

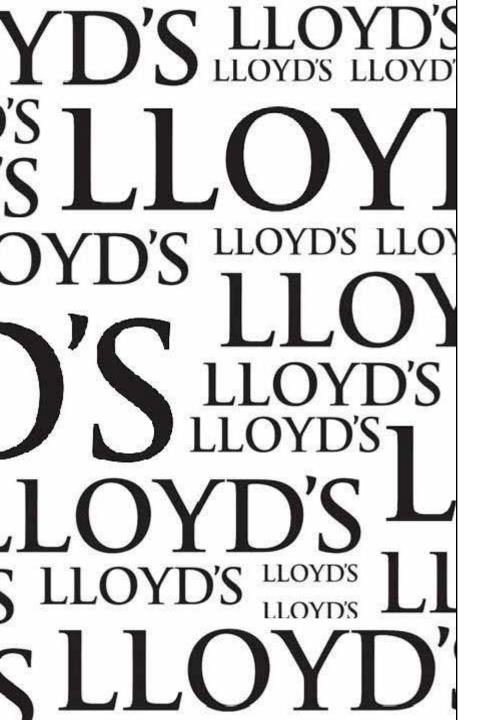


# Perspectives from a LLOYD'S of London Underwriter





# The Lloyd's Building



Insuring Your Working Client's Greatest Asset

# The Ability To Earn A Substantial Income

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





#### 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



## Buy-Sell Disability

## Details:

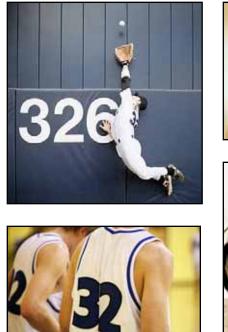
Privately Held PR Firm

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** 



Exceptional Risk Occupation Disability Income

## Details:

A-List Actress

Earning \$10M+ Annually

Age 42

<u>Policy Structure</u> \$500,000/Month for 60 Months followed by a \$20M Lump Sum

Policy Aggregate: \$50,000,000



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



#### 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



## 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



# **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 From the top of the "C" to ' the bottom: Gordon Stewart Northrop, Edward Hickson," Lucila Pearl Hammer and E. H. Van Dorn. The first two were hanged. The second Isoo sere juiled.

HEET a tip gangland can peake in the hat. You can't get away with kid-

maging in Los Angeles county? And it there is disposition on the part of members of this despiouble brand of criminals to doubt this statement, let them look at the record. No kidnaper in Los Angeles county were has estapped putlishment. Sev-

eral have paid the extreme penalty and more are now awaiting dates with the San Quentin hangman. Seventeen persons-men, wimen

Seventeen perpusi-men, wimen and children-have during the pail thirteen years been "analched" of marked down as violate availaber teen kidnappers or child-absalets in Les Angeles county.

In every case the criminals have been run to earth and captured by the authorities. In most inclusions the vicilms have been recovered without injury and ro manon had been paid. In a low the vicilms have been inburds or shart but the hidmapers were brought to public just the same.

Crime records disclose that two bldmapers have been hanged. Two more ner new in Sin Quertin with encetion dates pending. Sincisen ethers involved in one way or another in bldmapings are service long sentences in San Questin or Polarm. Two have been paralled.

#### **Quick and Easy Maney**

All kösnapers are after quick and eary meansy but the police records, here proves that only one of the All well-informed gaugeters should All well-informed gaugeters should

Most

in an automobile

Teletype, radio and telephone es-

officials were working on

tablished perfect lialson. Constant

conferences developed new angles.

twenty-feur hour shifts. An expert

machine gunner was assigned to duty

"matches" ever got any rancos money, and he was appretended belare he could open but likel of it. And there is a good and sound reahanded dever from that fins charge in 1961 when Fingd Carr and his bether, Arthur Jack) were select for laring Mrs. Gladys Writhersil from her ling in Las Angeles couldy are many

famous and wealthy persons all potectual vectors of kidnapers "filter Caught In Six Days

The police had the kidnapers in six The District Altorney, the Sheriff's office, the Police Department, all the days. It took three hours to draw the Federal agencies and tens of thoucomplaint, take the prispners to Juscosl-headed. Justice-leving. tice Court, hold them for the Superior to shnas Court, and find them guilty. It broke organized civiliana have learned to co-ordinate and work hand-in-hand a record for spendy trials and the In any emergency. Take the Gettle Carr brothers went to San Quentin for kidnaping for unstance. from ten years to life.

The Police Department has 3000 OO Jammey 25, 102, a car halled in men. The Sheriff's office has 600. The front of the Witherell home, 1641 Diricit Alborney has 253. Benide Withing arrune. A man knocked at these the American Lepion is organthe door and fold Mn. Witherell hed as an informal a motor association that:

At the top of the "A": Raymond Wagner and Louis Frank. Below (left), Les Brannman and Ralph Sheldon. All want to the pulleutiary except Braneman who is appealing his conviction.

catastrephe pian, and hai not William "Three has been a F. Oetile been found when he was, approximaticly 25,000 men would have formed a net around this county and cambed every sinks and crammy.

ealling for you." In this case the officers formed a board of strategy. Southern Cult-Mrs. Withervil bad fornia was surrounded completely, been expecting her mother-in-law for dinner. She did both by sea and along the Arizona and Mealran borders. Within this the natural thing. Also grabbed a hat and threw a wrap around her shoulouter circle was thrown an inner line ders and went with the man. fibe around the county. Sheriff and poller found a driver in the car. The man radio cars were working ceaseletnly. she had met at the door took the The State Highway Pairol checked the

basilevards. The Forentry Department back east with bor. begas on inducte cabban. Fore the Fish and Game Commission and the rest blocks and the automobile had al-Harber and Marine Patrici functioned main collided with a street cer that perfectly in the set-up. Every Up was probed and every lead was followed.

She Get a "Break"

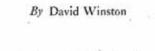
Bhe fought. The man in the back seal triat to give her chicknottenn. He triad not to breathen. Lying down in the bottom of this car, Man. Wolwerd yndied eff the robe-rack and bent the rode, trying to use it as a study. She kicked a hole in the side curtains. The gray-fusiced nam who node with her is the block mat, famped upon her, forcing a thise-convert handkerschief into her mench. She held it hock with her tenses.

in 1921 when Floyd Carr and his her tengue. hewhiel, Arthur Jack,) were seled for Then the git a "break." A tire blest laring Mix. Gladry Witherell from her walt

While a kidnoper worked the jack the in feveriah haste, Mra. Wilhered attumped to allo from the end door. The Discovered, she yanked the rag from her mouth and acreamed. "Siever mind the the's should an the

abductor. He threw Mrs. Withered back in the machine, and the automobile bumped and versed along the road. When she arreated again she was kicked and choked into unconstituenes.

a The Midagets first demanded in 500,000, which they later reduced to 1 500,000. They sent suffractions to 1 drop the money near a red indiers , apotted en Visity Buskeward, Patles



KIDNAPING

A notice

From the top of the "U", reading anticlockscine: Jean Ormiti, Jenses F. Kirk, Lerry Kerrigan, Roy A. Williams and Joseph A. Baillie. All went to jail.



were working on this shord when the kidnagers sent word that they would made a "mithaght contact" with the Witherell family. At 10:50 p.m. a telephone operator lattened to a man" voice calling the Witherell number. She scale them a notinge the third She save them a notinge the third

"They're calling from a telephone in a bus station at Fifth and Lee Angeins streets?"

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

Officers acrested the kidnoper as he have so the receiver. To them he tolds the sleep, Mrs. Witherell was at the "Frenchmank," a ranket is the hills four and a half railes from Corons. Gole was found on a new matters, covered with fifthy beddelabas, and the two Carrs were brought to justice.

#### The Martin Marder

Three years hite, August 22, 1954, Panny May and Ninh Biell North, Initie gifts of Uwire and eight. Ginappeared from 2018 Manufield average. They had add that they were guide to Walt links grandmother. They never arrived. On Privary 4, 1952, their pitiable, icon little bodies were found in the Balards Wills.

broaddately the police and shreft's office learnched a max-bunt. While that search was in programs, ficol to Store, aged watchman, was taken into sustoff. Robested, he was orrealed spats to consection, with the Martin case after be asserted made certain admissions is a fellow prisoner.

ne went to trial November 30,

## **Real Case Story**

#### Kidnap & Ransom Coverage

#### Details:

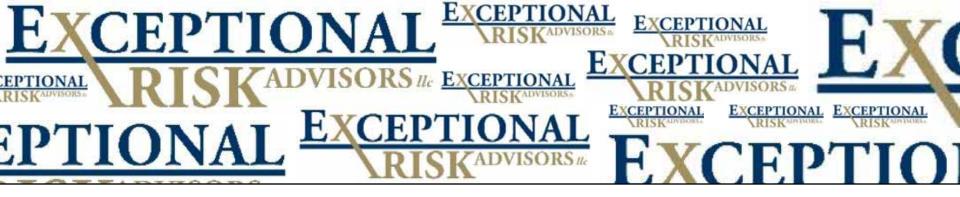
#### Well Known Ultra-Affluent Family Living in High Risk Kidnapping Zone

29 Family Members

Policy Structure \$10,000,000 Any One Event

Policy Pays Unlimited Expenses for Crisis Management Needs

#### **3 Year Policy**



## **Contact Information:**

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