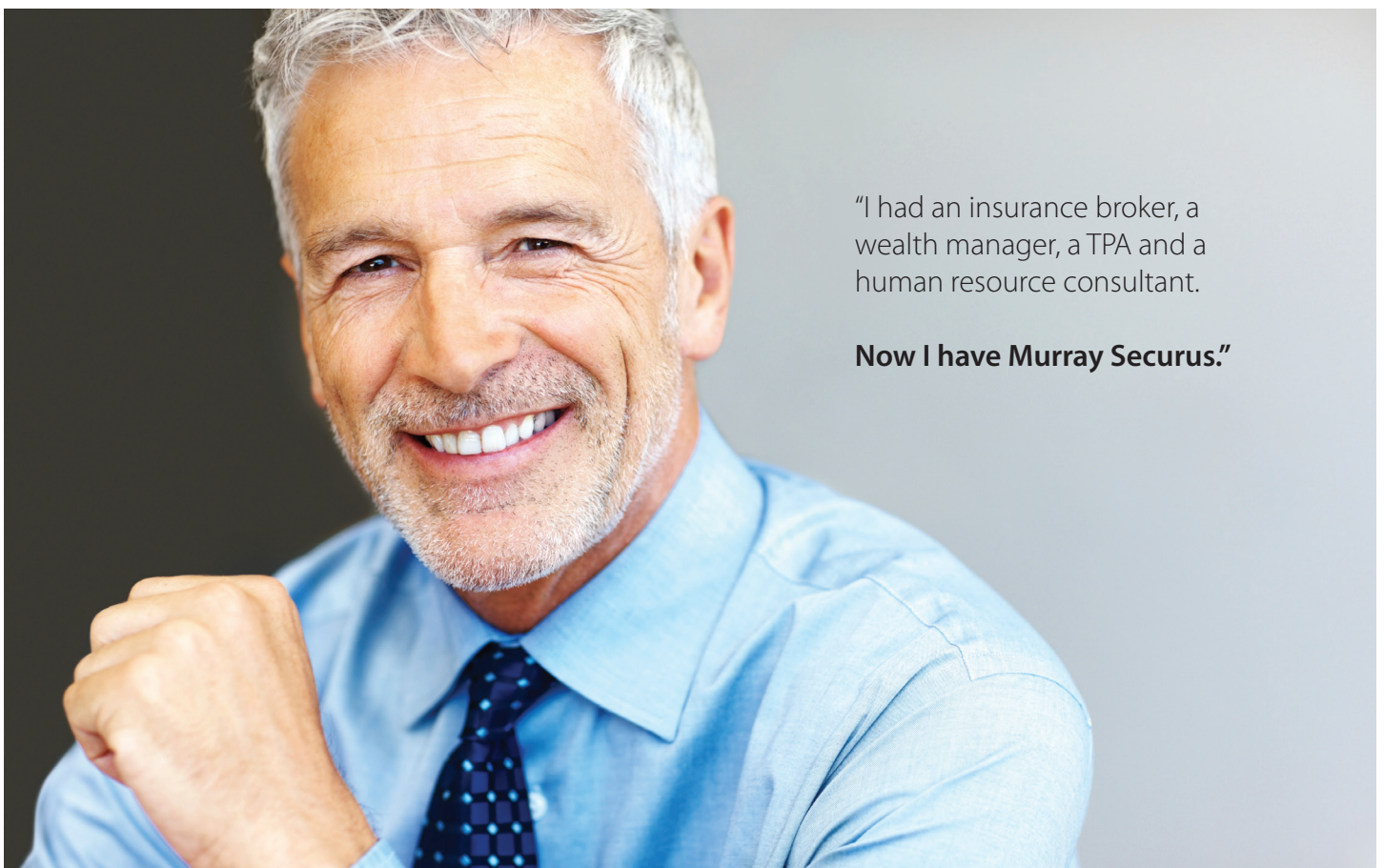


Solutions to Help Make Life More Secure

We all need to feel secure. Safe in our homes. Protected in our financial stability. Certain our employees have a safe place to work and benefits to take care of their families.



"I had an insurance broker, a wealth manager, a TPA and a human resource consultant.

Now I have Murray Securus."

Minimize Risk. Maximize Security.

We feel most secure when we understand the risks we face and have a plan in place to minimize them. At Murray Securus, we bring a depth of risk management expertise in six core solution groups to reduce your risks, maximize your overall security and control your costs.





Core Solutions

Risk Management

Claims
Risk control
Consulting services
Captive management services

Insurance

Small to large businesses
Home and auto
Individual medical and life
Captives and alternative risk

Wealth Management

Retirement plan management
Corporate asset management
Business continuation
Individual retirement planning

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

Third-Party Administration

Workers' compensation
Liability
Medical professional
Non-medical employee benefits

Human Resources

Human resource management
Recruiting and staffing
Training and development
Outsourced HR services

Specialty Industry Solutions

Construction and Bonding
Healthcare
Agribusiness
Human services
ESOP companies
Hospitality

Risk Management

Helping you manage your exposure to loss is integral to all we do for our clients. Our associates get to know your needs, work with you to set goals and forge relationships with your security in mind. Our proactive approach allows us to help you address the business concerns that keep you up at night: profitability, your clients, your employees and business continuity. We work with you to determine the right tools to prevent, manage and finance risk.

Insurance

Once we understand the risks you face, we strategize the best way to protect your assets. When insurance is the right solution, we draw on our exceptional insurance company relationships to negotiate the best possible pricing and protection for you - from individuals to small business to multi-national corporations. And when traditional insurance isn't the best fit, we utilize our depth of resources to create or manage alternative risk options including captives or risk retention groups. Solutions are tailored to you and the challenges of your industry.

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 health benefits program; limit legal and financial liabilities; and develop employee communications and advocacy programs. For individuals, seniors, small businesses or large employer groups, our consultants prepare throughout the year so you're poised to face the challenges of the constantly changing healthcare environment.

Third-Party Administration

Whether you self-insure your workers' compensation, liability or health benefits exposures, it's your relationship with your third-party administrator that makes all the difference to your program's success. For workers' compensation and liability, we utilize a "day one, minute one" philosophy for each and every claim - even a near miss - to manage claims to their best outcome. Our unyielding standards and proven reliability mean you can outsource your benefits administration, workers' compensation and liability claims management with confidence.

Human Resources

Failing to properly manage your human resource function can result in a myriad of issues including miscommunication, poor decision making, ethics issues, lack of teamwork, or worse - lawsuits. Ultimately, this leads to a negative impact on your bottom line. Our consultants bring a high level of human resource expertise to address these issues by supplementing your internal resources or by serving as your HR department.

Contact us today to begin the conversation that will change the way you manage your exposure to loss.