

## COMMERCIAL INSURANCE SOLUTIONS

## NONPROFITS

Today's nonprofit organizations face countless financial, operational and governance challenges. Each issue is laden with risk – hazard, operational, financial and strategic – yet few nonprofits have the time, expertise or resources to focus on corporate risk management and insurance. The segment is remarkably underserved by the insurance brokerage industry.

At Frank Crystal & Company, our Nonprofit Practice serves over 1,500 nonprofit organizations nationwide and brings the expertise and resources to meet a wide range of nonprofit insurance needs.

### Who We Serve

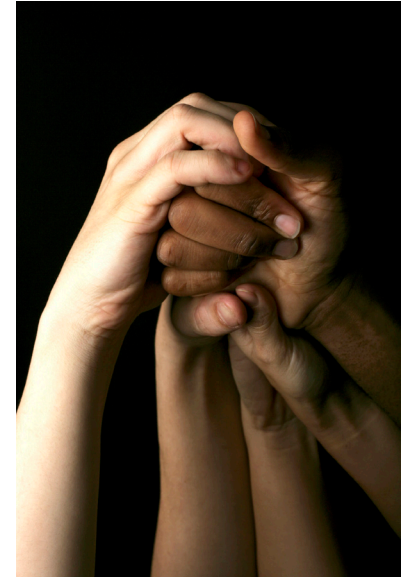
- Human service providers
- Cultural institutions
- Schools and colleges
- Community service organizations
- Membership associations
- Foundations
- Nongovernmental organizations (NGOs)
- Religious entities
- Other eleemosynary organizations

### Our Approach

The Nonprofit Practice designs, places and manages best-in-class commercial insurance protection following a time-tested holistic process:

- We identify and assess risks across the entire organization
- We develop strategies to avoid, reduce, transfer and retain risk wherever possible
- We showcase every client in its best possible light to the global underwriting community and craft broad insurance solutions compatible with an organization's appetite for risk
- We reduce the total cost of risk through practical safety initiatives and tenacious claim management
- We reduce client workload through meticulous, highly-personalized client service and ongoing program support

The composite result is a combination of state-of-the-art asset protection and exceptional value in risk management counsel and advocacy.



For further information on our Nonprofit Practice or to arrange a no-cost diagnostic assessment of your corporate risk and insurance arrangements, please contact:

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*Executive Director*  
*National Nonprofit Practice Leader*  
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*All coverages are subject to the terms and conditions set forth in the insurance policies.*

## Claims Management

The true value of an insurance program is its response at time of need. Frank Crystal's claims management experts are available 24/7, advocating for every client to exact the full measure of value from its insurance protection.

We provide guidance and assistance at every step throughout the claims process, including emergency post-loss guidance, claim reporting, assisting in selection of defense counsel, advocating in coverage matters, monitoring complex and high-value claims, developing cost-effective resolution strategies and presenting, negotiating and collecting first-party losses. Our direct involvement brings order to a potentially disruptive experience, maximizes available protection and promotes swift and fair closure.

## Services & Solutions

- Casualty – Commercial General Liability, Auto Liability, Sexual Misconduct Liability, Workers' Compensation, Umbrella/Excess Liability
- Professional Liability – Counseling, Healthcare, Pastoral, Consulting, Employed Lawyers', Architects & Engineers
- Executive Risks – Management Liability, Crime, Media Liability, Cyber
- Property, including Fine Art
- Environmental Liability
- Marine & Aviation
- International and Travel-Related Risks – Foreign Property & Casualty, Travel Accident, Kidnap & Ransom
- Construction – Builder's Risk, Owners & Contractors Protective Liability, Owner-Controlled Insurance Programs (OCIPs), Subcontractor Default
- Surety
- Group health and welfare plans

## Differentiators

As a leading independent, privately-held insurance brokerage and risk advisory firm with a national

footprint and global service platform, Frank Crystal represents a cost-effective, value-added boutique solution for the discerning nonprofit organization.

- We understand your business segment and speak your language
- We draw on decades of Nonprofit sector experience to quickly develop tailored solutions – without learning at your expense
- Our dedicated nationwide Nonprofit Practice reflects a deep commitment to the sector
- We enjoy – and continually nourish – outstanding relationships with the premier insurers of Nonprofit business
- We combine transactional excellence with value-additive, hands-on risk management services, counsel and advocacy to reduce your total cost of risk
- As an independent, privately-held business, we enjoy complete freedom to place our clients first – without financial and operational distractions that can compromise the service commitment.

## About Frank Crystal

*As the alternative in insurance brokerage, Frank Crystal & Company provides industry-leading insurance services, solutions and counsel to corporations as well as individuals. The company provides a highly consultative approach, leveraging its insurance advisory, claims management, risk control engineering and administrative expertise to the benefit of its clients.*

*Headquartered in New York City, with over 400 employees nationwide and regional offices in Houston, Miami, Palm Beach, Philadelphia, Portland, San Francisco, Southampton and Washington, DC, Frank Crystal chooses and values its employees for their integrity, ability to provide outstanding customer service and commitment to the relentless pursuit of value-added insurance solutions and results.*