



World Insurance Network

A CONCIERGE INSURANCE FIRM

Insurance is confusing. The standard model focuses on “cost efficiency” – not service, accuracy or proper risk assessment. And what looks like great coverage at a great price often leaves you exposed to liabilities you never saw coming.

The Challenge

Most agencies treat you like an asset not a person.

Most agencies treat their clients like parts on an assembly line... not people with businesses, homes and families to protect.

Their real goal is to keep costs low and clients coming in the door. Which means that when you need to talk to someone, you will get a phone number and an email address – not a real person who can help you when you need it.

A one-size-fits-all model that doesn't fit anyone.

Captive agencies often have the best pricing, but that is only because they deal in volume – not in proper risk assessment and customer services.

They only offer their own products, which severely limits your options - both in quality of coverage and dependability.

So what looks like a good deal often turns out to be anything but.

Your risk protection is being improperly assessed.

To keep costs low, most agencies use industry-standard templates to underwrite policies. But you are unique - and this approach leaves you with critical gaps in your coverages.

You may end up exposed to risks you are unaware of, and liable for unforeseen exposures.

And if you do have a claim the process can become inconvenient and costly.

Most brokerages do not offer a full wheelhouse of coverages.

Most brokerages do not offer all lines of insurance coverages, meaning you may have to consult with several brokers to build your coverages.

Convenience is often sacrificed when you place different lines of insurance coverage with more than one broker. Trusting one firm with the intimate knowledge of your personal life and commercial operations is often preferred but seldom achieved.

A true boutique agency with concierge-level service, hyper-accurate risk assessment and coverages fit to exactly what you need.



Unique coverage for unique risks.

WIN goes far beyond the standard coverages.

We specialize in unconventional risk assessment for industries, such as non-emergency medical transport, canine bomb detection, e-liquid manufacturing, construction, medical devices and block chain technology, just to name a few.

Regardless of your risk profile, we have you covered.



Talk to a person, not a machine.

Want to get a big agency on the phone? Good luck. The best you'll get is a website, a voicemail and a week of waiting. But **when you call us, we get back to you the same day, often within an hour**. We treat you like a person, not a number.



Pricing that fits what you need.

Large and captive agencies claim to offer competitive pricing, but because their policies are one-size-fits all, these prices can actually be too high for what you need. WIN has **access to 95% of the carriers in the U.S., allowing us to build you the best coverage model at the right price.**



True risk protection.

Another problem with captive agencies is that they often shoehorn you into coverages that are ill-suited for what you need. Because WIN builds custom coverages for each of our clients, **our pricing accurately reflects your needs, liabilities and risks.**



Save time and money.

Your time is valuable, and we don't waste it. **Our process is fully electronic and eliminates meaningless paperwork and pointless errors.** Everything from initial assessment to the binding of your policy happens quickly and accurately.



Relationships are our currency.

Our business has been built on our relationships. **We treat every client the same - regardless of coverage or price points.** And with a partner network across the U.S., we have every resource to keep you protected.



The one-stop brokerage you have been looking for.

WIN is a full service brokerage and conveniently services all lines of coverage, no matter the risk. There is **no need to purchase various insurances with more than one firm.** We have the capability to do it all.

Our Difference



World Insurance Network combines accurate risk management and best-in-class coverage with service you simply can't find anywhere else.

With our access to over 95% of the carriers in the U.S., we offer a wide variety of **liability, coverage and risk-hedging** solutions for your business.

1 **Commercial Liability**

General form coverage for bodily injury and property damage which occur on the business' premises. Liability coverage can also be afforded for products made and operations completed by the business.

2 **Professional Liability**

Coverage that protects your business against a liability incurred as a result of errors and omissions in performing professional services.

3 **Worker's Compensation**

Coverage mandated by each state, which provides medical and wage benefits to people who are injured or become ill at work.

4 **Commercial Property**

Commercial property insurance protects your company's tangible assets from fire, explosions, burst pipes, storms, theft and vandalism.

5 **Commercial Auto**

Commercial auto insurance provides a variety of coverages for cars, trucks, vans and other vehicles used or owned by your business.

6 **Employment Practices Liability**

Provides coverage for claims made by employees alleging discrimination, wrongful termination, sexual misconduct and other employment-related issues.

7 **Directors & Officers**

Insurance that protects the personal assets and addresses indemnification issues of corporate directors and officers, and their spouses, in the event of a lawsuit.

8 **Inland Marine**

A specialized type of insurance which covers your business property while it's stationary or in transit - i.e. moving from one place to another.

9 **Employee Benefits**

A group insurance program which provides employees access to group health, dental, life, disability and vision coverage.

Our bespoke assessment and binding process ensures you are covered for everything life throws at you.

1 Life Insurance

Insurance that **pays out a sum of money either on the death of the insured person or after a set period.** The most common coverages are Term Life, Whole Life and Universal Life Insurance.

2 Long-Term Care

Long-term care insurance provides nursing-home care, home-health care, adult day care and hospice services for people with a chronic or disabling condition. LTC insurance offers **more flexibility and options than many public assistance programs.**

3 Commercial Property

Personal auto is **for cars, trucks and vans owned by you personally,** not your business. It protects you from claims for personal liability, physical damage, medical expenses, uninsured and underinsured motorist in case of an accident.

4 Homeowner's Insurance

Homeowners insurance is a form of property insurance that **covers losses and damages to your home, condo or rental property, including structural damage and damage or loss of your personal property.** This policy also provides both homeowners and renters with liability coverage for accidents that occur at the residence or on property.

5 Inland Marine Insurance

Inland marine insurance offers **scheduled coverage for property that is movable, transportable, or involved in transferring information.** Covered property includes: valuables, including jewelry, fine art, silverware, furs and similar items.

6 Personal Umbrella

An **extension of liability coverage** for all underlying personal lines of liability insurance i.e.; auto, watercraft, home, etc.



The Healthcare Industry: Our Primary Focus

Finding insurance for your healthcare business or medical practice is complicated. **Without the right partner, you'll pay more for inferior coverage.**

Trying to build your own policy is like a patient diagnose their own condition.

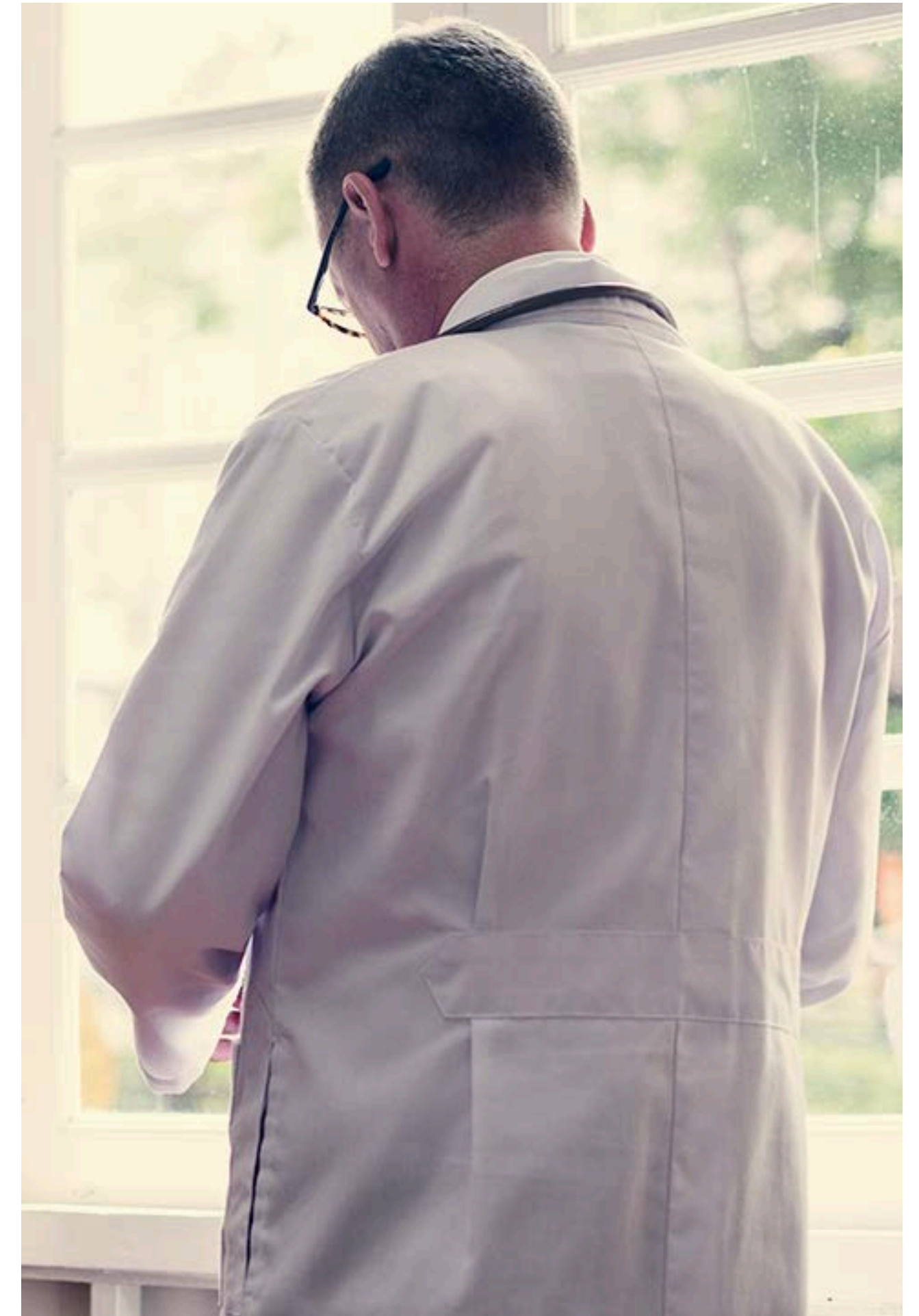
Too often, doctors and medical business owners try to build and manage their own coverages. But with so many options, the process quickly becomes overwhelming. **Things get missed. Risks are overlooked. Policy coverages may be improperly configured.**

And without someone with the power to find and negotiate the best prices, **you will be paying more for coverage that does not cover your business adequately.**

Liabilities are lurking in the places you'd never think to look.

Most insurance companies give you out-of-the-box coverage, and **what looks to be custom really isn't.** Even if you have business personal property insurance, you are still exposed to specialized property risks, such as earthquake damage (which isn't covered under general policies).

And if you do not have properly assessed employment practices liability and directors & officers coverage, **you not only could lose your business but you also put your personal balance sheet at risk.**





SPECIALTY HEALTHCARE SECTOR COVERAGES

Welcome to StreamlineMD™

The simple, fast and efficient way to get customized coverages at the best prices.

**Your patients need a specialist.
And so do you.**

WIN removes all of the hassle, stress and time that comes with finding your own policies. With our deep industry knowledge, rock-solid pricing power and seamless process, we build you a bespoke coverage package that fits exactly what you need - with no waste.

We conduct a 360o review of your risks, identify hidden liabilities and fill in the gaps of your existing policies.

We are the true concierge of the healthcare insurance industry.

**The StreamlineMD™ Platform:
Building your policy couldn't be easier.**

- 1. Sign up using our online platform.**
2. Fill out a simple but comprehensive questionnaire and choose only what you want.
3. We build a bespoke coverage package specific to your needs and risks.
4. With our negotiating power, we typically quote **the best prices in the industry.**
5. Your signup is completed electronically.
6. We setup your profile directly with the insurance company, so your premiums are automatically debited.
7. Once you are done, we are still here for anything you need - just **call or email us anytime.**

Bespoke policies for the non-emergency medical transport and healthcare service industries. We address industry-specific risk profiles and liabilities that conventional coverages overlook.

WIN offers the nation's most comprehensive and affordable insurance coverages for various specialty healthcare sectors that include:

- Non-emergency medical transport
- Nursing homes and rehabilitation centers
- Medical device and equipment manufacturers
- Private practice physician practices
- Dental practices
- Veterinary practices
- Pharmaceuticals and related segments

WIN is also the exclusive insurance brokerage for Private Practice Doctors, a unique organization designed to stop the erosion of quality medical care, lower physician office expenses and maintain the sanctity of the doctor – patient relationship.





The PEO Concept:
Improve Costs & Efficiencies

Working with multiple vendors is not only costly and time consuming, but it can also leave you **exposed to risks you never saw coming.**



Challenge #1: Employment Practices Liability

When it comes to outsourcing key business functions - like payroll and risk management - most businesses use multiple vendors. Unfortunately, this is both costly and inefficient. And you end up with inferior services at a much higher price.

But when you combine your workers compensation insurance and payroll services inside a PEO, you will save money, deliver better services to your company and free up much needed capital for expansion.

The Solution

A Preferred Employer Organization (PEO) is the perfect solution. It allows you to outsource your key business functions to one vendor, rather than a mismatched group.

WIN's PEO delivers cost efficiencies across payroll, risk mitigation, risk management, compliance, HR, workforce management and more. Whether you have several employees or several thousand, we have the solution for you.



Challenge #2: Insurance Costs and Access

What you don't know really can't hurt you. And too often, payroll companies never tell you what you should know, so you end up overpaying for key coverages like workers compensation, medical insurance and employment practices liability insurance (EPL).

The result is premiums which are too high, coverages that are not suited to what you need, and employees who leave, because they are not getting the benefits they expect.

The Solution

PEO's offer simpler, easier and superior policies - all at a better price. When you work with WIN, not only will you realize significant savings on workers compensation, but you will also avoid the hassle and inconvenience of annual audits.

Plus, PEO's most often offer better and more cost effective options for national medical insurance and 401k plans.

The failure rate of U.S. businesses is high. Companies that use PEO's are twice as likely to succeed.



Challenge #3: Risk Management, Safety and Loss Control

You are in the business of running your company, not in managing your risk. Unfortunately, most businesses either do it themselves or outsource it to an insurance company that is ill-equipped to handle it.

Key liabilities such as workplace safety, loss prevention and risk management are not properly handled. And this results in an influx of claims, higher expenses and lost revenue.

The Solution

A PEO manages all of this for you. It will help prevent and reduce losses, improve workplace safety and implement critical risk controls across your operation.

Working with a PEO will help significantly reduce the claims filed against you, prevent losses before they happen (and lower the costs of losses when they do occur) and reduce your risks, payouts and expenses across the board.



Challenge #4: Sharing of Liability

Without a PEO, both payroll and tax accounting is fraught with risk and inefficiencies. Employers are responsible for filing a myriad of employee and employer tax forms and are liable for any mistakes made in doing so.

As a result, most companies which handle their own payroll overlook key compliance issues. As a result, they leave themselves exposed to critical tax and regulatory risks.

The Solution

A PEO changes all of this. Rather than you handling payroll and tax filings, a PEO does it for you. Your employees are paid under the PEO's tax ID number, and the PEO becomes the employer of record.

This allows the PEO to streamline your administrative work you, file any necessary W-2's and tax documents and assume the liabilities for your payroll and tax filings.

About Us

World Insurance Network is a concierge boutique insurance and risk mitigation firm. Our core focus is our relationships - with best-in-class people, industry experts and, most importantly, you - our clients.

We began as a family-owned brokerage in 1981 and remain so to this day. Our firm is detail oriented, all electronic technology based, highly capable and organized. And unlike large brokerages, we give each client the personal attention they deserve, pay close attention to detail and offer the the best risk assessment in the industry.

More importantly, we work with only the best people in our trade. This allows us to protect our clients and put the best opportunities in front of them. It is our relationships which allow us to serve you most effectively and responsibly.

Our firm has over 70 years of combined experience, with accolades including:

- Top of the Table
- Million Dollar Round Table
- McCurdy Cup Leadership Mutual of New York Life Insurance Company
- Leaders Club of Transamerica Life Insurance Company
- Annuity Leaders Club at Jackson National Life Insurance Company
- Long-Term Care Leaders Club at Mutual of Omaha Insurance Company

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