



# Protecting the extraordinary

You lead an extraordinary life. From career advancements, to buying a new or second home, family milestones, and everything in between — these moments add up quickly. Unless you take a step back to gain perspective, do you ever realize how much your life has evolved? Just as you've grown, so have your personal assets, wealth, family, and risk profile. Is it possible that you may have outgrown your current insurance program without recognizing it?

## Consider the following:

- Have you received a promotion in the last five years?
- Have you made any renovations to your home?
- Have you become involved in any new hobbies or passion projects, including small business ventures?
- Have you taken a seat on a for-profit or not-for-profit board?
- Do you maintain a high-visibility career or lifestyle?
- Is liquidity less of an issue for you than it was five years ago?
- Are any of your personal assets insured under an LLC or trust?
- Has your tolerance for risk changed?
- When was the last time you assessed your approach to risk with a trusted insurance advisor?

# 60%

Nearly 60% of successful individuals are overpaying to be underinsured.<sup>1</sup>

While you are enjoying the extraordinary life you've built, it's likely your risk profile and tolerance for risk have changed. It's also likely you've outgrown your insurance program without realizing it.

## Personal insurance solutions designed for you

At Marsh McLennan Agency Private Client Services (MMA PCS), we design personal insurance solutions so you can protect your wealth and safeguard the things and people you love. We help make the extraordinary possible.

Through a comprehensive personal risk review, we take the time to get to know you, your assets, your lifestyle, and your tolerance for risk. This analysis allows us to recommend customized insurance solutions designed just for you — while ensuring you're not overpaying or underinsured. Once your insurance program is in place, we stay connected, making program adjustments as your needs change, offering risk management counsel, and acting as your advocate throughout the claims process in the event of a loss.

## MMA PCS is there for you in the moments that matter most.

### Who we serve

Our clients are extraordinary in the way they build wealth and pursue their dreams — and they need coverage to match. They range from individuals early in their careers shaping what success will look like for them, to established multi-generational families working to secure their legacies. Our clients want advice, appreciate options, and recognize value when they experience it. Many of our clients have multiple homes, significant collections, a high-visibility profile, or extensive multi-generational family considerations. This complex lifestyle creates unique risks that require innovative solutions and distinctive expertise.

We serve some of the world's leading families and other successful individuals, many of whom are members of the Forbes 400 wealthiest people in the U.S.

We're also connected with and committed to our communities, providing the local support and involvement they need to thrive.



## Why MMA PCS?

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**150+**

Trusted for more than 150 years by the world's top companies and families.

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**100+**

With a national footprint of over 100 local offices and a team of more than 850 colleagues, we help clients address their most complex risk management needs.

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## One Risk Advisor

In addition to our comprehensive personal insurance solutions, MMA also delivers exceptional business and benefits insurance resources.

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## World Class, Local Touch

As part of the world's largest risk advisor, MMA PCS offers unparalleled resources delivered through local teams and customized for you.

## We protect you like no one else

MMA PCS has the personal service, global reach and resources, and in-depth industry knowledge to make sure you're protected in the moments that matter.

## Market leader

We're not your ordinary personal lines insurance broker or agent. With our deep industry knowledge, extensive market share, and client-focused approach, MMA PCS delivers innovative personal risk advisory solutions to the benefit of clients and advisors. We have the most experienced team in the private client business, with leaders who average more than 25 years of industry experience.

## Industry pioneers

MMA PCS established the first dedicated high net worth insurance brokerage business in the U.S. in 1980. This has been our specialty ever since, and with greater focus comes greater expertise. Coupled with the support of 150 years of Marsh McLennan innovation, we continue to advance solutions and create services to match today's changing risk landscape.

## Breadth and depth

We are a Marsh McLennan business, delivering high-touch, local service wherever you need it. Armed with greater experience, specialized resources, and an unmatched global reach, our team makes handling one-of-a-kind situations part of our daily routine.



# We're not your ordinary personal lines insurance agent.

## Comprehensive product and service offerings

MMA PCS offers a broad range of individual, specialty, and sponsored solutions for individual clients, organizations, and trusted advisors.

### Individual solutions

We offer a full suite of coverage solutions for everyday risks, including:

- Home and condo
- Auto, including exotic and collectible
- Personal excess liability/umbrella
- Flood, earthquake, wind, and wildfire
- Cyber risk and identity theft
- Workers' compensation and employment practices liability
- Watercraft
- Specialty vehicles
- Life and disability

### Specialty solutions

For clients with complex protection needs, we offer the following enhanced solutions so you can be sure your assets are protected, even when they are out of the ordinary:

- Private aviation
- Executive liability (D&O and E&O)
- Equine
- Farm and ranch
- Fine art and collections
- Small business
- Sports and entertainment
- Yacht

## Sponsored solutions

In addition to custom programs for individuals, we are the industry leader when it comes to delivering fully integrated advice and risk management services to sponsoring organizations in the following areas:

- Family Office Solutions — advice, education, and risk strategies for individuals, families, and family enterprises
- Voluntary Benefit Solutions — seamless advice and coverage, such as group personal excess liability and more, for executives and senior leaders
- Wealth Advisory Solutions — industry-leading, cohesive risk services that allow financial advisors to deliver holistic advice to their clients

## A Marsh McLennan business

We're part of Marsh McLennan, the world's leading professional services firm in the areas of risk, strategy, and people. That means we have the global reach, as well as the local support, to be there when you need us most.

It means that no problem is too complex for us to solve. We've built relationships with the industry's leading carriers, allowing us to negotiate on your behalf and find coverage even when others can't. When a loss does happen, we'll be there to help resolve the situation quickly, with as little disruption as possible, so you can get back to pursuing your dreams.

# Ready to keep making extraordinary possible?

**Contact MMA PCS or visit [mmapcs.com](http://mmapcs.com) today to learn more.**



A business of Marsh McLennan

**MAKE  
EXTRAORDINARY  
POSSIBLE<sup>SM</sup>**

<sup>1</sup> Chubb/ACE, *Wealth at Risk: How High Net Worth Families Overpay to Be Underinsured*

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