



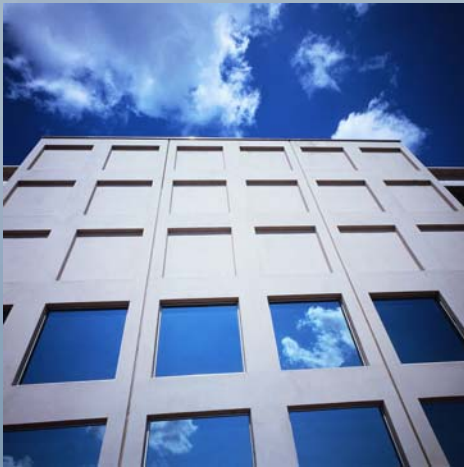
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Insurance Services
Business • Personal • Employee Benefits



A Fresh Perspective on Insurance and Risk Management...Yours.

Commercial P&C



Home, Auto, Life
and Long Term Care



Employee Benefits





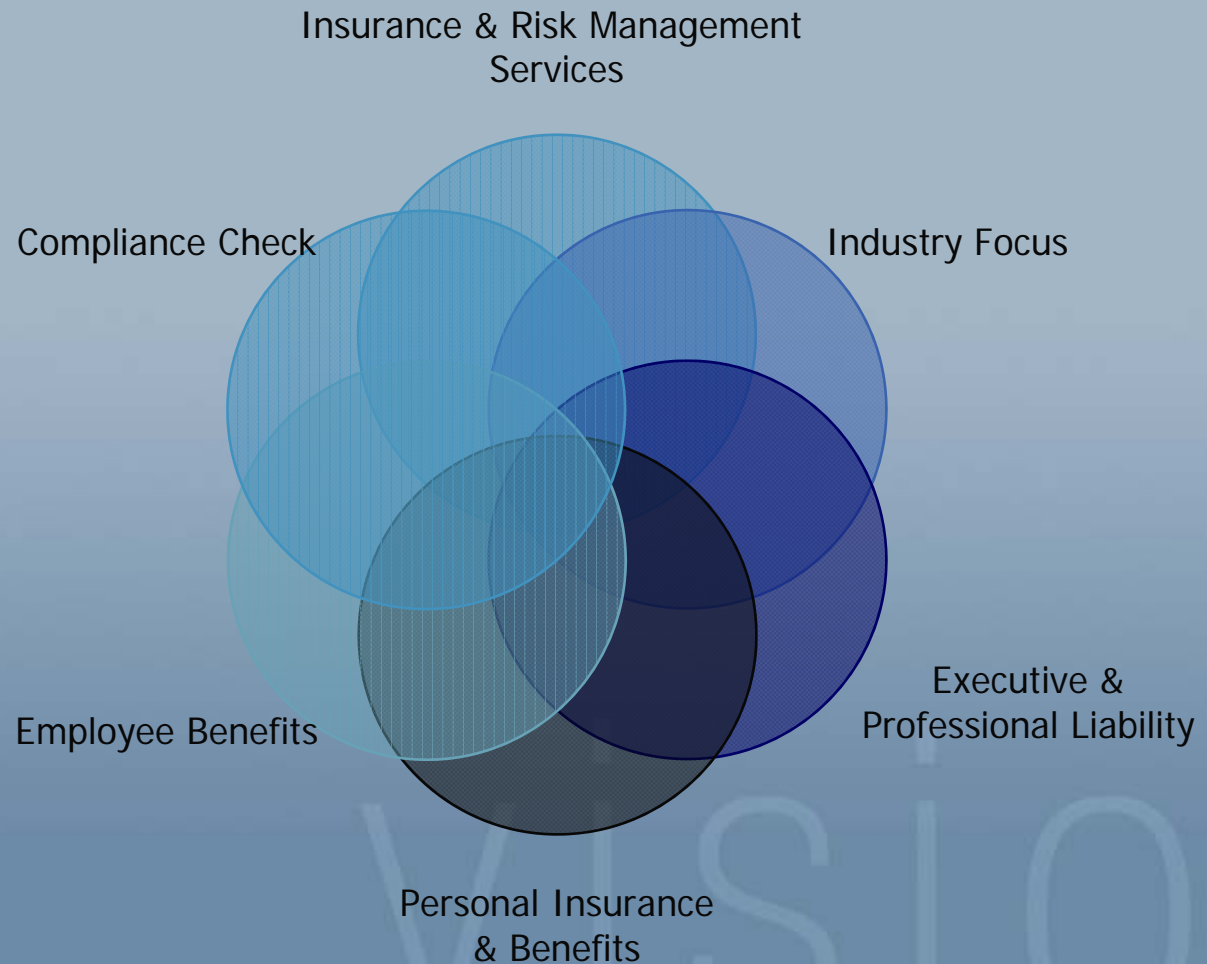
Who We Are

A full service independent insurance agency serving clients throughout the metropolitan New York region.

- A privately held partnership nationally ranked as a Top-100 Agency placing over \$80,000,000 of premium on our client's behalf,
- A nationally recognized leader in the Real Estate Industry segment,
- 40 Colleagues serving the specific risk issues of clients in a wide array of industries,
- A culture focused on helping clients to see beyond risk transfer as the sole method of managing risks by efficiently deploying risk control and claims management strategies.

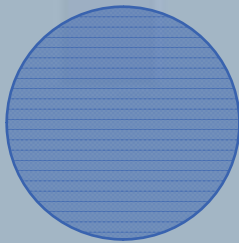


Our Core Capabilities





Real Estate Industry Focus



York International has established itself as a regional leader in the Real Estate industry. New industry issues arise daily and they are compounded in the Metropolitan New York area with complex city and state regulations that must be taken into account when managing your risk.

York International has created a niche in this market through hard work and in-depth specialized knowledge of the industry. From the top down, our entire staff carries an expertise of the real estate industry.

Our Industry Focus includes:

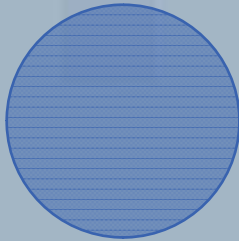
Condo and Coop Boards
Property Managers
Real Estate Owners and Managers

Developers
Operating Companies

vision



Real Estate Industry Focus



Our service approach encompasses 365 days of service starting with an off-cycle risk identification and goal setting meeting away from the renewal transaction.

Once we get within 120 days of the renewal we will discuss renewal strategy, market developments, data requests and a discussion for improving service over prior year levels. We are flexible to work within either a fee or commission environment to meet your needs.

We have the capability to access every market and maintain a leadership position with all markets that write within the real estate segment. Led by Carey O'Connor, we will aggressively market your program and strive to achieve pre-determined goals.

Our group is structured with deep resources available to respond on short-notice to the transactional nature of a real estate investor. We will provide timely delivery of all closing documents, certificates of insurance, premium allocations and program changes.

We also work hard to help with carrier recommendation management.



Real Estate Industry Focus



What our clients have to say:

"These days insurance services require more attention from business owners. For the past 20+ years, York International has been our insurance broker and key risk management advisor. As we have grown into a national real estate investment and management company, York has continued to deliver exemplary service and provides creative solutions to our loss exposures. York's input over the years has contributed significantly to our ability to grow. We can focus on our business and its growth knowing York is managing the risk and insurance side."

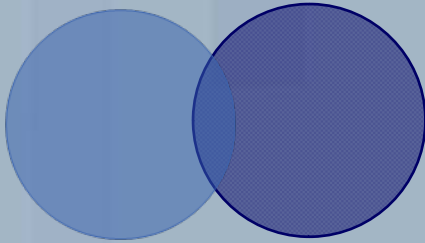
**Lloyd Goldman, President
BLDG Management Co., Inc.**

"When I opened my door for business in 1998, York International was there to handle our insurance needs. Today, we have grown into one of the leading retail leasing agents in the country and York is still with us every step of the way. We view them as one of our key partner relationships."

**Robert K. Futterman, President
Robert K. Futterman & Associates**



Insurance & Risk Management Services



Commercial Insurance and Risk Management for your business can be complicated. No two businesses are alike, and your unique situation requires specific solutions. At York International our Commercial Lines specialists not only tailor a risk transfer program to fit *your* business's needs but also work to address all aspects of your total cost of risk through risk control consulting solutions.

We offer the following Commercial products and services:

Property Insurance
General Liability Insurance
Automobile
Workers Compensation

Umbrella Liability
Marine Cargo
Builders Risk
Bonds

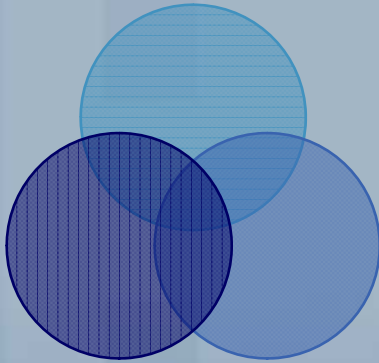
Employee Benefits
Claims Advocacy
Claims Audit Services
Online Claims Reporting

We work closely with a group of independent risk control consultants that enable us to tailor risk control solutions such as:

Organizational Risk Assessments
Ergonomic Assessments
OSHA Compliance Audits
Recommendation Management Services
Environmental Health & Safety

Fleet Safety
Property Exposure Analysis
Business Continuity & Supply Chain Management
Return to Work Programs
Human Factors Safety Training

Executive & Professional Liability



Executives have a duty to protect the assets of the company they serve. The decisions made by a company's Executives put those assets at risk every day.

Protecting the wealth of our clients is our top priority. Today's legal environment has never been more difficult to navigate. Every decision, every failure to act creates risk.

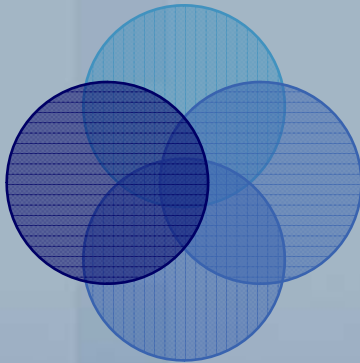
Some risks faced by individuals cannot be indemnified with corporate assets. Corporate insolvencies, certain shareholder derivative suits, and restrictive corporate bylaws are just some of the issues impacting personal assets. We help our clients assess their level of protection.

We offer the following Executive & Professional products:

Directors' & Officers' Liability Insurance
Employment Practices Liability Insurance
Fiduciary Liability Insurance

Various Errors & Omissions Liability Insurance
Crime Insurance
Kidnap/Ransom & Extortion Insurance

Personal Insurance



Personal insurance is just that, personal. No two situations are exactly alike, so policies vary, case by case.

At York International, our Personal Lines specialists work with you to tailor an insurance program to protect your family, home, auto, and other valuable possessions at the most reasonable costs our carriers can provide.

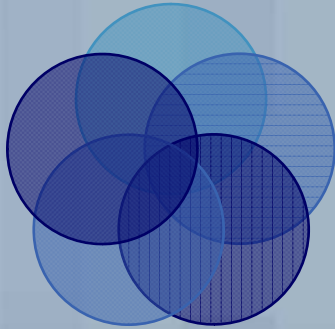
We offer the following personal insurance products:

Homeowners
Automobile
Watercraft
Motorcycle
Rental Property
Valuable Items

Antiques
Jewelry
Collectors Items
Recreational Vehicles
Umbrella Liability
Flood

Life
Disability
Long Term Care
Annuities

Employee Benefits



Employee benefits have become a key component is an employee's total compensation. Along with salary, social security, unemployment insurance, workers compensation and other state mandated programs the cost of employees has become a significant component of doing business. At York we take pride in our innovative ways we assist employers in creating customized employee benefit programs with the following goals in mind:

- Cost containment
- Coverage that is valued by each participant
- Flexibility and accessibility for each employee

We offer the following Employee Benefits and Services:

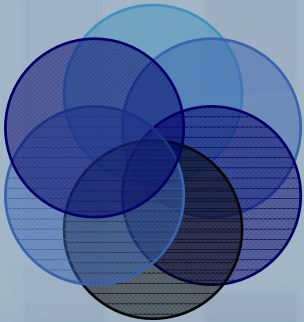
Health
Life
Long Term Disability
Short Term Disability
Dental
Long Term Care

401k
Profit Sharing
Defined Benefit
Vision
Accident
Cancer

Critical Illness
On-line enrollments
Cafeteria Plans
Health Savings Accounts
Health Reimbursement
Accounts
Self Insured Arrangements

Many coverages are available on a voluntary basis.

Compliance Check



Compliance Check is a pro-active risk management system designed to assist employers with Federal employment laws and other employment practices.

In working one-on-one with employers we assist in the creation of employee manuals, job descriptions, interview questions, performance appraisals and the proper maintenance and completion of 1-9 forms.

Through hands-on workshops, seminars and e-mail newsletters we walk employers through the maze of federal regulations and assist them in creating policies, procedures and practices compliant with the law.

Our consultants conduct anti-harassment and sexual harassment training for employees. We also conduct supervisor training in the aforementioned disciplines as well as on issues of FMLA and ADA.

Some of the Acts we address include EEOC (including Title VII, ADEA and PDA), ADA, FMLA, FLSA, COBRA, HIPAA, OSHA, Section 125, I-9 and USERRA.

These services are available to all of our clients and prospective clients as part of our overall scope of services. We do not charge an additional fee.



York International's Team

Striving to Provide Integrated Solutions

Subject Matter Expertise ← Executive Management → Client Development

James Krantz
CEO

Robert Kestenbaum
President

David Kane
President
Employee & Personal Benefits

Stephen DeMatteo
Senior Vice President

Barbara Strauss
Executive Vice President

Carey O'Connor
Executive Vice President

Alex Lopukhin
Executive Liability Practice

Angie Castella
Vice President

Justin Moundas
Personal Lines Manager

Gil Fishman
Senior Vice President

30 Professional & Administrative Staff



James Krantz

CEO



Jim started his Insurance career with Paul Krantz & Co. in 1977. In 1987, Jim was instrumental in creating the newly formed York International Agency. Jim graduated from Syracuse University in 1977 and completed his CPCU designation in 1989. Jim sits on the Board of Directors of the Sid Jacobsen JCC in Roslyn, N.Y.

Robert Kestenbaum

President



Robert joined York International Companies in 1997. Prior to York, Robert was employed with Alexander and Alexander for 15 years. Robert was head of the Connecticut, New Jersey and Long Island Offices and was a Managing Director. Robert graduated from American University in 1980. He sits on the Council of Overseers of The Tilles Center at C.W.Post campus of Long Island University.



David Kane President, York International Benefits



David joined York International Companies in 1997 as President of the Benefits company and in addition to those responsibilities he heads York's Compliance Check efforts. Prior to York, David was a Guardian Agent specializing in Life and Benefits. He formed The Kane Planning Group, Inc. which was a full service financial company with expertise in employee and executive benefits programs. David graduated from The University of Michigan in 1984.

Barbara Strauss Executive VP



Barbara initially joined York International Companies in 2000 as Senior Vice President before advancing to the position of Executive Vice President. Prior to York, Barbara spent 30+ years with Owens Group, a regional insurance agency that specialized in Real Estate. Barbara is recognized as an industry leader for her expertise in Real Estate. Barbara is a member of NAIW (National Association of Insurance Women).



Carey O'Connor
Executive VP & Principal



Carey joined York International Companies in 2001 as Senior Vice President and Account Executive. Prior to York, Carey has 20+ years in the insurance industry having spent the majority of time with the global brokers, Willis Corroon and Frank B. Hall. Carey graduated from Tulane University in 1978. Carey achieved his MBA from Fordham University and completed his CPCU designation in 1987.

Stephen DeMatteo
Senior VP & Principal



Steve joined York International Companies in 2005 as a Senior Vice President and Principal. Prior to joining York, he was employed with Marsh Inc. for 10 years. During Steve's tenure at Marsh, he served clients as a Broker, Client Executive and most recently as Senior Vice President and Group Leader in charge of the Connecticut Middle Market Client Executive Practice. Steve started his career working with Chubb & Son for 6 years. He graduated from Fairfield University in 1989 and he currently sits on the Fairfield University Dolan School of Business Advisory Council.



Gil Fishman

Senior VP



Gil joined York International Companies in 2002 as a Senior Vice President. Gil is dedicated to client development and delivering our Compliance Check solutions. Prior to York, Gil was an operating officer for 16 years for Stadler/Florsheim Footwear Company, and was a principal for Versatile Insurance Programs Corp. Gil graduated from the City College of New York in 1968.

Angie Castella

Vice President



Angie joined York International Companies in 2000, and holds the position of Vice President. Prior to joining York, Angie worked for 12 years as Commercial Lines Manager with Owens Group. Angie began her insurance career with Firemen's of Washington DC (now Clermont Specialty) focusing on the Real Estate industry.

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How to contact us:

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Email: info@yorkintl.com

And on the Web at www.yorkintl.com