

advantage first

advantage first insurance services





about advantage first insurance

Advantage First Insurance Services, LLC, and our affiliate companies, represent four generations of insurance professionals. It all began in 1930 with J.D. Strople & Sons, a family owned and operated, client-driven company founded by Joseph D. Strople. Throughout our 77-year history, we've serviced a wide range of satisfied clients, including commercial accounts like Farmer John, Gaffler & Salter and NRT National Realty Trust. We've also worked with individual clients who chose to trust our agency with their personal lines of insurance.

At Advantage First, our top priority is you, the client. Driven by a commitment to stand by our clients and help them better their business, we like to use the "Golden Rule" as our unofficial motto. Why? Because we understand the fundamental building blocks for creating brand loyalty include demonstrating loyalty and giving our clients the respect that they deserve.

To us, it's a partnership, and it's got to be a two-way street. We treat every client as if they're part of our family. Because to us, they are. They are part of a relationship in which both parties are dependent on one another. Together, we can accomplish your goals and create the best possible programs

for your business. At Advantage First, we're not focused on going public, selling out to the highest bidder or going for our own personal gain. Our focus is on something more important — serving the clients we support.

As part of that support, we offer comprehensive programs for commercial and personal lines of coverage. But, that's not all. A large portion of our areas of expertise involves employee benefits. We understand how critical these coverages can be in attracting and retaining valuable employees. We are also very familiar with the costs and challenges associated with such coverages. That's why Advantage First partners with each client to provide the best possible plan in both price and benefits. We work with you to find creative solutions that best meet your employees' needs but don't negatively affect your bottom line. How do we accomplish such a task? Through established relationships with every major carrier in the industry.

At Advantage First, we have the experience and expertise required to find and implement the perfect solution for all your insurance needs.



At Advantage First, we understand you make a substantial investment in order to provide employee benefits. That said, we want to help you maximize your return, and in so doing, provide a program that offers the greatest benefit to both your company and your employees. Advantage First team members have the knowledge and expertise to properly assess your company's needs and the depth of resources required to implement such a plan. Together, we can ensure your employee benefits investment is poised for optimum return.

Our Service Commitment
We meet with each client regularly to ensure that coverage's and costs are meeting all expectations. We conduct employee meetings and provide custom communication materials. We work on behalf of our clients to bring an unbiased perspective to all situations, with no allegiance to any specific carrier or vendor. We hire and maintain a professional, experienced staff and ensure that they are up-to-date on all the latest industry trends and information. We possess the knowledge and expertise that allows us to negotiate comprehensive, competitive benefits programs; and, we know where to find the answers when questions arise involving insurance, employee benefits or human resources issues.



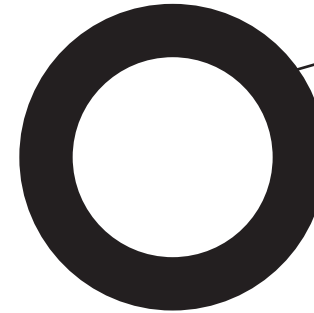
Leading-edge Technology
At Advantage First, we use leading-edge technology to provide our customers with the latest data analysis, legislative communication, and human resources administration tools. Using exclusive Internet-driven applications, we give our staff and clients unsurpassed capabilities with regard to information access and more efficient program implementation.



Extending Your HR Team
By collaborating with your Human Resources department, the Advantage First team can enhance your employee benefits, deliver data analysis information and wellness services, and improve employee communications, which may help you improve your recruitment programs and, thereby, reduce turnover. Throughout the process, we strive to provide the best possible value for your employee benefits investment.

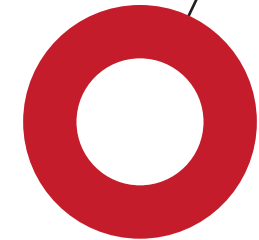


Strategic Planning
To each of our valued clients, we recommend making employee benefits management a strategic initiative. By clearly defining objectives and developing a plan of action based on meeting those objectives, we ensure an organized, comprehensive approach to fulfilling your benefits needs. Our strategic planning services include an ongoing evaluation of all plan characteristics, including accessibility, service and price, in order to achieve the proper balance. Strategic planning also offers a proactive way to ensure the plan does not become obsolete as new trends and market factors emerge.

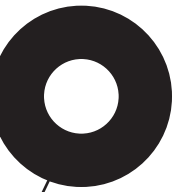


Workers Compensation & Claims Management

A successful workers' compensation program begins and ends with aggressive claims management. That's why, at Advantage First, we have on-call workers' compensation claims management specialists available to our clients. These specialists serve as your advocate and work with the insurance company to ensure claims are handled in accordance with our specific protocols. In the California workers' compensation system, the cards are often stacked against the employer. But, at Advantage First, we work to protect your interests. We understand that one of the most critical elements in keeping costs down is professional claims handling by qualified workers' compensation claims adjustors.



And, we realize that most insurance companies today are not adequately staffed. Workloads have increased to a level that makes it nearly impossible to properly handle each claim. The result is often adverse claims resolutions, which end up costing the employer more in premiums due to an increase in the company's Experience Modification factor. But, it doesn't have to end that way. The on-call claims management team at Advantage First can help you through the process. Our goal is to ensure your workers' compensation claims are handled by the insurer's most qualified claims adjustors and that each claim is promptly resolved, resulting in the best possible outcome and the lowest possible costs.



Property & Casualty

At Advantage First, we partner with select general and specialty insurers to tailor property and casualty insurance programs for our clients. Having earned top-level status with many of those insurers, we work closely with their senior underwriters and management teams to deliver the coverage and pricing that you need. Many of our clients have exposures that go beyond their local environment. So, we provide a broad range of insurance and risk management alternatives to extend coverage for their national and international exposures.

With Advantage First, you have access to a broad spectrum of coverage's including:

- Commercial Property
- Business Interruption
- General Liability
- Pollution Liability
- Auto Liability
- Umbrella Liability
- Cargo / Inland Marine

Advantage First also offers the expertise you need to acquire more specialized coverage's such as:

- Cyber Liability
- Intellectual Property
- Directors' and Officers' Liability
- Employment Practices Liability
- Errors and Omissions Liability

Our goal is to help you implement long-term, cost effective solutions to your needs and exposures. Committed to providing the best possible insurance program for you, we take the time to become familiar with your business focus and clearly understand your individual needs.

Personal Insurance

Partnering with Advantage First for your personal insurance needs places you in a very unique position. You benefit from the knowledge and expertise of an independent brokerage firm large enough to compete with direct writers. Yet, you still get to enjoy the personal, customized service typical of smaller brokerage firms. Our team of professionals works with you to provide a comprehensive program, built to best meet your insurance needs.

Special Client Services

- Exceptional support and attention to detail — your satisfaction is our number one priority
- An exclusive Account Manager assigned to your account
- 24-hour claims management services
- Personal Insurance Coverages Available (at very competitive rates)
- Homeowners
- Renters
- Auto
- Land
- Property
- Boat
- Personal umbrella


Dedicated to providing you with a personal insurance program that will protect your unique assets, Advantage First offers an extensive range of coverage's designed to meet your individual needs. As a committed leader in the insurance industry, our Personal Lines Department includes dedicated professionals who specialize in high-value personal property protection. Our team members are licensed account managers trained to evaluate your specific insurance coverage's and needs. Protect your most valued possessions with coverage programs and services you can count on, from an insurance broker that understands their worth.



Private
Client
Group

Advantage First Private Client Group provides personal risk management solutions to affluent families and individuals. At Advantage First, we realize that special property deserves special insurance coverages. And, we understand that special clients who fall within this category deserve customized programs and support — as opposed to off-the-shelf solutions. That's why we created the Private Client Group, to best accommodate these unique needs with specialized products and services.

Just as you would consult your personal attorney with regard to legal matters, we want to offer that same level of support with regard to insurance matters. Why?



Because the same principles apply. That's why we're committed to partnering with you to create and implement the best possible insurance package for your individual needs. At Advantage First Private Client Group, our insurance professionals are prepared to offer you unparalleled service and exceptional coverage options. Let us manage your personal insurance program and give you the service you require, and support that you can count on.

Contact Advantage First
800-596-3554
www.advantagefirstinsurance.com
orange county . inland empire . los angeles . san diego
lisc# 0F30770

What Types of Insurance does
Advantage First's Private
Client Group Offer?

High limit excess liability
Primary and secondary homes
Course of construction
Private collections
Automobiles
Watercraft
Aviation
Kidnap and ransom
Employment practices liability
Investment property
Recreational vehicles
Flood/excess flood
Earthquake
Farms/ranches
Family offices

Special Services for
our Customers

Summaries of insurance
Annual coverage reviews
Claims advocacy
Appraisal management (management control)