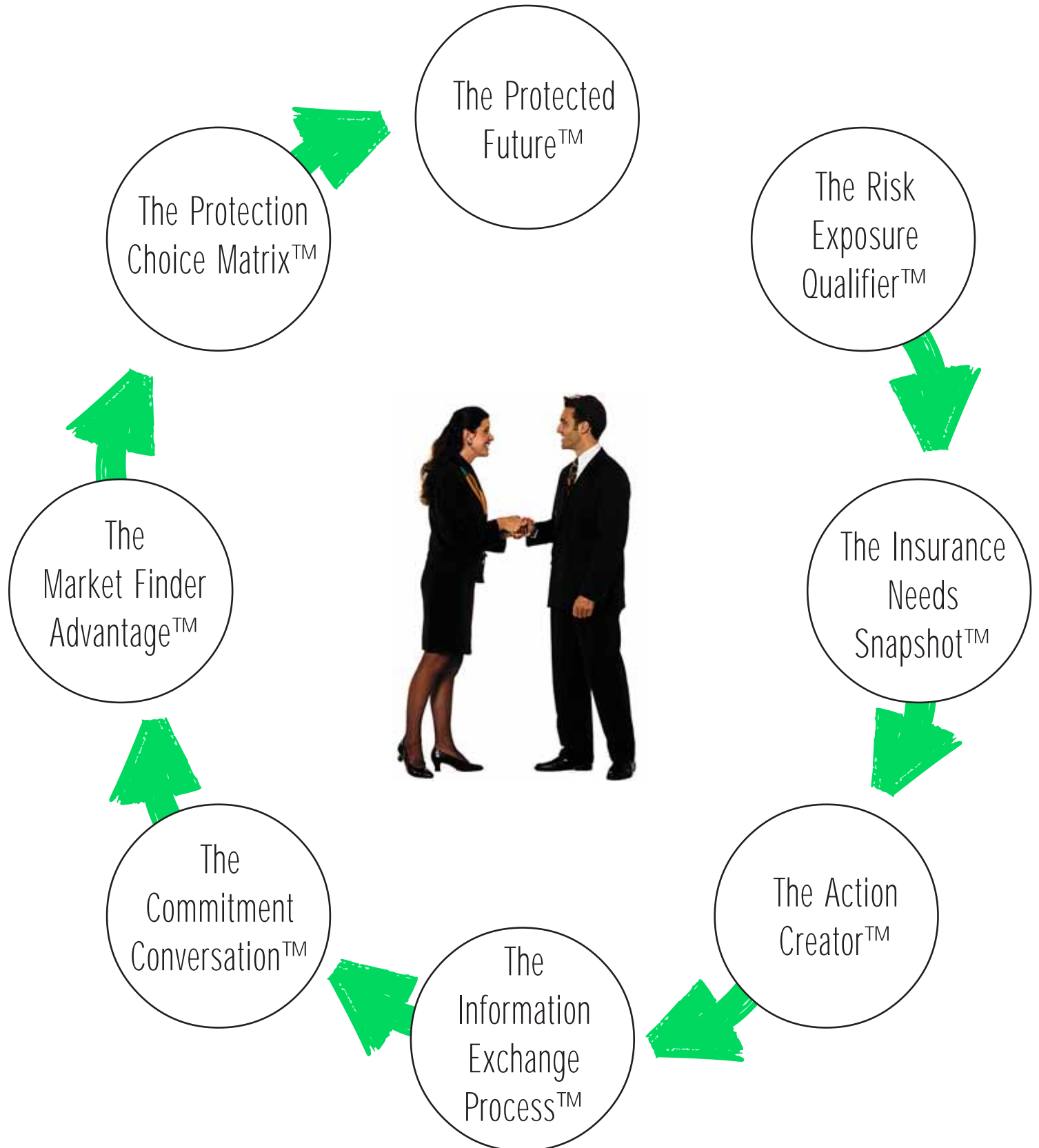


# The Coverage Coach Advantage™

Avoiding the Insurance Commodity Trap™



# The Coverage Coach Advantage™

Avoiding the Insurance Commodity Trap™

## The Discovery Process™

Find us via one of our 4 micro-branded websites through search engine lookups.

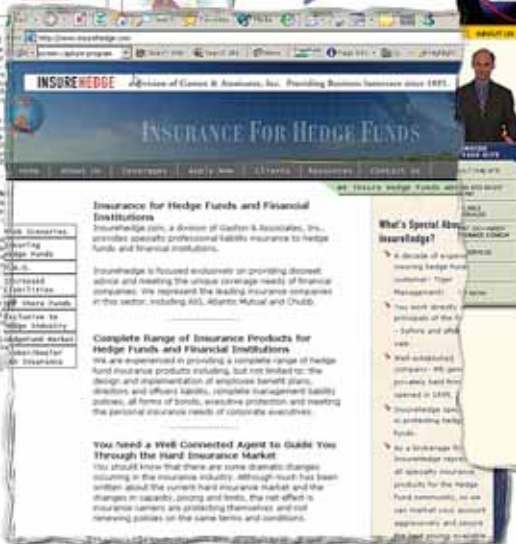
**Typical Experience:** Your incumbent broker or other local agents do not specialize, to the degree you need. After looking locally you go online and find sites that *appear* to offer specialization.

### The agent

Most sites are just unintelligent websites used to capture data; there is no unique process behind them which assures you a highly personalized, service-oriented experience. At Gaston our websites are part of the experience and deeply integrated with our philosophy to doing business.

InsurePro offers all forms of professional liability insurance to many different industries

InsureCast insures large technology, IT and software firms. Special emphasis on D&O insurance.



InsureHedge specialize in insuring hedge funds, mutual funds, investment advisers and securities broker/dealers.

InsureNewMedia insures software developers, Internet companies and other technology firms.

# The Coverage Coach Advantage™

## Avoiding the Insurance Commodity Trap™

### The Risk Exposure Qualifier™ The Coverage Coach™ Online Advisory & Qualification Process: Complete the Coverage Coach™ Questionnaire

The Coverage Coach™ is a sophisticated software system employing dynamic logic to construct a personalized roadmap on the fly as you answer questions. No path through the system is the same as the system recognizes the characteristics unique to your firm, beginning with basic demographics and ranging to risk evaluation, coverage interest and buying philosophy.

A small-cap public company will experience a completely different path and set of questions than a small private company. You receive thorough, unbiased advice which is totally self-directed by your input, not by the leading questions of a salesman.



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## The Insurance Needs Snapshot™

The fruit of your labor from the first step is customized analysis and a set of recommendations relevant to you and your situation. To add context and understanding we provide actual scenarios you can easily relate to. This Snapshot can be printed for your records.

The screenshot shows a report titled "InsurePro Errors Coverage & Omissions D&O and EPL". It includes a "You Need" section with a link to view recommended applications. The main body of the report is organized into two columns: "Scenario" and "Recommendation".

Scenario	Recommendation
Various Candidates will not an assurance that they can receive their investment if something happens to the founder of the company, or to the CEO.	<b>Key Person Life Insurance</b> This coverage is designed to protect your business upon the loss of a key employee. The tax-free proceeds from this policy can be used to fund a buyout, compensate for lost business, or to provide liquidity to the business.
You can get sued by a disgruntled employee, including wrongful termination and discrimination.	<b>Employment Practices Liability (EPL)</b> EPL protects an organization from claims or past employees alleging (among other things) wrongful termination, failure to provide and sexual harassment. For your size firm we typically recommend the purchase of EPL as a Directors & Officers policy, as the most cost effective option. Expect to pay a minimum premium of \$1,000 and be required to represent an employee handbook.
You currently have or are planning to establish a Board of Directors in your company's immediate future or you have brought employees to need the employment practices portion of a D&O policy.	<b>Directors &amp; Officers Insurance</b> Directors & Officers (D&O) coverage provides for legal defense costs in the event that someone (including a director or officer) is sued for negligence or willful mismanagement, a covered non-employee. Directors & Officers (D&O) coverage protects for legal defense subsequent to an employment practices in the event that someone (including a director or officer) is sued for negligence or willful mismanagement, a covered non-employee.
If a no longer off the radar screen, it's a high wage national. Many and more companies are finding out the hard way just how complex the employment	<b>EPL is not just sexual harassment</b> The range of covered allegations is probably broader than you think. It can come from sexual harassment, workplace harassment, wrongful employee dismissals, workplace retaliation, and more. Employees face a growing multitude of serious employment
	<b>Errors &amp; Omissions Coverage</b> Errors & Omissions Coverage protects you against legal liability for a company's financial or professional services as provided. Professional liability or Errors & Omissions coverage, protects you against legal liability for a company's financial or professional services as provided. Average Cost to Defend an EPL Suit Traditionally getting maintain EPL was harder and not sold much because 10 employees, but it is more desirable now to ensure an organization and eligibility has become easier.

Click Here to View Recommended Applications as to Apply

## The Action Creator™

After receiving personalized recommendations you are presented with The Action Creator™. It matches the needs from The Risk Exposure Qualifier™ with the most suitable insurance application, and gives you a concrete game plan. The Action Plan is an interactive portal allowing you to be the architect of your new insurance program. You can select whether to apply immediately, defer until a future time or decline the recommendation altogether. You are in control, not a salesperson.

The screenshot shows the "InsurePro Errors Coverage & Omissions D&O and EPL" Action Plan interface. It includes a navigation bar with "Home", "Help", "Action Page", and "Welcome 168193473@insurepro.com" dated April 28, 2011. The main heading is "Action Plan" with a link to "View Your Recommendations".

Below is your personalized action plan for your insurance needs. Complete applications by clicking on the **Apply Now!** button. At any time during the application process, you can stop and print the information, and even logoff and come back later to finish. We keep track of the information completed and return you to the spot in which you left. Once an application is submitted, it is automatically forwarded to an agent for processing.

**Recommended Coverages**

Current Needs	Time Frame	Status
Employment Practices Insurance EPL Application	From: [Dropdown] Target Date: Now	<b>Apply Now!</b>
Errors and Omissions Coverage Professional Liability Application	Future Target Date: Now	<b>Apply Now!</b>
Future Needs	Time Frame	Status
Directors & Officers Includes optional EPL, Crime, Fiduciary, M&A, and Workplace Violence coverages.	Future Target Date: 11/04/2011	<b>Apply Now!</b>
Deferred Needs	Time Frame	Status

Save Action Plan

Call 1-800-433-7435 for assistance | Download File To Printer

# The Coverage Coach Advantage™

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## The Information Exchange Process™

The Coverage Coach™ pre-selects the most suitable applications for you to complete.

Once you select Apply Now, you are presented with the appropriate insurance application, which we will use to approach multiple insurers. During this phase you are in control of the data exchange and you benefit from any prior information you have provided pre-filling. You complete it at your leisure and ensure the information is accurate, without the need to verbally convey the information to someone else.

The screenshots show the following sections of the application process:

- General Information:** Fields for First Name, Last Name, Company Name, Address Line 1, Address Line 2, City, State (dropdown), Postal Code, Phone, Fax, Web Site, Number of Employees, and Yearly Revenue.
- Employment Procedures:**
  - Reviewed by Labor Relations Counsel?
  - Have you had any employment proceedings initiated by a labor relations officer in the last 10 months?
  - Discrimination and/or Sexual Harassment
  - Complaints and Grievances Recorded?
  - Are all discrimination and/or harassment complaints and grievances resolved?
  - At Will Employment Relationships
  - Payment Due for Each Employee
  - Training and Education Programs
  - Statutes Product
  - Have you had EPS before?
  - Class or Allegation
- Employee Details:**
  - Net Profit Last Year
  - Net Profit Current Year
  - Net Profit Next Year
  - Any company reorganizations?
  - Break Change or Lay Off?
  - Full-time Employees
  - Part-time Employees
  - Seasonal Employees
  - Involuntary Terminations of Officers
  - Large Salary Employees
  - Employee Handbook



# The Coverage Coach Advantage™

## Avoiding the Insurance Commodity Trap™

### The Commitment Conversation™

We want to work with philosophically compatible companies as much as you want to work with brokers you can confidently outsource the insurance procurement process to. In this conversation you will learn about The Insurance Commodity Trap™ and how to avoid it, by entering into a committed partnership with our firm. This gains you freedom from managing the minutiae of the procurement process and lets you stay in control of deciding what dangers to eliminate and what recommendations to act on, things you are inherently more qualified than us to decide. In essence we are assigning roles in the process in a more intelligent manner.

This will facilitate us performing a thorough job without the need for you to keep tabs on many different brokers. We make a commitment up front to each other in return for a professional relationship at an altogether higher level. You experience complete trust and confidence in the relationship with us, and by unbundling our wisdom from the insurance product or commodity, an unparalleled amount of attention and analysis. This is not for everyone, but for those that seek it, it is a great relief to operate at that “higher level” than at the commodity trap level, which does not benefit anyone.

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### The Market Finder Advantage™

In this phase since we have committed to doing a thorough marketing job, we approach upwards of 15 insurance companies to create a “market within the market” for your needs. This benefits you in countless ways, not the least of which is efficiency (brokers are not all stepping on each other in the marketplace) and delegation. Rather than trusting in countless agents who are conditioned to do only as much work as they need to do to “make the sale”, with you trying to manage the overall process, you have the assurance from us in writing that we will do a thorough job for you. This relieves a major burden from your plate.



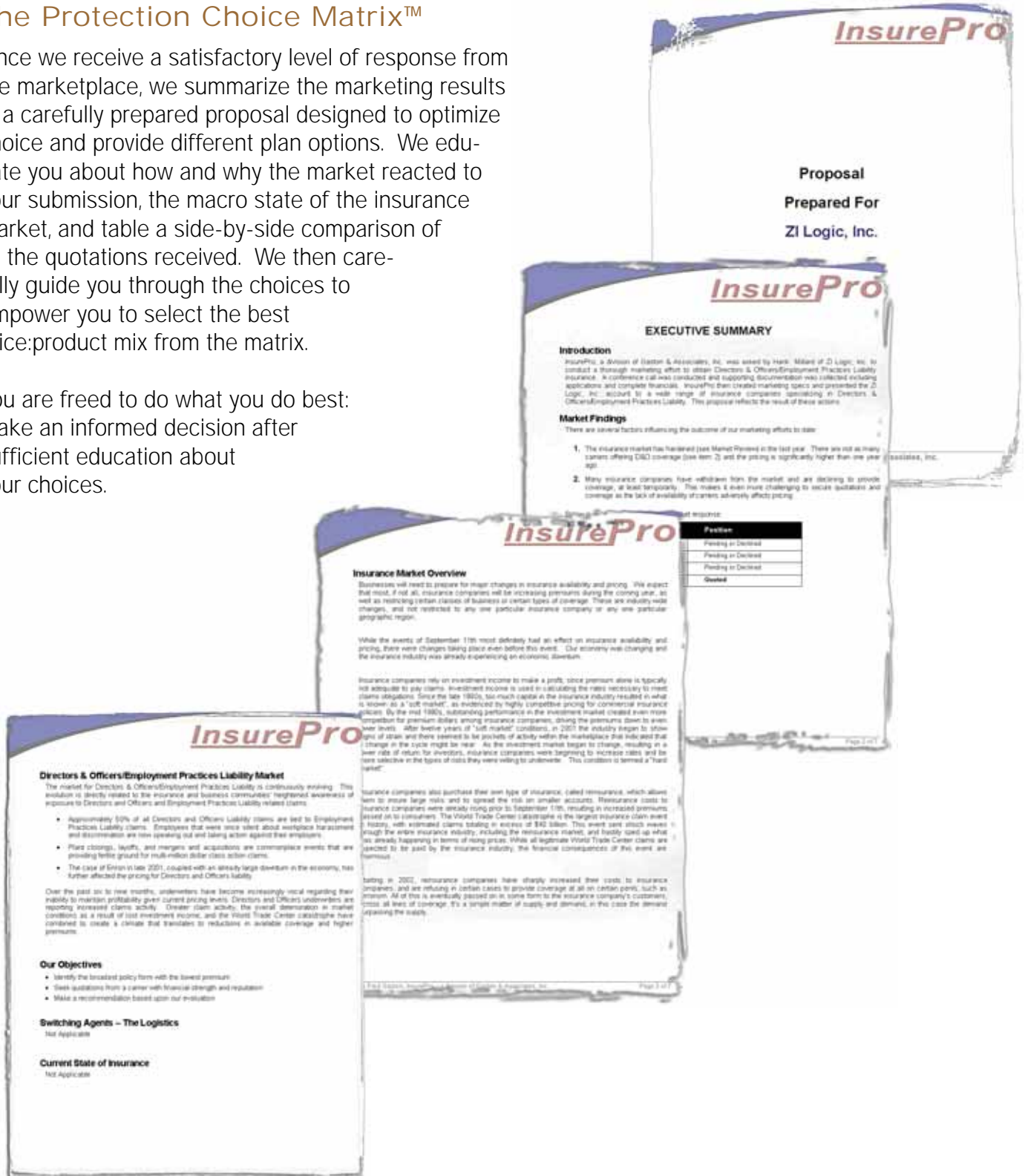
# The Coverage Coach Advantage™

## Avoiding the Insurance Commodity Trap™

### The Protection Choice Matrix™

Once we receive a satisfactory level of response from the marketplace, we summarize the marketing results in a carefully prepared proposal designed to optimize choice and provide different plan options. We educate you about how and why the market reacted to your submission, the macro state of the insurance market, and table a side-by-side comparison of all the quotations received. We then carefully guide you through the choices to empower you to select the best price:product mix from the matrix.

You are freed to do what you do best: make an informed decision after sufficient education about your choices.



# The Coverage Coach Advantage™

Avoiding the Insurance Commodity Trap™

## The Protected Future™ After the Sale

Once you are comfortable with your options and solutions, we implement them on your go-ahead. This ensures confidence about your decision and your provider.

The high level of customer service continues after implementation of your policy. A pro-active team of professionals will conduct phone "check-ups" periodically and work with you in advance of your renewal each year to ensure your solution remains competitive.

Should you feel good about our process and have additional insurance needs, we maintain three tightly integrated departments to address a complete range of insurance needs.



The Gaston Insurance Group H.Q. in Westchester County, New York. Phone: 1.914.244.1055

Four Websites —  
One Unique Way of Selling

Gaston & Associates, Inc.  
100 S. Bedford Road  
Mount Kisco, NY 10549, U.S.A.  
Phone: 1.914.244.1055

**InsurePro**  
**InsureCast**  
**InsureHedge**  
**InsureNewMedia**