## USI Market Leverage

As one of the largest middle market brokers, USI offers clients access to unique and differentiated products and services not available to smaller brokers.

- Insurance carriers have limited time and resources to support brokers and allocate additional resources to their largest broker partners to maximize their ROI
- USI is a top 5 middle market broker across every market in the U.S. and in many cities represents the largest number of clients for all major insurance carriers
- As a result of this leading market position, USI offers clients unique products, pricing and services

## Unique Offerings and Services Available for USI Clients

- Client advocacy through broker advisory participation
- Dedicated service teams
- Dedicated claims resolution
- Early delivery of renewals
- Differentiated carve-in Rx strategies
- Direct access to underwriting teams

## Impact and Benefits:

- Dedicated service and claims resolution teams resolve issues faster, increasing employee satisfaction
- Unique pharmacy offerings result in 10% to 15% in pharmacy costs or 2% to 4% in overall costs
- Preferred terms for stop loss contracts result in significant exposure reduction

Clients Benefit from USI Size & Scale