



RISK MANAGEMENT ADVISORY

Our Company

The ALS Group (www.thealsgroup.com) was founded in 1993 to provide insurance and risk management advisory to a diverse group of clients ranging in size from middle market regional organizations to large national accounts. Our client base spans over many industries such as retail, real estate, construction, manufacturing, energy, etc. Over the last 20 years we have evolved into a management consulting firm specializing in risk. We look for our clients to demonstrate a commitment to embracing risk management and not just to “lower insurance costs”. Organizations that have premiums between \$250,000 and \$10,000,000 are our target market. We are a “hands-on” type of firm that, in essence, becomes part of our clients’ management team as their “outsourced risk manager”.

The most important thing to know about us that “we are not brokers and do not sell insurance”. Over the last 10 years, ALS has experienced steady double digit growth. With the heightened awareness of risk and increased scrutiny of corporate governance coupled with the enactment of various risk based legislation and more attention being given to Enterprise Risk Management, the opportunities are abundant for independent fee-for-service insurance and risk management advisor. We have created an exciting and innovative practice that offers our associates many learning and growth opportunities.

Our Firm’s services are comprised of these distinct practice verticals:

- General Business Advisory
- Construction
- Real Estate
- Transaction Services (Mergers & Acquisitions and Project Finance Bankruptcy Support)
- Human Capital Practice (Group Benefit Programs, Environmental Health & Safety, and General Human Resources Advisory)

We work in a fast-paced environment where excellent communication skills and superior client service are paramount. To that end we are seeking candidates with a high energy, service-oriented approach who are well versed in all facets of risk management and insurance advisory, who can demonstrate substantial professional and technical experience in a progressively challenging environment. Professional designations for ARM, CPCU, CRIS or related fields are preferred. ALS is an organization that is committed to personal and professional development. You are expected to continue to expand your knowledge base and pursue professional studies that will help you become a better advisor. As a Firm we will support you through these activities and will pay for Firm sanctioned professional studies during your tenure with us.

Our associates actively support the development and execution of the clients’ strategic plan for risk management. To successfully support our clients you must demonstrate the drive and ability to:

- Conduct a risk management assessment and develop a project oriented plan of action;

- Understand and be able to audit insurance contract language and suggest improvements to better respond to the client's risk exposures;
- Conduct broker reviews and competitive tender exercises for coverage and services placement;
- Review risk related sections of commercial contracts and suggest modifications;
- Effectively integrate into the client's organizational structure to create a high level of risk awareness and to maintain focus on execution of the risk management plan.

Our Principles

We are committed to a "Best Practice Standard" in our operations. Best practice for our Firm is defined as those activities that align with consistently and effectively providing superior client service and care along with cost effectiveness to our Firm that allows the activity to be repeatedly delivered to a broad base of clients in a profitable manner.

Our Mission Statement, Business Philosophy and Ideals for the Workplace are principles that we live by and that guide the Firm's operation. We expect every one of our associates to subscribe to and be aligned with these principles to effectively grow and prosper with our Firm. We also believe that from time to time circumstances will challenge the Firm and its associates to stick by these principles. We operate in an environment where any associate can raise a question to the CEO if they ever feel the Firm is not holding true to its principles.

We are an entrepreneurial Organization that is committed to returning a healthy profit for our stakeholders. We will encourage and challenge you to always use the Firm's resources wisely. Our time is our inventory – we expect a fair return on investment. Our associates are required to record billable time daily through our practice management system using the viewpoint "would you pay you" if you were a client and received this invoice, "what value did we deliver for the money". We expect all our associates to put in the time necessary to accomplish the work that our clients prescribe in an efficient manner. We are a results driven office & will not micromanage your time. We firmly believe in the adage "Results not excuses" and accountability is critical for any associate.

We are a Firm that embraces technology as we believe it is a vital component of our business model. You will be challenged to learn our systems, believe in their use as well as suggest ways of improving and enhancing them. Project management, time/activity reporting, data management systems and a suite of risk management and insurance systems yield efficiency and improve the utilization rate that we are able to achieve. Our cutting edge technology gives us a competitive advantage over other consulting models in that it provides us with the ability to deliver client service that exceeds expectations, at a competitively priced, highly profitable level. Specifically, we employ an industry specific proprietary risk management system that supports our associates and ensures that our rigid standards of best practice, performance and client delivery are consistent.

Our Style

Our Company is entrepreneurial in nature. We move fast, we encourage our associates to be innovative, solution minded and to listen to our clients, hear the challenges they face, devise a

solution and act on it. We want you to achieve successes each day with us. Our clients expect results. Too many consulting firms practice “paralysis by analysis” – not us – we play with live ammunition and expect and allow you to make decisions and implement solutions. We encourage action. In our view a right decision is best, a wrong decision is a learning experience and no decision is unacceptable.

We have an open floor environment that contributes to our collaborative culture. Our office is business casual, however we are always ready to receive clients or be called into a meeting.