

GROW AND DIVERSIFY YOUR CAPTIVE



TechProtect is fronted by Assicurazioni Generali S.p.A. – U.S. Branch and designed to be reinsured by your captive. This innovative risk management strategy is designed to be offered to your employees, franchisees, customers or association members and benefits all stakeholders.

TechProtect is a better and less expensive way to insure the most popular electronic devices. At less than \$20 a month for individuals or under \$30 a month for families, the most popular electronics are covered under one simple insurance plan.

Help your employees, customers, franchisees or members save over 50% on their cell phone, laptop, and tablet warranties. More than half of individuals are paying an average cost of \$15 a month, for just one phone. In addition, their deductibles can be as high as \$250. That's why so many people walk around with broken screens!

How Much Could a Family of 5 Save?

	CELL PHONE CARRIER	TECHPROTECT	SAVINGS
MONTHLY/ YEARLY COST	\$15 per phone \$900	\$29 for Family \$348	\$552
DEDUCTIBLE FOR 2 CLAIMS	\$298	\$150	\$148
TOTAL COST	\$1,198	\$498	

ANNUAL SAVINGS OF \$700



- Predictable third-party premium.
- No chance of catastrophic loss.
- Well known trusted fronting carrier.
- Captive participates only on a financial basis.
- Projected return of 10-18%.

TO LEARN MORE:



www.trion.com/TechProtect

WORLD CLASS. LOCAL TOUCH.

What's Covered?



Why Should You Reinsure TechProtect?

- Profitable, third-party premium
- Predictable, low-risk
- Diversify your existing portfolio
- Turnkey end-to-end solution
- Funds withheld, utilize existing capital
- Feasibility, underwriting, marketing, distribution, claims servicing and reporting are provided
- Repairs can be completed at any local repair store or through the mail
- Provides substantial savings to your employees, customers, association members and students



EMPLOYEE PRICING:

Plan	Per Occurrence Limit	Policy Limit	Deductible	Bi-Weekly Premium	Monthly Premium
Employee	\$1,500	\$2,000	\$75.00	\$9.01	\$19.52
Employee + Spouse	\$1,500	\$3,500	\$75.00	\$11.88	\$25.74
Employee + Children	\$1,500	\$4,000	\$75.00	\$13.13	\$28.44
Family	\$1,500	\$5,000	\$75.00	\$13.74	\$29.76

Must enroll based on the number of household members.

CUSTOMER, FRANCHISEE AND ASSOCIATION PRICING:

Plan	Per Occurrence Limit	Policy Limit	Deductible	Monthly Premium	Annual Premium
Gold	\$750	\$1,500	\$75.00	\$19.49	\$233.83
Platinum	\$1,500	\$3,000	\$75.00	\$27.25	\$326.96

Kirk E. Watkins
BeneCap Practice Leader
 2300 Renaissance Boulevard
 King of Prussia, PA 19406
 610-684-3208
 kirk.watkins@trion-mma.com

Stephanie Lefkowski
Captive Consultant
 2300 Renaissance Boulevard
 King of Prussia, PA 19406
 215-803-8069
 stephanie.lefkowski@trion-mma.com



This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Marsh & McLennan Agency LLC shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as consultants and are not to be relied upon as actuarial, accounting, tax or legal advice, for which you should consult your own professional advisors. Any modeling analytics or projections are subject to inherent uncertainty and the analysis could be materially affective if any underlying assumptions, conditions, information, or factors are inaccurate or incomplete or should change.
 Copyright © Marsh & McLennan Agency LLC. All rights reserved.