

100% SUCCESS RATE IN DRIVING DOWN NET COST OF RISK FOR PRIVATE COLLEGES

"As a former CFO of two private, non-profit colleges, I understand the unique challenges and limitations facing CFOs and Risk Managers. It was important for The Coalition to partner with a broker that understands and is committed to our Private, Non-Profit Colleges. By leveraging the strength of The Coalition's over 900 Colleges and Universities, the Coalition program through IMA allows our schools to *Transform Processes, Reduce Costs and Increase Efficiencies.*"

- Lyen Crews, President, The Coalition for College Cost Savings



TARGETED STRATEGY TO REDUCE NET COSTS

- ▶ Reduced premiums through group economies of scale
- Improved coverages and limits; lowered deductibles
- ▶ Tailored program structure; customized for each college
- Enhanced and strategic risk management services and support



CASE STUDY

Faith-Based Private College (2,000 students)

- 30% Premium reduction
- \$122,000 Annual premium savings
- Lowered liability deductibles
- Doubled educator liability limits
- Doubled cyber insurance limit and improved coverage
- Eliminated International Insurance program gaps
- Added Active Shooter / Workplace Violence insurance program
- Implemented targeted risk management strategies including revised fleet & driver safety program

"IMA's planning and guidance helped Howard Payne University

SAVE OVER 34% IN ANNUAL PREMIUMS

for our property, cyber, auto and liability coverage. The plans that IMA helped us secure included broader coverage and lower deductibles. The service IMA has provided has been outstanding and we are very glad to have them as a new partner. We look forward to a long and beneficial partnership with IMA."

- **Bill Fishback**, Associate Vice President for Business and HR, Howard Payne University



For more information about the program and benchmarking process, contact:



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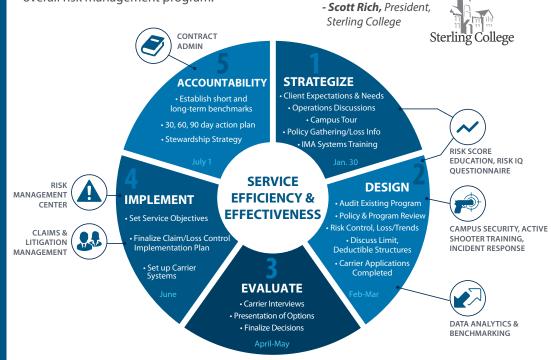
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STREAMLINED ASSESSMENT & BENCHMARKING PROCESS

"In addition to reducing our overall net cost, IMA's thorough assessment process helped Sterling College identify risk areas and establish targeted strategies, policies and procedures. We have implemented several key programs and have vastly improved our overall risk management program."



TARGETED LOSS CONTROL

IMA works closely with our clients to identify risks and design comprehensive plans to help prevent and mitigate loss. We act as your out-sourced risk management department to prioritize objectives and create custom service plans that help individual schools achieve their risk management goals. Program Members have access to the following services:

- Risk assessment and benchmark tools
- · On-site property evaluation
- Infrared Thermal Imaging to locate abnormal electrical and mechanical conditions
- · Liability risk mitigation analysis

EFFECTIVE CLAIM MANAGEMENT

The IMA Claim Management approach can help you reduce your total risk. Prompt reporting, early intervention, aggressive investigation, timely settlement, and excellent communication are the foundation of our claim management success.

The claims consulting that we bring to you is key in driving results toward effective claims administration.

COMPLIMENTARY CONTRACT ADMINISTRATION

The IMA Contract Administration team offers clients access to legal advice and contract review within the scope of insurance and risk management. A few services include:

- · Contractual risk transfer
- Indemnification language
- · Contractually required insurance issues

ADDITIONAL COVERAGES

Cyber Insurance and **Active Shooter / Workplace Violence Insurance** are available as stand-alone options through The Coalition

