



EMPLOYEE BENEFITS SOLUTIONS INSPIRED BY YOUR BUSINESS AND WORKFORCE OBJECTIVES

The necessity for a well-structured benefits plan designed to attract and retain employees has never been greater. Whether you are searching for a new employee health plan or renewing your current plan, BRP's MiddleMarket group designs and implements programs that bring financial security and wellness together in an integrated approach designed to reach your goals. We provide our clients access to industry leaders and top-tier service, giving you peace of mind as you work toward your business objectives, earn employee trust, and make some of life's most important decisions.

An Approach as Unique as Your Employee Population:

Our team of professionals takes the time to listen to your business goals and the needs of your employees. We then coordinate the design and implementation of competitive benefit plans, communicating the plan features and costs to employees using a variety of media while ensuring your administrative practices are compliant. We also provide actuarial analysis for full transparency and forecasting. The depth of our approach results in a long-term, sustainable benefits program for your business that is:

- **Cost effective**
- **Competitive among your peers**
- **Compliant**
- **Consistent with your organization's objectives**

What Sets Us Apart

Our goal is not limited to simply earning your business. We strive to show you how an experienced employee benefits consultant with the backing of well-established insurer and partner relationships can benefit your organization and its employees. Our suite of services includes:

Benefits plan design and strategic planning | We take a consultative approach to help clients solve their toughest employee benefits and human resource challenges.

Analytics: claims and utilization analysis | To reveal cost drivers and assess plan efficacy, we utilize analytical and visual business intelligence tools, develop key performance indicators and ROI metrics, and help you understand how to balance cost versus plan design and efficacy.

Underwriting and actuarial services | Our in-house team of actuaries and underwriters projects costs, manage health plan risk and assist clients with making data-driven decisions. This allows us to effectively negotiate premiums on your behalf.

Customized, strategic employee communications | Our professionals pair knowledge of your organization with skilled expertise in communications to effectively convey benefit plan information and important updates that help employees understand and appreciate the financial protection you make available to them as part of their overall compensation package.

Compliance, ACA guidance and legislative updates | We keep you up to date about rapidly changing laws and regulations that affect your employee benefits program and ensure your current program is compliant with ERISA and DOL requirements.

Wellness planning tools and resources | Our team helps you manage the demand on your health plan by implementing wellness programs designed to increase your employees' productivity and engagement, while containing the long-term cost of your medical plan.

HR technology consulting | We use industry best practices and investment in the most up-to-date technologies to deliver best-in-class employee benefit services.

International employee benefits | From comprehensive benefit strategies for expatriate employees to temporary coverage for workers traveling abroad, we help solve international insurance challenges across more than 164 countries. The strength of our international networks enables us to deliver unique, customized solutions for our clients.

Protecting Your Employees

- Medical insurance
- Dental and vision
- Life and disability
- Self-insured plan consulting
- Custom stop loss products
- Voluntary group programs and worksite benefits
- 401(k) plan consulting
- Employee assistance programs

Getting the Most Out of Your Investment

- Benchmark review
- Customized analytics
- Custom websites
- Communication strategies
- Consumer self-directed plans
- Contribution strategies
- Customer-directed plan design
- Funding analysis
- HSA/HRA plans
- International benefits plans
- Legislative compliance
- Network analysis
- Plan design and pricing
- Renewal negotiation



COMMERCIAL RISK MANAGEMENT

For businesses large and small, risk is both a part of everyday operations and long-term strategy. BRP's MiddleMarket group dives deep into your needs and goals and applies a consultative strategy, advanced analytics, and client-first approach to protect you and your business.



PRIVATE RISK MANAGEMENT

Your risks don't stop at the business level. Our fundamental focus is on holistic protection that covers all intersections of risk in your personal and professional life. Services we offer to protect you and your family include personal auto, homeowners, farm and equine, earthquake, and personal umbrella insurance, as well as high net worth insurance assessment.

Our team is ready to have a conversation about how we can best serve you.

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