

A photograph of three horses and their jockeys racing on a dirt track. The jockeys are wearing colorful silks and helmets. The horse in the foreground is dark brown with a pink saddle cloth. The background shows green trees and a white fence.

Horse Racing Program



LOCKTON®

Gaming, Entertainment & Sports Practice



The horse racing industry is facing more risk challenges than ever before. Economic uncertainty, technology advances, increased competition, and the integration of horse racing and casino-style gaming creates a complex scope of risk to manage for racetracks and racinos owners.

Lockton's Gaming, Entertainment & Sports Practice is the leading risk advisor and insurance broker for the horse racing industry. Our deep insight in this unique industry allows us to offer clients the tailored attention needed to solve a wide range of exposures within.



PROPERTY & CASUALTY PROGRAM

Lockton's Gaming, Entertainment & Sports Practice has partnered with the National Thoroughbred Racing Association (NTRA) to lower racetracks and racinos total cost of risk and reward tracks with a discount for implementing best practices in areas that impact equine safety and operational integrity.

Lockton has developed a customize insurance program specifically for the horse racing industry to provide the appropriate coverage, including:

- Property
- General Liability
- Workers' Compensation
- Auto Liability
- Crime
- Excess

JOCKEY ACCIDENT MEDICAL COVERAGE

Our team provides unmatched Jockey Accident Medical coverage with increased limits to help assure sufficient coverage in addition to rain day credit benefit and low claims bonus based on loss frequency.

Jockey Accident coverage is available to eligible thoroughbred and quarter horse racetracks and racinos and provides accident medical coverage for licensed jockeys participating in racing activities.

HORSE FIRE & DISASTER LIABILITY COVERAGE

Lockton's Gaming, Entertainment & Sports team created an exclusive Horse Fire & Disaster policy to provide broader coverage and competitive pricing.

The Horse Fire & Disaster policy covers the insured horses up to the stated limits in the event of a catastrophic loss while in the care, custody, and control of others.

VOLUNTARY BENEFITS PROGRAM

Lockton's Gaming, Entertainment & Sports practice in partnership with our industry leading carrier and enrollment firm provide the expertise to assess your company's employee benefit needs and the resources to implement a plan structured for your unique organization.

As your benefits broker, Lockton's dedicated team will make recommendations to create an integrated, comprehensive employee benefits solution. Products include:

- Critical Illness Insurance
- Accident Insurance
- Supplemental Hospital Indemnity Insurance
- Disability Insurance
- Term Life Insurance
- Whole Life Insurance

SAFETY AND LOSS CONTROL

Lockton's Gaming, Entertainment & Sports team is focused on safety and loss control and offers a deep bench of resources specific to the horse racing industry. Lockton's Risk Control Services team provides an unmatched approach to loss prevention and loss cost reduction. Integrated with our Gaming, Entertainment & Sports Practice experts, our priority is to lower your total cost of risk through focused loss prevention and claim management that minimizes any duplication of services. We support our clients with the following services.

- At Lockton, our Risk Control Services Department is not a separate profit center, but an advocate service center for our clients; therefore, our goal is to focus on risk avoidance and risk reduction.
- Assist in the reduction of loss frequency and severity to improve operational efficiency and enhance insurance program terms and conditions.
- Provide cost-effective outsourced training and education services to enhance the technical knowledge, skills, and credentials for your company's safety managers and employees.

LOCKTON ANALYTICS

Lockton offers robust analytics with market intelligence and sound judgment to help you make more informed risk retention and financing decisions. The Lockton analytics team will demonstrate where risk control dollars are best spent to get the greatest measurable return and provide partnership and consultative advice positioning your organization to capture significant benefits from your data driven decisions.

We believe the most important component in designing and maintaining an efficient risk transfer structure is to effectively leverage data analytics through:

- Actual vs. expected tracking
- Property risk mapping
- Loss projection and stratification
- Catastrophe modeling
- Claims cost driver analysis
- Excess limits simulation analysis
- Industry benchmarking



PROMOTIONAL RISK MANAGEMENT

The Gaming, Entertainment & Sports Practice has a team of Promotional Risk Management experts who provide unique coverage solutions on some of the world's most highly publicized promotions and events. Our team of experts takes a holistic approach in analyzing your promotional risk needs through the concept, design, and placement of such risks while driving significant revenue growth.

Our team of experts act as an extension of your marketing and risk management teams by eliminating financial risk, supersizing prize pools, and enticing race attendees with creative marketing messages through the use of the following products:

- Event Cancellation/Non Appearance
- Weather Insurance
- Special Event Liability
- Contractual Bonus - Triple Crown Bonuses
- Over Redemption
- Prize Indemnity - Pick 4, 5, 6 Guarantees, Mystery Mutual Vouchers

PROGRAM DESIGN

Lockton has a significant presence in the global insurance market placing more than \$20 billion in premium with carriers annually. One of the key elements of our marketing approach is our organizational structure is distinct from other brokers of our size. Lockton does not utilize placement centers/hubs. This not only assures the team that knows your business is negotiating

hard on your behalf; it also allows them to access the optimal market anywhere in the world. This model allows our teams to be strategic and deliver the best program at the best value.



**FOR MORE INFORMATION ABOUT
LOCKTON'S GAMING PRACTICE AND OTHER
SOLUTIONS CONTACT:**



Jared J. Mitiplier J.D.

Senior Vice President
Gaming, Entertainment & Sports Practice Leader
T: 949-252-4424
E: jmitplier@lockton.com



Marlene Benoit

Vice President
Promotion & Events Leader
Gaming, Entertainment & Sports Practice
T: 213.689.2389
E: mbenoit@lockton.com



Lindsey Criswell

Account Manager
Gaming, Entertainment & Sports Practice
T: 213.689.2417
E: lcriswell@lockton.com

Lockton is the largest privately owned, independent insurance broker.

As a privately owned company our focus is on our clients and our people rather than external analysts and institutional shareholders. This enables us to make long-term decisions that will provide benefit and improve service delivery to our clients.



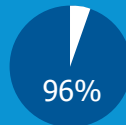
41,000+ Clients
Worldwide



Private Ownership =
90% reinvestment



11% annual organic
growth since 2000



96% client retention rate



5,300 Associates



Largest global
independently
owned broker



\$20+ billion
premium placed



Service clients in over
100 countries



\$1.125 billion
annual revenue

Our Mission

To be the worldwide value and service leader in insurance brokerage, employee benefits, and risk management

Our Goal

To be the best place to do business and to work



www.lockton.com