INSURANCE BROKERS AND AGENCIES

GROWING YOUR BUSINESS AND PERSONAL WEALTH

Insurance brokers and agencies compete in a marketplace known for its powerful competitors and fluctuating margins, as well as complicated, frequently changing government regulations. In this environment, closely held insurance businesses need expert financial advisors on their side to help them grow and flourish while complying with government regulations — and managing the competing demands of business, wealth, and family concerns.

Berdon LLP offers a unique blend of business and personal financial expertise. We provide prominent wholesale and retail insurance businesses with audit, accounting, tax, and business consulting services. Keeping a steady eye on government regulations, we find ways for you to meet requirements without sacrificing competitive strength.

At the same time, we help you protect family interests, transition wealth, and prepare for the next generation of management. We bring our firm's broad vision and five decades of insurance experience into play on your behalf, serving as advisors, strategists, and sounding boards for all your financial questions. We will help you address critical issues and opportunities from both a business and a personal perspective.

Our reputation and experience in insurance and a wide spectrum of other businesses give us an edge in advising you on the challenges of a changing environment. We can help you seize the opportunities presented by ongoing changes in customer needs, globalization, technology, outsourcing, and demographics. By tapping into our deep well of experience, you can find the most advantageous approaches to:

- Maximizing investment income
- Separating operating funds and investment monies
- Tracking premiums
- Evaluating potential mergers, acquisitions, and sales
- Managing both internal and external growth
- Designing advantageous tax structures for multistate brokerages
- Arranging partnership, operating, and shareholder agreements

We fine tune our services to each business's needs and focus on its unique circumstances and objectives.

But we don't stop there. We also know the personal side of the business equation — the complex interactions and judgments needed in managing finances and making sound decisions. You can rely on us to find solutions for issues that include:

- Personal income tax planning
- Personal wealth management
- Exit strategies
- Retirement planning
- Trust, gift, and estate planning

When special needs arise, our insurance specialists tap into the full depth and scope of Berdon's 400 plus professionals and staff. The partner on your account will serve as your seamless contact with our wealth of experience in areas such as forensic accounting, lease negotiations, real estate, and fiduciary accounting — to name just a few. Berdon can be your powerful ally in meeting all your financial challenges.