

play



hard



we're



there



to catch



you



When you were young, climbing to the top of the monkey bars was a real challenge. But the sense of accomplishment and the commanding view of the playground made the trip worth every ounce of effort. During your climb you found comfort and security in knowing that if you slipped or lost your grip, someone you trusted would be there to catch you.

In today's business world, getting your company to the top is a far greater challenge. But the view is all the more exhilarating. And along the way you can still have that same sense of comfort and security by trusting ABD™ to support your climb.

How? By relying on our unparalleled combination of international reach and locally focused service from experienced professionals who understand the unique business risks you face. Whether your world is high technology, life sciences, construction, healthcare, property management, wholesale/retail, transportation, finance or many others — ABD has the people, specialty programs and business philosophy you can count on for all you need in risk management, insurance and employee benefits consulting.

The climb to the top may not be easy,
but what a view.



Global reach. Local focus. From ABD.

ABD is built on a strong foundation of long-standing personal relationships with clients, vendors, insurance companies and large regional insurance brokers around the world. We have positioned ourselves as the alternative to both the huge, institutional "mega-brokers" and small neighborhood agents. Only ABD can effectively offer the best characteristics of each: global knowledge, programs and resources supported by personal, local service.

Our structure and strategy allow us to effectively support organizations of any size. ABD's clients range from early stage "startups" yet to launch a product, to mature multi-national firms with revenues in the billions of dollars — all of whom benefit from direct access to ABD's top management and our promise of personal accountability at every level of our firm.

Seamless delivery. A full spectrum of client services.

As you build your business, our multi-disciplined teams work closely with you to design and deliver creative, cost-effective solutions to business problems. Whether the issues and answers require expertise in Property and Casualty Insurance, Employee Benefits Consulting, Retirement and Financial Services, Executive Benefits, Surety, Risk Control, Actuarial Services, Claims Management or Personal Lines; you can count on ABD to seamlessly provide the right resources from a full spectrum of products and services.

Identifying and controlling risk to avoid losses.

ABD believes the best way to "manage" losses is to avoid them altogether. With this in mind, we have assembled a team of top risk control professionals whose singular mission is to help our clients identify and control the risks they face. Business continuity planning, disaster recovery, ergonomics, wellness programs, hazard communications, safety and security, earthquake preparedness, blood-borne pathogens, fleet safety, construction site surveys — these are just a few of the many areas ABD's consultants are well qualified to assist you in.



The best way to "manage" losses
is to avoid them altogether.

Aggressively managing losses that do occur.

Even with the most comprehensive risk control programs, losses will occur. When they do, ABD's claims consultants work by your side to ensure that every loss is quickly and effectively managed. Whether the claim involves your property, your legal liability to others, your employees, directors or officers (domestically or internationally), we have the expertise and experience to effectively advocate timely payments and prompt claims closure.

Risk changes. When it does, you need information.

That's why ABD is constantly watching the horizon for developing trends and new or changing exposures. Our clients value our knowledge of emerging issues and our practice of sharing critical information. Seminars, training sessions, newsletters, periodic bulletins and "one-on-one" discussions are just a few of the ways we formalize this process. In addition, we offer

periodic structured program reviews that include a discussion of emerging exposures, new products and services, and innovative risk control and risk financing techniques.

With ABD's innovative CyberSure® Website, decision support and client services are "virtually" at your fingertips.

CyberSure is ABD's revolutionary web-based client service tool that provides interactive links to decision support, client services and risk management information. Much more than an "on-line brochure," CyberSure was designed with our client's needs in mind. You now have real-time access to property and casualty and employee benefits program details and client services — from benefits enrollment and claims reporting, to certificate of insurance requests.

Web-enabled, global program management.

CyberSure's proprietary "Interactive International Insurance Guide" uses Internet technology to communicate the details of international insurance, employee benefits and risk management programs to your domestic and foreign

Real-time access to property & casualty and employee benefits program detail and client services.



subsidiaries — while providing these same subsidiaries the convenience and value of personalized program administration and customized service functions.

ABD knows the rules of your game.

No one can be all things to all people. That's why ABD has built its business around core specialties. Expect us to understand your business. Expect us to talk your talk and know the rules of your game. We do. And because of it, we offer cost-effective solutions that really make sense. Today... tomorrow... always.

The challenges you face in the world of business are tougher than when you were a youngster at play. The game is more serious, with much more at stake. But some things stay pretty much the same — with ABD by your side, there's still someone there to help you climb as high as you want.

Play hard. We're there to catch you.

employment practices liability

Employment related litigation, brought on by any number of real or perceived acts in the workplace, is an increasing liability hazard for all employers.

A well-earned promotion or pay raise for one person can bring a suit from another – based on gender, sexual preference, disability, age, ethnicity or even free speech.

The growing awareness of sexual harassment, combined with the willingness to report it, requires preventive programs to stop harassment from occurring and swift action when it does.

To avoid allegations of discrimination, unacceptable in any form, you must ensure an open, accepting workplace.



Employment related litigation is an increasing liability hazard for all employers.



ABD™ helps you manage your company's employment practices liability with a combination of risk control strategies and insurance protection. Our specialists can identify and analyze the risks you face, help you design and implement appropriate risk control programs and assist in the investigation and management of any employment related claims that do occur.

More specifically, our risk profile consulting helps you focus on potential areas of exposure and our training programs and human resource audits can eliminate the source of many claims before they occur.

Count on ABD for all the support you need to identify and effectively manage employment practices risk.



1 (888) 233-6166 • www.abdi.com



employee benefits



abd insurance
services
financial

Reward your
employees
with a
well-designed
benefits
program.



Your company's success hinges on attracting and retaining great employees. A strategically designed, comprehensive suite of employee and executive benefits is a significant edge to secure and keep top talent.

An effective benefits strategy must also complement your business plan, focusing on resource allocation, long term goals and objectives, compliance issues and corporate communications.

ABD's™ consulting services benefit your company and your employees.

Through our experienced benefits specialists ABD offers a broad spectrum of options from basic benefit programs to full cafeteria plans. We provide health and welfare programs, group life and disability plans, retirement and financial services, executive benefits, international benefits and voluntary plans. More importantly, we deliver the strategic support you need to maximize the return on your benefit plan investment.

ABD has the knowledge and services to provide you with:

- Strategies to control costs
- Methods to identify and transfer liabilities
- Systems to minimize administrative time and costs
- Tactics to increase productivity through employee appreciation and loyalty

ABD's approach: comprehensive and customized program design.

One size does not fit all. Your employee and executive benefits programs must be as unique and individual as the culture of your organization. Our comprehensive team approach to designing, funding, implementing and servicing your company's program means we're there for you from start to finish. We help you find the right providers, products and services to meet your employee relations, administration and cost control needs.

Your company benefits from our support in a number of vital areas:

- Competitive assessments
- Program design
- Funding mechanisms
- Vendor selection
- Implementation and communication
- Compliance
- Administrative services
- Actuarial services

**CyberSure® is your on-line
connection with ABD's expertise.
24 hours a day. 7 days a week.**

CyberSure is ABD's innovative, Internet accessible, client service tool that provides interactive links to decision support tools, client services and risk management information. Much more than an "on-line brochure," CyberSure provides real-time access to information and client services for employee benefits.

**The programs. The support.
The service. The solutions. ABD.**

Rely on ABD to design and administer cutting-edge employee and executive benefit programs that will help you attract and retain the very best employees. When you need solutions, count on us to provide them.

Take care of your employees.

We'll take care of you.



1 (888) 233-6166 • www.abdi.com





c o n s t r u c t i o n



abd insurance
services
financial