

NFCA Partners with Marsh

September 1, 2008

OAK BROOK, IL—The National Fraternal Congress of America (NFCA) has formed a new partnership with Marsh U.S. Consumer, a service of Seabury & Smith, Inc., which is a subsidiary of Marsh Inc., the world's leading insurance broker and strategic risk advisor. Our partnership involves offering several insurance products to meet the needs of their fraternal benefit societies and the needs of their members.

“We began this relationship with Marsh to provide insurance products that would complement societies' current offerings,” said Joe Annotti, President, NFCA. “We believe the product offerings will provide additional revenue to societies while offering their members access to valuable insurance products that will help protect their well-being and family assets.”

The insurance products comprised within this new offering include:

- **Long-Term Care:** In general, NFCA fraternal benefit society members are aging, which means long-term care may be a valuable consideration for them. With this product, society members will be able to obtain quotes from several top-rated insurance carriers to find the best rates and coverage for their personal situation.
- **Dental Insurance:** Many medical experts believe that preventive dental care is a significant factor in maintaining good overall health; however, many Americans lack dental coverage. Through Marsh, society members will be able to access affordable dental care.
- **Medicare Supplement:** As good as Medicare is, it doesn't cover everything. There are often gaps when it comes to care, including home health care. With the aging society membership population, access to an affordable Medicare Supplement may be a valuable option for many society members.

NFCA performed due diligence and selected Marsh because it has proven experience and an outstanding reputation when it comes to delivering quality insurance products to member organizations. Currently more than 350 membership organizations rely on Marsh's expertise and commitment to service when it comes to their insurance coverage.

In addition, Marsh sets the highest standards when it comes to working with insurance carriers. Marsh will only perform business with insurance carriers who earn an 'A' or higher rating from A.M. Best Company. A.M. Best is the industry watchdog when it comes to an insurance company's financial stability.

“Marsh also has a strong commitment to service that we know society members will really appreciate,” said Joe Annotti. “Through our analysis of several providers, no one else came close to matching Marsh's service record.”

J.D. Power and Associates recently recognized Marsh's call center operation in five of its core lines of business as “An Outstanding Customer Service Experience”. To date, Marsh is the only insurance broker to earn this distinction.¹

“Expert customer service is the cornerstone of our operation,” said Terry Bernier, Managing Director, from Marsh. “In every interaction with us—whether it's an initial call for more information, to get a quote, to enroll in coverage or to file a claim, society members can expect friendly, professional service from a knowledgeable representative.”

In addition to outstanding customer service, Marsh has expertise in direct response marketing and has won numerous awards for its successful creative efforts. On a day-to-day basis, NFCA will have a dedicated Marsh Account Executive to manage the intimate details including the coordination of marketing materials and insurance carrier approvals.

Fraternal benefit societies who are interested in participation will be pleased to know that NFCA has completed all the administrative legwork for them—to make this an easy, seamless process. All that is initially needed to participate is the signing of a commitment letter ([click here to access](#)).

- ✓ NFCA has approved all marketing materials to be direct mailed to members with society's logo.
- ✓ NFCA has approved all reporting requirements—to track and monitor results.
- ✓ NFCA has negotiated and approved the royalty structure.
- ✓ NFCA endorsed Marsh as their exclusive broker for these valuable products.

Marsh will create and mail the direct marketing materials for only the products your society approves to your society members. Mailing lists for each participating fraternal benefit society will be secured at the highest level to maintain confidentiality. A customized Web site for applicable societies to offer these products will also be developed.

Ready to Participate?

Start adding more value to your members' lives! Review and sign your fraternal benefit society's commitment letter to this opportunity today. To access your commitment letter, [click here](#).

Please call Stacy Menditto at (215)246-1155 for more details about the new product offerings now available through Marsh.

About Marsh

As the world's leading insurance broker and strategic risk advisor, Marsh is devoted to finding the opportunity in risk. Companies look to Marsh to help them navigate the daunting global risk landscape, seeing risks others don't and unlocking opportunities others can't. With 26,000 employees and annual revenues approaching \$5 billion, Marsh serves more clients in more industries worldwide than any firm in the industry. Marsh works with businesses, public entities, organizations, and private clients in over 100 countries. Marsh is part of the family of MMC companies (Marsh & McLennan Companies, Inc.), a global professional services firm, in business since 1871. For more information, visit <http://global.marsh.com>.

About NFCA

The 122-year-old NFCA unites 73 not-for-profit fraternal benefit societies operating in all 50 states, the District of Columbia and Canada. The association represents 10 million fraternalists in 37,000 local chapters, making it one of America's largest member-volunteer networks. Fraternal benefit societies provide their members with leadership, social, educational, spiritual, patriotic, scholarship, financial and volunteer-service opportunities. Combined, the NFCA's member-societies maintain more than \$343 billion of life insurance-in-force and, in 2007 alone, contributed almost \$418 million to charitable and fraternal programs, and volunteered nearly 95 million hours for community-service projects. These statistics demonstrate the commitment that fraternalists make to those in need and exemplify the true meaning of the NFCA signature phrase: *Joining Hands to Touch Lives*.

ⁱ For J.D. Power and Associates Certified Call Center ProgramSM information, visit jdpower.com.