THE MERIDIAN SERIES

APPLICATION



www.azimuthrisk.com





The Meridian Series Insurance Plan[™] is a surplus lines product underwritten by Certain Underwriters at Lloyd's of London. It is distributed, managed and administered, as agent for and on behalf of Underwriters, by Azimuth Risk Solutions (Azimuth).

Important Information

The Meridian Series offers two options: worldwide coverage or worldwide coverage excluding the US and Canada. Both options provide coverage 24 hours a day, 7 days a week allowing you to have the freedom to choose any doctor or hospital for treatment. Please note the risks and subjects of insurance under this plan are not intended or considered by Underwriters or Azimuth to be resident located, or to be performed in any particular State of the United States, and special eligibility requirements apply. Also, this insurance is not subject to certain portability, access, Continuation of Coverage or other requirements of the Health Insurance Portability and Accountability Act of 1996. Please read and review all of the eligibility requirements, coverage conditions, and preexisting condition exclusions carefully before purchasing coverage. Marketing Brochures and Evidence of Insurance containing complete terms of coverage are available upon request. Please contact Azimuth or your independent insurance agent/broker for additional details.

How Do I Apply?

It is easy, simply fax this completed application to 888-201-8851 or 317-423-9620 if paying by credit card.

If paying by check, we recommend first faxing the application to the number above then mailing the completed application and and payment to:

Azimuth Risk Solutions 8520 Allison Pointe Blvd, Suite 220 Indianapolis, IN 46250 USA

Directions for Completing the Application

Failure to provide legible and complete information may delay processing of your Application.

1. In Section 1, print or type your name and the names of all other family members applying for coverage as you want them to appear on your identification card(s). Also, the mail forwarding address provided on your application will be the address where all correspondence will be mailed, such as fulfillment kit, Continuation of Coverage forms, and any claim information.

2. All Applications must be fully completed, signed and dated to be considered. If any questions are answered "Yes" in Section 2, you must identify the family member(s) to whom the "Yes" answer applies, and include the name, address and telephone number of the attending physician(s), diagnosis, all treatment dates, type(s) of treatment, prognosis, and present course of treatment. (Please use the space provided in Section 3, entitled "Medical Information/Prior Insurance," to provide this information). Please attach additional pages as necessary

3. US Citizens: If you or any family member applying for coverage is located in the US on the date of this application, the Effective Date of this insurance will be the later of: (i) The effective date requested on the application; or (ii) The date the insured person departs the US; or (iii) The date the application is accepted by Azimuth and an Evidence of Insurance issued.

4. Non-US Citizens: If you or any family member applying for coverage is located in the US on the date of this application and do not plan to depart the US, an affidavit of eligibility must be completed. Your insurance agent/broker can assist you in this regard. A new affidavit of eligibility will be required at each Continuation of Coverage.

5. Annual premiums may be paid by check, money order, wire transfer, or by Visa, Master Card, American Express, and Discover credit cards. Azimuth will not accept checks, money orders or wire transfers for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with preauthorization to debit your credit card on the due date(s) of your future premium installment(s), and result in total payments of 110%, 112%, and 120%, respectively, of the annual premium. An optional \$25 (US) or \$35 (non-US) fee may be paid in addition to the premium to have your insurance documents express mailed to you after your application has been approved.

2

Please complete for all Family Members applying for coverage. Failure to provide all information requested will delay the application process.

Meridian Series- Enhanced			Meridian Series- Essential	
Coverage Area	Deductibles	Dental Rider	Optional Extream Sports Rider	Express Delivery \$ 25.00 (US) \$ 35.00 (All Others)
Including US/Canada	\$ 1,000.00	No	No	\$ 0.00
Excluding US/Canada				
Requested Effective Date: 08/21/2021			Departure Date: 08/21/202	21

Please print your name and all family member(s) names as you would like it to appear on your identification card. Please ONLY include the names of those family members applying for coverage under the Beacon/Axis Series Group Insurance Trust (Anguilla).

NAME Please print your name below	Sex	Height	Weight	Date of Birth Mo/Day/Yr.	Country of Citizenship	Personal Identification Number (Passport, SS# or DL#)
A. Applicant(Adams Benjamin William)	male	6 feet 5 inches	195 pounds	02/05/1979	United States	660556673
B. Spouse(Stuebing Elizabeth Ann)	female	5 feet 9 inches	190 pounds	10/06/1978	United States	65697056
C. (Adams Elias Inguzu)	male	4 feet 4 inches	55 pounds	11/03/2013	United States	660381311
D. (Adams Simon Mathys)	male	3 feet 10 inches	46 pounds	05/14/2016	United States	660381101
E. (Adams Adele Isanne)	female	3 feet 1 inches	30 pounds	04/07/2019	United States	660381312
F. ()						
G. ()						
Н. ()						
I. ()						
J. ()						

RESIDENCE ADDRESS				
STREET ADDRESS: Unit 191 Area 9		CITY, STATE, POSTAL CODE: Lilongwe 00000		
COUNTRY: Malawi TELEPHONE: 425-224-6644		I would like to receive my insurance documents electronically (please check the box to receive your documents by email)No		
IS YOUR EXPECTED LENGTH OF RESIDENCE OUTSIDE THE US AT LEAST 6 OF THE NEXT 12 MONTHS? Yes (If a Non-US Citizen and your residence address is the US And you answered "no" to the above question, or the residence address is not completed, an affidavit of eligibility must be completed).				
MAIL FORWARDING ADDRESS				
STREET ADDRESS: PO Box 132		CITY, STATE, COUNTRY: Fruitvale Texas United States		
EMAIL: benjaminadams@gmail.com TELEPHONE: 425-224-6644				
IF YOUR RESIDENCE ADDRESS OR YOUR MAIL FORWARDING ADDRESS IS IN FLORIDA, IS THE APPLICANT CURRENTLY L0CATED IN FLORIDA? No				
THE ABOVE QUESTION IS FOR SURPLUS LINES TAX DETERMINATION AND DOES NOT AFFECT COVERAGE				

Please answer all questions for the Applicant and for each Family Member applyi Yes, please explain in Section 3 of this Application.	ing for coverage. For any question answered	If Yes, show family me from Section 1	ember by using letters
1. Are you or any other applicant presently hospitalized, or scheduled for or in nee	ed of hospitalization or surgery?	No	
2. Are you or any other applicant pregnant or have an adoption pending?		No	
3. Are you or any other applicant currently disabled or unable to perform normal a	ctivities?	No	
4. Do you or any other applicant participate in professional sports?		No	
5. Have you or any other applicant ever had, been recommended to have, or are y organ transplant (other than corneal)?	you currently on a waiting list for any type of	No	
6. Have you or any other applicant ever tested positive for, been diagnosed with, o Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), Lymphadenopathy S (HIV) or any other Immune System Disorder?		No	
If any individual answered YES to any of the above six questions, he or she further assistance. Thank you for the opportunity to serve you.	does NOT qualify for this insurance. Pleas	e contact Azimuth Ris	k Solutions, For
7. If a non-US citizen, have you or any other applicant resided continuously inside	the US for the last (5) years?	No	
8. Have you or any other applicant been diagnosed with or treated for any type of past (5) years? If yes, please explain in section 3 of this application.	cancer or pre-cancerous condition during the	No	
9. Have you or any other applicant ever been diagnosed with or treated for diabete the blood or urine? If yes, please explain in section 3 of this application. You may questionnaire.		No	
If any individual answered YES to any of the above three questions, he or sh	ne may not qualify for this insurance.		
For questions 10-30, below must be answered for the applicant and each family midentify the family member to whom the answer applies by using the correspondi condition at issue in Section 3 of this Application, including name, address, and te prognosis, and present course of treatment. Azimuth Risk Solutions and Underwrite the section of the section	ng letter from Section 1 of this Application, an lephone number of attending physician(s), dia	d provide complete deta gnosis, all treatment da	ails of the medical
10. During the last twelve (12) months, have you or any other applicant experience diagnosed with, or received any consultation, examination, testing or treatment (in health, mental, physical or nervous condition?		Yes	B C
11. During the last twelve (12) months, have you or any other applicant experience	ed a weight change of 20 pounds or more?	No	
12. During the last twenty-four (24) months, have you or any other applicant used type and frequency in section 3 of this application.	tobacco of any form? If yes, please indicate	No	
13. During the last five (5) years, have you or any other applicant had any indication drug dependency, problem or abuse or any drug or alcohol related arrest?	on, diagnosis or treatment of an alcohol or	No	
Have you or any other applicant ever experienced manifestation or symptoms of, diagnosed with, any disease, condition, illness, medical problem, disorder, sickness	· · · · · · · · · · · · · · · · · · ·	· •	
14. Heart, cardiac, cardiovascular and/or circulatory, including, but not limited to: c chest pain, arteriosclerosis, elevated blood pressure, hypertension, hypotension, s rheumatic fever, or heart murmur?		No	
15. Blood, blood vessels, spleen, arteries, veins or disorders of the blood, includin leukemia, hepatitis, lymph glands, or high cholesterol?	g, but not limited to: anemia, hemophilia,	No	
16. Cancer, tumor, cyst, polyp, melanoma, Kaposi' sarcoma, cell disorder, shingle	s, lump, calcification, or growth of any kind?	No	
17. Congenital, genetic, hereditary or other birth condition or defect including, but syndrome, or other chromosome disorder, physical disorder, deformity or defect?	not limited to: mental retardation, Down	No	
18. Neurological disorders, including but not limited to: multiple sclerosis (MS), mu Parkinson' disease, paralysis, epilepsy, convulsions, seizures, migraines, chronic ischemic attacks?	Iscular dystrophy, Lou Gehrig' disease (ALS), headaches, stroke, or transient cerebral	No	
19. Muscular, skeletal, spine, bone, or joint, including but not limited to: scoliosis, degeneration, or any other back or neck condition, rheumatism, arthritis, gout, ten		No	
20. Liver, Pancreas, Gall Bladder or endocrine disorders including, but not limited obesity?	to: pituitary, thyroid, metabolic disorders, or	No	
21. Respiratory system including, but not limited to: tuberculosis, lung disorders, e bronchial asthma, pleurisy pneumonia?	mphysema, chronic cough, bronchitis,	No	
22. Mental and nervous system disorders including, but not limited to: psychosis, r drug abuse or dependency, alcoholism, psychiatric counseling and/or support grou eating or sleeping disorders?		Yes	С
23. Kidney, urinary tract functions, kidney or bladder stones or infections?		No	
24. Reproductive systems, including but not limited to: prostate or elevated PSA le breast cysts, fallopian tubes, ovaries or uterus?	evel, vaginal bleeding, fibroids, nodules or	No	
25. For female applicants, miscarriage, complicated pregnancy or delivery, or infertreatment?	rtility consultation, advice, diagnosis or	No	
26. Sexually transmitted disease (STD)?		No	
27. Digestive system, stomach, or intestines, including but not limited to: esophage rectum disorder?	eal, regurgitation, gastritis, ulcers, colon, or	No	
28. Eyes, ears, nose, mouth, throat or jaw, including, but not limited to: cataracts, sinusitis, or TMJ?	glaucoma, nasal septum deviation, chronic	No	
29. Any other disease, medical problem, illness, injury or condition of any kind not	listed above?	Yes	В
			A
30. Have you or any other applicant been covered under any other health or media months? If yes, please state the name and location of the insurance company, the dates of coverage below:		Yes	B C D E
Co. Name & Location: Premera Blue Cross Blue Shield Providence Health & Services Premera Blue Cross Blue Shield Providence Health & Services	Policy/Plan # : 11328064001 11328064000 11328064002	Date(s) of Cover: Star Date:08/31/2021 Start Date:08/01/2020	t Date:08/01/2020 End End Date:08/31/2021

Premera Blue Cross Blue Shield Providence Health & Services Premera Blue Cross Blue Shield Providence Health & Services Nue Cross Blue Shield Providence Health & Services

11328064003 11328064004

Start Date:08/01/2020 End Date:08/31/2021 Start Date:08/01/2020 End Date:08/31/2021 Start Date:08/01/2020 End Date:08/31/2021

Medical Information

For any question answered "YES" in Section 2, please identify each Family Member for whom the answer applies (using the corresponding letter(s) from Section 1), and provide complete details of the medical condition at issue, including the name, address and telephone number of the attending physician(s), hospital(s), clinic(s) and all other health care providers involved, diagnosis, all treatment dates, type(s) of treatment, prognosis, and present course of treatment. **Please attach additional pages as necessary.** Azimuth reserves the right to request additional medical information prior to acceptance of this Application.

Family Member (use letters from Section 1)	Condition(s)/Diagnosis, Prognosis, Past and Present Course of Treatment(s)	Physician/Hospital/Clinic/Health Care Provider Name(s), Address & Telephone Number	Date(s) of Treatment/Service
В	Conditions:Abdominal Pain Diagonosis:Extensive work up to determine cause of pain, ECG, abdominal ultrasound, HIDA scan, upper endoscopy and barium swallow. Lab work including liver function tests and cardiac markers all normal. No diagnosis. Conditions:n/a Diagonosis:n/a	Dr name:Teresa Murphy Everett Clinic Harbour Pointe Harbour Point Internal Medicine Dr. Address:4410 106th Street SW Mukilteo, WA 98275 Dr. Phone:425-493-6001 Dr name:n/a Dr. Address:n/a Dr. Phone:425-493-6002	10/16/2020 10/16/2020
С	Conditions:Inatteniveness and Hyperactivity Diagonosis:ADHD Conditions:Inatteniveness and Hyperactivity Diagonosis:ADHD	Dr name:Ronnie G Okialda Harbour Pointe Pediatrics Dr. Address:4410 106th Street SW Mukilteo, WA 98275 Dr. Phone:425-493-6002 Dr name:Ronnie G Okialda Harbour Pointe Pediatrics Dr. Address:4410 106th Street SW Mukilteo, WA 98275 Dr. Phone:425-493-6002	03/04/2021 03/04/2021

MEDICAL RELEASE: I (we) hereby authorize any doctor, practitioner of the healing arts, hospital, clinic, health related facility, pharmacy, government agency, insurance agency, insurance company, group policyholder, employee or benefit plan administrator having information as to my (our) care, advice, treatment, diagnosis or prognosis for any physical or mental condition, or financial and employment status, to provide such information to Azimuth Risk Solutions and/or Underwriters and my agent/broker involved in procurement of this application.

ACKNOWLEDGEMENT: I (we) understand and agree that: (i) the insurance agent, broker, website, or other producer, if any, involved with respect to the solicitation of this Application is acting solely as my legal agent or representative and is representing my (our) personal interest, and that such person has no authority to bind or speak for, and is not acting as the legal agent or representative of Azimuth or Underwriters, (ii) marketing brochures and Evidence(s) of Insurance wordings are available to us prior to application upon request, (iii) any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the three (3) years prior to the effective date of coverage and time of this insurance, including any subsequent, chronic or recurring complications or consequences related thereto or arising there from, whether or not previously manifested or symptomatic, diagnosed, treated, or disclosed prior to the effective date herein (a "pre-existing condition"), and that all charges and/or claims for pre-existing conditions will be excluded from coverage under this insurance (available upon request prior to application), and/or the Schedule of Benefits as shown on the brochure and application, (iv) the subjects of insurance applied for are not intended or considered by the applicant(s), Azimuth or Underwriters to be resident, located, or to be performed in any particular state of the United States, and (v) Underwriters, as carrier and Underwriters of the plan, is solely liable for the coverage' and benefits to be provided under this insurance, Azimuth acts solely as a agent/representative for Underwriters and has no independent liability under the Master Policy or any Evidence(s) of Insurance issued by the Master Policy.

CERTIFICATION: I (we) hereby certify, represent and warrant to Azimuth and Underwriters that: (i) I (we) have read the questions contained in this Application or that the questions have been read to me (us), and I (we) understand them, (ii) my (our) responses to the questions are true, accurate and complete in all respects as of the date hereof, and that I (we) will supplement such responses prior to the requested effective date in the event of any change or addition thereto, (iii) I am (we are) currently in good health and, except for the conditions and other information disclosed herein, I (we) have not been diagnosed with, sought consultation or been treated for, and have not experienced manifestation or symptoms of and do not suffer from any pre-existing which I (we) foresee may require treatment in the future or for which I (we) instend to claim under this acceptance of coverage and/or submission of any claim for benefits, the applicant, the signer warrants their authority and capacity to so act and bind the applicant.

SATISFACTION GUARANTY/REVIEW PERIOD: It is understood I (we) will have 7 days from the effective date to review the Evidence of Insurance and all benefits, terms, conditions, limitations and exclusions of coverage. If not completely satisfied, I (we) may cancel this insurance by written request retroactive to the effective date and receive a full refund of premium.

SUBSCRIPTION: I (we) hereby apply for membership in the Beacon/ Axis Series Group Insurance Trust (Anguilla), and for the insurance provided to Participating Member(s) by certain Underwriters at Lloyd'. I (we) understand and agree that (i) no coverage will be effective until this Application has been duly accepted in writing by Azimuth Risk Solutions (Azimuth), (ii) no modifications or waiver relating to this Application or the coverage applied for will be binding upon Azimuth or Underwriters unless approved in writing by an officer of Azimuth or Underwriters, (iii) Azimuth and Underwriters rely on the accuracy and completeness of the information provided herein, (iv) any misrepresentation or omission contained herein will void this insurance, and any and all claims and benefits there under will be forfeited and waived, (v) by submission of this Application and/or any future claim for benefits I (we) purposefully initiate and take advantage of the privilege of conducting business with Azimuth Risk Solutions a Indiana based company, and registered agent/representative of Certain Underwriters at Lloyd', London, and invoke the benefits and protections of its laws, and (vi) the contract of insurance represented by the Master Policy and evidenced by the Evidence of Insurance shall be deemed issued and made in Indianapolis, Indiana, I (we) understand that Certain Underwriters at Lloyd', as underwriter of the plan, is solely liable for the coverage and benefits provided under this insurance. I (we) understand that Lloyd' operates as an approved, non-admitted insurer in all states of the United States except Illinois and Kentucky where they are admitted. As such, claims under this insurance may not be made against any state guaranty fund. I understand and agree that the insurance agent/broker, if any, assisting with this Applicant, is a representative of the Applicant. If signed by a representative of the Applicant, the undersigned authorizes his/her capacity to so act. If signed as guardian or proxy of the Applicant



Signature of Spouse

Date (Mo./Day/Yr.)

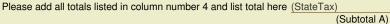
5

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Premium Calculation (Please see the Meridian Series Rate sheet for Premium and Optional Rider Cost)

Annual premiums may be paid by check, money order, wire-transfer, or by Visa, MasterCard, American Express, and Discover card. Azimuth will not accept checks, money orders, or wire transfer for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with preauthorization to debit your credit card on the due date(s) of your future premium installment(s) prior to the expiration date. Additional fee(s) may be charged to your credit card if authorized for express delivery of your insurance documents upon request; such fee(s) would be in addition to insurance premium.

APPLICANT	(1) MEDICAL PREMIUM	(2) OPTIONAL DENTAL RIDER	(3) OPTIONAL EXTREAM SPORTS RIDER	(4) TOTAL	
<u>A.</u>	\$ 1203	<u>\$</u> 0	<u>\$</u> 0	\$ 1203	
<u>B.</u>	\$ 2105	<u>\$</u> 0	<u>\$</u> 0	\$ 2526	
<u>C.</u>	<u>\$</u> 0	<u>\$ 0</u>	<u>\$ 0</u>	\$ 0	
<u>D.</u>	<u>\$</u> 0	<u>\$</u> 0	\$ 0	\$ 0	
<u>E.</u>	\$ 555	<u>\$ 0</u>	<u>\$ 0</u>	\$ 555	
<u>F.</u>	\$	\$	\$	\$	
<u>G.</u>	\$	\$	\$	\$	
Н.	\$	\$	\$	\$	
<u>l.</u>	\$	\$	\$	\$	
<u>J.</u>	\$	\$	\$	\$	
	\$ 4284 + 0.00 Please add all totals listed in column number 4 and list total here (StateTay)				



First Payment Total Due

Modal Factors:	Annual=1.00			
(Please select a payment	t mode) In US Out US			
\$ 4284 + 0.00 X (<u>StateTax)</u> X (Subtotal A)	1.00 =	<u>\$ 4,284.00</u> Total	Optional express mailing fee + (\$ 25.00 in US, \$ 35.00 outside <u>\$</u> US):	
Total First Payment Due:	\$ 4284 Due (For semi-annual, quarterly or mont	hly payment modes)		
Modal Factors:				
(Please select a payment	t mode)			
<u>\$</u> (Subtotal A)	X *Model Factor	=	<u>\$</u> Total Premium due for all remaining payments	

Please provide a valid email address in Section 1. All future correspondence regarding monthly, quarterly and semi-annual payments will be made via email to the address provided above in Section 1. If you elect the monthly payment mode, we will draw your first two months during your initial payment, leaving 10 additional monthly payments. During your last month of coverage there will be no payment due. (Please note, Applications without payment or premium will not be approved).

Cheque/Money Order	
✓ Visa Card	Master Card
American Express Card	Discover Card

All payments must be made in U.S. dollars. Please make checks and money orders payable to Azimuth Risk Solutions (Azimuth). If paying by credit card, I (we) authorize Azimuth to debit my Visa card, MasterCard, American Express card, or Discover card account for the total amount due. If I have selected monthly, quarterly, or semi-annual payment modes, I (we) hereby request and authorize Azimuth to debit my credit card account for the proper installment payment due on the due date set forth by Azimuth. This authorization will remain in effect for up to 12 months or as long as I (we) continue to renew my (our) coverage, or until coverage is revoked in writing. Coverage purchased by credit card is subject to validation and acceptance by the credit card company. I understand that coverage will not be effective if the credit card company denies the charge. Note: On American Express cards, the CSC is a 4 digit number printed on the front above the account number. On all other cards, it is a 3 digit value printed on the signature panel on the back of the card immediately following the account number, or a portion of the account number.

Name as it appears on Card: Benjamin Adams		Billing Address: 7009 25th Ave NE, Seattle, Wisconsin, United States, 98115		
	Credit Card Number: XXXXXXXXXXX1181	Expiration Date:1-2023 Card Security Code(CSC): XXX		
	Daytime Phone Number: 425-224-6644	Authorized Signature: Benjamin William Adams		

I (we) hereby apply for membership in the Beacon/Axis Series Group Insurance Trust (Anguilla) and for the insurance provided to Participating Members by Lloyd', London. I (we) have personally completed this Application. I (we) represent and warrant that the answers and statements on this Application are true, complete and correctly recorded. I (we) understand Azimuth Risk Solutions relies on the information provided on this Application, including any attachments, to determine whether or not the Applicant(s) meets the Underwriting and Eligibility requirements of the plan. I (we) understand that any misrepresentation or omission contained herein will void my (our) insurance and all claims will be forfeited. I understand that this insurance contains Preexisting condition exclusions, Pre-certification penalties, and other restrictions, exclusions and limitations set forth in the Policy. I understand that I may request a complete copy of the Master Policy at any time and that Azimuth Risk Solution agrees to provide it to me. I understand that for this Application is not accepted, the sole obligation of Azimuth Risk Solutions is to return to me any premium(s) paid. I (we) understand that Lloyd' operates as an approved, non-admitted insurer in all states of the United States except Illinois and Kentucky, where they are admitted. As such, claims under this insurance agency, insurance company, group policyholder, or insurance or benefit administrator or any other entity having information as tothe care, advice, treatment, diagnosis, or physical or mental condition of any Family Member listed on this Application to release said information to Azimuth Risk Solutions.

Benjamin William Adams

Signature	of	Applicant,	Guardian	or	Proxv
orginataro	0.	rippilount,	additional	0.	1 10/19

Date (Mo./Day/Yr.)

Signature of Spouse

Date (Mo./Day/Yr.)

Insurance Agent/Broker Use Only

Azimuth Agent Number: 052a7fe0	Azimuth Agent Name: Craig Robinson (C.A. Robinson Interest, Inc.)
Company Name: C.A. Robinson Interest, Inc.	
Company Address: 1840 Deer Creek Road,#201	City, State, Postal Code: Monument Colorado, 80132
Phone: 800-576-2674	Fax: 832-201-7553 Country: United States
Website: http://www.globalhealthinsurance.com/	Email: orders@globalhealthinsurance.com
Agent/Broker Signature:	

6



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8520 Allison Pointe Blvd, Suite 220 • Indianapolis, Indiana 46250 Phone: 317-644-6291 / 888-201-8850 • Fax: 317-423-9620 / 888-201-8851 Email: service@azimuthrisk.com • Website: www.azimuthrisk.com