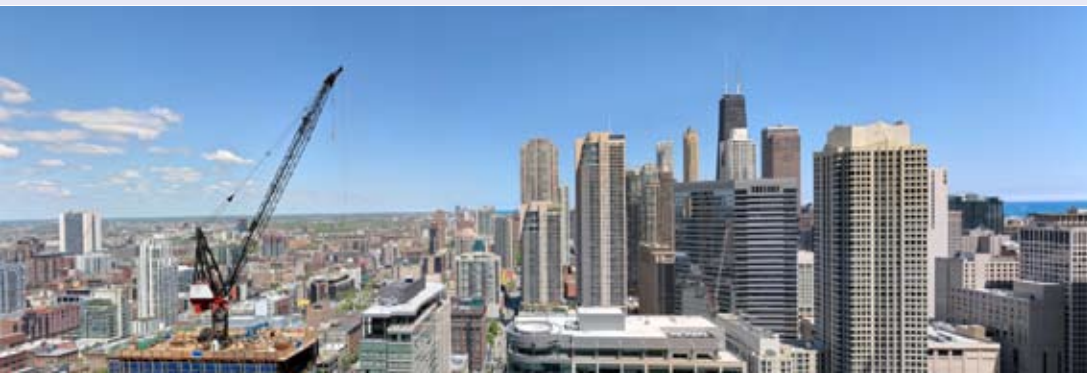


EXPERIENCE SUPERIOR ADVICE, COST REDUCTIONS &
IMPROVED COVERAGE FOR YOUR INSURANCE PORTFOLIO



MSG CONSULTING, INC.
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MISSION

Combining decades of advisory leadership with an eye toward the future of risk management, MSG defines the new breed of a pure insurance consulting service. We are dedicated to providing superior insurance advice that yields improved asset protection and reduces overall costs.

AN INDEPENDENT PERSPECTIVE

MSG Consulting Inc. is an insurance consulting firm experienced in designing and managing insurance programs for corporations in a wide range of industries around the globe. MSG is not affiliated or associated with any commercial insurance brokerage facility and does not sell commercial insurance. As independent insurance consultants, we receive no commissions or fees from insurance carriers, brokers or agents. Because of this, we are free of any influence of pressure, enabling us to custom design the insurance and risk management program that will best suit your interests and your situation.

As independent professionals we can provide timely, unbiased advice that will help you make informed decisions. With a depth of experience in our profession, we can cut through the confusion of insurance language and assist you in having a thorough understanding of your coverage and how it relates to your specific exposure.

MSG is a specialized consulting practice group within UIC, Inc., a leading global insurance consulting firm founded in 1978. UIC is one of the largest insurance consulting firms in North America and currently offers truly objective advice to over 800 clients and manages Billions of dollars in premium both domestically and internationally.



UNDERSTANDING RISK MANAGEMENT

MSG stands ready to keep your organization ahead of the curve by professionally designing a customized risk management program that will protect assets, improve the bottom line, and provide your company with a competitive advantage in any business environment.

RISK MANAGEMENT SERVICES ARE NECESSARY WHEN:

- You want to reduce the cost of your insurance and risk management program
- You are considering outsourcing risk management services
- You want a clear, concise review of your insurance and risk management programs
- You want to properly cover your assets and exposures
- You are involved or plan to be involved in a merger or acquisition
- Your operations have changed or you have expanded products/services
- You are not satisfied with your current insurance broker
- You are planning to sell products or open a facility internationally
- You had a loss that was not covered or was inadequately covered
- Your loss ratios are too high
- Your claims management service is ineffective



INDUSTRY & POLICY EXPERTISE

Industry Expertise:

*Aerospace
Construction Services
Education
Energy
Financial Institutions
Healthcare
Hospitality
Manufacturing & Distribution
Mining
Pharmaceutical
Public, Private, Non-Profit & Government Entities
Real Estate
Religious Institutions
Retail
Technology*

Policy Expertise including but not limited to:

*Property
General Liability
Workers Compensation
Automobile
Umbrella
Crime
Employment Practices Liability
Marine/Cargo
Directors & Officers Liability
Fiduciary Liability
Foreign Liability
Boiler & Machinery
Environmental Liability
International policies including locally admitted policies
Professional Liability or Errors & Omissions*



RISK MANAGEMENT CONSULTING SERVICES

MSG is committed to building client confidence, satisfaction and loyalty, by protecting your assets and providing you with a competitive advantage in your business environment.

- **Risk Management Audit**

MSG will conduct a thorough review or “audit” of all current property and casualty insurance policies and claims history. This audit explains your policies in understandable verbiage and not complicated insurance jargon. The audit will point out strengths as well as all areas of deficiencies of current insurance policies, binders or proposals and will include an analysis of all forms, endorsements, terms, conditions and exclusions. It will also make recommendations for coverage improvements to increase ROI while protecting business assets. We assure our clients have the most optimal coverage and broadest terms and conditions available in the insurance marketplace, while enjoying the lowest possible premiums.

- **Insurance Marketing Services**

MSG’s consultants manage the marketing process with a complete independent perspective which creates a highly competitive atmosphere that motivates the insurers to produce their most aggressive proposals. Individualized specifications are designed for the exposures of each client and embody important clauses, and terms and conditions which facilitate the risk transfer via the insurance contract.

- **Risk Management Support**

MSG will manage your risk management program throughout the year and will perform changes when necessary. MSG will make you aware of the changes we see happening in the marketplace daily, so your decisions are proactive and not reactive.

- **Claims Service Plan**

MSG will review and streamline our clients’ internal claims handling procedures. We will manage the reporting and monitoring of all claims, whether first party or third party. We will follow up on each claim and review the status, potential disposition and reserve. Depending on the size of the account and frequency and severity of claims activity, we will organize and conduct monthly, quarterly or semi-annual claims review meetings with the client, the brokers and the claims adjusters from the insurance companies.

- **Due Diligence Service**

Unprecedented levels of mergers and acquisitions activity have been taking place worldwide. The complexity of these business dealings demand highly skilled consultants who can identify and mitigate risks, enhance opportunities and add value to every deal. MSG’s expertise delivers strategies and solutions for managing business risks in an increasingly complex business environment. We review the scope of the insurance program of the target company, including claims experience to help assess the risk and exposure of the potential acquisition.

- **Workers Compensation Services**

MSG provides workers compensation claims administration services. Such services consist of the following: Communicate with the appropriate insurance adjusters in order obtain updates on each claim. Monitor each workers compensation claim and provide comments, and negotiate reserves with the claims adjusters. Help set up modified duty jobs when appropriate. Order and review workers compensation loss runs. Communicate directly with injured employee if necessary. Attend workers compensation claim review meetings.

- **Specialized Consulting Services**

MSG provides specialized services through their diverse network of partners to further enhance your risk management program via minimizing exposures and protecting assets. Such services consist of the following:
Loss Control Services, Health Insurance and Employee Benefits Consulting, Safety Management Systems, OSHA Compliance Audits, Industrial Hygiene Surveys, Fall Prevention, Fire Protection, Preventative Maintenance & Disaster Preparedness Programs, Vendor Selection Consulting, Environmental Risk Management Services, Letter of Credit/Collateral Reviews, Benchmarking Studies, Flood Certification Reviews



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PARTNERED
AFFILIATE OF:

The logo for UIC, Inc. Insurance Consultants. It features the text "UIC, INC." in a large, bold, serif font, with "INSURANCE CONSULTANTS" in a smaller, sans-serif font below it. The text is centered between two horizontal grey bars.

UIC, INC.
INSURANCE
CONSULTANTS