

TURN KEY BENEFIT SOLUTIONS

FOR YOUR BUSINESS

KEYSTONE INSURERS GROUP

CUSTOM SOLUTIONS

- Benefit Statements
- Claim Analysis
- Wellness Programs

EDUCATION SOLUTIONS

- Employee Education
- Compliance
- Health Care Reform
- Legislative Guides

BUSINESS SOLUTIONS

- Self-Funded Options
- Full Self-Insured Captive

HUMAN RESOURCE SOLUTIONS

- Payroll
- Humana Resource Management Systems
- Consolidated Billing



WE'VE WORKED WITH A DIVERSE CUSTOMER BASE. HOW CAN WE HELP YOU?
At Keystone Insurers Group, we strive to be your insurance Total Solution providing you with the personalized attention you deserve and the high quality insurance coverage you need.



VALUE ADDED SOLUTIONS

- ✓ Your Keystone Benefits Team
- ✓ Custom Benefit Solutions
- ✓ Compliance Binder
- ✓ Compliance Dashboard
- ✓ Infinisource – iSolved
- ✓ HR360
- ✓ SMART – Strategic Planning Software
- ✓ ECRM – HR Hotline
- ✓ National General – Self-Funded Options
- ✓ KeyCap – Keystone Captive



KEYSTONE INSURERS GROUP

✓ Founded in 1983, Keystone is a consortium of independent insurance agencies. We manage 2.8 Billion dollars of insurance premiums through 275 member agencies operating in 9 states.

✓ Ranked #1 on the Insurance Journal's 2014 list of the Top 20 Insurance Agency Partnerships.

✓ Keystone Insurers Group customers reap the benefits of comprehensive insurance protection, competitive pricing, and innovative solutions. Our clients have access to more insurance company programs, cutting edge enhancements, and business management strategies.

✓ Keystone Insurers Group competes with the national brokers every day, but what sets us apart is our Superior Local Service.



SPECIAL REPORT

Insurance Journal's Top 20 Agency Partnerships

Ranked by Total 2014 P/C Revenue



2015 Rank	Agency Name	2014 Total P/C Revenue	2014 Other than P/C Revenue	2014 Total P/C Premium Written	2014 Other than P/C Premium	Number of Employees
1	SIAA Inc.	\$750,469,177		\$5,705,024,626		33
2	Keystone Insurers Group	\$315,129,449	\$63,670,864	\$2,626,078,744	\$870,667,200	2,920
3	ISU Insurance Agency Network	\$285,314,275	\$30,764,000	\$2,145,030,000	\$402,000,000	1,680
4	SecureRisk	\$222,822,261	\$23,883,701	\$1,730,646,104	\$313,931,994	1,799
5	The Iroquois Group	\$103,929,334		\$759,091,178		62
6	Combined Agents of America LLC	\$92,280,776		\$715,831,469	\$5,379,350	764
7	Renaissance Alliance Insurance Services LLC	\$82,922,855	\$42,746	\$482,031,384	\$284,973	78
8	United Valley Insurance Services Inc.	\$66,641,250	\$7,012,200	\$533,130,000	\$116,670,000	926
9	Insurers Group LLC	\$66,000,000	\$15,000,000	\$440,000,000	\$186,000,000	356
10	Pacific Interstate Insurance Brokers	\$62,155,395	\$2,096,759	\$459,857,906		8
11	Worldwide Insurance Network Inc. dba Smart Choice	\$48,463,140	\$1,235,000	\$400,000,000	\$2,500,000	40
12	GreatFlorida Insurance Holding Corp.	\$44,200,000	\$84,000	\$420,000,000	\$420,000	366
13	Brightway Insurance	\$43,353,000	\$1,972,000	\$333,423,880	\$6,227,606	197
14	United Agencies Inc.	\$39,891,652	\$9,076,228	\$284,654,652	\$168,078,289	311
15	Bainwest Inc.	\$33,728,420	\$7,944,931	\$196,238,630	\$126,354,991	228
16	Networked Insurance Agents	\$27,339,866		\$186,021,284		106
17	The Insurance Alliance of Central Pennsylvania Inc.	\$25,251,067		\$214,147,491		235
18	PacWest Alliance Insurance Services Inc.	\$23,856,000	\$2,030,000	\$190,000,000	\$35,000,000	240
19	Estrella Insurance	\$21,923,611		\$182,762,077		350
20	Northlake Insurance Group Ltd.	\$19,264,000	\$1,200,000	\$172,550,000	\$18,000,450	179

Note: Employee count for these groups does not necessarily include all affiliates responsible for total revenue.



WHY DO GROUP CAPTIVES EXIST?

Group Captives exist to give employers:

- ✓ Control
- ✓ Lower overhead/inefficiency from carriers
- ✓ Long term stability
- ✓ Capacity
- ✓ Data transparency
- ✓ Collaboration/best practices



PREDICTABILITY AND PROBABILITY

