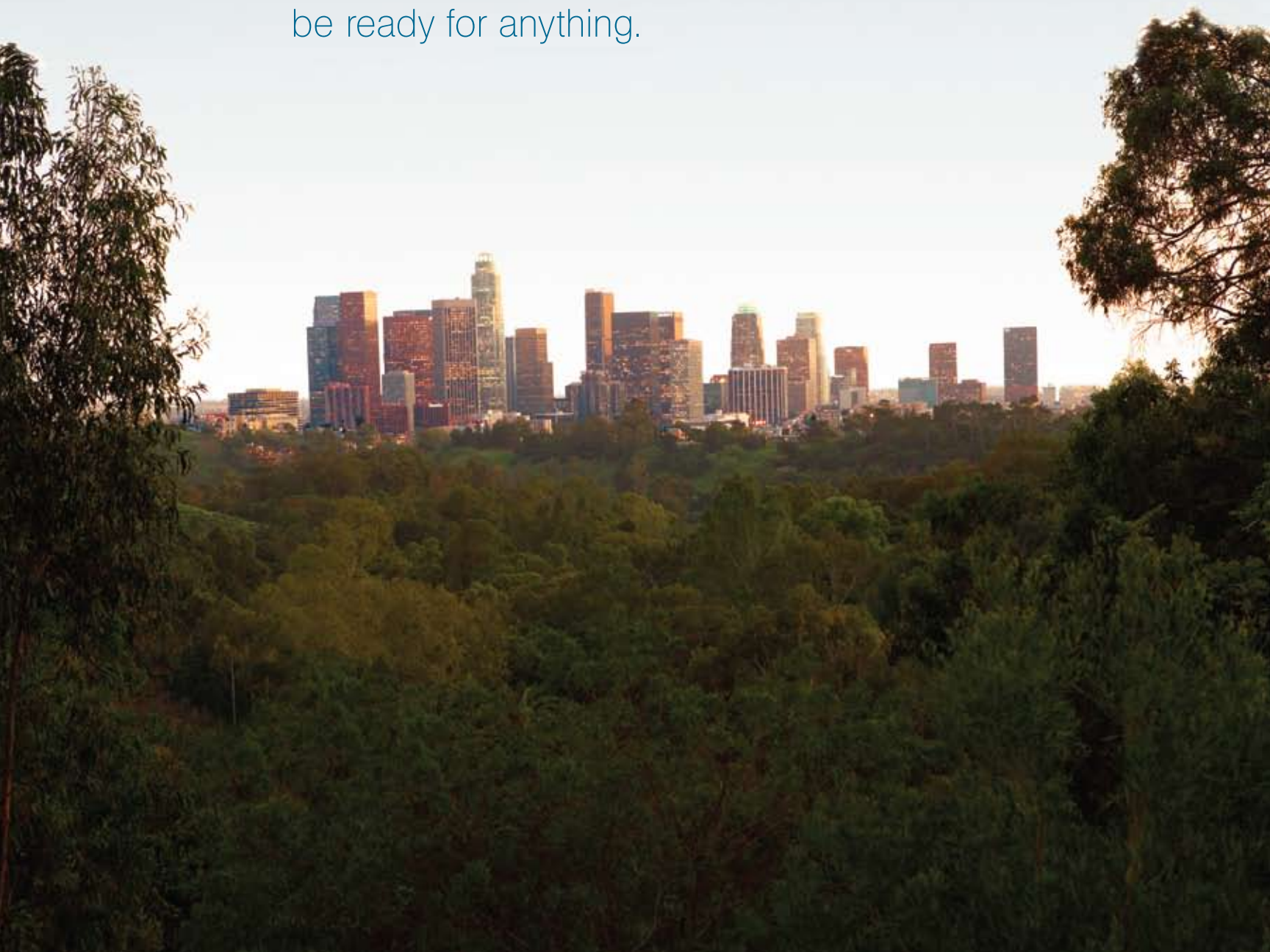




Risk. There is no opportunity without it. How much or how little you choose to expose yourself to, however, is up to you. GNW-Evergreen Insurance Services provides the tools, information and expert guidance you need to choose wisely. Because you never know when opportunity will knock ... or what risks it may bring. With GNW-Evergreen, you can be ready for anything.



**EXPERIENCE, INNOVATION,
COMMITMENT: EXPECT MORE.**

The world was a very different place in 1933, when the company that would one day become GNW-Evergreen Insurance Services was founded. Simpler. Safer. And more insular. But as times changed and the insurance industry evolved, so did GNW-Evergreen.

Through such cataclysmic events as the Sylmar earthquake, the LA riots, the Northridge earthquake, and scores of hurricanes and wildfires, GNW-Evergreen has grown in size, expertise and technical sophistication. Now with seven principals and more than 70 insurance professionals, GNW-Evergreen is consistently ranked among the top independent insurance providers in Southern California.

Today, we continue to bring area businesses, families and individuals the most sophisticated, comprehensive

insurance and risk management solutions available. The world is changing faster than ever. But there are still some things—and people—you can be sure of.

BUILDING THE FUTURE. TOGETHER.

Protecting your assets is not an annual event. It's a daily affair. One that requires planning, expertise and trust. Which is why GNW-Evergreen works so closely with clients, as an integral part of their advisory teams. These relationships—along with our collective experience, education and acumen—enable us to deliver not only the most advanced, effective insurance and risk management solutions available, but an exceptional ease of doing business, and a real and lasting peace of mind. It's our responsibility to the businesses and families we serve ... because they are our most valuable assets.

At GNW-Evergreen, we are driven to earn the trust and respect of our clients, colleagues and carriers. Our culture is defined by our Core Values, which form the foundation of all our relationships:

Integrity: We are candid in all of our relationships. We honor our commitments and are impeccable with our word. We take responsibility and are accountable for our actions and performance.

Client Focus: We harness the collective knowledge of our team to meet our clients' needs. We are relentless in meeting or exceeding our clients' expectations. We

work with our clients to protect their assets with customized risk management solutions. We will become an integrated part of each client's professional resource team.

People & Relationships: We are committed to an environment that promotes career development. We recognize and reward performance. We are committed to collaboration and teamwork.

Performance: We set ambitious, but achievable goals. We allocate our people and resources in the most effective and efficient manner. We hold our people accountable for their performance.



CARRIERS

The strength and stability of our carriers is matched only by that of our relationships with them. Relationships built upon our work together in pursuit of a single, shared goal: providing clients with unparalleled coverage, service, value and—above all—peace of mind.



Our Mission is to proactively work with our clients to reduce their total cost of risk and to make them look more attractive to the insurance marketplace.

PREPARE. PREVENT. PROTECT.

GNW-Evergreen Insurance Services is dedicated to protecting your assets, preventing loss, and preparing you for a prosperous future. To that end, we provide comprehensive insurance and

risk management solutions for businesses, families and individuals throughout Southern California. Some of our services include:

- Disaster Planning
- OSHA Compliance
- Claims Management & Advocacy
- Fleet & Driver Safety
- Wellness Programs
- Safety Manuals
- Injury & Illness Prevention Programs
- Dedicated Client Service Teams
- Crisis Response Teams
- Fire Prevention Plans & Programs
- Human Resources Support



INTELLIGENT STRATEGIES FOR COMPLICATED TIMES.

The 21st century has ushered in a new era of extreme volatility and risk. Harsh realities like the global economic crisis, terrorism, Mother Nature's fury, identity theft and \$100,000,000 jury awards have forever altered the way we live, do business and plan for our future. No longer is competitively priced coverage with "good service" and a friendly smile enough to protect your assets. The risks are too complex, too pervasive, and the stakes far too high.

GNW-Evergreen Insurance Services works hand-in-hand with clients to manage these risks, reduce the likelihood of loss and minimize its potential impact. Insurance is one part of the equation. A customized Risk Reduction Plan is the other. Through deliberate, proactive loss-prevention efforts, training, safety preparedness and lifestyle/operational audits, we not only reduce potential losses, we transform the way our clients are viewed by the insurance community. The results are lower premiums, lower Total Cost of Risk, enhanced organizational effectiveness and the peace of mind of knowing you're doing all you can to reduce your chances of ever having to make a claim.

There will always be risks in life and business. But by identifying, quantifying, qualifying and managing them—proactively and strategically—GNW-Evergreen's clients are not only surviving, but thriving. To them, we're more than just their insurance agents ... we're their advisors, their advocates, their strategists and their partners in sustainable success.



COMMERCIAL INSURANCE

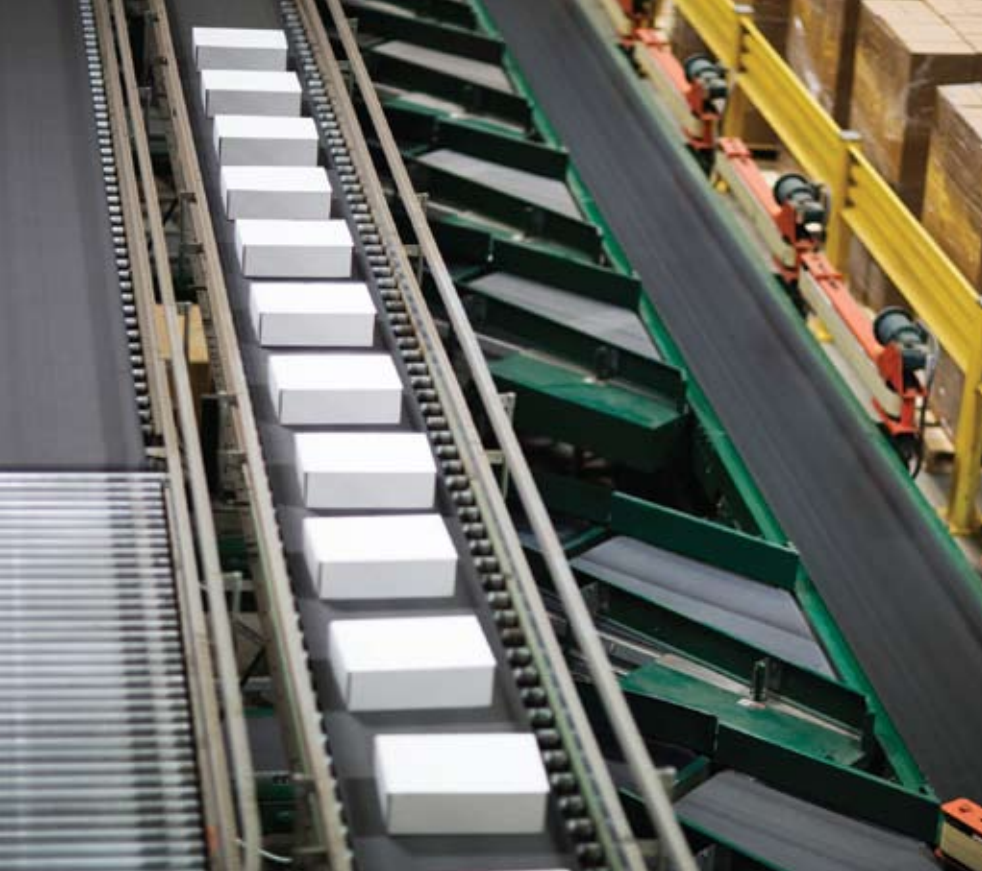
GNW-Evergreen takes the time to fully understand your business, your goals, and the unique challenges your organization faces. From general property and liability coverage to workers' compensation, our strategically sound insurance solutions not only protect your business from loss, they give you the sure footing to keep it moving forward. Commercial Insurance offerings include:

- Property Insurance
- Liability Insurance
- Business Auto Insurance
- Workers' Compensation
- Business Income
- Excess & Umbrella Liability
- Foreign Property & Liability
- Earthquake & Flood Insurance
- Ocean & Inland Marine Liability
- Builders Risk
- Aviation Insurance
- Bonds & Surety
- Boiler & Machinery Insurance

PROFESSIONAL & MANAGEMENT LIABILITY

From D&O and E&O to cyber liability and workplace violence, GNW-Evergreen can help you analyze your risks and determine the coverage that fits. Coverage that will keep your business going and growing, even in the face of the costliest mistakes and damages. Professional & Management Liability offerings include:

- Directors & Officers Insurance
- Errors & Omissions Insurance
- Employment Practices Liability
- Cyber Liability
- Fiduciary Liability
- Kidnap & Ransom Insurance
- Workplace Violence Insurance



GROUP BENEFITS

Whether you're running a small business or a large corporation, your most important asset is your people. Keeping them—and keeping them healthy and productive—is vital to the well-being of your organization. But for many businesses, skyrocketing costs have turned this fundamental investment into an undue burden.

From group medical and dental to accident, disability and long-term care, we design, implement and administer robust, cost-effective benefits plans that can serve as indispensable recruitment tools. Plans that aren't just sustainable ... they're helping organizations grow. Group Benefits offerings include:

- Medical
- Dental
- Life/Accidental Death & Dismemberment
- Short- and Long-Term Disability
- Vision
- Travel Accident
- Long-Term Care

INDUSTRY-SPECIFIC SOLUTIONS

GNW-Evergreen understands that industries each present their own unique blend of risks, which is why we've compiled industry-specific expertise. Some of the industries we specialize in include:

- Real Estate
- Attorneys & Law Firms
- Financial Services
- Health Care
- Entertainment
- Accountants
- Contractors
- Developers
- Manufacturers
- Retailers
- Wholesalers
- Non-Profits
- Video Game Developers & Publishers
- Hospitality

PERSONAL INSURANCE

You've spent a lifetime accumulating your assets. Yet, in an instant, they could all be lost. We may not be able to predict when accidents, crimes or disasters will strike. But GNW-Evergreen's expertise, innovative strategies and world-class service can help you minimize your exposure to these risks and limit the personal and financial impact of any losses that do occur.

Our team will work closely with you to design and implement a comprehensive personal risk management program, including specialized insurance coverages for uncommon needs. And should the worst happen, we'll work just as closely with you to settle your claim promptly and professionally. You've worked too hard to settle for anything less.

- Homeowners
- Automobile
- Personal Umbrella
- Valuable Articles
- Yachts
- Fine Arts
- Collections
- Earthquake
- Flood
- Watercraft
- Aviation
- Kidnap & Ransom
- Condominiums
- Renters
- Private Wealth Guard™



