

# Wells Fargo Insurance

Wells Fargo Insurance takes a collaborative approach to managing risk. We begin with meaningful conversations so that we clearly understand your financial targets and insurance objectives. By understanding your risk philosophy, internal priorities, and profitability goals, we are able to develop optimal insurance strategies for your business. Our solutions also help reduce the potential for claims and losses, demonstrating how insurance can help improve your financial position.

As one of the largest insurance brokerages in the world, we have worked hard to establish trusted relationships with large corporations, middle-market companies, public entities, nonprofit organizations, and high-net-worth individuals. Because of our size and our relationships with highly rated insurance carriers, we are able to negotiate excellent rates and obtain access to select products.

## Property and casualty

- Property
- General, umbrella, and excess liability
- Workers' compensation
- Aviation
- Business continuity planning
- Transit and cargo
- Environmental liability
- Alternative risk financing and captives
- Construction programs (OCIPs)
- Natural disaster programs and catastrophe modeling
- Surety

## Employee benefits

- Strategic benefits planning
- Program design and benchmarking
- Benefits compliance
- Healthcare legislation guidance
- Clinical consulting and data mining
- Wellness and productivity consulting
- International employee benefits



- Actuarial and financial consulting
- Pharmacy consulting
- Healthcare exchange and defined contribution strategies
- Benefits administration
- Employee communications
- Full service brokerage:
  - Medical, dental, and vision
  - Pharmacy
  - Disability and long-term care
  - Life insurance
  - Accidental death and dismemberment
  - Voluntary benefits

## Risk management and risk consulting

- Enterprise risk management
- Claims and loss control consulting
- Risk data analytics
- Collateral optimization
- Risk bearing capacity and retention analysis
- Integrated risk financing strategies

Together we'll go far



## Professional risk

- Directors and officers liability
- Errors and omissions liability
- Employment practices liability
- Fiduciary liability
- Technology, network security, and privacy liability
- Crime and fidelity bonds
- Kidnap, ransom, and extortion
- Transaction liability
- Workplace violence

## International

- Global program design and implementation
- International property and casualty
- International employee benefits
- Package policy coverage
- Defense Base Act coverage
- Trade credit and political risk coverage

## Industry segments

Our industry segments are specialized teams comprised of insurance professionals who focus exclusively on risk management and employee benefits solutions for certain sectors:

- Auto dealer services
- Energy
- Healthcare
- Higher education
- Hospitality
- Gaming
- Public entity
- Private equity
- Real estate
- Restaurant

## Private risk management

- Life insurance and personal risk management
- Homeowners (primary and vacation)
- Automobile, private aircraft, yacht, and watercraft
- Fine art, jewelry, and high-value collections
- Excess flood
- Domestic workers' compensation
- Family office risk management

## Safehold Special Risk

Special risks are those that are hard to insure through standard property and casualty policies. As a managing general underwriter, we have the authority from carriers to develop and administer specialty programs for unique risks. That means we handle the underwriting, claims management, loss control, litigation management, and personal service and support — all under one roof.

## Why Wells Fargo Insurance?

Wells Fargo Insurance brings something to the table that's unavailable from most other firms: a bank partnership. As part of one of the most respected financial institutions in the world, we can work closely with the rest of the Wells Fargo organization to advise you on financial strategies.

Our dedicated professionals can help you get more value from your insurance coverage, strategically manage your exposures, and ultimately achieve a stronger competitive position.

## How can we help?

For more information, contact your local Wells Fargo Insurance sales executive.

**Ryan Bradley, Sales Executive**

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