

David Adler, ARM
President

With over 30 years in the risk management and insurance industry,

David Adler has extensive experience in managing Property and Casualty Insurance programs, Employee Benefits and Retirement programs and Workers Compensation programs. He is a cum laude graduate with a BBA in Finance from the University of Georgia and earned his MBA in Risk Management from Georgia State University.

Prior to forming Strategic Risk Advisors in 2009, David Adler was the Director - Risk Management for an international real estate design development and management company where his responsibilities included worldwide management of both the Property/Casualty and Employee Benefits programs.

David received his Associate in Risk Management (ARM) designation from the Insurance Institute of America. He has published numerous articles and was named Risk Manager of the Year in his category and to the Risk Management Honor Roll by Business Insurance magazine, as well as to Risk & Insurance magazine's Risk Management Star Search. David has also been a guest lecturer at several universities including Georgia State, University of Hartford, and Middle Tennessee State.

David Adler is a member of the Georgia Worker's Compensation Appeals Board and is licensed as an Insurance Counselor by the Georgia Department of Insurance.

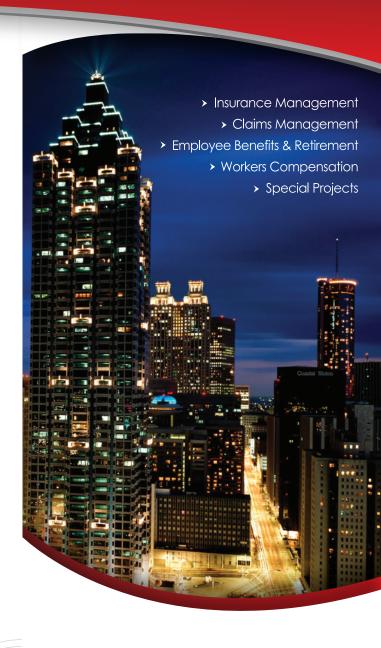
Today's Solutions for Tomorrow's Risk Management Challenges

Strategic Risk Advisors approaches challenges with a completely open mind "thinking outside the box" instead of using the common solutions.

If you would like
us to review your current risk
management and insurance
programs, examine alternative
measures that may reduce
your costs, or evaluate new
programs, please contact us.
We look forward to working
with you.

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Why Retain An Independent Risk Management Consultant?

- Are your company's current insurance, risk management and benefits programs cost effective?
 - Do your current programs provide your company adequate protection?
 - Is insurance the best alternative for funding potential losses?
 - Are you anticipating an acquisition, spin-off, public offering or other strategic activity that may affect your exposure?
 - Are you receiving objective advice and recommendations not influenced by commissions or other

insurance protection or other could be devastating incentives? to your organization. The ever-changing insurance industry and explosive litigation growth are two reasons to have your programs reviewed regularly. An independent risk management consultant can serve as your company's part-time risk manager or assist in special insurance and risk management related projects, improving your bottom line. Strategic Risk Advisors can help you to identify exposures and develop solutions in a wide range of areas including:

- Property & Casualty Insurance / Risk Management Programs
- Claims Management

Inadequate

- Professional Liability &Other Specialty Programs
- CyberLiability/Privacy Programs
- Directors & Officers Liability
- > Employee Benefits & Retirement Plans
- > Workers Compensation

Why Strategic Risk Advisors?

With over three decades of global experience in the risk management field, we have developed strong working relationships with major insurance agents, brokers and underwriters throughout the world. We take pride in our experience, relationships and hands on philosophy, along with our extensive knowledge of the risk management and insurance trends and changing market conditions.

The cornerstone of Strategic Risk Advisor's approach is to maintain a high level of credibility within our clients' organizations, as well as with insurance markets and service providers. We provide superior communications and an environment conducive to favorable interaction between the insurance marketplace and our clients.

Strategic Risk Advisors looks at your total business needs and tries to effectively identify, analyze, evaluate, implement and review risk management and insurance programs to protect your business.

We operate with the following objectives in mind:

- Control exposure to loss
- > Protect assets in the event of loss
- > Decrease costs
- > Provide objectivity

Our priorities are to quickly identify and assess specific exposure challenges and to develop high-quality, practical solutions, which can be implemented realistically and cost-effectively.

INSURANCE MANAGEMENT CLAIMS MANAGEMENT EMPLOYEE BENEFITS & RETIREMENT WORKERS COMPENSATION SPECIAL PROJECTS

Insurance Management

- Specifications and marketing
- Coverage evaluations
- Alternative funding analyses
- Contract review/risk transfer

Claims Management

- Loss experience analysis
- Claim reporting/monitoring
- Claim strategy development & negotiations
- Complex claim evaluation
- Loss control/prevention
- Insurance Coverage dispute resolution

Employee Benefits and Retirement

- Plan evaluation
- Plan design and marketing
- Evaluation of funding options
- Employee communications/surveys
- Regulatory compliance
- PEO/ASO evaluation

Workers Compensation

- Coverage review and marketing
- Evaluation of funding options
- Claims Review/Safety Programs/ Payroll/Premium Audits

Special Projects

- Mergers & acquisition due diligence
- Broker evaluation and search
- Company restructuring
- Captive evaluation/implementation