

Insurance Solutions

At its most basic, insurance is a piece of paper - an agreement between you and an insurance company. It's what's behind that piece of paper that makes all the difference to our clients.



An Exceptional Team.

We hear it time and again from clients...“your people are your best asset.” We think they’re right. As employee-owners, our associates have a stake in your success, and ultimately, their own. They care about your specific needs, and through continuing education, are aware of the latest challenges to your ongoing security. Providing the right solutions for you, backed by exceptional service, is what matters most.





Insurance Solutions

Large Commercial

Property
Automobile
General liability
Professional liability
Workers' compensation
Emerging risks

Small Commercial

Individual home, auto, life
Business insurance
Group health/life
Individual/group wealth management

Alternative Risk

Captives
Risk retention groups
Program management

Personal

Home
Automobile
Individual life
Recreational vehicles
Flood
Earthquake

Health Benefits

Group medical, dental and vision
HRA, HSA, MERP
Flexible spending accounts
Life, AD&D and disability
Voluntary benefits
Association and consortium plans
Medicare plan advisory services

Specialty Industry Solutions

Construction
Bonding
Healthcare
Agribusiness
Human services
ESOP companies
Hospitality
Education

For individuals and small to large businesses, the basics we deliver are the same - determine the right coverage needs, provide multiple, top-notch insurance company options, negotiate the best pricing possible, and use our claims and risk control teams to help protect your people, property and financial strength.

Large Commercial - Our commercial insurance teams work with large commercial enterprises in a wide range of industries including construction, healthcare, agriculture, human services, financial, hospitality, institutional, municipal, manufacturing, wholesale and professional. We immerse ourselves in the complexities of your industry and consult with you to design a risk management program tailored to the challenges you face - both now and into the future.

Small Commercial - Not even Fortune 500 CEOs do what you do. As a small business owner, the daily responsibilities of running your business can't be delegated - they fall squarely on your shoulders. So while you manage your business...we'll manage your insurance needs. Our Small Business Solutions unit is an innovative approach to wholly protecting you and your business. Whether individual home, auto or life, small business insurance, small group health insurance, and even wealth management for protecting your assets, our goal is to provide a single, comprehensive source for all of your insurance needs.

Alternative Risk - There are times when traditional insurance is not the right solution for your business. Drawing on our exceptional insurance industry relationships, we have the resources and internal expertise to create alternative solutions such as captives or risk retention groups to address the specific needs of your business or industry. We have demonstrated our expertise by building a captive program to address the complex needs of not-for-profit retirement communities, professional liability for physicians, workers' compensation for schools and universities and more.

Health Benefits - A comprehensive insurance program should help safeguard your employees. Our team provides customized benefits consulting and communication services. Key capabilities include strategic benefits planning and design services, insurance company and vendor management, advocacy services and the Murray Benefits Academy.

Personal - You're bombarded with television and Internet insurance commercials daily - all claiming they can save you money on your home and car insurance. That may be true, but what level of security are you really getting from those companies? We take a personal approach, providing a free insurance review to ensure you are adequately protected in the event of a loss. If you experience a fire or are involved in a car accident, you don't want to learn after the fact that you didn't have adequate protection.