provide you with recommendations & solutions that coordinate with and complement your strategic plan.

Our solutions are not developed merely by looking at your website and financial filings, but through dialogue with those individuals that understand your direction, challenges, competitors, tax position, earnings issues, legal impediments, industry topics, and your competitive differentiation. We understand that insurance is one of the tools to be utilized when creating a solution—it should not be the means to meet your broker's sales goal—it should be viewed as a means to resolving your issue.



Building a cohesive team is a critical element of our account management strategy. So you benefit from their enhanced perspective of your unique business qualities, we believe clients should be introduced to underwriters.



**Over the past few years, underwriter introductions to clients have fallen by the wayside. It is time to bring them back.**

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**The senior management of Krauter & Company is at the forefront of recognizing client needs within the world of risk management.**

This experienced and dedicated team is credited with creating many of the M&A solution models still being employed today: The first to put discipline around M&A transactions; the first to create portfolio programs; the first to introduce dedicated risk management due diligence teams. Krauter & Company's team of specialists brings an innate understanding and perspective to the M&A process. Our pioneering work in quantifying the value of insurance-related liabilities, costs and risks in M&A transactions has made expert risk management an integral part of M&A deal-



making. Our expertise in identifying solutions has enabled clients to negotiate significant savings and improve deal structures. Our intellectual capital has been sought by companies that are active in the mergers and acquisitions arena including, corporations with acquisition strategies, buyout firms, sellers, lenders, corporate restructuring firms, and work-out groups.

We can deploy a team under extremely tight time-frames and provide you with the commitment to work around the clock, if necessary, to see a transaction through to completion. As part of your deal team, we conduct a comprehensive in-depth investigation on insurance, benefits, and risk management programs. For example, issues related to unfunded or underfunded liabilities, buyouts of accrued liabilities, environmental conditions, reps & warranties, letters of credit, and uninsured exposures are identified, and their resulting impact evaluated. We are experts at analyzing what the true cash flow and earnings impact should have been, and projecting the costs for several years ahead.



**Krauter & Company's flexibility results in unparalleled responsiveness paired with the most innovative and effective solutions for our clients.**

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**If your question is, can we handle:**

Due Diligence • Directors and Officers Liability • Property & Casualty

Portfolio Consolidation Programs • Health & Welfare • Political Risk

Physical and Behavioral Loss Control • Prescription Drug Management

Employee Benefits • Key Man Life Insurance • Disability Programs

Hedge Fund Management Liability • Pollution Liability

Specialty Technical Services • Life Sciences

Kidnap and Ransom • Weather Programs

Subrogation Recovery Plans • Surety • Claims Audits

Marine Risk Management • Aviation Services

Advanced Actuarial Services • Allocation Driven Behavior Services

Global Program Management • CAT Modeling Software

Property Modeling Software • Post Transaction Services

Captive Advisory & Management Capabilities • Trade Credit

Employment Practices Liability • Global Wholesale Solutions

Accelerated Claims Closure • Outsourced Risk Management

Independent Consulting • General Partnership Liability

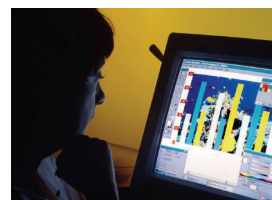
Peer Group Analysis • Risk Management Software

Driver Training and MVR Programs • Travel Accident

Rep & Warranty Products • Loss Portfolio Transfers

Certificate Management Software • Construction Builders Risk Projects

• Food Borne Illnesses



**At Krauter & Company...the answer is yes,**

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**Krauter & Company is a firm that believes the right culture drives the right behavior.**

**We place the client's interest at the forefront.**

That is why we are committed to:

- ◆ raising the bar on best practices
  - ◆ listening to our prospects and clients
  - ◆ setting the standard for excellence in client servicing
  - ◆ upholding the highest standards of integrity in our industry
  - ◆ not accepting any contingency commissions under any form—bar none
  - ◆ cultivating and establishing relationships with all carriers and service providers
  - ◆ employing a consultative not a transactional approach to managing our clients' business
  - ◆ hiring colleagues who conduct themselves in a professional manner with honesty and integrity
  - ◆ ensuring that all services we provide and the remuneration we receive is fully disclosed in writing , and completely understood, by our clients
  - ◆ prohibiting colleagues from accepting any gifts, entertainment or trips from insurers or any other parties that could create the appearance of a conflict of interest
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[WWW.KRAUTERGROUP.COM](http://WWW.KRAUTERGROUP.COM)

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