



COMMERCIAL INSURANCE SERVICES

Understanding Your Risk Exposures

Designing a Risk Management Program to Meet Your Needs

Implementing and Adjusting the Program as Your Needs Change

THE BASICS

BUILDING RELATIONSHIPS

Your account executive has this goal: to learn enough about your organization to actually become an extension of your management: your corporation's own risk manager. The account executive will ask questions and listen – and become part of your corporate team, while delivering the services and information necessary to help you successfully manage your exposures to loss.

As your business grows and changes over time, your account executive will ensure your risk management and insurance programs keep pace. Your time spent on insurance and related matters will be reduced, in addition to reducing your corporation's total cost of risk.

A TEAM APPROACH

Murray has developed specialized commercial insurance teams to work with large commercial enterprises of all types including financial, retail, institutional, municipal, processing, manufacturing, wholesale, transportation and professional. We understand the large commercial client's need for expert advice in designing an effective risk management program.

BUILDING RELATIONSHIPS IS KEY TO A SUCCESSFUL RISK MANAGEMENT PROGRAM

Whether a small business or large corporation, you can trust us to help you protect your assets. We take that responsibility seriously.

We team the most qualified people to evaluate your unique risk management and insurance needs, then design and deliver the coverage and service program that is right for you.

Our preferred status with leading insurance companies and strong relationships with large numbers

of specialty, regional and national companies enables us to pair you with the insurance company that will bring the most value to your program. All of our efforts are coordinated so that we may learn the intricacies of your business, provide custom insurance solutions, negotiate the best in coverage and price and help you implement the effective risk control and loss prevention techniques needed for your ongoing security.

SOLUTIONS FOR ALL YOUR NEEDS

Partnering with Murray and our team of risk professionals means you can trust us to analyze your risks, deliver effective solutions and monitor outcomes for your immediate and ongoing protection. Whether you need property and casualty insurance or expertise in construction, workers' compensation, bonding, personal insurance or employee benefits - we are poised to deliver tangible, meaningful results.



UTIONS.
GHT CHOICE.



THE SOLUTIONS

We focus on finding solutions to your insurance needs in the areas of:

- ◆ Workers' Compensation
- ◆ Property
- ◆ Umbrella Liability
- ◆ Directors' & Officers' Liability
- ◆ Automobile
- ◆ General Liability
- ◆ Miscellaneous Professional Liability
- ◆ Employment Practices Liability

SIMPLICITY

Matching your insurance needs with the insurance company that can best meet them is a complicated matter. Murray account executives bring your organization to our marketing professionals, who utilize their knowledge of the insurance marketplace and available coverages to benefit your business. They carefully match your organization with insurance companies that can provide the best value for your long-term protection.

PROVIDING A FINANCIAL SERVICE

The Murray team is comprised of highly talented professionals working together, each with their own areas of expertise and all operating under Murray's philosophy of service, service, service. Our goal is to provide you with a financial service, as well as an insurance policy.

Your account executive can open the door for you to the many areas of expertise that Murray has to offer and our access to many local, regional and international insurance companies provides broad capabilities and greater market access.

CLAIMS MANAGEMENT

We understand how claims can adversely impact your business, both directly and indirectly. Our Claims Consultants work with you to develop internal claims management practices and assist you in managing your losses to ensure prompt and fair resolutions. Our Claims Consultants understand the claims process intimately and provide the expertise needed to support you throughout the process, using these claims experiences to build improved risk management practices for your business.

RISK CONTROL CONSULTATION

The bottom line to controlling the cost of risk are in the prevention and the reduction of losses. In many cases, Murray provides risk control services to you as part of your insurance program.

Murray's risk control team can help you control, and sometimes eliminate, many of the causes of accidents – thereby helping to reduce the number of injuries and losses. By helping to

identify the hazards at the workplace, Murray can help implement a plan to improve safety, in turn, helping to lower your insurance costs.

CAPTIVES AND ALTERNATIVE INSURANCE OPTIONS

When traditional risk management and insurance options are not viable, we will help you explore alternatives to more conventional programs. Whether evaluating risk transfer options or creating new captives or risk retention groups, we have demonstrated leadership in helping you achieve greater financial stability and control over your risk management and insurance programs.

“NO ONE CAN ACHIEVE ANY REAL AND LASTING SUCCESS IN BUSINESS BY BEING A CONFORMIST.”

J. PAUL GETTY

PROTECTING YOUR EMPLOYEES AND THEIR FAMILIES

A comprehensive risk management and insurance program should help safeguard your employees. Our benefits team provides customized benefits consulting and communication services. Key capabilities include strategic benefits planning and design services, insurance company and vendor management, as well as advocacy services.



SURETY BONDING
CONSTRUCTION INSURANCE
COMMERCIAL INSURANCE
EMPLOYEE BENEFITS
PERSONAL INSURANCE
CAPTIVE MANAGEMENT
RISK CONTROL SERVICES
CLAIMS SERVICES



CONTACT US AT

Corporate Headquarters

39 N. Duke St. ♦ P.O. Box 1728 ♦ Lancaster, PA 17608-1728
1.800.533.5271 ♦ 717.397.9600 ♦ Fax 717.299.6770

Capital Region Office

Rossmoyne Business Center ♦ 4999 Louise Dr. ♦ Suite 201 ♦ Mechanicsburg, PA 17055
717.620.2400 ♦ Fax 717.620.2460

Quarryville Branch Office

6 S. Church St. ♦ P.O. Box 310 ♦ Quarryville, PA 17566-0310
717.786.2161 ♦ Fax 717.786.1969

Personal Insurance Center

80 Abbeyville Rd. ♦ Lancaster, PA 17603-4728
717.397.5271 ♦ Fax 717.397.8751

www.murrayins.com



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