



EXCEPTIONAL
RISK ADVISORS *llc*

Perspectives from a
LLOYD'S of London
Underwriter

*P*riate
Wealth



The Lloyd's Building

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Insuring Your
Working Client's
Greatest Asset

The Ability To
Earn A
Substantial Income

Real Case Story

High Income Earners Disability Income

Details:

Financial Services CEO

Earning \$3,500,000

Age 48

Policy Structure

\$150,000/Month for 60 Months
followed by a \$6M Lump Sum

Policy Aggregate: \$6,000,000





Real Case Story

Key Person DI

Details:

Senior Executive

Age 54

Policy Structure

\$200,000/Month for 24 Months
followed by a \$12.6M Lump Sum

Policy Aggregate: \$15,000,000

Real Case Story

Buy-Sell Disability

Details:

Privately Held PR Firm

Valued at \$100,000,000

Over 30 Global Partners

Total Insurance Need: \$60M

Exceptional Occupations



Athletes

College & Professional

Entertainment Industry

Actors & Actresses

Executive Producers

Directors

Musicians

Singers

Authors & Publishers

Artists



Real Case Story

Exceptional Risk Occupation
Disability Income

Details:

A-List Actress

Earning \$10M+ Annually

Age 42

Policy Structure

\$500,000/Month for 60 Months
followed by a \$20M Lump Sum

Policy Aggregate: \$50,000,000



Real Case Story

Event Cancellation & Non-Appearance Coverage

Details:

Superstar Country Singer

60 Show National Tour

Coverage Mitigates Loss of Cost,
Expenses, & Projected Profits

Policy Structure

Up to a \$12,600,000 aggregate

Pays 70% of agreed guarantees per
tour schedule, 2 Show Deductible

Each Show Represents \$300,000 of
Expected Revenue



Real Case Story

Athlete Disability Insurance

Details:

Pro-Basketball Player in the
Last Year of His Professional Contract

Earns \$20,000,000 Annually
in Salary and Endorsement Contracts

Policy Structure

\$25,000,000 Lump Sum Payment
if Player is Deemed Permanently
Totally Disabled After 12 Months

2 Year Policy Term



Real Case Story

Accidental Death

Details:

Ultra-Affluent Family

Private Aviation

Exhausted US Market

Alternative Solution for
Additional Capacity

\$50,000,000 Benefit

Policy Term of 3 Years



Affluent Personal Insurance

Personal Insurance Needs of The Affluent

D & O Coverage

Directors & Officers

EPLI

Employer Practices Liability Insurance

Wrongful Termination

Sexual Harassment

Discrimination

Protecting Valuables:

Jewelry

Fine-Art

Wine

Memorabilia

Instruments

Yachts

Gun Collections

Equine

Car Collections

Furs



**Net
Worth**

Product Insight

Umbrella Liability

Details:

Designed to Protect Total Net Worth

Defense Costs Paid Outside
of Policy Benefit Limits

Provides a Benefit to Pay the
Client's Personal Attorney to
"Shadow" the Appointed Attorney

Personal or Group Coverage

Benefits of Group Coverage

No Extra Charge for Adding
Additional Drivers, Vehicles,
Houses, Boats, Etc.

Higher Limits, Better Pricing

A notice KIDNAPING

By David Winston

From the top of the "U", reading anti-clockwise: Jess Ornatti, James F. Kirk, Larry Kerrigan, Roy A. Williams and Joseph A. Bullie. All sent to jail.



At the top of the "A": Raymond Wagner and Louis Frank. Below (left) Les Brownman and Ralph Shotton. All went to the penitentiary except Brownman who is expelling his conviction.



From the top of the "C" to the bottom: Gordon Stewart Northrop, Edward Hickman, Lucille Pearl Hammer and E. H. Van Dorn. The first two were hanged. The second two were jailed.

HERE'S a tip gangland can pass in its hat.

You can't get away with kidnaping in Los Angeles county!

And if there is dissension on the part of members of this despicable band of criminals to doubt this statement, let them look at the record. No kidnaper in Los Angeles county ever has escaped punishment.

Several have paid the extreme penalty and many are now awaiting dates with the San Quentin hangman.

Seventeen persons—men, women and children—have during the past thirteen years been "snatched" or marked down as victims by seventeen kidnapers or child-stealers in Los Angeles county.

In every case the criminals have been run to earth and captured by the authorities. In most instances the victims have been recovered without injury and no ransom had been paid. In a few the victims have been injured or slain, but the kidnapers were brought to justice just the same.

Census records disclose that two kidnapers have been hanged. Two more are now in San Quentin with execution dates pending. Nineteen others involved in one way or another in kidnapings are serving long sentences in San Quentin or Folsom. Two have been paroled.

Quick and Easy Money

All kidnapers are after quick and easy money but the police records here prove that only one of the "snatchers" ever got any ransom money, and he was apprehended before he could spend but little of it.

And there is a good and sound reason for this record even though residing in Los Angeles county are many famous and wealthy persons—all potential victims of kidnapers' "finger men."

The District Attorney, the Sheriff's office, the Police Department, all the Federal agencies and tens of thousands of cool-headed, justice-loving, organized civilians have learned to co-ordinate and work hand-in-hand in any emergency. Take the theft kidnaping for instance.

The Police Department has 3000 men. The Sheriff's office has 800. The District Attorney has 225. Beside these the American Legion is organized as an integral part of a major

catastrophe plan, and had not William F. Gentry been found when he was, approximately 25,000 men would have formed a net around this county and combed every niche and cranny.

In this case the officers formed a board of strategy. Southern California was surrounded completely, soon by sea and along the Arizona and Mexican borders. Within this water circle was thrown an inner line around the county. Sheriff and police radio cars were working ceaselessly. The State Highway Patrol checked the backroads. The Poultry Department began on isolated cabins. Even the Fish and Game Commission and the Harbor and Marine Patrol functioned perfectly in the set-up. Every tip was probed and every lead was followed.

Teletype, radio and telephone established perfect liaison. Constant conferences developed new angles. Most officials were working on twenty-four hour shifts. An expert machine gunner was assigned to duty in an automobile.

The kidnapers didn't have a chance to get away with it.

All well-informed gangsters should know these things, for Los Angeles efficiency against kidnapers has been handed down from Galt first charge in 1921 when Floyd Carr and his brother, Arthur (Jack), were sent for lasting Mrs. Gladys Withersell from her Hollywood home.

Caught in Six Days

The police had the kidnapers in six days. It took three hours to draw the complaint, take the prisoners to Justice Court, hold them for the Superior Court, and find them guilty. It broke a record for speedy trials and the Carr brothers went to San Quentin for three years to life.

On January 23, 1921, a car halted in front of the Withersell home, 1843 Whittier avenue. A man knocked at the door and told Mrs. Withersell something like this:

"There has been a terrible accident. A large, gray-haired woman has been seriously injured. She is calling for you."

Mrs. Withersell had been expecting her mother-in-law for dinner. She did the natural thing. She grabbed a hat and threw a wrap around her shoulders and went with the man. She found a driver in the car. The man she had met at the door took the back seat with her.

It was not until she had ridden several blocks and the automobile had almost collided with a street car that Mrs. Withersell realized what was happening.

She Got a "Break"

She fought. The man in the back seat tried to give her chloroform. She tried not to breathe. Lying down in the bottom of the car, Mrs. Withersell pulled off the robe-rack and bent the rod, trying to use it as a club. She kicked a hole in the side curtain. The gray-haired man who rode with her in the back seat, jumped upon her, forcing a chloroformed handkerchief into her mouth. She held it back with her tongue.

"Then she got a 'break.' A tire blew out!

While a kidnaper worked the jack in frenzied haste, Mrs. Withersell attempted to slip from the car door. Discovered, she yanked the rug from her mouth and screamed.

"Haver mind the live!" shouted an abductor.

He threw Mrs. Withersell back in the machine, and the automobile bumped and veered along the road. When she screamed again she was kicked and choked into unconsciousness.

The kidnapers first demanded \$30,000, which they later reduced to \$20,000. They sent instructions to drop the money near a red lantern spotted on Valley Boulevard. Police

were working on this story when the kidnapers sent word that they would make a "midnight contact" with the Withersell family. At 12:36 p.m. a telephone operator listened to a man's voice calling the Withersell number.

She stated: She notified the police. She gave them a message like this: "They're calling from a telephone in a bus station at Fifth and Los Angeles streets!"

Then she completed the connection and let the suspect talk to keep him occupied.

Officers arrested the kidnapers as he hung up the receiver. To them he told the story. Mrs. Withersell was at the "Frenchman's," a ranch in the hills four and a half miles from Corona. She was found on a new mattress, covered with filthy bedclothes, and the two Carrs were brought to justice.

The Martin Murder

Three years later, August 22, 1924, Fanny May and Nina Belle Martin, little girls of twelve and eight, disappeared from 3343 Mansfield avenue. They had said that they were going to visit their grandmother. They never arrived. On February 4, 1925, their pitiable, torn little bodies were found in the Baldwin Hills.

Immediately the police and sheriff's office launched a man-hunt. While that search was in progress, Scott C. Stone, aged watchman, was taken into custody. Released, he was arrested again in connection with the Martin case after he unreservedly made certain admissions to a fellow prisoner.

Stone went to trial November 10,

Real Case Story

Kidnap & Ransom Coverage

Details:

Well Known Ultra-Affluent Family
Living in High Risk Kidnapping Zone

29 Family Members

Policy Structure

\$10,000,000 Any One Event

Policy Pays Unlimited Expenses for
Crisis Management Needs

3 Year Policy



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