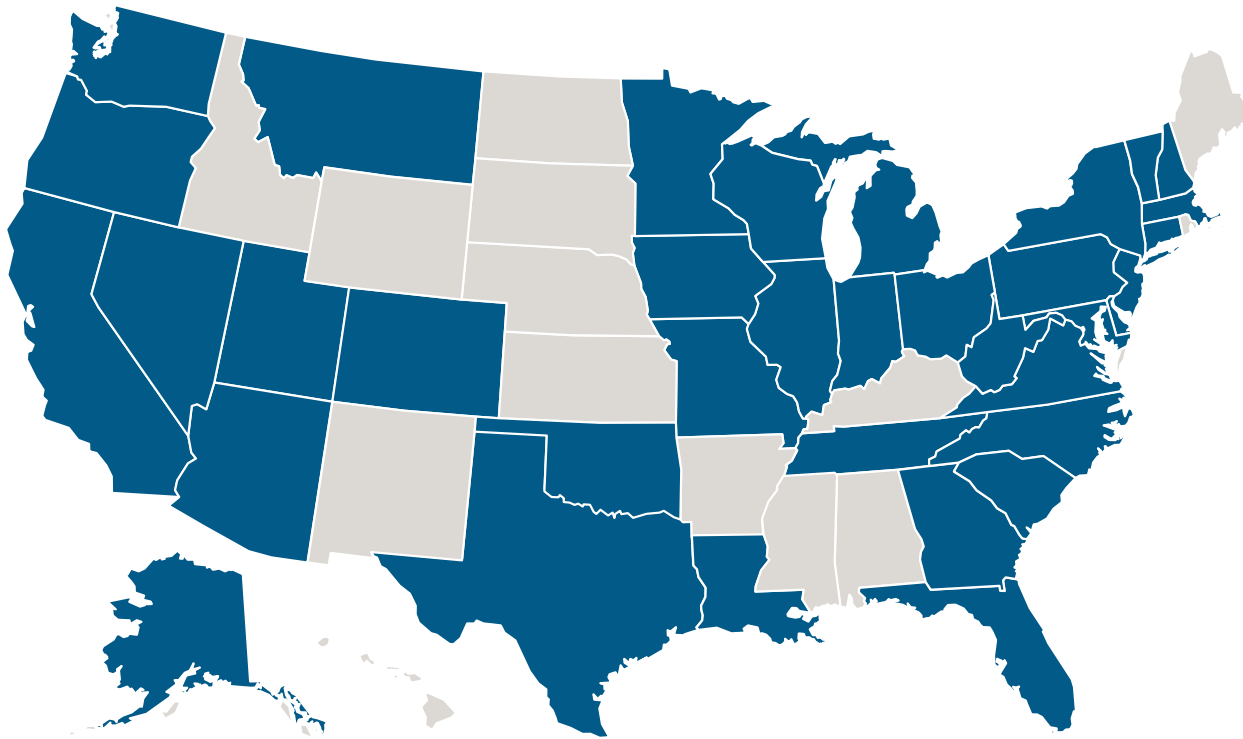


Alera Group at a Glance



+161

New Partner Locations

11th

Largest Property and Casualty
agency per Insurance Journal

4,200+

Employees

\$1.5B

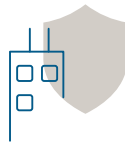
In gross revenue

What we do



EMPLOYEE BENEFITS

- Actuarial Services
- Benchmarking
- Business Insurance
- Captive Management
- Claims Advocacy & Management
- Cyber Liability
- Environmental Liability
- M&A Due Diligence
- Personal Insurance
- Surety Bonds



PROPERTY & CASUALTY

- Total Health & Welfare Plan Management
- Data Analytics, Actuarial & Benchmarking
- Compliance Resources
- Workforce Solutions for HR, Technology & Benefits Administration
- Employee Communications, Engagement & Advocacy Solutions
- Voluntary & Worksite Solutions
- Advanced Healthcare Strategies
- Wellbeing Solutions
- Individual & Executive Plan Strategies



WEALTH SERVICES

- Estate Planning
- Financial Planning
- Investment Management
- Life and Disability Insurance
- Long Term Care Solutions
- Executive Compensation Strategies
- Business Continuation Planning



RETIREMENT PLAN SERVICES

- Plan Needs Assessment
- Provider Selection & Fee Benchmarking
- Participant Education
- Investment Committee Services
- Investment Policy Consulting
- Investment Recommendations
- Monitoring of Investments

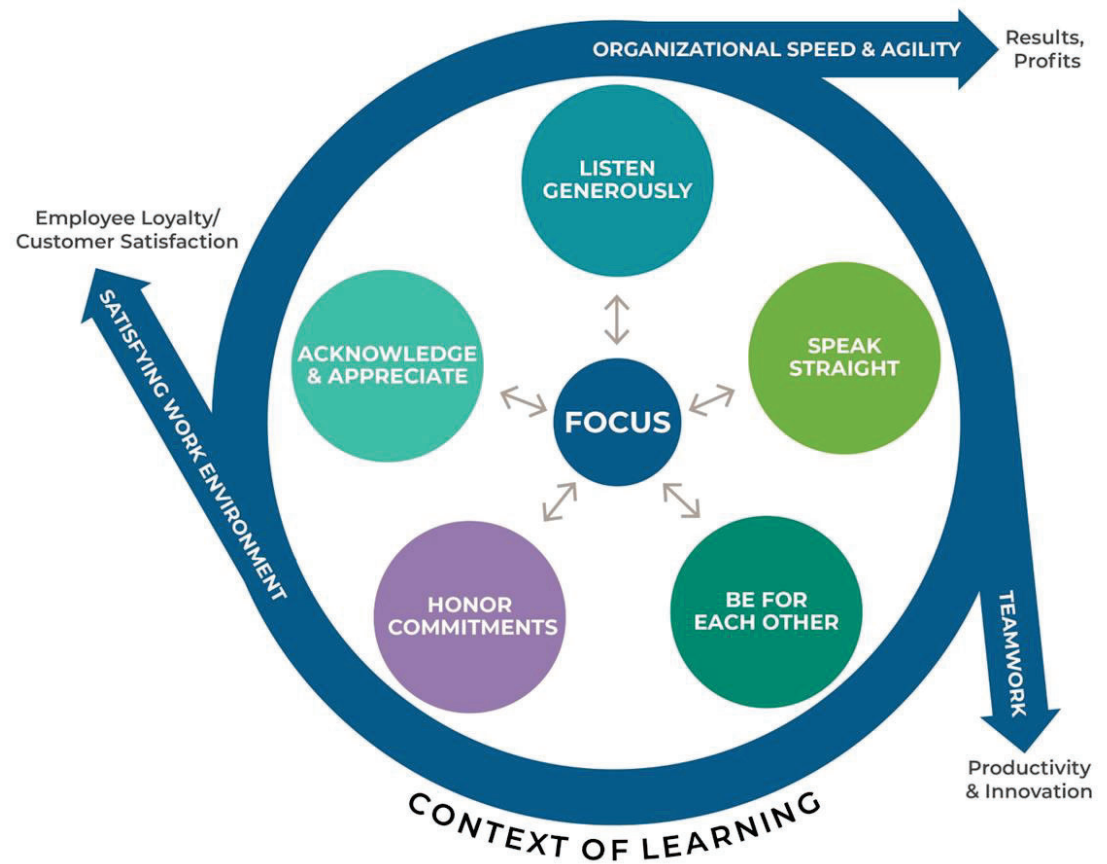
National Scope. Local Service.



We transform the client experience by providing smarter strategies, executed with passion and focused on outcomes that come from nationwide collaborative thinking and trusted local delivery.

The Collaborative Way

At Alera Group, we thrive on sharing ideas and resources, and on building on each others' strengths to deliver smarter solutions and a superior client experience.

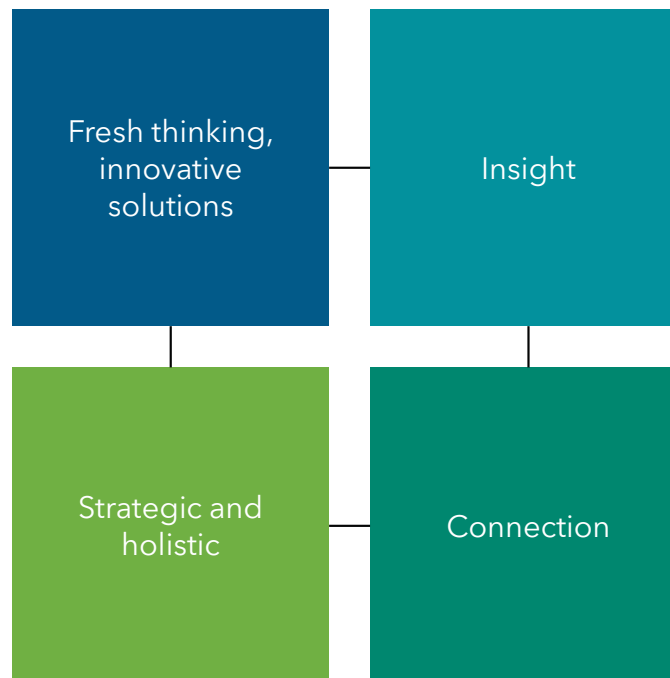


The collaborative way concepts are taken from the book *The Collaborative Way* by Lloyd Fickett and are reproduced with permission

How clients benefit from collaboration

Access to the best thinking. We work with hundreds of businesses in your industry and see different strategies for managing risk. Our collaborative culture exponentially increases your access to expertise and new perspectives.

Ability to see the big picture. Narrowly defined practice areas can lead to blind spots and lost opportunities in your risk and insurance program. Our collaborative interdisciplinary teams know how to work across the boundaries of their expertise to solve problems.



Information that keeps you a step ahead.

Good data drives good decisions. From webinars on the trends that will affect your business to benchmarking data on how companies like yours are managing risks, the scale of our operations and collaborative culture empower us to share useful information.

Part of something bigger. With thousands of clients, we can connect you with organizations that have experienced and found solutions to challenges you may be facing.

Alera Group Property & Casualty Capabilities

Leveraging Our Scope

Carrier Partnerships: Alera Group is appointed with the highest rated carriers in the country.

Industry Influence: Our team members are actively involved on carrier advisory boards to help shape the direction of the industry.

Year-Round Engagement: We work throughout the policy term to keep underwriters informed of proactive steps we have taken as a team to keep our client protected. This keeps underwriters “close” to your program and provides the comfort needed to maintain stable premiums year over year.

Performance Tracking: We regularly monitor carrier performance and are prepared to have strategic discussions to avoid unnecessary rate increases.

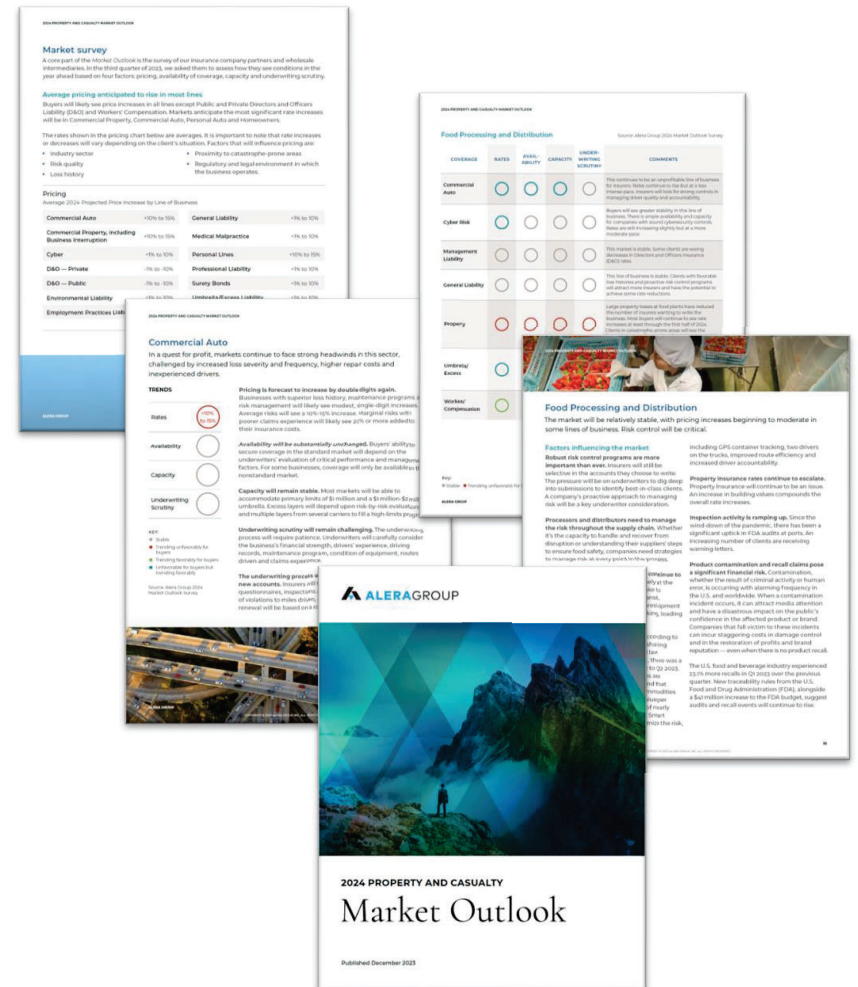
	AM Best Rating	National Premium
Travelers	A++	\$385M
Chubb	A++	\$158M
Hartford	A+	\$112M
CNA	A	\$109M
Hanover	A	\$104M
Cincinnati	A+	\$100M
Selective	A	\$99M
Philadelphia	A++	\$80M
Liberty	A	\$74M
Progressive	A+	\$49M

Data updated December 2024

Benchmarking and Forecasting

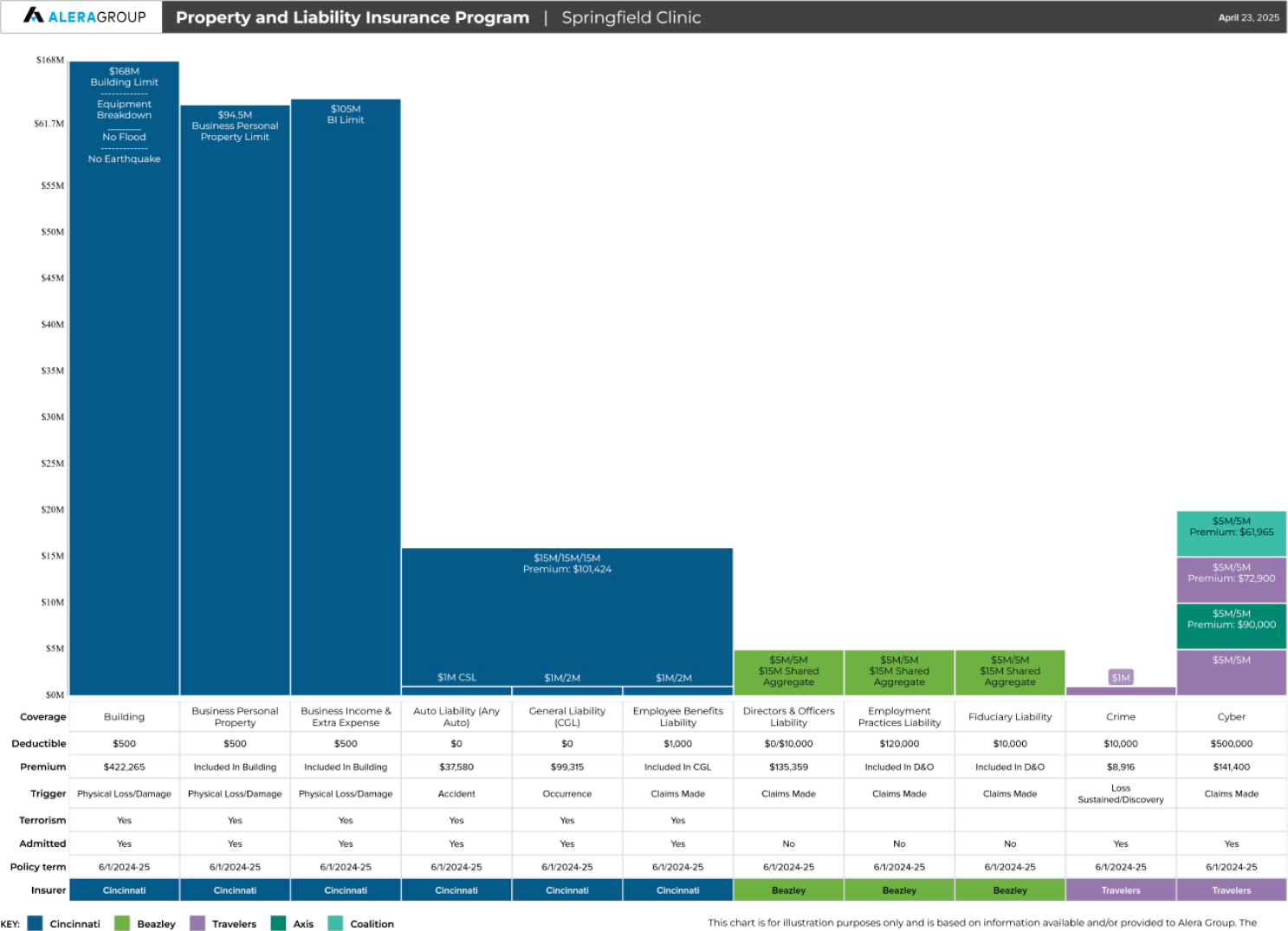
Alera Group's annual Property and Casualty Market Outlook will be reviewed in detail once a year, or as requested. It provides key insights and analysis from insurance carriers, wholesale markets, Alera Group experts, and agent/broker affiliates nationwide.

- Understand trends shaping the insurance marketplace in the year ahead
- Gain industry-specific insights to anticipate impacts on your insurance program
- Make informed decisions with a clear view of the factors influencing your coverage



CoverageGPS

When your business insurance renewal comes, we want you to feel prepared. Alera Group Coverage GPS simplifies the process by outlining your existing policies, their renewal dates and their limits, while also identifying gaps in your current coverage - all on one page.



This chart is for illustration purposes only and is based on information available and/or provided to Alera Group. The precise coverage afforded is subject to the terms, conditions and exclusions of the policies as issued. We make no representations, either expressed or implied, as to the adequacy of any limits of protection shown on this illustration. Determination of the adequacy of the limits of protection is your responsibility.



Cyber Security Solutions:

24/7 Metrics and Monitoring	Insured Entity Review
Benchmark Limits and Retentions	Network Security and Privacy Regulation Compliance
Data Breach Notification Coverage	Risk Identification
HIPAA and Privacy Regulation Compliance	Written Information Security Program (WISP)
Hygiene and Profile	

Next Steps and Timing

Renewal Milestone	Target Week	Description of Milestone
Alera Group Receives BOR Letters	4/28/2025	
Meet with Springfield to finalize exposures	During BOR Period	
Alera Group Appointed BOR With All Markets	5/5/2025	
Submission to Insurance Market(s)	5/5/2025	Submit updated information to markets for quoting
Quote(s) Due Date	5/12/2025	Target date for receiving all market quotes
Analyze & Compare Quotes	Ongoing	Review pricing, terms, conditions, and coverage differences.
Present Renewal Proposal to Client	5/19/2025	Deliver formal presentation and discuss renewal options, including recommendations.
Program Inception Date	6/1/2025	Confirm bound coverage to the insured
Deliver Binder, Certificates of Insurance and/or Auto ID Cards	6/6/2025	Provide essential proof-of-coverage documentation.
Issue Invoices	6/6/2025	Invoice client and/or finance agreement processing.
Allocation - if needed	6/15/2025	Break down premium by location, department, or entity.
Deliver Policies	7/31/2025	
Stewardship Meeting	8/30/2025	Strategic Check In