



Dear Business Owner, Comptroller, or Human Resource Director:

Is your company struggling with rising costs for Medical, Dental, Vision, and other insurance programs?

Is your health and welfare budget consuming a greater portion of company expenses than expected?

Does your company have the right mix of benefits to recruit necessary talent or retain successful associates?

If the above questions resonate with you, I encourage you to contact Maritime Insurance Group.

We are a team of employee benefits specialists that can provide recommendations, expertise, and consulting services for all your programs.

Our team is well-versed with industry concepts and programs, and has access to leading products and services from highly-rated carriers, administrators, and specialty vendors.

We have the ability to customize your benefits portfolio with competitive premiums, or manage your self-funded medical costs more effectively.

The Employee Benefits Division can assist with the following programs or services:

1. Group Medical Plans (Insured or Self-funded) – PPOs, HMOs, Indemnity
2. Specialty Medical
3. Health Savings Accounts (HSA)
4. Health Reimbursement Arrangements (HRA)
5. Medical Expense Reimbursement Plans (MERP)
6. Group Dental (Insured or Self-funded) – Indemnity and PPOs
7. Group Life/AD&D
8. Group Short-Term Disability (STD)
9. Group Long-Term Disability (LTD)
10. Group Travel Accident Coverage
11. Group Vision Coverage
12. Voluntary Benefits (Payroll Deduction Plans)
13. Section 125 – Flexible Spending Account (FSA)

Maritime Insurance Group would appreciate the opportunity to work with you in creating a competitive portfolio for your company.

Let our team assist you in developing a complete benefits package to enable you to hire and retain the most qualified employees at your organization.

Sincerely,

Niel Larsen, CIC, Senior Vice President
Employee Benefits Division

*Maritime Insurance Group is a full service insurance and financial services firm offering the following services: * Employee Benefits *
* Financial Services * Human Resource Services * Personal Lines * Risk Management Services * Commercial Property & Casualty Services *
* Executive Benefits **

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