



NATIONAL PRESENCE WITH LOCAL VALUES



Large Global Brokers	The NFP Advantage		Small Regional Brokers
Industry Specialists	Experts	Specialized Focus	Generalists
Prescriptive Service Models	Proven and Consistent Service Model	Tailored/Manuscript Policy Forms	Limited Market Leverage
Low Staff to Client Ratio	High Staff to Client Ratio	Global Access	Geographically Limited
Centralized Placement Hubs	Colleague Retention and Team Stability	Access to Corporate Leadership	Reliance on Wholesale Broker Networks
High Colleague Turnover, Disrupts Client Service	Technology Leverage	Creative Thinking	Unsophisticated Approach
Resources Allocated Based Premium Spend	Innovative and Nimble	Balance Sheet	Limited Balance Sheet
		Capital Market Access	

ABOUT NFP

NFP is a leading insurance broker and consultant that provides employee benefits, property and casualty, retirement, and individual private client solutions through our licensed subsidiaries and affiliates. Our expertise is matched by our commitment to each client's goals and is enhanced by our investments in innovative technologies in the insurance brokerage and consulting space.



330+

offices globally across the United States, Canada and Europe



PROPERTY & CASUALTY



CORPORATE BENEFITS



INDIVIDUAL SOLUTIONS

Gross Revenue



2016	2017	2018	2019	2020
\$970M	\$1.07B	\$1.24B	\$1.46B	\$1.59B

NATIONAL RANKINGS

#5 largest benefits broker by global revenue as ranked by *Business Insurance*

#2 retirement plan aggregator firm according to *Investment News*

#9 commercial lines agency, based on 2019 P&C and commercial lines revenue as ranked by *Insurance Journal*

#10 largest property & casualty agency by total 2019 P&C revenue as ranked by *Insurance Journal*

#6 largest US-based privately owned broker as ranked by *Business Insurance*

#13 largest broker of US business as ranked by *Business Insurance*

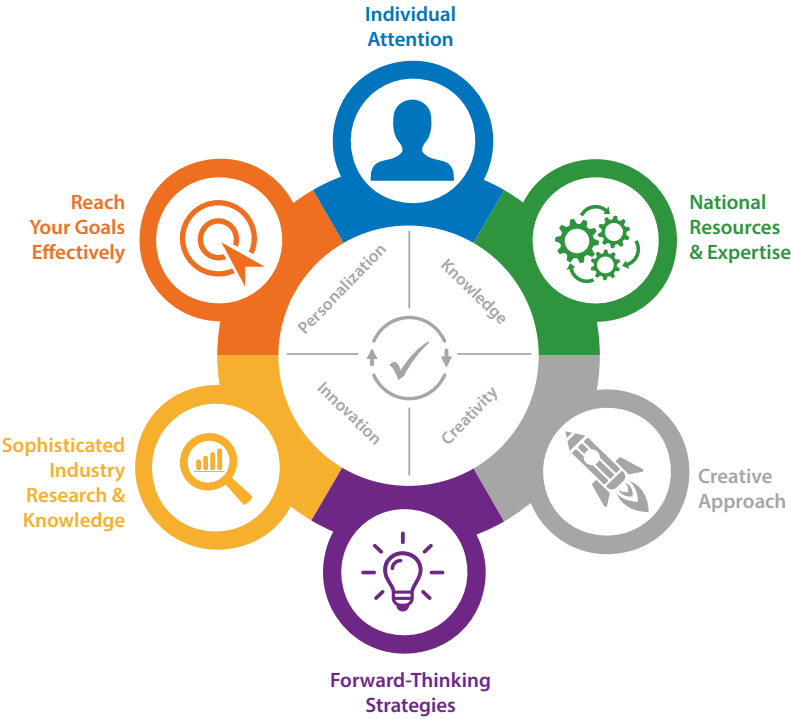
#12 global insurance broker as ranked by *Best's Review*

#5 best place to work in insurance as ranked by *Business Insurance*



WHY WE ARE DIFFERENT

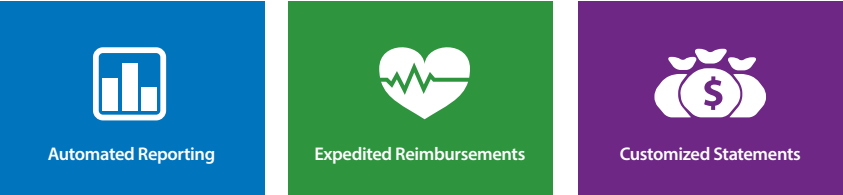
We combine the experience and savvy of an established company with the innovation and flexibility of a startup. We are a team of passionate, smart, loyal individuals who strive to be the best in our field while supporting not only each other, but also our clients.



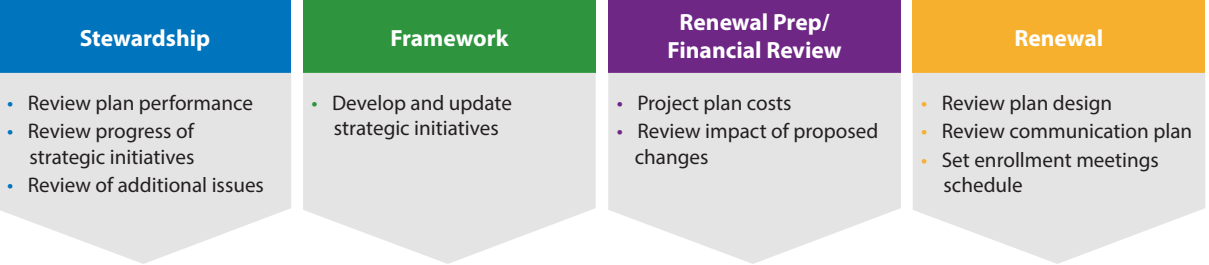
STOP LOSS COALITION

NFP Stop Loss Programs Offer the Following Benefits:

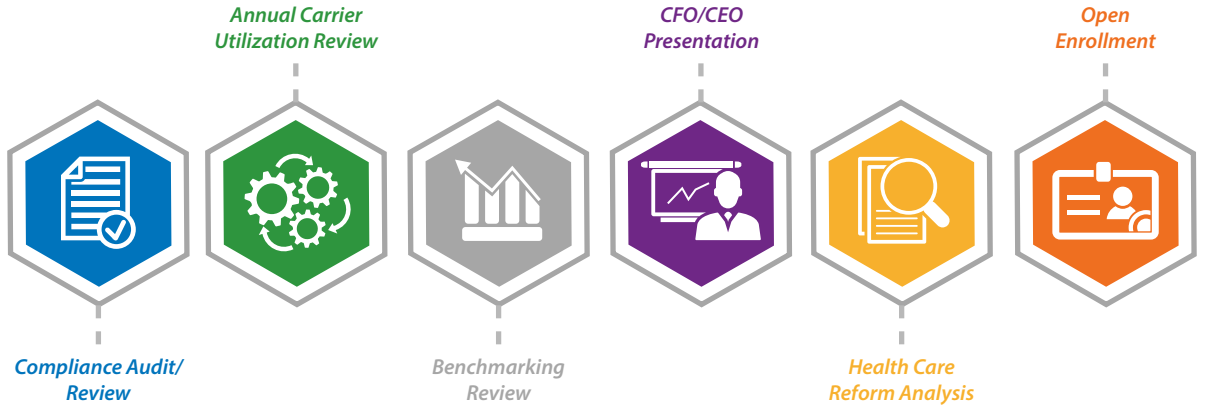
- Consortium Based Pricing With Competitive Rates
- Annually Renewable Contracts With "No New Laser," Renewal Rate Cap, and "Mirroring" Provisions Included
- Potential Participating Contract Arrangements
- Expedited Reimbursement and Claims Process Oversight
- Customized Claim Statements Provided With Each Claim Reimbursement
- Dedicated Claim Service Team
- Oversight, and Innovative Strategies to Assist you in Controlling Prescription Drug Costs – NFP Rx Solutions Brings a Wealth of Knowledge, Expertise, and Solutions to the Table, Including:



KEY CLIENT TOUCH POINTS



Below are some additional touch points we will be doing with our clients throughout the course of the year.



INNOVATION, DIGITAL TRANSFORMATION, VENTURES

Innovation

At NFP, our ability to innovate collaboratively, inclusively and purposefully depends on people driving change through conversation, connection and partnership. We believe true innovation is about creating value in our everyday lives and turning "what if?" into what is.

Digital Transformation

The need for digital transformation has taken on a new and urgent context. NFP Connect, an integrated digital platform, can help you create a personalized experience with deeper insights to unlock the power of data and drive better business decisions.



Ventures

NFP Ventures targets Insurtech, Fintech, and Digital Health companies in the Series Seed to Series B stage that can benefit from NFP's distribution, human capital and industry expertise to accelerate their growth. Learn more at nfpvf.com.



RX SOLUTIONS

Rx Solutions

In addition to best-in-class coalition-based pricing with hundreds of thousands of lives and contracting with several major pharmacy benefits management companies, we offer NFP Rx Solutions. With NFP Rx Solutions, you receive access to technology, clinical oversight, and innovative strategies to assist you in controlling prescription drug costs. NFP Rx Solutions brings a wealth of knowledge, expertise, and solutions to the table, including:

Preferred Access We Provide



- Pre-Negotiated Contracts/Coalition Pricing
- Benefits Modeling
- Network & Formulary Disruption

Solutions We Offer



- Competitive Pricing Analysis
- Copay Benefit Design Modeling
- Real-Time Contract Auditing
- Performance Report Cards
- Industry Benchmarking

Strategies We Design



- Effective Clinical Management
- Optimal Pharmaceutical Care
- Optimal Benefit Design to Drive Behavior

Advantages of Working With Us



- Seamless Implementation
- Service-Focused Account Management
- High Cost Claims Management/Specialty Savings Analysis

SERVICES AND APPROACH

