

Hi, we're HUB

We understand that personal wealth often comes with a complex mix of business, professional and personal interests that can be jeopardized at any moment without proper risk management.

Our insurance and risk management experts specialize in developing tailored solutions to protect your clients today while anticipating their needs and guiding them through tomorrow.



475+
locations in
North America



Top 5Global Broker
based on revenue



2 million+



92% client retention



12,000+ employees



\$24 billion+ in premium



HUB International is the largest privately-held personal insurance brokerage in the country.

Our Private Client Advisors (PCA) identify, assess and manage the unique risks facing high net worth individuals and their families.

- 70,000 high net worth and 500,000 mass affluent clients
- 750 advisors specialized in serving high net worth clients
- 97% client retention
- Claims advocacy

Private Client Success Story

Recovering From Hurricane Harvey



We Understand Your Clients' Unique Needs and Risks

Here are just a few of the risks your clients face that can be addressed by HUB Private Client Advisors	
Cyber Security & Liability	Cyber extortion, actual financial loss, and cyber bullying are all very real risks that must be managed.
Disaster Preparedness	Your clients are more likely to own property in beautiful, but high risk geographic areas that require specialized coverage.
Domestic Staff Employment	Insurance coverage is needed for drivers, housekeepers and childcare providers in the event of workplace injury or wrongful employment allegations.
Multiple Properties	70% of homes in the U.S. are underinsured with high net worth individuals owning an average of 3.17 homes. The right coverage is crucial whether domestic or international.
Valuables & Collections	More than \$1 billion in jewelry is stolen in the U.S. each year. Collections must also be protected from water damage and other catastrophes.
Personal Liability	In the event of a lawsuit, your clients need coverage for legal defense costs and potential settlements.
International Travel Risks	Experiential travel means adventureand a wide range of risksfrom accident to illness to theft and kidnapping.
Watercraft	From fishing boats to ocean-going yachts with on-board crews, this specialized coverage will help your clients avoid a boatload of trouble.

HUB's Personalized Service Model

Managing personal risk goes well beyond recommending insurance coverage. HUB offers comprehensive protection for high net worth family and estate assets.

Our approach to managing risk is demonstrated by years of industry-leading performance in tailored risk and insurance solutions.

Client Assessment & Risk Management Strategy Developed

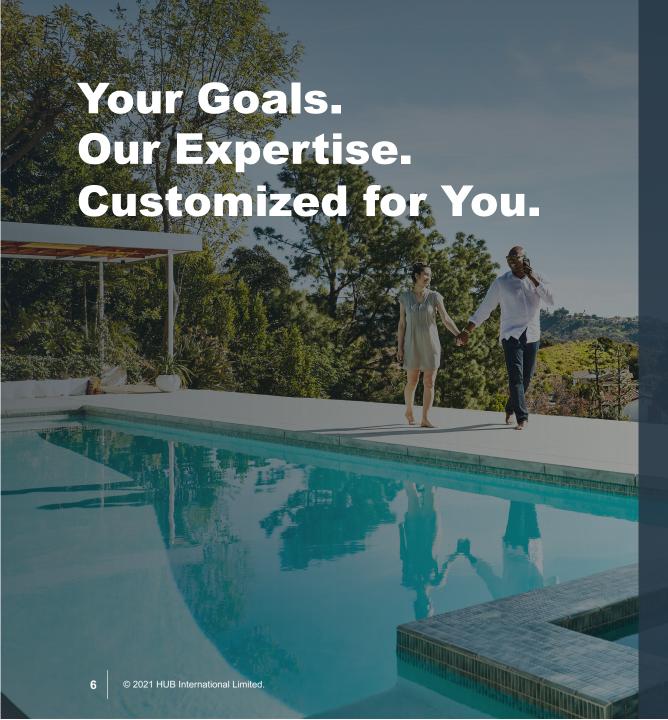
- Review client needs & understand risk philosophy
- Gather information and collect data
- Analyze client's existing program vs. needs
- Research solutions and design program
- Develop presentation

Tailored Proposed Solutions Delivered

- Provide high level risk analysis
- Conceptual solutions (e.g. program design, proposed carriers, etc.)
- Confirm elements of program design
- Confirm service team
- Present summaries of insurance & contracts
- Establish client service calendar

Proactive Program Management

- Prompt, responsive, world-class service
- Proactive communication on salient risk and insurance issues
- Discuss changes and ensure that risks are identified and addressed
- Recommend and confirm changes in coverage, premiums, and policy terms



Complimentary Home Security + Cyber Assessment Focused on finding the right solutions to lower risk and promote resilience initiatives with an all-hazards identification, prevention, and preparedness approach.

Household Risk Management Discounted rates for review of all domestic staff to include background checks, employment job description drafts and employee handbooks.

Collection Management System for Fine Arts, Jewelry, Wine and other collectibles to include discounted rates for appraisals. In addition, assistance with transit and storage of collectibles.

Complimentary Travel Security Assessment

Includes Travel Briefs, immunization checklist and health concern hot spots. Access to a discounted program for physical security via cell app or bracelet.

Dedicated Claims Specialist Oversees the clients and coordinates activities with geographic claims experts.

Make sure you have the right partner.

Together, we tailor solutions that protect what matters most to your clients.

Contact a HUB Private Client Advisor today. **HUBPCA.com**



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

