



**PRIVATE
CLIENT GROUP**

Congratulations on your continued success.
Allow us to help you protect it.

Your risks are different than most.

Fortunately, our solutions are too.

At The Hilb Group, we recognize that successful people - people very much like you - need far more than an "insurance company" when it comes to protecting their assets. What you need is a go-to resource - which is precisely what you get when you work with us.

As a member of our Private Client Group, you have instant access to professionals with uncommon expertise in managing and preserving the wealth of high-net-worth individuals, a comforting thought in an age of impersonal servicing.

Our professionals at Hilb will help you access your risks and develop a highly specialized portfolio of coverages that are sophisticated enough to provide worldwide protection of your personal assets, yet flexible enough to keep pace with your evolving exposures over time.

Case in point:

The value of a customized policy is anything but standard.

What many companies don't know can hurt you. Consider a standard vs. customized homeowner's policy. A standard homeowner's policy is typically worded so that a one-of-a-kind stone fireplace, for example, would be replaced with "like kind and quality" - which could mean sourcing materials from a local home and garden store. A customized policy from Hilb could replace all original materials, regardless of the location of the quarry.

The key to building a better portfolio.

At Hilb, we take the time to understand you, your needs and your appetite for risk. It is only in this way that we're able to develop a risk management strategy that takes into account every contingency. As strategy turns to tactics, we're uniquely able to leverage longstanding relationships with the pre-eminent insurance carriers to seamlessly manage your exposure around the corner, across the country and around the world.

We invite you to put us to the test.

We call it "the eye-opener." It's what occurs whenever a prospective Hilb Private Client Group member compares his or her current plan against what we can offer. For solutions that are creative, comprehensive and cost-effective, ask for an eye-opener. Talk to the professionals at The Hilb Group at **800.776.3078**.



Estate planning: Generations ahead.

The Hilb Group professionals are experts in estate and charitable planning, at work on your behalf to exceed your expectations – and ensure your legacy.