



## A BRIEF OVERVIEW OF SERVICES

*The following report provides an overview of Blais Excess & Surplus Agency of Texas, Ltd. and its value-added services and relationship with agents and brokers*

### **Houston**

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Houston, TX 77024  
(713) 780-7787  
(713) 780-3533 fax

### **Dallas**

14643 Dallas Parkway, Suite 700  
Dallas, TX 75254  
(972) 818-4090  
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### **Austin**

P. O. Box 92824  
Austin, TX 78709-2824  
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(512) 858-1266 fax

# Blais Excess & Surplus Agency of Texas, Ltd.

*Our facility is one of a kind and not a typical wholesale facility. We are a value-added specialty wholesale facility that is devoted to working on a partnership basis with agents and brokers. Highlighted below are responses to the various questions many insureds ask.*

## GENERAL

As a specialty wholesale broker specializing in financial service products, Blais Excess & Surplus' knowledgeable and experienced staff assists agents/brokers with the acquisition, placement and service of Directors & Officers Liability (D&O), General Partners Liability (GPL), Employment Practices Liability (EPLI), Crime (Fidelity), Kidnap & Ransom (K&R), Errors & Omission (E&O) and Fiduciary (Pension Trust) Liability products for a variety of industries. Businesses assisted include but are not limited to energy, biotech, high-tech, financial institutions, profit and non-profit entities, partnerships, healthcare, companies making initial public offerings and companies in the process of a merger or acquisition.

## WHY WE ARE DIFFERENT

Blais Excess & Surplus Agency of Texas, Ltd's special qualities include the following:

- Staff members are former specialty underwriters and considered well versed in their respective disciplines.
- We focus and work only on the executive line products noted above.

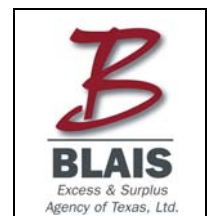


- We consider ourselves the backroom of the agent/broker we represent.
- We are a value-added facility that is production, marketing and account service driven. What makes us truly unique is that we operate as a team.
- Blais Excess & Surplus Agency of Texas, Ltd. currently has offices in Dallas, Houston and Austin, Texas. While all facilities are located in Texas, they provide agent/broker support throughout the United States. In the near future, we anticipate opening offices in Chicago, San Francisco, Los Angeles, Atlanta and Boston.
- We represent all domestic executive line markets.
- We have access to the Bermuda markets through a number of facilities. Access will depend to a great degree on any relationship an agent/broker has with Bermuda brokers.
- We have access to the London market through three different facilities. Access will also depend on the relationship an agent/broker has with London brokers.
- We work only with independent agent/brokers.
- Our team is superior to the best executive line team that any alphabet agent or broker can assemble. By inserting Blais Excess & Surplus as its backroom, independent agent/broker's have the best team to offer a client.
- We are an independent organization with no company or agent/broker equity partners. Philip L. Blais owns 100% of Blais Excess & Surplus Agency of Texas, Ltd.

## SERVICE

As noted above, Blais Excess & Surplus Agency is a value-added facility that focuses on production, marketing and account service. Our standards in these disciplines are second to none.

**Production:** Blais Excess & Surplus Agency aids and supports its agent/brokers in the solicitation and production of business via account visits, policy review/analysis, exposure indexing and the development of coverage and/or renewal strategies.



**Marketing:** Blais Excess & Surplus Agency does not just market an account. Blais Excess & Surplus Agency' teams of former underwriters develop a strategic marketing plan and implements that plan on behalf of the agent/broker. Unlike other wholesale facilities, Blais Excess & Surplus Agency operates as the backroom of the agent/broker.

**Account Service:** Quotes, endorsement requests, claims issues are processed the same day they are received.

Blais Excess & Surplus, while located in Texas, services agents/brokers on a global basis and has access to all executive line markets.

## PROGRAMS

Blais Excess & Surplus Agency specializes only in the executive line coverages. We can aid and support an agent/broker in the development of programs involving these products if the opportunity warrants. Highlighted below is a listing of the some of the programs we have developed for agent/brokers. (Special Note: The management of these programs is ceded to the agent/broker. Blais Excess & Surplus Agency serves as a consultant to the agent/broker and carrier following the development and implementation of the program):

Agents E&O Program

Agents E&O Program II

Master EPLI Program

Non Profit D&O Association Program

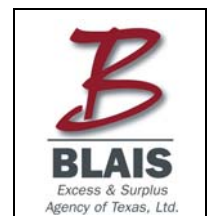
Hospital D&O-E&O Association Program

Adoption Agency D&O Program

## COVERAGE

As noted, our expertise is in the following areas:

- Directors and Officers Liability
- Fiduciary Liability
- Crime Coverage
- Kidnap & Ransom



- Errors and Omissions
- Loss Mitigation Programs
- Representations and Warranties Programs
- Employment Practice Liability

Our focus is solely on these products. We are considered a leading facility in these products and their coverage issues. Blais Excess & Surplus Agency of Texas managed \$82,000,000 of premium volume in these lines of coverage during 2007. We estimate to control in excess of \$100,000,000 by year-end 2008. We do not leverage an agent/broker for supporting business in other areas and do not provide any service on exposures outside these products.

## EXPERIENCE

**Philip L. Blais:** 30 years experience as an executive line underwriter and broker. Worked for Chubb & Son, American International Group, Johnson & Higgins and Arthur J. Gallagher. Considered one of the leading executive line coverage individuals in the United States.

**Vikki Robinson:** 30 years experience as an executive line wholesale broker. Worked for various wholesale facilities before starting ARC of Texas, Inc. the predecessor firm to Blais Excess & Surplus 13 years ago. Vikki is considered one of the leading wholesale brokers in the United States. Serves on the advisory counsel of numerous insurance carriers with respect to executive line coverage issues and policy forms.

**Scott Stortzum:** 11 years experience as an executive lines underwriter and broker. Worked for AJG prior to joining Blais Excess & Surplus Agency as a managing partner. Holds MBA from Drake University. Scott, is considered a leader in financial issues and analysis.

**Mark Swope:** 34 years experience as an executive line underwriter and broker. Worked for Corroon & Black, Johnson & Higgins, and Arthur J. Gallagher. Prior to coming with Blais Excess & Surplus, Mark served as the managing director of Mutual Insurance Company of Bermuda and is a leader in E&O exposure analysis, issues and coverage options.

**Dave Swann:** 19 years experience as an executive line underwriter and broker. Worked for Progressive, St. Paul, Royal and ACE USA prior to joining Blais Excess & Surplus Agency as an Executive Officer. Dave is considered one of the leading Non-Profit and Middle Market Executive Line individuals in the country.



**Philip T. Blais:** 5 years experience as an executive line underwriter with ACE & ACE Westchester. Phil secured is undergraduate degree in 2000 and masters in 2003 from Colgate University (Hamilton, New York).

**Kathy Younger:** 23 years experience as an executive line underwriter and broker. Considered a non-profit D&O and EPLI specialist.

**Drew Younger:** 2 years experience as an executive line broker. Drew came to Blais Excess & Surplus Agency of Texas, Ltd. as an Executive Line Broker intern trainee in 2003 and secured a full time position in 2006 following his graduation from the University of Texas (Austin) as key member of the Blais marketing team.

**Pam Blais:** 23 years experience as an agency account executive and manager. Serves as administrative and office manager for Blais Excess & Surplus Agency.

**Jenny Ridgley:** 10 years insurance account support service working for various firms in Dallas. Provides administration and accounting support.

**Janel Schmidt:** 13 years account support service working for Vikki Robinson and Philip L. Blais in Houston. Provides marketing support services.

**Elise Blais-Ramey:** 25 years experience in software support and consulting industry before joining the firm. Provides IT services to the agency.

**Tam Tram:** A graduate of North Texas State University, Tam joined the Blais organization in 2006 as an Executive Line Underwriter Trainee and has advanced to an Executive Line Underwriter.

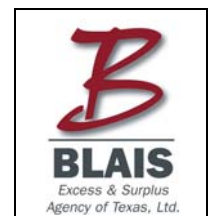
**Nhu Tran:** A graduate of The University of Texas, Nhu joined the Blais organization in 2008 as an Executive Line Underwriter Trainee.

**Vernell Morgan:** 3 years account support service working for Blais Excess & Surplus Agency of Texas, Ltd.

**Mike Chapman:** 9 years experience in technology support services.

**Interns:** Blais Excess & Surplus Agency of Texas, Ltd. sponsors a summer, spring break and winter internship programs for three to four college students. Past and present interns are: Emily Younger (University of Texas), Eric Blais (University of Arizona), Marie Gomez (Smith), Mickey Kelleher (Texas A&M), Drew Younger (Texas), and Katelyn Craven (Collin County Community College), Gina Tran (Collin County Community College).

Interns work on and provide strategic input on key projects directly associated with the infrastructure of Blais Excess & Surplus Agency of Texas, Ltd.



**Directors:** D Byrd Gwinn serves as a Director and Senior advisor to the Blais organization. Byrd was a senior executive of Chubb & Son prior to his retirement.

**The staff members of Blais Excess & Surplus Agency of Texas, Ltd. are the most experienced and tenured group of individuals managing and working with executive line products in the United States.**

When an agent/broker teams up with the Blais Excess & Surplus Agency unit it has the ability to compete with the mega brokers on executive lines coverage's and WIN.

## **CARRIER SECURITY**

We do not place coverage with any carrier that maintains an unacceptable rating from the various agencies. We consider a rating below A to be unacceptable. All quotes include the A. M Best & Co. rating and highlight the financial strength of the insurance carrier. Blais Excess & Surplus Agency of Texas retains the services of various insurance company financial analysis facilities that provide monthly reports on the financial security of carriers and reinsurance facilities.

## **COMMITMENT**

Blais Excess & Surplus Agency of Texas, Ltd. is committed to working with independent agent/brokers. Our commitment to any organization will be the same as it is for any independent agent/brokers that we represent which are superior support, service and integrity. We are team players and dedicated to the needs of insured's via the various agent/brokers we represent.

