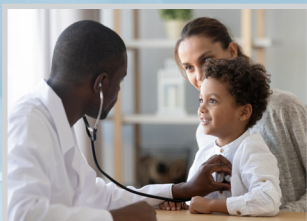


USI INSURANCE SERVICES COMPANY PROFILE



USI Solutions in partnership with
Capstone Insurance Solutions



About Capstone Insurance Solutions

Capstone Insurance Solutions is a subsidiary of Capstone Health Alliance (Capstone) the nation's largest regional group purchasing organization, well known for bringing millions of dollars of savings and value to their Members. In an effort to better serve the healthcare industry, as well the community at large, Capstone is expanding their services to provide insurance solutions specific to the needs of healthcare providers and individual businesses.

Capstone Insurance Solutions offers general liability, self-funded group health, and more specialized insurance options to physicians, non-acute healthcare facilities, and business and industry organizations, through partnership with USI and a variety of industry leading providers.

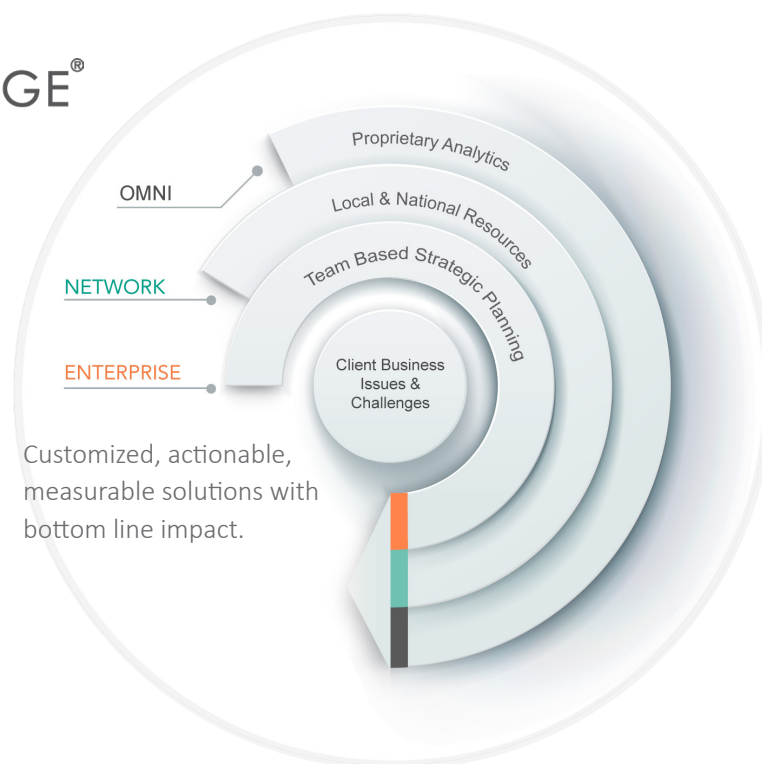
USI Profile

USI is one of the largest insurance brokerage and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program and retirement solutions to large risk management clients, middle market companies, smaller firms and individuals. Headquartered in Valhalla, New York, USI connects over 10,000 industry-leading professionals from approximately 200 offices to serve clients' local, national and international needs. USI has become a premier insurance brokerage and consulting firm by leveraging the **USI ONE Advantage®**, an interactive platform that integrates proprietary and innovative client solutions, networked local resources and expertise, and enterprise-wide collaboration to deliver customized results with positive, bottom line impact. USI attracts **best-in-class industry talent** with a long history of deep and continuing investment in our **local communities**. For more information, visit usi.com.

While USI is a full service brokerage operation, we have developed specialty operations within each region based upon local niche demographics.

THE USI ADVANTAGE®

What truly distinguishes USI as a leading insurance brokerage and consulting firm is the USI ONE Advantage, a game-changing value proposition that delivers clients a robust set of risk management and benefit solutions and exclusive resources with financial impact. USI ONE® represents **Omni, Network, Enterprise**—the three key elements that create the USI ONE Advantage and set us apart from the competition.



Omni Knowledge Engine™ – USI’s Proprietary Analytics

Omni is USI’s one-of-a-kind solutions platform—real time, interactive, dynamic and evolving, and customized for each client. Built in-house by USI subject matter experts, Omni captures the experience of more than **500,000 clients, thousands of professionals and over 150 years of business activity** through our acquired agencies into targeted, actionable solutions.

Network – USI’s Local and National Resources

USI has made a very large investment in local resources and technical expertise, with more than 10,000 professionals networked nationally to build strong vertical capabilities and integrated account teams. Our local and regional experts ensure service team availability, and ongoing diligent follow-through so we can deliver on the solutions we customize for our clients.

Enterprise – USI’s Team Based Strategic Planning

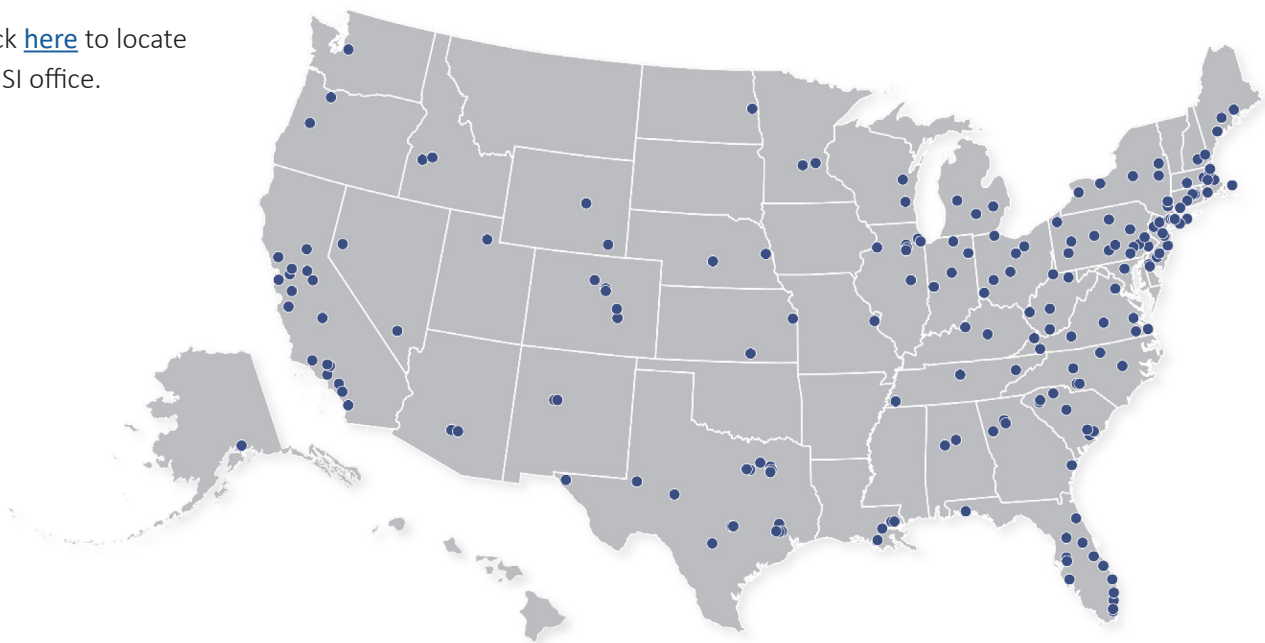
USI’s enterprise planning is a disciplined, focused, analysis centered on our client’s issues and challenges. Highly consultative meetings integrate USI’s Omni analytics with our broad resource network to build a risk management strategy aligned with client business needs. Our enterprise process is a proven method for identifying, quantifying and minimizing client risk exposures.

*The USI ONE Advantage®—our **Omni** knowledge engine, with our **Network** of local and national resources, delivered to our clients through our **Enterprise** planning process gives USI fundamentally different solutions, the resources to deliver, and a process to bring superior results to our clients.*

Office Locations

With more than 8,000 professionals in approximately 200 U.S. offices serving every state, USI is local where you need us. Through the USI ONE Advantage® we connect a unique breadth and depth of knowledge and resources across the country. Our local teams are an extension of our enterprise wide experience.

Click [here](#) to locate a USI office.



P&C Insurance and Risk Consulting

Specialized Solutions to Manage Commercial Property & Casualty Risk

At USI, we design customized commercial insurance programs that have positive effects on the way our clients do business. By leveraging our proprietary USI ONE® process, we identify the risks our clients face, then implement industry specific solutions, tailored to their needs. With superior middle market breadth and depth of property & casualty resources, we empower our clients to do what they do best – lead and grow their businesses.

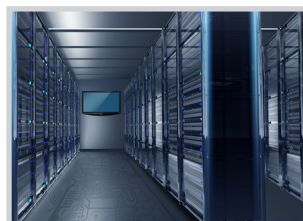
Our commercial P&C insurance resource team is comprised of dedicated technical experts networked nationally and embedded in local offices. Their skills span a variety of disciplines including casualty analysts, property analysts, claim advocates, risk control specialists, executive liability MPS/D&O specialists, marketing specialists, international experts, consultants and account managers from around the country. These professionals support USI's clients by providing appropriate technical analysis, recommendations, and service with a constant drive to identify, quantify and eliminate exposures for total cost of risk management.

USI's property and casualty team provides risk management and insurance advice on broad risk exposures such as Workers' Compensation, Property Coverage, General Liability, Auto Liability, Umbrella/Excess, Management Professional Services (MPS), Environmental, Product Liability, International, Claims & Risk Control and more. Our integrated client centered account teams specialize in risk management solutions for industries including:

- Auto Dealer Services
- Aviation
- Banking & Financial Institutions
- Business Services
- Cargo / Transit
- Construction Insurance
- Energy
- Food & Agriculture
- Heavy Equipment / Crane & Rigging
- Healthcare
- Higher Education
- Hospitality Resort Management
- Industrial
- International
- Marine / Logistics
- Mining
- Professional Services / A&E
- Public Entity
- Real Estate
- Retail
- Social Services & Non-Profit
- Surety Bond
- Technology
- Transportation

Experience the **USI ONE Advantage®** and learn how our property & casualty practice offers highly specialized solutions and services to improve your risk management program.

Email PCsolutions@usi.com to learn more or contact your [local USI office](#) today.



Employee Benefits Consulting

Solutions Focused on Enhancing Benefit Programs and Managing Costs

Increasing healthcare costs and an evolving regulatory environment demand highly technical benefit expertise. USI's employee benefits professionals provide the knowledge and resources to optimize our clients' critical benefit decisions for maximum impact. We offer a broad and deep set of measurable employee benefit solutions that help our clients use their employee benefit offerings to attract talent and improve retention while maintaining an efficient and affordable cost structure.

USI's employee benefit practice is designed to optimize benefit plans through comprehensive cost containment, best in class pricing, regulatory compliance and superior account service, including:

Underwriting & Insurance Analytics

Analyzing data from multiple sources to manage and negotiate plan costs.

Healthcare Cost Management

Options for members to make more efficient care decisions without sacrificing quality.

HR Services

Administration platforms, call centers and service calendars to ease administrative burdens.

Pharmacy Benefit Consulting

Solutions to increase transparency and minimize pharmacy costs.

Population Health Management

Plan design, disease management analysis and aligned incentives to improve health.

Ancillary Benefit Consulting

Competitive marketing and scoring to drive results for other benefit services.

Compliance/Healthcare Reform

Tools, expert guidance, and policies to promote compliance with federal and state regulations.

USI's Employee Benefits network includes hundreds of consultants around the country, local and regional account managers, healthcare underwriters, business analysts, compliance/ERISA attorneys, wellness directors, pharmacy consultants, communications experts, claims experts and other specialty service personnel. These professionals access sophisticated tools and strategic planning to design optimal plans, negotiate advantageous pricing, deliver preferred services and keep clients abreast of market changes.

Experience the **USI ONE Advantage®** and learn how our employee benefits practice offers highly specialized solutions and services to drive better value for your benefit spend.

Email PCsolutions@usi.com to learn more or contact your [local USI office](#) today.

