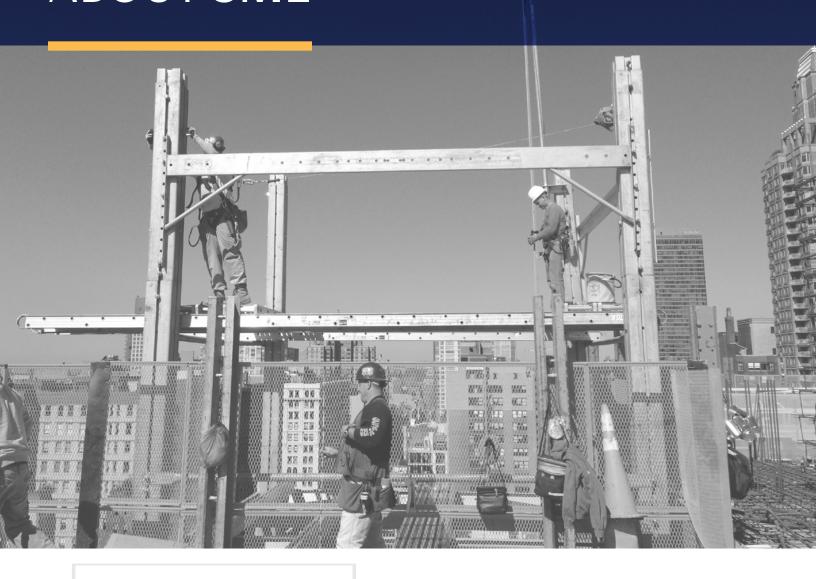




ABOUT **SML**



Risk management services supporting the insurance underwriting and claims community worldwide.

These services have one goal: promoting safety while preventing risks.

Established in April 2007, SML has constructed a team of knowledgeable individuals whose mission is to provide value added services to the insurance marketplace. SML does not sell insurance and operates with complete impartiality and independence.

SML is composed of insurance and safety professionals with decades of combined experience in the areas of underwriting, loss control, premium audits, claims management, program management, and risk analysis.

We have the talent and resources to get the job done right and in a timely manner. Our products provide meaningful information to the underwriting and claims community.

At SML, we pride ourselves on our commitment to our clients. If you are not completely confident with our services, we want to know. Our only measure of success is your satisfaction.

SML CUSTOMERS























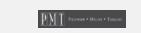












































SML partners with insurance underwriters, brokerages and loss control departments to develop and implement customized services to meet the ongoing loss control needs of the company and their insureds.

In addition to providing traditional loss control services, such as Desktop, Telephonic, and Site Surveys, SML provides OCIP/CCIP/Project Specific Risk Management Reviews (RMR) and management consulting services, which include analyzing company processes and developing standard approaches to how services are provided.

Examples include standard report templates, procedures, guidelines, and value added services. Benefits include consistency and continuous improvement in the quality of both the insurance company's and our services.

It is a dynamic, ongoing process in order to address the continual changes in business operations, marketplace, and other needs as they arise.



SML CAPITAL ADVISORS

PO Box 606 Centerport, New York 11721 (631) 651 - 9334

www.smlcapitaladvisors.com