



USI and Wells Fargo Insurance: **Two Market Leaders, Together as ONE**

Wildfires. Hurricanes. Cyberattacks. Terrorism. Rising medical costs. Complex supply chain risks. Inflation. Litigation and compliance concerns. There is no end to the extraordinary challenges businesses and individuals face in today's fast-paced, globalized environment.

The challenges call for a stronger and smarter partner, capable of leveraging knowledge and resources to help clients mitigate risks, reduce inefficiencies, cut costs, and to assist with recovery in the

event the worst occurs. They call for a disruptive force, of the kind created in December 2017 with the groundbreaking merger of USI and Wells Fargo Insurance to form one of the world's largest insurance brokerage and consulting enterprises.

The combination of these two, top-10 brokerages did not only rewrite the rankings of the world's largest brokers, it dramatically expanded each organization's strengths by bringing together world-class talent and technical resources capable of serving a broad spectrum of clients, including large and complex organizations, middle market

companies, smaller firms and individuals across property and casualty, employee benefits, personal risk, retirement and programs.

The combined entity's shared culture and values, along with the game-changing USI ONE Advantage® approach to solving problems, using real-time, customizable and best-in-class solutions, blend perfectly to produce bottom-line impact for clients. Together as one, the new USI is smarter and stronger than its competition.

Smarter Together

Why is the merger of USI and Wells Fargo Insurance transformational, as described by USI Chairman & CEO Mike Sicard?

The firms are known for their stellar reputations and long history of delivering excellence in the industry. Wells Fargo Insurance brings an impressive 114-year history of financial strength, stability and innovation, evidenced by many accolades, including "Best Insurance Broker in North America" by Global Finance magazine. Its experienced teams are highly regarded for their collaborative approach in helping businesses navigate smoothly through a myriad of issues — from healthcare legislation and complex cyber risk to specialty and enterprise risk management.

USI is relatively younger but its network of foundational agencies is just as established, some with more than 100 years of consulting and brokerage experience. Most importantly, the

Facts about the Newly Expanded USI

USI is a top-10 insurance brokerage and consulting firm, delivering Commercial Property and Casualty, Employee Benefits, Personal Risk, Program and Retirement solutions throughout the United States.

USI is the **largest** privately held broker of U.S. business & one of the largest insurance brokers in the world.



Broad and deep knowledge based on the shared expertise and experience of **6,000+** professionals across industry verticals.



Over **150** local offices to serve clients' local, national and international needs.

More than **100** years of brokerage experience through acquired agencies.

APPROACHING **2** BILLION REVENUE

Over **150,000** clients served across all lines of business with superior account service and targeted solutions.



USI's proprietary risk management process, the USI ONE Advantage®, delivers superior client solutions with financial impact.



USI ONE Advantage®, a fundamentally different approach to risk management, is built on the collective insight and innovation of the firm's experienced risk management and benefit consultants.

The USI ONE Advantage® integrates three powerful elements:

- Cutting-edge analytics from USI's proprietary Omni Knowledge Engine™
- A network of leading local resources that are connected nationally
- A consultative and strategic enterprise planning process tailored specifically to each client's needs.

Whether a client is looking to understand its exposure to natural catastrophe risks or reduce the rising cost of employee benefit plans, USI ONE® has proven to be a true differentiator in the marketplace — a groundbreaking and completely unique platform in the industry.

Stronger Together

USI's size and market strength also make it a force to reckon with. Prior to the merger, USI and Wells Fargo Insurance were both among the 10 largest insurance brokers in the country based on 2016 brokerage revenue.



To celebrate the merger of these two market leaders, USI recently launched a video that highlights the USI ONE Advantage®. Click [here](#) to view.

By combining, the new entity not only boasts of increased financial strength but also exceptionally strong relationships with top-rated carriers across the industry. For clients, this translates into two significant benefits: First, it gives USI the ability to create highly customized insurance, risk management and employee benefit solutions, and second, it places the company in a stronger position to negotiate competitive coverage and rates on behalf of clients.

The expanded USI has a larger international reach with direct access to underwriters around the world in addition to its significant network of local resources and technical expertise.

Knowledge. Resources. Integrity. Teamwork. They are essential qualities businesses and individuals need to navigate today's complex risk landscape. The unprecedented catastrophes of 2017 are certainly tragic reminders. Clients need a partner they can count on to navigate through these challenging times.

USI is now smarter and stronger, and well positioned to be the kind of partner clients can rely on to weather stormy conditions ahead.

For more information on USI and the USI ONE Advantage®, visit www.usi.com.



The USI ONE Advantage®

To analyze our client's business issues and challenges, our property & casualty, employment benefits and personal risk teams leverage USI ONE®, a fundamentally different approach to risk management. USI ONE integrates proprietary business analytics with a network of local and national technical experts in a team based consultative planning process to evaluate the client's risk profile and identify targeted solutions. Clients then receive tailored recommendations for improving risk management and benefit programs. To learn more about USI ONE and the USI ONE Advantage, contact your local USI team today.

This material is for informational purposes and is not intended to be exhaustive nor should any discussions or opinions be construed as legal advice. Contact your broker for insurance advice, tax professional for tax advice, or legal counsel for legal advice regarding your particular situation. USI does not accept any responsibility for the content of the information provided or for consequences of any actions taken on the basis of the information provided. © 2018 USI Insurance Services. All rights reserved.

www.usi.com

