

BUILDING BETTER BENEFITS PROGRAMS

Helping you develop and implement a benefits program designed to motivate your employees while minimizing your cost.



INSURICA[®]
EMPLOYEE BENEFITS

INSURICA is built upon a tradition of integrity, industry leadership, and excellence. As a full-service insurance agency, we are committed to delivering tailored benefit solutions with thoughtful strategic planning, valuable professional services, and technology based solutions that result in sustained customer and employee satisfaction. Through initiative and follow-through, we help our clients find answers and implement solutions.

INSURICA SPECIALIZES IN EMPLOYEE BENEFITS

Our Partnership Benefits U



INSURICA has a reputation for excellence in the products and services we offer. We provide a full range of brokerage services including employee benefits, property and casualty, and financial and retirement products and services.

In addition to our own professional staff and value added services, our firm is

able to provide a wealth of resources to our clients through prestigious national affiliations.

INSURICA uses three core principles to manage your employee benefits plans: we provide professional value-added services based on strategic planning, five-star service and cutting-edge technology.

AREAS OF SPECIALIZATION

INSURICA is able to offer a variety of medical plans, voluntary products, retirement planning services and other employee benefits plans from carriers and vendors across the United States. We specialize in evaluating, negotiating with and recommending insurers and providers to our clients, and we employ rigorous selection criteria and performance objectives when considering a vendor.

Our agency also offers a variety of other professional services, including actuarial services, claims data analysis services, plan administration and legislative compliance assistance, custom communication offerings, web-based human resources tools and access to specialized pharmacy benefits expertise.

◆ PUT THE POWER OF AN ENTIRE NETWORK BEHIND YOUR EMPLOYEES

Clients of INSURICA receive access to comprehensive services, tools and customized solutions, such as:

- Cost Control Strategies and Strategic Planning
- 24/7 access to ThinkHR, a cloud-based platform of integrated HR resources and training supported by live HR experts offering more than 200 training courses and PHR certified Q&A service
- Web Based Enrollment and Benefit Administration Systems with payroll integration
- Compliance Audit
- Consultants experienced in alternate funding, compliance, and underwriting
- Renewal Support
- Benefit Education for Employees
- Industry Experts
- Handbook Creation Tools and Support
- Policy Development and Review
- Wellness Strategies
- Compliance Workshops and Monthly Webinars
- Benchmarking Coverage and Cost
- Plan Design Modeling
- Open Enrollment Guide Development
- Benefit Related Marketing Campaigns
- 1094/1095 Filing Services
- 5500 Preparation and Filing Services
- 24/7 Access to HR Content Library
- Summary Plan Description Support
- ERISA Legal Council
- Legislative Briefs
- COBRA Administration Services
- Affordability Testing
- Pharmacy Consulting Partners
- Claim Analytic Reporting
- Global Support

EB4U: OUR PROVEN PROCESS

Our process begins with a benefit analysis to identify how new clients are currently managing their benefits programs, and where additional support is required for improvement. With this information, the INSURICA and client teams collaborate to produce a detailed strategic benefits plan designed to drive continuous improvement. The resulting plan will not only act as a roadmap for results but will

also identify specific resources to be utilized within both INSURICA and the client's operations. When resources are needed on an outsourced basis, INSURICA and the client discuss the options and mutually agree upon engaging an approved third-party. Through this proven process of digging deeper and collaborating, we help our clients minimize their total cost of risk.

Our assessment focuses on Employee Engagement, Cost Containment, and Benefit Financing to optimize your total cost of risk.



EMPLOYEE ENGAGEMENT

Analyze communication methods and customized benefit solutions to recruit the best and brightest talent and retain your most valuable employees



COST CONTAINMENT

Investigate all direct and indirect costs associated with your employee benefit program to eliminate waste and reduce costs



BENEFIT FINANCING

Assess the feasibility of alternative funding methods to improve the cash flow and flexibility of client operations



OPTIMIZING THE TOTAL COST OF RISK

THE EB4U CYCLE

INSURICA's proven employee benefits process, EB4U, can be broken down into four categories. These categories form an employee benefit cycle that allows our clients to improve over time, ultimately helping them take advantage of best-in-class pricing while avoiding costly unseen liabilities.

DISCOVERY AND IDENTIFICATION

Identifying and examining our client's exposures through the Risk Management Assessment



BENEFIT ANALYSIS

Assess the strengths and weaknesses of current program to identify areas of concern

MONITORING AND MAINTAINING

Providing accountability through stewardship and continual Employee Benefit assessment, advice, and analysis



PLAN DEVELOPMENT AND IMPLEMENTATION

Utilizing the results of the analysis to form a customized employee engagement and cost reduction plan, as well as a service calendar for plan implementation



ABOUT INSURICA

Placing over \$1 billion in annual premiums for our clients, INSURICA is among the 40 largest insurance brokers in the United States and is currently the 24th largest privately-held independent agency in the country. INSURICA employs more than 600 colleagues in 31 offices

located throughout Oklahoma, Texas, Kansas, Arkansas, Colorado, Arizona, and California. We are constantly looking to expand our network with partners who bring additional value and expertise to the enterprise and our clients. Our focus on finding quality and experienced

partners, coupled with the resources of Assurex Global positions INSURICA as one of the preeminent insurance brokerages in the country and further emphasizes our customer pledge that we "Specialize in You."

PRIVATE OWNERSHIP

Since its inception, INSURICA has been privately owned. Demonstrating a strong commitment to insurance, banking and private enterprise, our family of companies include American Fidelity Assurance, First Fidelity Bank, and InvesTrust.

With our owner's entrepreneurial nature and fierce commitment to remaining private, INSURICA has both the financial backing and ability to innovate that few insurance agencies, public or private, possess.

OUR CORE VALUES

INTEGRITY



Trust forms the foundation of relationships and strengthens our INSURICA Community.

INNOVATION



Ingenuity is the competitive advantage securing the future of our INSURICA Community.

PURPOSE



Passion transforms ordinary into extraordinary and delights our INSURICA Community.

GLOBAL REACH

In addition to INSURICA's own extensive network of experts, we are able to leverage the expertise of other insurance leaders throughout the U.S. and the world through our partnership with Assurex Global. Potential partners are selected on the basis of their premier market position, breadth of services, integrity, and commitment to serve the clients of all Assurex Global Partners around the world.

Assurex Global is the world's largest privately held commercial insurance, risk management and employee benefits brokerage group. Assurex Global partners collectively manage \$30 billion in premiums annually on behalf of clients, providing a combination of local expertise and global reach.



SPECIALIZING IN YOU

Contact Us for Your Complimentary Employee Benefits Assessment Today!

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