

SPECIALIZING IN YOU

By placing a priority on identifying the unique risks and challenges you face, we're able to uncover solutions that lead to greater opportunities and savings.



INSURICA is built upon a tradition of integrity, industry leadership, and excellence. As a full-service insurance agency, we are committed to delivering tailored solutions with thoughtful strategic planning, valuable professional services, and technology-based solutions that result in sustained client satisfaction.

AT INSURICA, OUR FOCUS IS YOUR FUTURE

We specialize in you – so you can specialize in what you do best.



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 insurance needs: we provide professional value-added services based on strategic planning, five-star service and cutting-edge technology.

INDUSTRY SPECIALIZATION

Our industry-specific knowledge and in-depth experience gives us valuable insight into the unique and often challenging needs of the following key industries:

- Agriculture
- Construction
- Education
- Energy
- Environmental
- Financial
- Healthcare
- Hospitality
- Manufacturing
- Ministries
- Not-For-Profit
- Staffing
- Technology
- Transportation

◆ PUT THE POWER OF AN ENTIRE NETWORK BEHIND YOUR BUSINESS

Our network of industry experts understand the unique risks and exposure your business faces, because we understand your business. From having a working knowledge of the

details of your operation to the process flow for your product or service, we immerse ourselves into your structure in order to best manage and control your risk.

◆ CUSTOMIZED PROGRAMS

Because we are an independent insurance agency, we are able to customize programs by accessing the latest information from many insurance carriers, comparing

and contrasting their coverage offerings and pricing and designing a cost-effective, comprehensive program to meet your specific needs.

◆ LOSS CONTROL AND RISK SERVICES

INSURICA created their Loss Control and Risk Services department recognizing a need for quality, professional services to assist our clients in controlling their rising cost of insurance. Our Risk Control consultants provide professional

and technical services to assist clients in identifying and solving loss prevention issues. To fulfill this role, they design, implement, monitor and manage all phases of risk control services for INSURICA's Risk Management clients.

RM4U: OUR PROVEN PROCESS

Our process begins with a strategic risk assessment to identify how new clients are currently managing their risk, their comfort level with assuming/retaining risk, and where additional support is required for improvement. With this information, the INSURICA and client teams collaborate to produce a detailed strategic 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 risk reduction, cost containment, and risk financing to optimize your total cost of risk.



RISK REDUCTION

Analyzes exposures to company assets, quantifies the likelihood of events occurring, determines financial and organizational consequences, and develops risk control and mitigation strategies



COST CONTAINMENT

Process of partnering with an organization to identify, measure and act upon the financial impact of risk and establish best practices in the area of cost containment and reduction strategies



RISK FINANCING

Examination and development of different financing strategies using state-of-the-art marketplace tactics and capital market techniques to finance the transfer/hedging of risk



OPTIMIZING THE TOTAL COST OF RISK

THE RM4U CYCLE

INSURICA's proven risk management process, RM4U, can be broken down into four categories. These categories form a risk management cycle that allows our clients to improve over time, ultimately helping them take advantage of best-in-class pricing while avoiding costly unseen catastrophes.

DISCOVERY AND IDENTIFICATION

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



MONITORING AND MAINTAINING

Providing accountability through stewardship and continual risk management assessment, advice, and analysis



RISK ANALYSIS

Assessing the potential impact of those exposures and using the results to identify areas of risk reduction



PLAN DEVELOPMENT AND IMPLEMENTATION

Utilizing the results of the analysis to form a strategic risk 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 33 offices

located throughout Oklahoma, Texas, Kansas, Arkansas, Colorado, Arizona, California, Alabama, Mississippi and Florida. 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 Risk Assessment Today!

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