



Thoughtful Solutions.  
The Right Choice.

## OUR MISSION

We provide thoughtful solutions to improve the safety and security of our clients.

## OUR CLIENTS

Our clients tell us what they want and why they value us. They keep us focused on what matters.

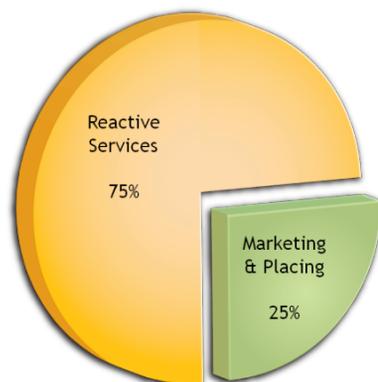
**TRUST** – We are part of their team. They trust us with their safety and security.

**EXPERTISE** – We understand the unique challenges of their industry and make ours understandable to them.

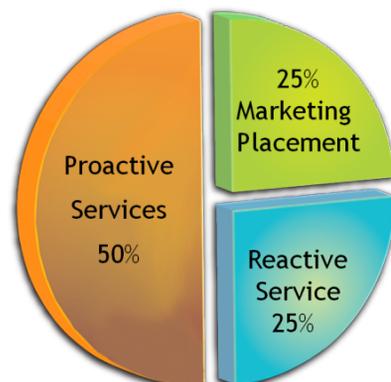
**INNOVATION** – We stay on the cutting edge of risk management, always seeking innovative solutions to protect their property, people and financial well-being.

## OUR APPROACH

Traditional Agency Approach



Our Approach



# CORE SOLUTIONS

### RISK MANAGEMENT

Helping you manage your exposure to loss is integral to all we do for our clients. We work with you to determine the right tools to prevent, manage and finance risk.

- Claims Advocacy
- Claim Management and Support
- Loss Control

### INSURANCE

Once we understand the risks you face, we strategize the best way to protect your assets. When insurance is the right solution, we negotiate the best possible pricing and protection for you.

- Individuals
- Small Business
- Large Corporations

When the right solution is not traditional insurance, we create and manage alternative risk options.

- Captives
- Risk Retention Groups
- Self-Insurance

Solutions are tailored to meet the challenges of your industry and your interest in sharing risk.

### WEALTH MANAGEMENT

Securing your financial assets is another component of good risk management. From retirement planning for individuals to asset management for businesses, we apply unique, fee-based wealth management strategies to protect assets through coaching and education.

### HEALTH BENEFITS

Our model for health benefits is a simple, three-part mission: manage the cost of the benefits program; limit legal and financial liabilities; and develop employee communications and advocacy programs.

- Individuals
- Seniors
- Small Business
- Large Employer Groups
- Non-medical Third Party Administration

Our consultants work all year – not just before renewal - so you are always in good position to face your healthcare challenges.

### THIRD-PARTY ADMINISTRATION

Whether you self-insure your workers' compensation or liability exposures, Murray Securus makes a difference.

- Workers' compensation - we utilize a "day one, minute one" philosophy for each and every claim- even a near miss - to manage claims to their best outcome.
- Liability and Medical Professional – our proactive, quality based approach is to manage events before they become claims.

### HUMAN RESOURCES

Whether supplementing your internal resources or serving as your HR department, our consultants protect your most valuable resources – your people:

- Compliance, training and development
- FMLA administration
- Recruiting and staffing
- Employee manuals, and more

# MURRAY SECURUS BY THE NUMBERS

**6** Core solutions to improve the safety and security of our clients.

**6** Convenient locations in Pennsylvania and Virginia to serve the needs of our clients.

**16** Number of licensed personal insurance agents available to assist you in protecting your home, automobile, recreational vehicles and other personal items.

**24** Number of years since Murray Securus became an employee-owned (ESOP) company, ensuring continuity and stability for the agency, while providing an additional benefit to our associates.

**34** Number of claim, risk control and alternative market specialists delivering service directly to Murray Securus clients.

**50** Number of states where Murray Securus is licensed to provide property/casualty insurance.

**87** Founded in 1930, our focus continues to be a consultative approach to risk management, providing clients with the knowledge and expertise to protect your employees and your assets.

**95** Client retention rate (in percentage). Our longest tenured client is over 50 years.

**133** Number of non-profit organizations to which Murray Securus has made donations of money or volunteer time, underscoring our commitment to our local community.

**170** Combined total number of insurers available to our property/casualty and health benefits associates. This means greater opportunity for us to provide the best protection for the best value.

**195** Murray Securus associates available to provide the personal focus you deserve.

[murrayins.com](http://murrayins.com)

# ALTERNATIVE RISK SOLUTIONS

Sometimes traditional insurance is not the best option. And when the market exposes a need in a particular niche or industry, our team evaluates opportunities to address that need and provide a stable risk management solution.

## Programs currently under Murray Securus management include:



Communities Advancing Retirement Excellence (CARE) is a captive insurance company for not-for-profit continuing care retirement communities in central Pennsylvania who demonstrate their commitment to excellence in providing care to the aging.

### ESOP Executive Liability Insurance Program

Employee-owned (ESOP) company executives face unique ERISA liability challenges in their capacity as directors and/or officers. Our ESOP Professional Liability program, endorsed by The ESOP Association, helps ensure proper protection by reducing the potential exposure to loss.



Central Pennsylvania Physicians Risk Retention Group, Inc. (CPP), is a physician-directed mutual insurance company with the sole purpose of providing medical professional liability insurance and risk management services to physicians and related health care professionals. Unparalleled risk management and superior customer service has resulted in excellent member retention rates since the program was formed in 2003.



Keystone Elite, Ltd., is a multi-line captive insurance program with member companies from various industries throughout central Pennsylvania. Our members are your neighbors and they all share a strong commitment to risk management excellence. It is a selective membership program with local service providers and member control. It features a low entry cost and no premium assessment provision making it an attractive alternative insurance option.



Choice Benefits Marketplace brings together the powerful capabilities of technology to deliver a leading-edge, private insurance exchange platform. It allows employers to offer a comprehensive benefits program while controlling costs and giving employees the education and resources to play an active role in managing their healthcare.



The Mid-Atlantic Construction Safety Group was started in 1989 to give construction clients who share similar risks and a proactive safety culture the opportunity to earn money back towards their bottom line. This dividend program has returned more than \$8,000,000 in dividends since inception, and continues to be a true success story for members.

### Corporate Headquarters

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1.800.533.5271

### Urban Place

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Lancaster, PA 17608-1728  
717.581.6500

### Capital Region

Rossmoyne Business Center  
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Mechanicsburg, PA 17055  
717.620.2400

### Quarryville

6 South Church Street  
P.O. Box 310  
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### Berks

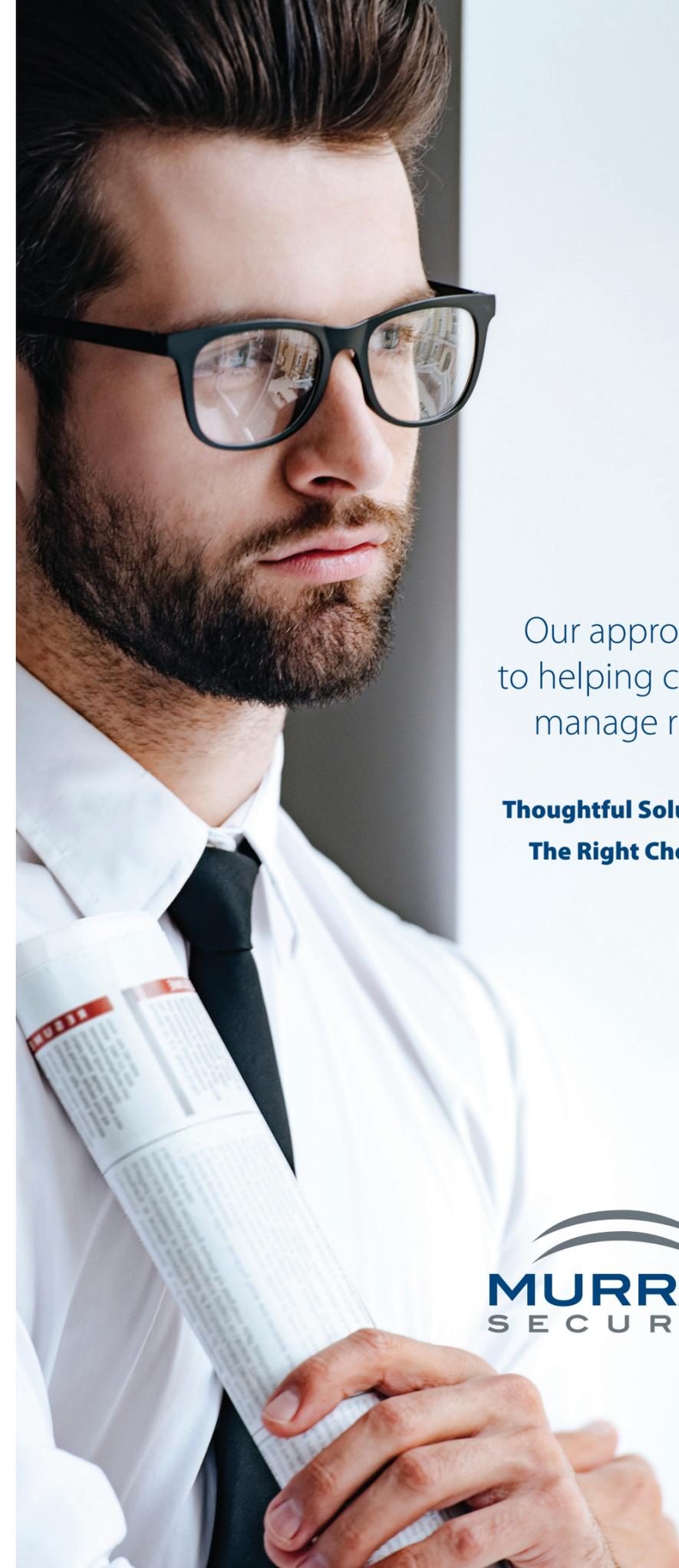
Berkshire Knoll  
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610.371.9505

### Construction Bonds, Inc.

1110 Herndon Parkway  
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Herndon, VA 20170  
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Risk Management | Insurance | Health Benefits  
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Our approach  
to helping clients  
manage risk.

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The Right Choice.**

