



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 8,000 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](#).

USI products and services include:

- **Commercial Property & Casualty:** including workers' compensation, property coverage, general liability, auto liability, umbrella/excess, management professional services (MPS), cyber risk, environmental, product liability, international, claims and risk control, and more.
- **Employee Benefits:** including underwriting and analytics, HR services, population health management, compliance/healthcare reform, healthcare cost management, pharmacy benefit consulting, ancillary benefit consulting.
- **Personal Risk:** including property, homeowners, farm and ranch, automobile, umbrella, recreational, workers' compensation for household staff, directors & officers/executive risk, and such specialized products as family office group excess, kidnap and ransom, identity theft and private collections.
- **Retirement Consulting:** including defined benefit, defined contribution, investment advisory, health and welfare administration, regulatory and compliance, employee communications and church plan solutions.
- **Affinity Programs:** providing a single source of comprehensive insurance and financial services products, member service and advocacy, persona-based strategic marketing, risk management and financial wellness tools for associations, affinity groups and select industries.

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



The USI ONE 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, which means “all,” 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.

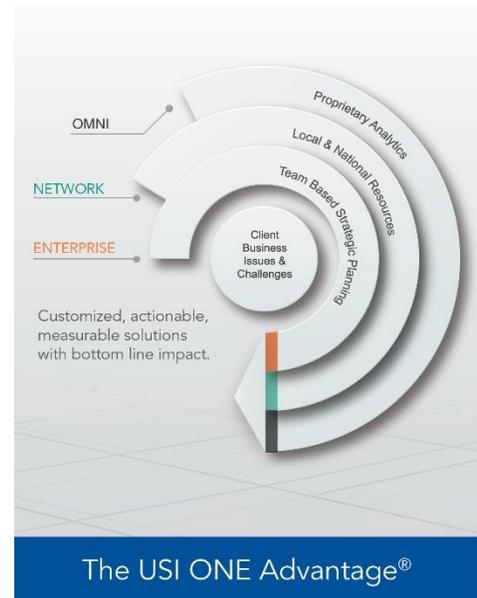
Network – USI's Local and National Resources

USI has made a very large investment in local resources and technical expertise, with more than 8,000 professionals networked nationally to build strong vertical capabilities and integrated account teams. Our local and regional experts ensure account team availability, hands-on service, 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.





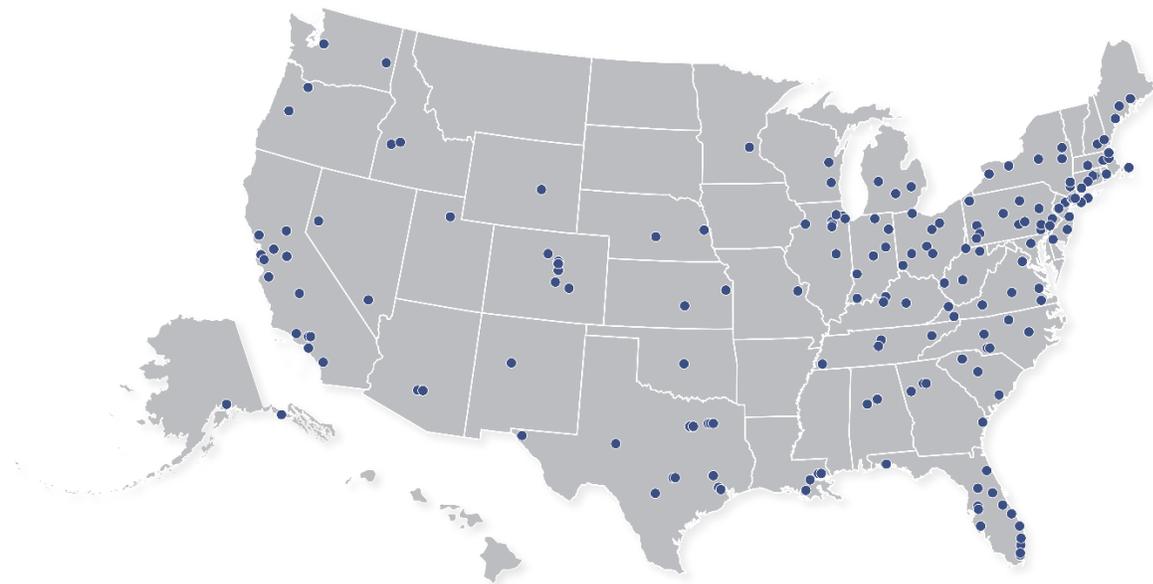
What Better Looks Like

Please take a moment to watch a dynamic four-minute video that illustrates the USI ONE Advantage® and our fundamentally different approach to risk management. The video demonstrates what better looks like and how USI differs from the competition. Click thumbnail image or visit www.whatbetterlookslike.com.



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.





History / Ownership

USI was founded in 1994. Over the past two decades—through both sustainable, organic growth and a series of strategic acquisitions—USI has become a leading insurance brokerage nationwide. We are the 2nd largest privately held broker of U.S. business¹ and the 9th largest insurance broker in the world.²

USI is owned by KKR, Caisse de dépôt et placement du Québec (CDPQ) and hundreds of USI sales professionals, leadership and employees. KKR is a global investment firm that manages investments across multiple asset classes including private equity, energy, infrastructure, real estate, credit and hedge funds. Caisse de dépôt et placement du Québec (CDPQ) is a long-term institutional investor that manages funds primarily for public and parapublic pension and insurance plans.

With KKR and CDPQ as our private equity partner, USI will continue to accelerate the path we have set for ourselves, as a leading local and national insurance brokerage and consulting firm across the United States, delivering best in class property & casualty, employee benefits, personal risk and retirement solutions.

1. [Business Insurance, 2020 Agents and Brokers Rankings + Directory](#) (100 Largest Brokers of U.S. Business).
2. [Business Insurance, 2020 Agents and Brokers Rankings + Directory](#) (World's 10 Largest Insurance Brokers).

Statistics/Rankings Overview

Please visit the USI Intranet for the latest rankings:

<http://usi-sp-01/Sales%20Activation/SA%20Latest%20Rankings%20Awards%20Accolades.aspx>