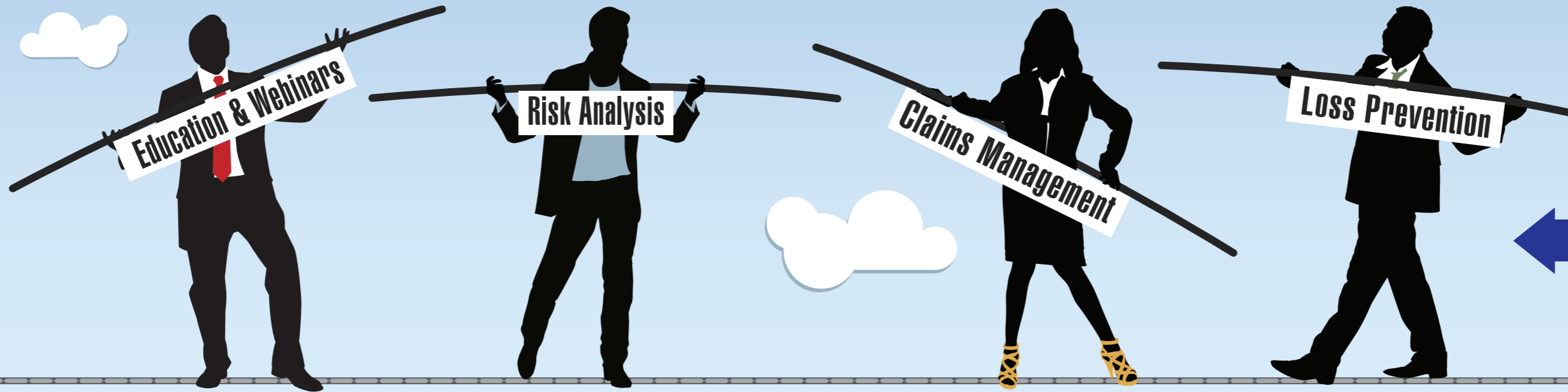


THE LAMB LITTLE SAFETY NET

OPERATING A SUCCESSFUL BUSINESS IS LIKE A HIGHWIRE ACT



OUR SERVICES KEEP YOU BALANCED AND ON THE WIRE

I WISH I HAD THOSE SERVICES.

TECHNOLOGY - FINANCIAL STRENGTH - PRODUCTION COSTS - PAYROLL EXPENSE - MARKETING - INNOVATION

HOWEVER, CLAIMS WILL HAPPEN

WHEN THEY DO, YOU WILL BE GLAD THAT LAMB LITTLE PROVIDED YOUR SAFETY NET

Avg. Thunderstorm Losses have increased seven fold since 1980 (Source Munich Re) **7X**

Insurance Carriers spent \$17,299,337,000 defending Liability Claims in 2011 (SNL Financial, LLC) **More Than \$17 BILLION**

In Illinois, 14.9% of vehicle operators are uninsured (2009 Insurance AResearch Council) **14.9%**

Not paid Claims - but estimated cost in Lost Productivity due to workplace injuries each year **\$60 BILLION**

23% of Workplace Deaths occur via vehicle crashes (US Dept of Labor Statistics) **23%**

The Average Jury Award for Personal Injury in 2010 was \$575,064 (Thomson Reuters) **\$575,064**

Property & Casualty Insurance - Employee Benefits Solutions - Home and Auto - Professional Coverages