

LASALLE INSURANCE SERVICES

**CUSTOMIZED INSURANCE
SOLUTIONS FOR BUSINESS**

secure



LaSalle
ABN AMRO

WHO WE ARE AND WHAT WE DO

LaSalle Insurance Services understands that each commercial client is unique. Each requires products and services that are customized to meet their needs. Each requires a dedicated team of professionals with a keen understanding of their industries and local markets. And each deserves insurance solutions that best protect their assets while effectively reducing their risks. Delivering on these needs is what LaSalle Insurance Services is all about. We are guided by an ongoing commitment to our customers — a commitment demonstrated in the following ways:

- We represent our clients' best interests when negotiating pricing, coverage, and services with our large portfolio of insurance companies.
- We develop internal servicing to assist our customers in the most convenient manner possible.
- We offer risk management consultation through our in-house professionals and team of affiliated specialists.
- We are committed to observing the highest code of professional conduct with our clients, our insurance companies, our vendors, and every other contact. Our corporate values are integrity, respect, teamwork, and professionalism.
- We attend to needs that are too often overlooked, such as developing a comprehensive plan for catastrophe management that ensures our clients are not left without the services they require. Our plan entails not only an off-site base of operations, but also data retrieval, phone access, personnel duties, and more.

LaSalle Insurance Services (LIS) is proud of its history and passionate about what it can do in the future. Headquartered in Sterling Heights, Michigan, we employ over 70 professionals in offices throughout Metro Detroit and Chicagoland and have been recognized by Crain's as one of the largest and fastest growing independent insurance agencies in Michigan.

Our local commitment is represented by our affiliation with LaSalle Bank Midwest, a Michigan banking institution since 1893. And as part of ABN AMRO, we enjoy the support of one of the world's largest banking networks, with offices in more than 70 countries.



Insurance products offered through LaSalle Insurance Services, a division of LaSalle Financial Services, Inc. a licensed insurance agency, are not insured by the Federal Deposit Insurance Corporation (FDIC) or any government agency, are not deposits of, or guaranteed by, the bank or its affiliates, and are not a condition to any bank loan.

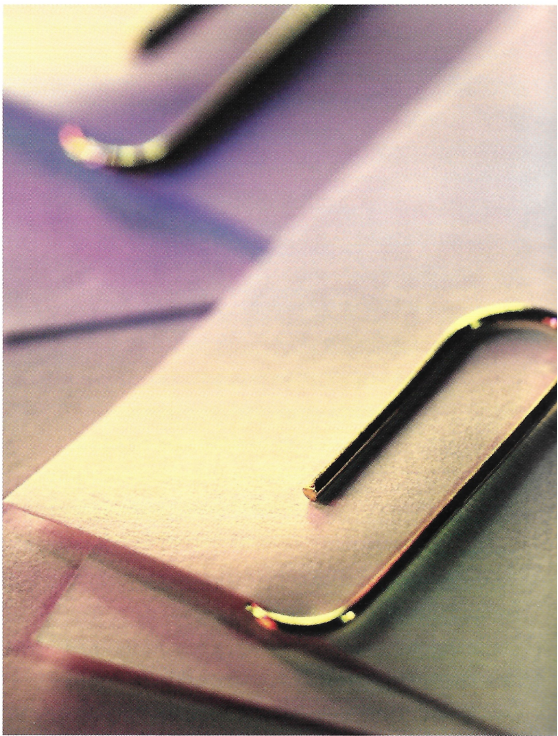
COMMON LIABILITY PROTECTION

GENERAL LIABILITY

With the accelerating rate of lawsuits filed each year for property damage and/or bodily injury, Commercial General Liability(CGL) has never been more important. CGL encompasses a wide range of risks and can help protect companies from some, if not all, financial exposure to property damage and bodily injury. These risks include, but are not limited to:

- Premises
- Operations
- Products
- Completed Operations
- Independent Contractors
- Contractual
- Fire Legal
- Personal Injury
- Advertising Injury

The risks listed at left are broadly covered by CGL; certain uninsured risks may exist even within the scope of a CGL insurance policy. Such uninsured risks are easily filled by electing additional coverages, though it's important to recognize which exposures needs to be filled without being over-insured. Lasalle Insurance Services will combine CGL with additional corresponding coverages to fill in the precise holes where reasonable liabilities exist.



PROFESSIONAL LIABILITY INSURANCE

Recently, malpractice lawsuits have flooded the court system — with judges and juries often rewarding large sums of money to the plaintiffs. Reaching settlements outside of court can also result in onerous payments. Many businesses fail to realize that they are exposed to this type of risk, and too often they suffer considerable consequences. LaSalle Insurance Services can examine and recommend a course of action for reducing a company's professional liabilities, where and when they exist.

DIRECTORS, OFFICERS, MANAGERS, AND ENTITY LIABILITY

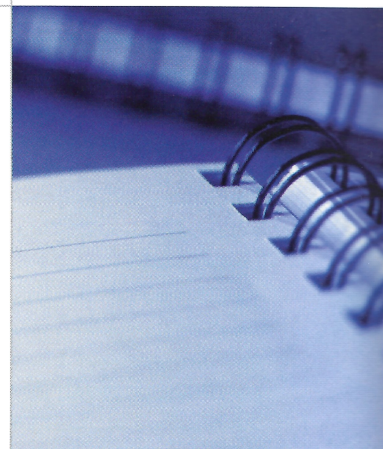
If you think liability claims only happen to other companies, think again. Job discrimination complaints are at their highest levels since the mid-1990s. Employment-related lawsuits have reached unprecedented levels. And, in the wake of recent legislation, directors and officers are facing more risk than ever before.

Even the best-managed organization can be exposed to liability lawsuits — and the lawsuits aren't limited to publicly traded companies. In today's litigious environment, all companies are fair game. Indeed, directors and officers' claims are steadily increasing by about 20 percent every year. So it's important to protect yourself now — before a lawsuit is filed.

Our experience means that we understand the nuances and risks inherent in today's complex legal environment. And it means our carriers have crafted programs that provide the protection you need with the flexibility you want.

We address significant exposures facing private company managers in today's complex legal environment. Directors and Officers coverage insures directors and officers for errors and omissions and often will include derivative demand investigation costs coverage, guaranteed IPO coverage quote, extended definition of claim, final adjudication standard preserved in the fraud exclusion, and waiver of the deductible for any claim that is finally resolved with no liability to the insureds.

Many of our insurance companies have packaged programs available which may combine D&O coverage, employment practices, fiduciary, and miscellaneous errors and omissions.



ASSET PROTECTION

PATENT INSURANCE

A recent lawsuit between Hewlett-Packard Co. and Gateway Inc. illustrates how patent insurance can protect your business. Gateway initially sued Hewlett-Packard over the alleged violation of five of its patents. Less than a week later, HP countersued Gateway over six violation of its own patents. At the time of publication, both sides were playing out the legal battle in court, where it can be assumed the only true winners will be the lawyers. While legal fees mount, both sides have to withhold more money in their reserves to cover their possible losses. In turn, this reserve increase limits the amount of money the companies can reinvest in capital and pay out in dividends to stockholders. This is just one example of how paying small premiums for patent insurance can ultimately save a company's bottom line.

PROPERTY & MARINE INSURANCE

Property and marine coverages are usually tied together into a single policy. An inland marine insurance policy covers all mobile property risks concerning the business, profession, or occupation (excluding ships, boats, and their contents). The policy can cover:

- Equipment
- Instruments
- Supplies
- Property in temporary storage
- Property outside owner's premises
- Property held for sale under consignment & other like circumstances

LaSalle Insurance Services' agents specialize in providing manufactures and realtors with uniquely tailored policies that are designed to fit each customer's specific circumstances.

Property insurance includes coverage for the building, the business's personal property, personal property of others, and business income. Property insurance has too many options to mention, but our trained agents can gauge a company's property risks. We will work with you in designing a coverage that succeeds in limiting the company's potential risks. LaSalle Insurance Services takes pride in consulting with its clients to customize preventive measures that can reduce liabilities without increasing insurance costs.