



Making an impact

For nearly 45 years, M3 Insurance has been making an impact on businesses and organizations, the people who lead them, and the employees who make the businesses move forward. For thousands of clients, M3 and its staff of nearly 200 insurance and risk management strategists, is the resource for property & casualty, employee benefits and personal lines insurance, as well as executive benefits and employer-sponsored retirement plans. Through objectivity and close relationships with insurance providers, M3 is able to offer the insurance insights that will impact all aspects of your business.

- Our ability to execute on complex insurance strategies has led to a client retention rate of nearly 94%
- Our *do the right thing* culture is the foundation for the uninterrupted support we bring to our clients and the communities we live in
- M3's Practice Group structure allows us to be aligned with our clients' business, with insights and strategies that can only be developed by industry thought leaders
- Because M3 is owned by a group of employees, we're able to reinvest in our people and company for the long term, not chasing quarterly returns like public corporations
- Because we place over \$710 million of annual insurance premiums, we're able to create increased competition and the best value from carriers
- We're objective when choosing the right insurance carrier which results in a customized plan and a greater positive impact on your business

M3 Impact™

Reducing experience modification factors saved millions.

Over a 52-month period, when rate increases were significant and continuous, M3 Insurance lowered client premium costs through verification and accuracy applications for Experience Modifications Verification Statistics. In total, M3 clients have saved \$1,724,972 through Workers' Compensation adjustments during this period of time; an impressive amount considering the rate increases of premiums during this period.

“ They are our trusted consultants. They are truly a part of our organization. I'd give each of them an employee ID. They're one of us.

Jeff Mahoney
Director of Business and Technology Services,
McFarland School District





Structured for your success

At M3, we have strategically aligned our resources and services to best serve you.

Core Areas Of Focus And Expertise

- Employee Benefits
- Property & Casualty
- Financial Services
- Personal Lines

Industry Practice Groups

- Construction & Real Estate
- Education & Government
- Manufacturing & Distribution
- Transportation
- Senior Living & Social Services

Specialists who understand the unique issues and risks of your industry

Enterprise Risk Management

- Benchmarking data and insights
- Real-time alerts about liabilities, regulations and legislation
- Reduce financial liability or fiduciary risk through audits
- Create ongoing, proactive risk mitigation strategies
- Access to answers through a live person or online tools
- Your proactive advisor and consultant
- Objectively evaluate the best options for your needs
- Claims management

Because of our specialization, we're able to better execute our plans across a wide range of services

To manage risk you need people who understand your organization and your employees. At M3, we've already taken the time to dig deep into your industry, and we take the time to provide insights that impact your operations. That's who we are, we're genuine, offering real strategies for eliminating the risk that surrounds you, and replacing it with the rewards you deserve.

About M3

Founded in 1968, M3 Insurance is Wisconsin's largest privately held commercial insurance agency, providing employee benefits, property & casualty, executive benefits, employer-sponsored retirement plans and personal lines. The professionals at M3 are aligned to specialized industry groups, serving clients across the country from five Wisconsin offices.

M3 is consistently ranked in the top 1% of insurance brokers nationwide and has been named to the list of Best Places to Work in Insurance by *Business Insurance* magazine.