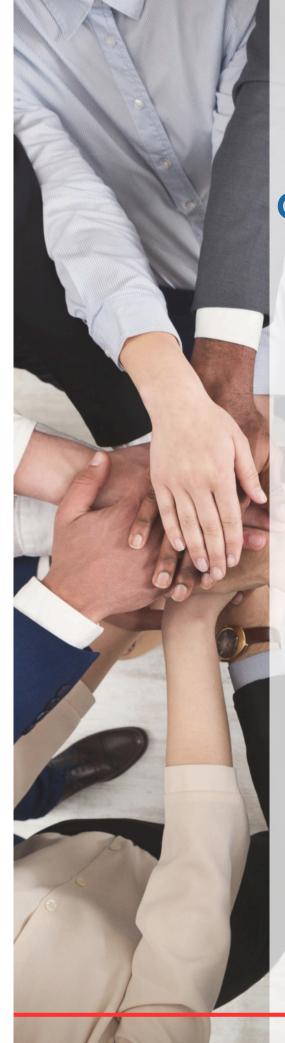
## ECONOWORLD AGENCY

Risk Management & Employee Benefit

Since 1992





### COMMERCIAL SPECIALTY

Financial Services
Manufacturers & Distributors
Life Science
Real Estate
Restaurants
Retail

## PERSONAL INSURANCE

Home Auto Umbrella

### **EMPLOYEE BENEFITS**

Medical Insurance
Dental Insurance
Vision Insurance
Global Health Planss
Life AD&D
Short/Long Term Disability

## MISC. PROGRAMS

Pet Insurance Legal Plans Travel Insurance



## WHO WE ARE

- · Established in 1992: Over 30 years of footprint.
- Focused on Middle Market Clients: Specializing in providing tailored insurance solutions for middle market businesses.
- **Diverse Industry Expertise:** Serving a wide range of industries with unique risk management needs.
- Client-Centric Approach: Committed to understanding and addressing the specific challenges faced by our clients.
- Comprehensive Insurance Solutions: Offering personalized products designed to meet the complex demands of middle market companies.
- · Long-Standing Relationships: Proud of our strong, enduring partnerships with clients.
- · Dedicated to Excellence: Focused on delivering exceptional service and support.

## OUR LOCATIONS



NY: 1560 Broadway, Suite 800, New York

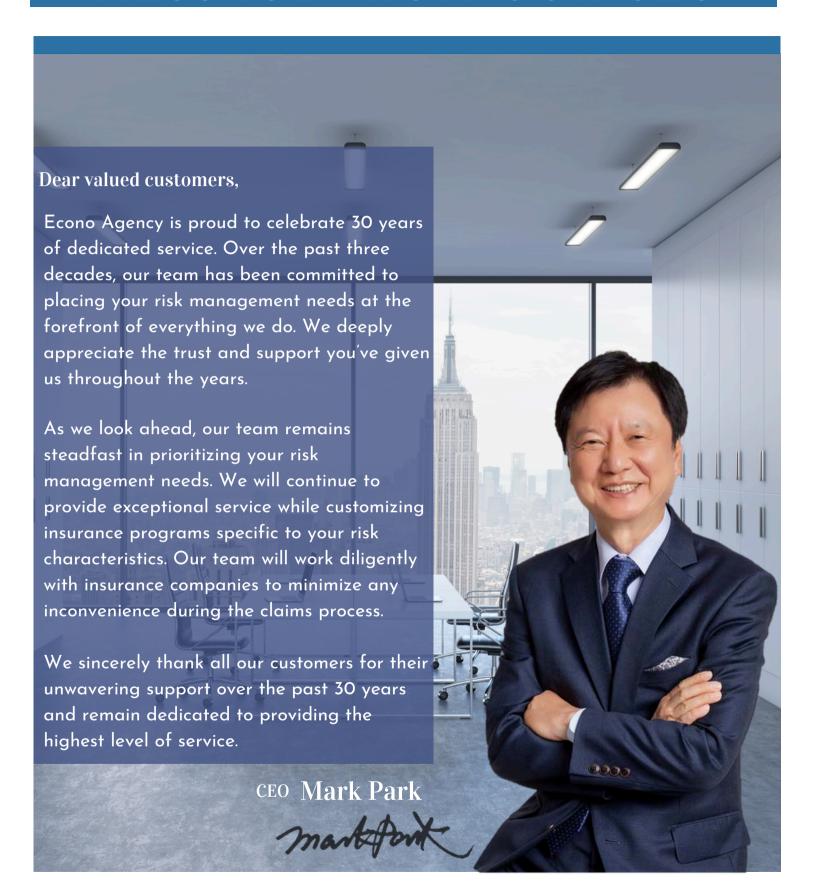
NJ: 222 Bridge Plaza South, Suite 440, Fort Lee
TX: 1850 Settlers Glen Dr Blvd 1702, Round Rock
CA: 3255 Wilshire Blvd, Suite 1500, Los Angeles

South Korea: Suite 2213, Gwanghwamun Office Building, 92 Saemunan-Ro, Jongno-Gu, Seoul

China: 99 Xinsheng Rd, #6-501, Yuxin Township, Jiaxing, Zhejiang Province

"We believe in simplicity and personalized customer service. Whether you are an individual or employer, it is our goal to provide easy and comprehensive solutions to your employee benefit plan & business risk management needs. We take great pride in offering our service to you."

## MESSAGE FROM OUR CEO



# COMMERCIAL



Business Owner Package Policies Commercial Auto Bonds **EPLI** Crime Worker's Compensation Contractor's Liability Ocean Marine / Warehouse E & O **Product Liability** Credit Insurance Umbrella Liability Flood Cyber Security

## COMMERCIAL INSURANCE



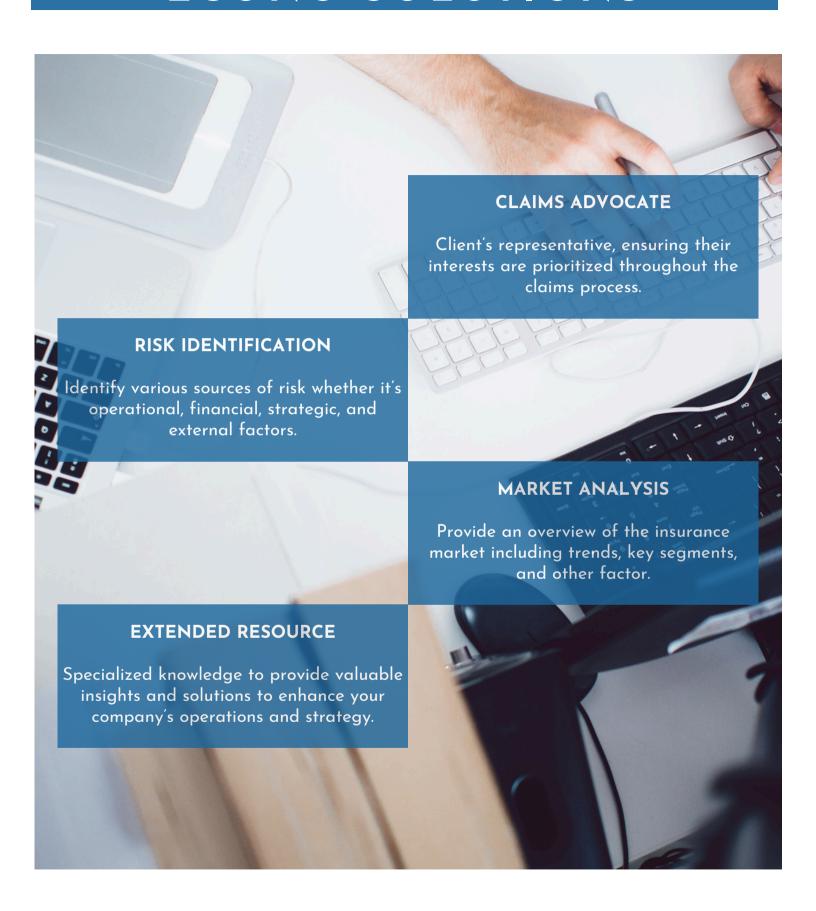
Commercial insurance is crucial for protecting businesses from financial losses caused by unexpected events, such as property damage, legal claims, or natural disasters.

There are various strategies for managing your risk, and we can support you in every aspect. The most common approach is transferring your risk to an insurance provider, which helps your business minimize disruptions and maintain continuity.

A well-rounded insurance program serves as more than just a safety net—it offers proactive protection and stability.

Additionally, our comprehensive approach includes evaluating and optimizing your coverage to ensure it aligns with your specific needs and growth objectives.

## ECONO SOLUTIONS



## PERSONAL INSURANCE

#### **AUTO**

Auto insurance is a type of insurance coverage that provides financial protection against physical damage or bodily injury resulting from traffic collisions and against liability that could arise from incidents involving vehicles.



#### **Umbrella**

Personal umbrella insurance extends coverage beyond existing policies for liability claims, providing broader protection and higher limits when primary policy limits are reached, safeguarding assets and financial future.

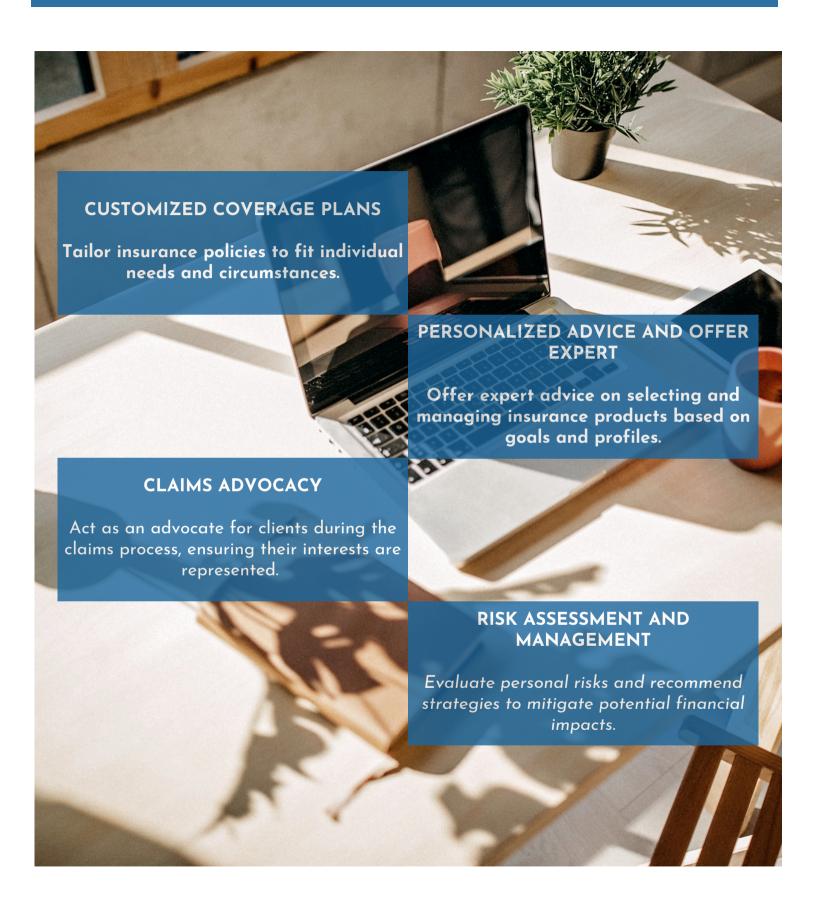


#### Home

Home insurance is a type of insurance policy that provides financial protection for your home and its contents in case of damage or loss.



## ECONO SOLUTION



## EMPLOYEE BENEFITS

Crafting effective employee benefit strategies requires balancing competitiveness, compliance, and budgetary constraints.

Our tailored solutions prioritize longevity and adaptability, keeping your company ahead in the industry.

With creativity and pragmatism, we design comprehensive programs to control costs and enhance employee satisfaction.

We're here to guide you through managing expenses while staying competitive and retaining employee happiness.



## **EMPLOYEE BENEFITS**



#### **Health Benefits**

Medical Dental Vision

### Global Medical Plans

Expats
Inpats
Third Country Nationals



### Life AD&D

Group Life
Accidental Death &
Dismemberment

### Short / Long Term Disbility

Short-term disability Long-term disability



Pet insurance Legal Plans Travel insurance

## **EMPLOYEE BENEFITS**

#### **Health Benefits**

Medical Dental Vision Health insurance is a plan that covers medical expenses, helping individuals pay for healthcare services like doctor visits, hospital stays, and prescription medications. It typically involves monthly premiums, and may also include deductibles, co-pays, and coinsurance.

Global medical insurance provides health coverage for individuals living or traveling internationally. It typically covers medical expenses, including hospital visits, surgeries, and sometimes emergency evacuations, across multiple countries. This insurance is ideal for expatriates, long-term travelers, or those living abroad.

### Global Medical Plans

Expats Inpats Third Country Nationals

#### Life AD&D

Group Life
Accidental Death &
Dismemberment

Life and AD&D (Accidental Death & Dismemberment) insurance provides financial protection. Life insurance pays a benefit upon death, while AD&D offers additional coverage if the death or injury is due to an accident, including loss of limbs or certain functions like eyesight.

Short-Term Disability (STD) insurance provides income replacement for a limited period, typically a few months, if you're unable to work due to illness or injury. Long-Term Disability (LTD) insurance covers extended periods, usually starting after STD ends, and can last for years or until retirement.

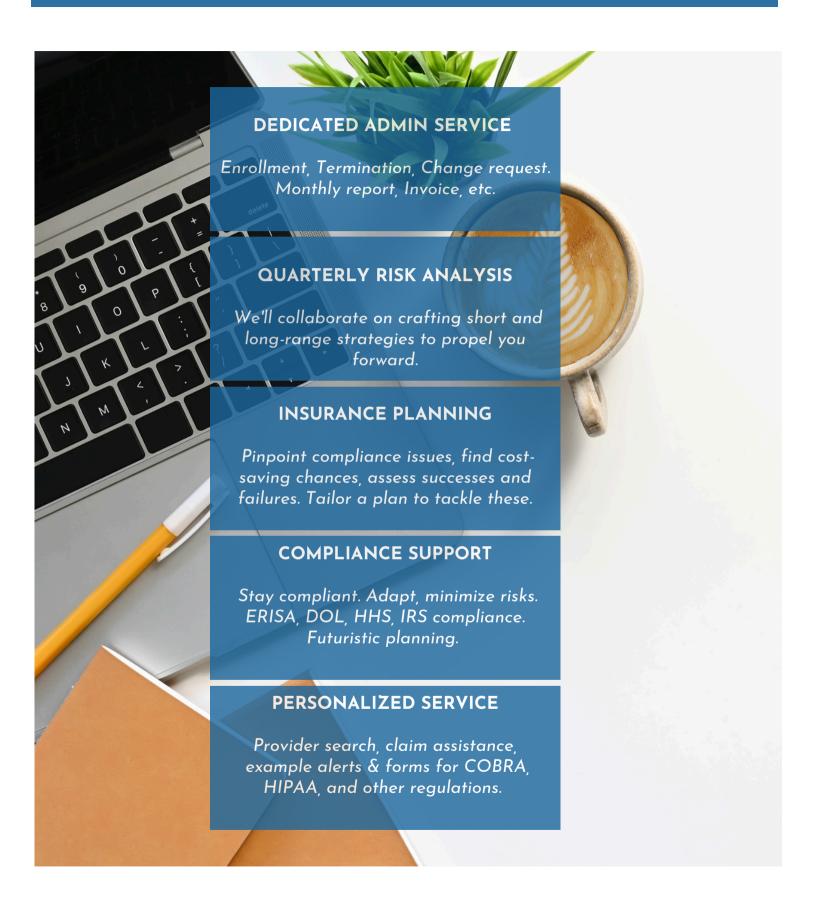
### Short / Long Term Disbility

Short-term disability Long-term disability

### Misc. Porgrams

Pet insurance Legal Plans Travel insurance Integrating voluntary benefits into your offerings showcases your dedication to meeting employees' diverse needs.

## **ECONO SOLUTIONS**



## MISC. PROGRAMS

## **Voluntary Benefits**



#### Pet Insurance

Understanding the deep bond between your employees and their pets, offering pet insurance can be a valuable benefit.

#### **Legal Plans**

Group legal benefits program is designed to provide employees with exceptional value, convenience, and peace of mind by offering simple and affordable access to legal counsel for a diverse range of personal matters.



Integrating voluntary benefits into your offerings showcases your dedication to meeting employees' diverse needs.

By offering optional benefits, you empower your workforce to tailor their perks, boosting satisfaction, retention, and your company's reputation as an employer of choice, fueling success.

## MISC. PROGRAMS

## Travel Insurance

Travel insurance policies offer a sense of security and peace of mind by providing protection against unforeseen events that may occur during your trip.

In essence, travel insurance provides reassurance and support, allowing you to travel with confidence and alleviate concerns about potential mishaps or emergencies along the way.

International travel health insurance ensures access to healthcare services and provides financial protection against unforeseen medical emergencies while traveling outside your home country.



## MISC. PROGRAMS

## **Group Travel Insurance**



Group travel health insurance is a specialized insurance policy that provides medical coverage for a group of travelers during their trip.

It focuses primarily on health-related concerns, offering protection against unexpected medical expenses while abroad or away from home.

This type of policy is ideal for group trips involving schools, companies, organizations, missions, or large families.



## OUR PARTNERS

Our competitiveness is collaborative performance with partner companies

- Custom-designed programs tailored for different and diverse industries
- Companies are rated 'A' or better
- Carry all national carriers

## OUR PARTNERS

**Commercial Insurance** 



## OUR PARTNERS

**Employee Benefit Insurance** 



## OUR CLIENTS

Bank Of Thailand

Bank of Korea

Dongkuk Interantional Inc.

Export Import Bank of Korea

KEB Hana Bank

Hanhwa Asset Management

Hyundai Investment

Hyundai Marine & Fire Insurance Co

Hyundai Securities

Industrial Bank of Korea

KEB Hana Financial - CA

KEIC of New York Inc.

Kookmin Bank

Korea Financial Supervisory Services

Korea National Tourism Organization

Korea Trade Promotion Center/KOTRA

Korea Investment Corp

Korea Reinsurance Comp.

Kyobo life Insurance

Mirae Asset Securities

Mirae Asset Global Investment

Nong Hyup Bank

Shinhan Bank

The Bank of Korea

The Korea Development Bank

Woori Bank NY Agency

National Pension Services

Hankook Center/KITA

Hana Financial Inc.

Access Bio Inc.

Amore Pacific Inc

Hiossen Inc

C.N.A Cornerstone Inc.

Solu-m America

CS Renewables Inc.

HR Cap

EcoProBM America Inc

ATNS USA Inc.

Alfrex Inc

Celltrion USA Inc.

Corentec America Inc.

Winia Electronics America

Hanssem Corp

Hyundai USA Corp.

Kiswire Trading

**Qpix Solution** 

Myvet Inc

GMB North America

KCM EXIM Corp

**KOCHAM** 

Korea Cultural Services

Korea Electric Power Co

Korea Hydro & Nuclear Power Corp

Hanwha Life Investment USA

Macrogen Inc

Nong Hyup America Inc.

OCI International

Hankook Tire Inc

**POSCO** 

SG Apparel Inc.

SK Life Science Inc.

Sempio Foods

S.P Cambridge

SSTS

Maxlite Inc.

VATECH

Samyang America

Klichs LLP

**CPY** International

Korea Housing Finance Corp

Asian Women's Christian Association, Inc

Beauty Plus Trading Co

**BIF USA** 

Hitrons Solutions Inc.

LG Electronics

WeNestim

SOIO Spa

New World Creation Inc. of New York

Dashing Diva

Dongbu Daewoo Electronics

## NOTE

## NOTE

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