

FRANK CRYSTAL



Est. 1933

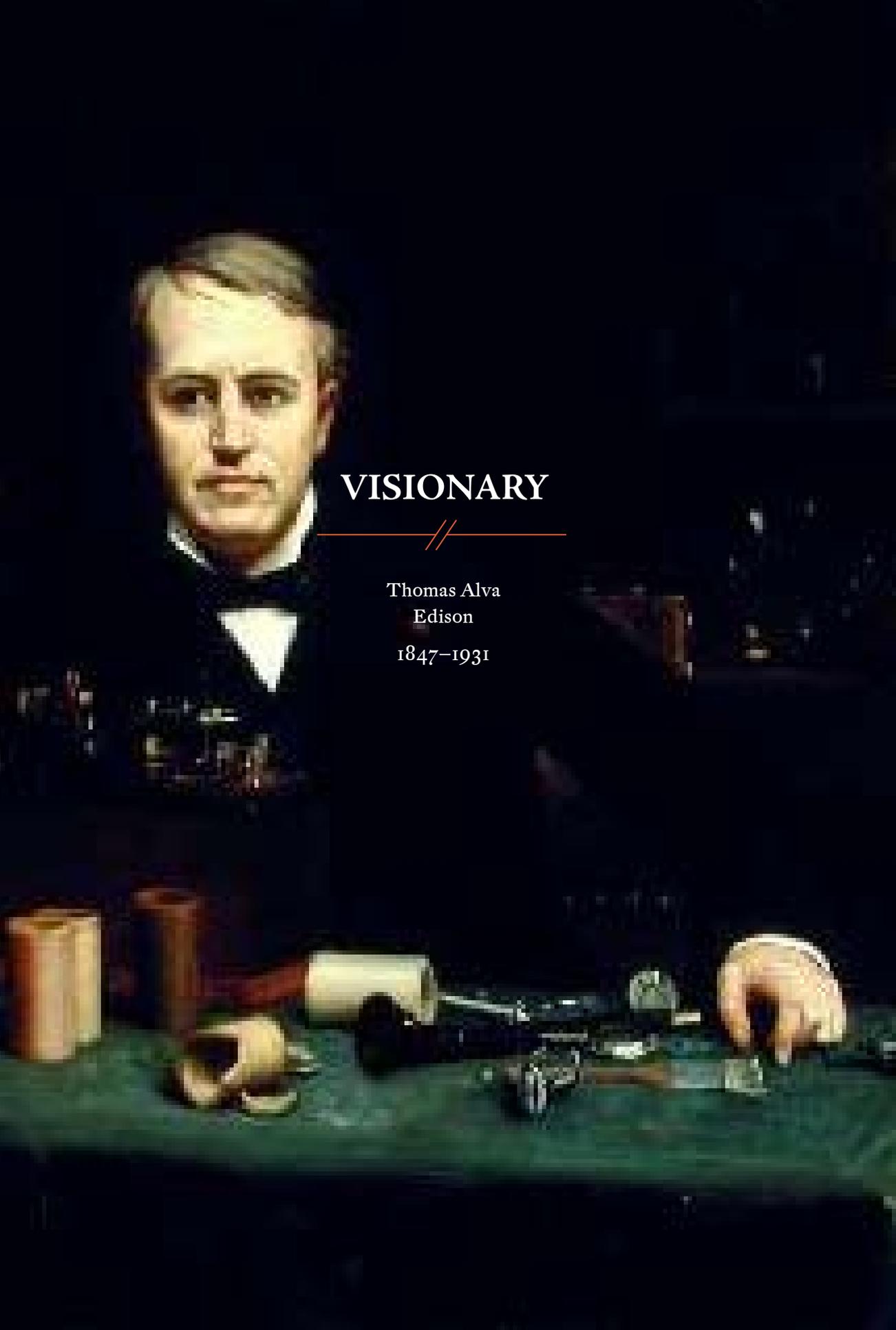
INSURANCE BROKERS

WHAT'S IN A NAME?

Frank Crystal—a man whose name neatly reflects the solidity and clarity of his vision—founded his insurance brokerage in 1933. Through three subsequent generations of this family-owned business, his spirit lives on, his original mission still upheld with the same unflagging respect for traditional values that never grow old.

The name Frank Crystal, however, has transcended its original meaning. Thanks to a rich and enduring heritage, it resonates beyond the measure of just one man. The name has come to signify the attributes he once embodied and that now live on in every member of his firm, Frank Crystal & Company.

♦ ♦ ♦



VISIONARY

Thomas Alva
Edison
1847-1931

SEE THE DIFFERENCE

Frank Crystal & Company keeps its eye on what matters most: its clients. A self-proclaimed alternative in the world of risk-management, the firm is privately held, family-run and accountable to no one else.

Frank Crystal & Company handles the needs of an extensive group of elite corporations and private individuals with an intimate, highly-consultative approach that is unique in the industry. Despite possessing the clout, leverage and resources necessary to compete at the highest level, Frank Crystal & Company manages to retain the bespoke style of a boutique firm, with flawless, individually tailored service as a guiding principle.

Thomas A. Edison

A portrait of Clarence Darrow, a man with dark, wavy hair, wearing a dark suit jacket over a white shirt with a high collar and a red pocket square. The background is dark and textured.

ADVOCATE

Clarence Darrow
1820-1906

THE ULTIMATE ALLY

Frank Crystal & Company is a throwback to a time when an insurance broker offered more than a simple transaction. The firm prides itself on going above and beyond for its clients, providing the expertise and advice that is essential for making wise choices.

One of Frank Crystal & Company's fundamental points of distinction is a desire to forge lasting relationships predicated upon truly understanding clients' unique needs. With a thorough grasp of the challenges they face, the firm can devise meticulously calibrated solutions that can have a significant and favorable impact in both the short and long terms.

Aside from being the client's trusted resource, Frank Crystal & Company has vital alliances of its own. Strong relationships with the underwriting community are key to negotiating comprehensive, competitively priced programs and to effectively resolving cost concerns and claims. Frank Crystal has an impeccable record and a strong partnerships within the industry that are exceptionally beneficial to its clients.

Clarence Darrow

1933 Frank Crystal & Co. is established.
1933 First location opens at 61 Broadway in New York City.

1935

1936

1937

1938

1939

1940

1941

1942

1943

1944

1945

1946 The Iron Curtain descends on Europe.

1947

1948

1949

1950 The Korean War begins.

1951

1952

1953

1954

1955

1956

1957

1958

1959

1960

1961 Jim Crystal joins the firm, now with 3 employees.

1962 Environmental movement is launched.

1963

1964

1965

1966 National Organization of Women is founded.

1967

1968

1969 America puts a man on the moon.

1970 Jim Crystal is named CEO.

1971

1972

1973

1974

1975

1976

1977

1978

1979 Camp David Peace Accords.

1980 Ronald Reagan is elected President.

1981

1982 Houston office is established.

1983

1984 Second location opens at 40 Broad Street in New York City.

1985 The firm grows to 50 employees.

1986

1987

1988 George Bush is elected President.

1989

1990

1991 New offices open in South Florida.

1992 William Jefferson Clinton is elected.

1993

1994

1995

1996

1996 U.S. sends troops to Bosnia.

1997

1998

1999

2000 Mark Freitas is named COO & President; 200 employees.

2002 Congress authorizes force against Iraq.

2003 Offices are established in Palm Beach, Florida.

2004 Firm moves to 32 Old Slip, New York City. Philadelphia location opens.

2006 Seattle office opens.

2006 Seattle office opens.

2007 Offices open in Washington D.C., Los Angeles and Bridgehampton, New York; 400 employees nationwide.

2008 The firm celebrates 75 years.

the
EVOLUTION
//
OF
Frank Crystal & Company
*a historical overview
of critical events*

the CAPABILITIES

//
OF
Frank Crystal & Company
*our extensive range of services
and areas of expertise*

SERVICES

— LOSS CONTROL —

Our in-house loss-control experts evaluate workplace safety and recommend proactive steps that companies can take to mitigate exposures, reduce losses and lower premiums.

— PROPERTLY & CASUALTY —

We consult with clients to gain an overall perspective on their exposures, designing and implementing comprehensive risk management programs that will address each company's unique needs.

— PROFESSIONAL LIABILITY —

We analyze clients' businesses and identify appropriate coverage to protect their financial assets. Coverage includes Directors & Officers, Errors & Omissions, Employment Practices Liability and other specialized policies.

— BONDS —

To support clients' business activities, we secure fidelity and surety bonds and other types of financial guarantees.

— INTERNATIONAL —

Formal relationships with a global network of leading brokerage firms enable us to provide a full range of services to our clients, worldwide. Our independence affords us the flexibility to select the best resources for clients in a particular market and partner with those brokers that share our service philosophy.

— PRIVATE CLIENTS —

For high-net-worth individuals and their families, we offer a professional, discreet service, implementing insurance programs designed to protect personal and financial assets.

— CLAIMS —

We work closely with clients when claims arise, reporting claims and negotiating with the insurer. Should coverage disputes arise, our team of claims specialists stands ready to advocate on behalf of clients.

— MERGERS & ACQUISITIONS —

Insurance-related costs can be a significant, hidden expense in M&A transactions. We help clients quantify risk exposures before they commit their resources, identifying potential problems and implementing solutions.

— EMPLOYEE BENEFITS —

We advise clients on benefit design and plan administration, providing access to needed coverage and helping to resolve claims and service issues.

— MARINE & ENERGY —

— NOT-FOR-PROFIT —

— REAL ESTATE —

— RETAIL —

— HEALTHCARE —

— TECHNOLOGY —

— TRANSPORTATION —

— CONSTRUCTION —

— MANUFACTURING —

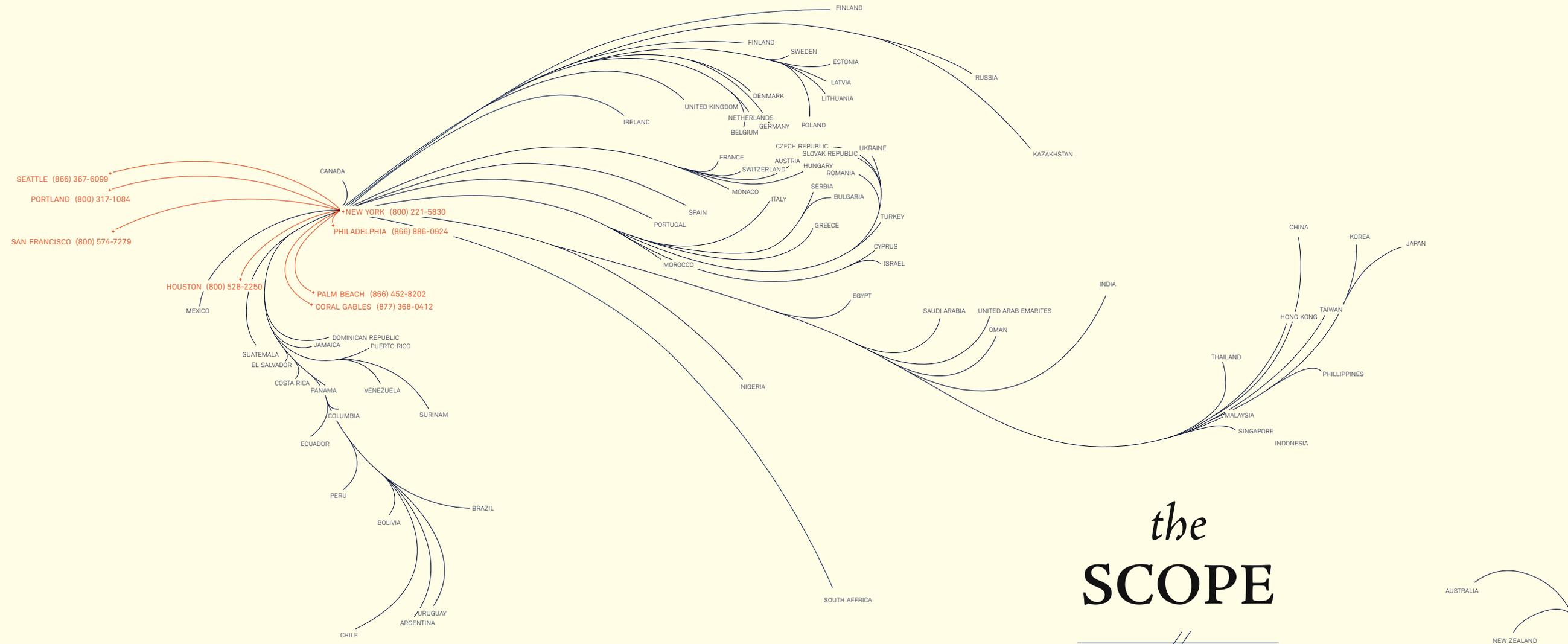
— ENVIRONMENTAL —

— HOSPITALITY —

— FINANCIAL SERVICES —

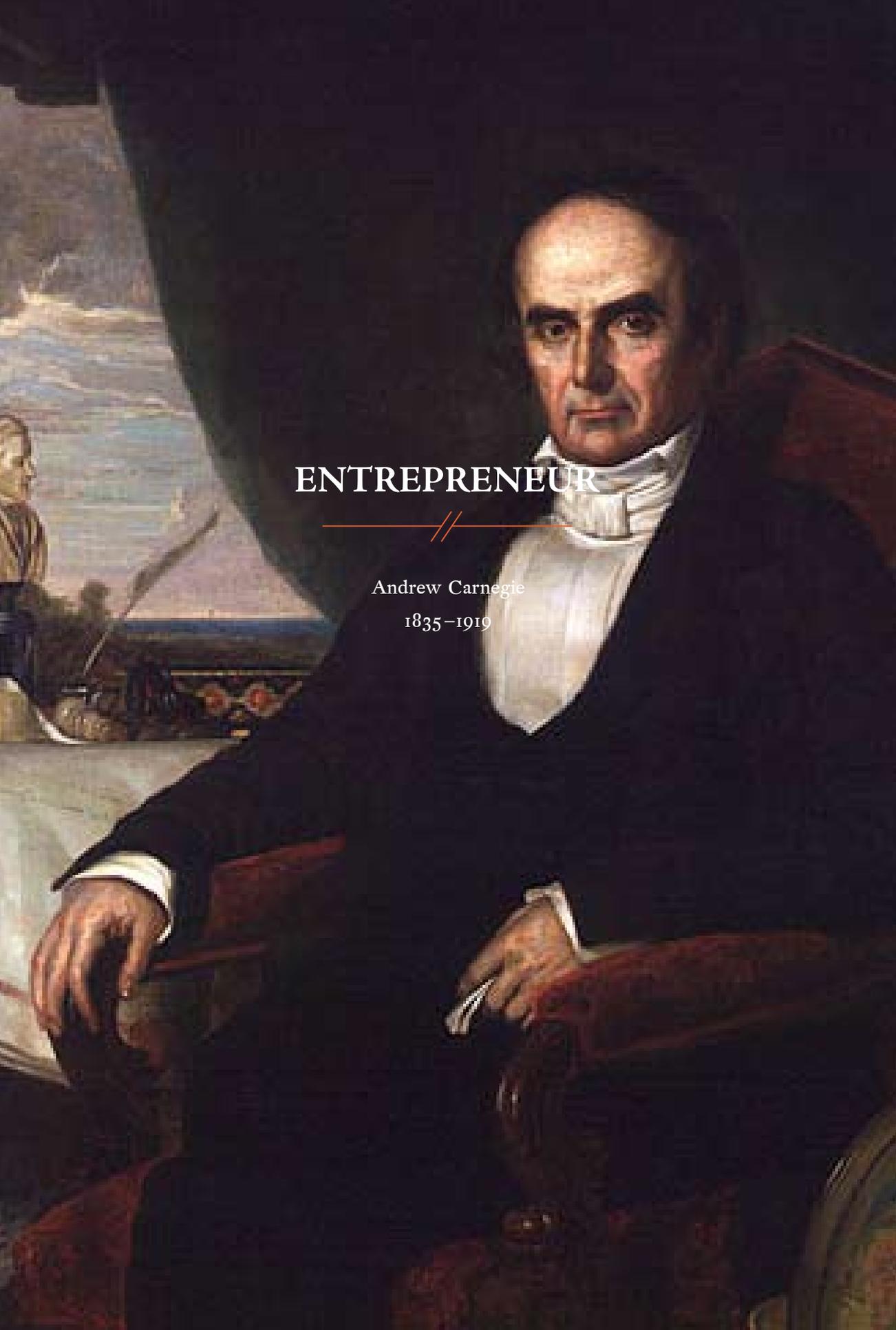
— AVIATION —

AREAS OF EXPERTISE



the
SCOPE

OF
 Frank Crystal & Company
*a national organization with
 international capabilities*

A portrait of Andrew Carnegie, an older man with a serious expression, wearing a dark suit and a white cravat. He is seated in a dark wooden chair. The background is dark and indistinct.

ENTREPRENEUR

Andrew Carnegie
1835–1919

THE DRIVING SPIRIT

Frank Crystal's human resources are the bedrock of this firm. Its capabilities do not reflect its size largely due to the fine quality of its people. In a highly competitive, performance-driven environment, only the truly fit survive. This fast-paced business rife with high-stakes situations appeals to smart, diligent and versatile individuals—including established industry experts. They are attracted to Frank Crystal because it's an outstanding place to work; what makes Frank Crystal an outstanding place to work is, to no small degree, its people.

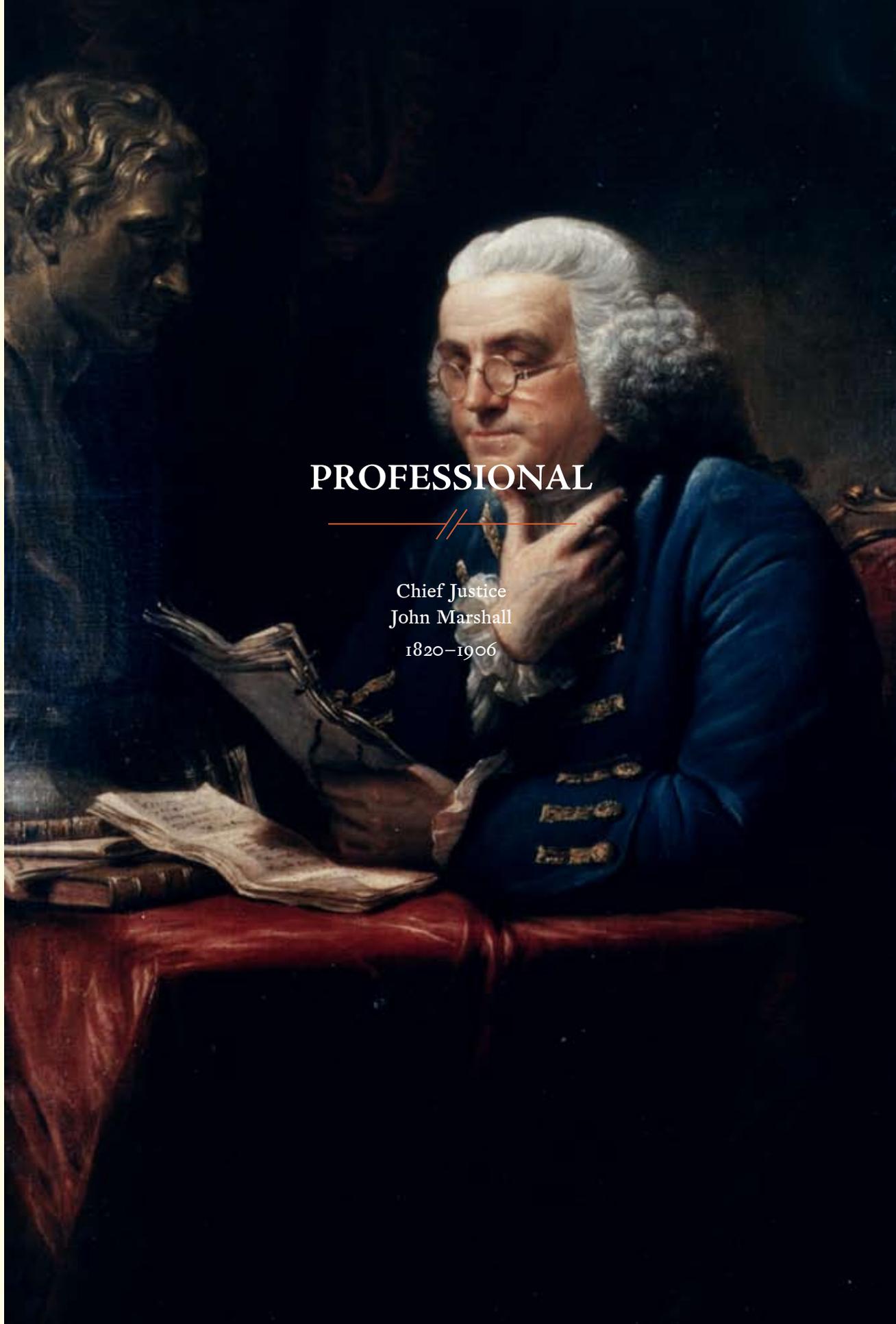
Within that paradox lies Frank Crystal's greatest asset: driven individuals who stop at nothing to provide seamless, strategic service. They continually redefine their roles to better serve their clients, evolving beyond salesmanship to inhabit the realm of management consultants. Challenges are met with an effective mix of experience, creativity and resources. Innovative approaches make doing business easier, more efficient and more rewarding. Insurance becomes an extreme sport in which entrepreneurial thinking is essential to achieving unprecedented results.

Andrew Carnegie

ALWAYS APPROPRIATE

Frank Crystal operates with integrity at every level of interaction. A commitment to direct, honest communication permeates the entire company and further reinforces customers' confidence. Every business relationship is held in equal regard and given the same focus, regardless of size. Fair play and good manners are the order of the day, every day.

The high level of professionalism at Frank Crystal stems in part from the large number of senior staff that remains actively involved and accessible. An open-door policy extends beyond colleagues to customers, who are often pleasantly surprised at the close attention they receive from high-level associates. As a whole, the firm is extremely responsive. It is able to turn on a dime, to provide answers the moment they are needed, to address urgent concerns without delay. All the important modern systems are in place but, at Frank Crystal, virtual communication will never replace the real thing.

A detailed oil painting of John Marshall, Chief Justice of the United States. He is depicted from the chest up, seated at a desk. He has white powdered hair and is wearing round spectacles. He is dressed in a dark blue coat with gold buttons and a white cravat. He is looking down at an open book or document on the desk, with his right hand resting on his chin in a thoughtful pose. The background is dark and indistinct.

PROFESSIONAL

Chief Justice
John Marshall
1820-1906

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