



MARSH SPONSORED PROGRAMS

# INSURANCE SOLUTIONS FOR BUSINESS AND AFFINITY GROUPS



SOLUTIONS...DEFINED, DESIGNED, AND DELIVERED.



# INSURANCE TAILORED TO YOUR RISK NEEDS

Whether you oversee a global corporation or a much smaller enterprise, running a successful business is a full-time job. Do you have the time, resources, and know-how to manage a successful insurance program?

At Marsh Sponsored Programs, that is our expertise. We design, implement, and support a full range of insurance and risk management solutions tailored to your organization's needs. As part of the world's largest insurance broker:



**Our breadth and depth of expertise** helps us identify the right insurance solutions for you.



**Our experience and technology** help us simplify ways for you to purchase insurance.



**Our relationships and size** help us negotiate the best rates and terms with trusted carriers.

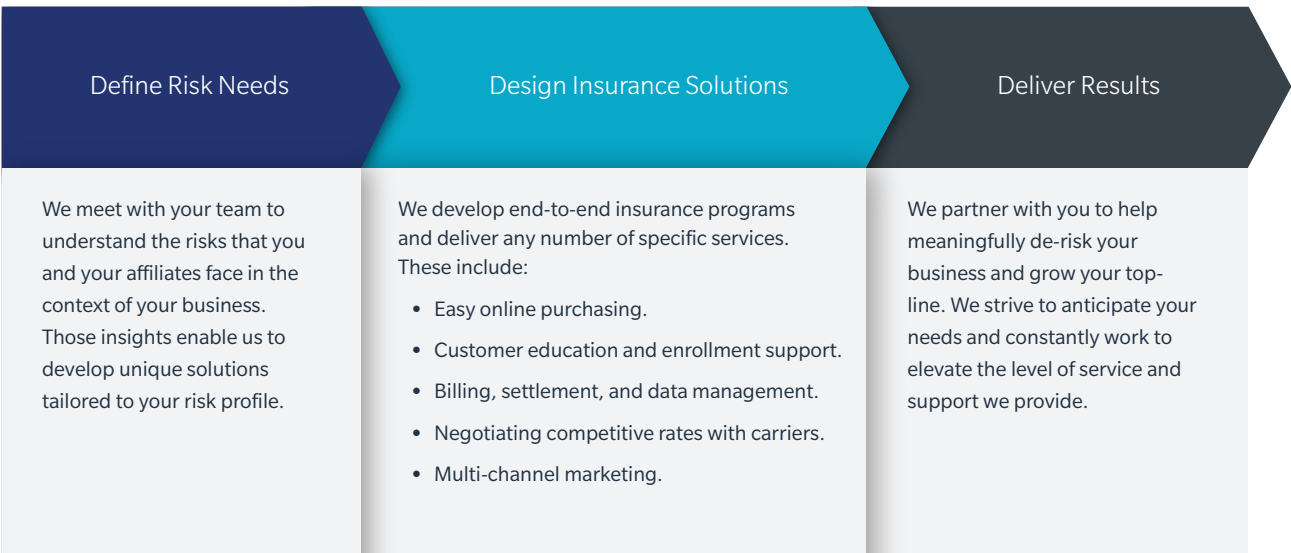


**Our best-in-class operations** – including marketing, enrollment, underwriting, and customer support – help us significantly reduce your administrative burden.



**Our ability to scale** helps us service organizations of all sizes – and expand as your business grows.

At Marsh Sponsored Programs, we place millions in premiums each year for thousands of participants. Our clients range from small businesses and start-ups to some of the world's biggest corporations and affinity groups. These include leading transportation, restaurant, engineering, financial services, and technology organizations. With every client, we can help:



# CUSTOMIZED COVERAGE, PROVEN RESULTS

Since every organization is unique, none of our programs are “one-size-fits-all.” What’s more, we can match our service team size and skill as your business changes. From the broad array of services that we provide, you can pick and choose the ones that best meet your needs – or combine them as part of an integrated solution. Among our most important capabilities:



## CREATING COMPREHENSIVE INSURANCE PROGRAMS

We can develop, implement, and manage an insurance program exclusively for your independent contractors, affinity groups, and franchisees. When they are better protected, so are you.

### HOW WE CAN HELP:

- **Design innovative insurance coverage** that aligns with your independent contractor operating agreements to reduce litigation, financial, and reputational risk.
- **Provide real-time data and analytics** on insurance program participation, loss ratios, claims, and other metrics so you can better understand your risk profile.
- **Broaden program participation** with policies that provide more coverage, higher limits, and better pricing specific to your business risk.



## DELIVERING INNOVATIVE INSURANCE PRODUCTS

We can help you design, market, and support a broad array of insurance products. That enhances your organization’s value and may provide it with a significant new income stream.

### HOW WE CAN HELP:

- **Design exclusive coverage options** or enhancements to a core insurance program to help increase affinity group membership and customer engagement.
- **Secure broader coverage and better rates** by leveraging our deep carrier relationships for your members, customers, or employees.
- **Drive additional revenue** to help grow your business.



## PROVIDING BEST-IN-CLASS SUPPORT

We can help you reduce the administrative burden of running an in-house insurance program. That frees up time and resources that you can devote to core business needs.

### HOW WE CAN HELP:

- **Provide end-to-end customer support**, including personalized advisors, billing and settlement services, insurance underwriting services, insurance regulatory fulfillment, and more.
- **Build online or advisor-based enrollment platforms** that can improve efficiency and enhance the customer experience.
- **Develop personalized and targeted messaging**, branded collateral, and behavior-driven messaging that improve participation rates.



## DEVELOPING PROVEN RISK MANAGEMENT SOLUTIONS

We can help you create a captive insurance program, develop customized risk mitigation and loss control strategies, and more. That can make your insurance program more attractive, flexible, and efficient – and potentially turn it into a revenue stream.

### HOW WE CAN HELP:

- **Provide world class expertise** in all aspects of transforming into guaranteed cost plans into risk participation plans, including captives.
- **Develop specialized risk mitigation programs and tools**, such as worker safety seminars, risk metrics, and insurance requirement monitoring.
- **Leverage deep relationships** with carriers, investors, and Marsh & McLennan sister companies to create and scale programs to match your needs.

# HELPING JUMPSTART YOUR INSURANCE PROGRAM

Our clients increasingly view insurance not only as a way to manage risk, but also as an opportunity to grow their top line. Marsh Sponsored Programs will work with you to define, design, and deliver the right products for your customers or affinity group members, even if you have never offered insurance before. Some of the most recognizable startups, technology firms, and trade and professional associations have leveraged our expertise:



## Developing customizable insurance packages

We put our decades of brokerage experience to work so that you can offer better products and better pricing, and more efficiently renew your customers.



## Streamlining the purchase experience

We continue to reduce the frictions of buying insurance with simplified, online enrollment that is easy to integrate and may allow customers to register with just a few clicks.



## Strengthening customer support

Whether online or over the phone, our team of highly-trained, knowledgeable, and dedicated service specialists will support your program participants at every step along the way.



## Harnessing the power of Marsh

Our brand is synonymous with insurance excellence and the breadth and depth of our capabilities around the world enable us to quickly adapt to your needs.

To learn more about how Marsh Sponsored Programs can create customized insurance solutions for your business or affinity group, contact your Marsh representative or:

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Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

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