



About USI

USI is a leader in insurance brokerage and consulting. With more than 4,400 dedicated, experienced and innovative professionals, we have a team nearby ready to serve you.

USI is a leading local and national insurance brokerage and consulting firm, delivering property and casualty, employee benefits, personal risk and retirement solutions throughout the United States. Headquartered in Valhalla, New York, USI has over \$1 billion in revenue, employs more than 4,400 professionals and operates out of 140 local offices serving every state.

USI has become a premier insurance brokerage and consulting firm by leveraging the USI ONE Advantage®, a real time, interactive platform that integrates proprietary and innovative client solutions, networked local resources and enterprise-wide collaboration to deliver customized results with positive, bottom line impact.

THE USI ONE ADVANTAGE

To analyze our client's business issues and challenges, our teams leverage USI ONE™, a fundamentally different approach to risk management. USI ONE integrates proprietary analytics with a network of local and national technical experts in a team based consultative planning process to evaluate the client's risk profile and identify targeted solutions focused on cost reduction and coverage or service enhancement. Clients then receive tailored, comprehensive recommendations for tighter, more cost-effective control of defining exposures. Our robust analytics, deep industry expertise, hands-on services and ongoing, diligent follow-through aligns with client's strategic objectives by delivering solutions that have a meaningful economic effect.

SOLUTIONS & SERVICES

Employee Benefits

USI assists employers in designing cost effective, long term strategic plans to meet the benefit plan needs of their employees. We focus on cost control through innovative risk financing tools and Population Health Management strategies. Our teams assist employers with HR technology, managing the ever changing regulatory environment, and human resources administration; we deliver all of this locally through our wide network of industry professionals.

Property & Casualty

USI's property and casualty practice provides specialized risk management and insurance advice on broad risk exposures such as Workers' Compensation, Property Coverage, General Liability, Auto Liability, Umbrella/Excess, Management Professional Services, Environmental, Product Liability, International and more. Our professionals work with clients to optimize their risk management plan by utilizing a vast set of solutions supported by an analytical approach to explore all risk financing options. Integrated client centered account teams deliver analytical, risk control and claims services across a wide range of industries providing financially impactful solutions and alternatives. USI helps companies reduce the cost of risk and plan for their growth by providing comprehensive risk management programs assessing current and emerging exposures and business issues.

Retirement Plan Services

USI provides investment consulting and retirement plan services and assists with the tasks required to enroll and administer plan sponsor's health and welfare employee benefit plans. Our team of highly skilled professionals provides specialized expertise in retirement and employee benefit plan design, administration, consulting, investments, legal & regulatory compliance and employee communications for thousands of clients nationwide.

Personal Insurance & Risk Management

USI Personal Risk Services offers dedicated individual risk management consulting from the collaborative effort of hundreds of personal risk specialists nationwide. As one of the nation's largest privately held personal risk brokerage firms, USI's expertise provides protection across the economic spectrum serving individuals, families, emerging wealth and Family Offices. Our multi-year strategic process evaluates short and long term impact to the personal wealth and assets of our clients. We are focused on delivering actionable, measurable risk solutions that enhance coverage, control costs and provide more efficient investment of premium dollars.

AT USI, WE ADD VALUE TO EVERY RELATIONSHIP

We educate and communicate. You're kept informed about industry trends and rate changes and the impact on your bottom line.

We build and maintain great working relationships. We listen to your needs and get to know your business thoroughly so we can be in the best position to advise you on critical challenges.

We create strategic solutions for clients. Our professionals understand the issues that confront your industry and are skilled at developing customized insurance and benefits structures.

USI is committed to excellence in each individual service we provide. Learn more about the USI ONE Advantage. Ask your USI representative for additional information about the many ways in which we help clients create value and manage risk. Visit us at www.usi.com.



COMMERCIAL SERVICES

Business Insurance

- Property, Auto & Liability
- Umbrella/Excess
- Workers' Compensation
- Surety
- Directors' & Officers' Liability
- Employment Practices Liability
- Management/Professional Liability
- Cyber & Privacy Liability
- Environmental
- Product Liability
- Recall/Contamination
- Cargo/Transit
- International

Risk Management Consulting

- Risk Assessment
- Advocacy
- Claims Resolution

Employee Benefits

- Health & Welfare Benefits
- Underwriting & Analytics
- HR Services
- Population Health & Wellness
- Compliance / Healthcare Reform
- Care Intervention
- Pharmacy Benefit Consulting
- Ancillary & Voluntary Benefits

Retirement Plan Services

Specialty Programs

PERSONAL RISK SERVICES



USI Insurance Services

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