

Many Promise, ECBM Delivers Broker/Consultant Excels at Protecting Assets While Preserving Value

The world is full of insurance brokers and consultants jockeying to help clients protect their assets and preserve the investment value of their businesses. But not all insurance brokers/consultants are created equal. In this highly competitive realm, many promise, but few deliver. ECBM delivers.



ECBM's commitment to excellence is driven by its officers: Charles Bernier, President (standing), Gloria Forbes, Executive Vice President and Richard Eckert, Jr., Chief Financial Officer

Known for its ability to develop creative solutions and to implement and execute them as well, this rapidly growing firm has a loyal following among businesses in a variety of industries.

Clients include large property developers and managers, nationally known brand-name companies, *Fortune*

500 businesses and international corporations. Many have been with ECBM for decades and are a continual source of new referrals.

Industry-Specific Expertise a Key to Success

A key source of ECBM's strength is its industry-specific focus. Instead of trying to be all things to all companies, ECBM specializes in the following industries:

- Real estate
- Retail chains
- Food processing
- Construction
- Health care and social services
- Transportation

"We have assembled some of the best minds in the insurance brokerage business who also have expertise in the industries we serve," says Charles Bernier, ECBM president. "As specialists, they understand the unique needs of each sector, and they stay current with the ever-changing business, financial and legal issues critical to clients. This approach allows us to build programs that respond appropriately when needed and to anticipate future needs."

Specialization in niche areas also enables ECBM to negotiate more effectively on clients' behalf when purchasing insurance or negotiating claims. "We work hard to serve our clients in the most cost-effective manner possible, without sacrificing quality," Gloria Forbes, ECBM executive vice president, says.

Management Liability a Central Concern

In the wake of the Enron, WorldCom and other corporate scandals that have stunned the nation in recent years, management liability has become a critical concern for many of ECBM's clients. It is thus a central focus for the firm's consultants. "We draw on our extensive expertise in corporate governance and compliance to structure programs to protect clients' directors, officers and general partners," Forbes says.

ECBM's Mission: To develop business plans for clients that protect their assets, using strategies that provide additional opportunities to preserve the investment value of their business.

Risk Management Support and Consulting

In conclusion, says Forbes, "By serving, in effect, as an outsourced risk management support and consulting department, ECBM helps clients protect assets and preserve value."

No wonder the independently owned firm has doubled in size over the past five years, with additional growth expected.



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