



Buyers Take Fresh Look at Capital Strategy

With the cost of capital rising, acquisitive brokerages and those trying to fund earnouts from past mergers or acquisitions are looking for innovative funding alternatives.

The insurance distribution industry continued its reign as one of the greatest industries in the world. After a historic 2021, many expect the industry to slow down and return to trends as global and economic uncertainty enveloped the global economy. However, the brokerage merger and acquisition engine in the United States changed along by bringing in more activity than any year other than 2021. We will continue to look with a watchful eye as how much stamina this train has left, but it won't be the first time the industry has overcome difficult capital financial issues. The insurance brokerage industry is often underestimated, but because of its fundamentals it has remained an attractive industry to investors across the globe.



Experience Mod Sleuths

Finding Major Client Savings in Inaccurate Workers Compensation Ratings

Many nonprofit organizations run on tight budgets. So when Insurance Office of America (IOA) experience modifier specialist Kelly Lopez and IOA vice president and managing partner Bob Bask identified a 10-figure worker error in a nonprofit client's workers compensation insurance rate component, it was a big deal. The error incorrectly classified the organization's employees over a three-year period, resulting in a \$250,000 overcharge.

Like most nonprofit organizations, IOA's business model is based on the success of its clients. When a client's workers compensation insurance rate is too high, it can impact their ability to provide services to those in need. In this case, the error resulted in a 10-figure overcharge, which could have significantly impacted the client's ability to provide services to those in need.

IOA's experience modifier specialists, like Kelly Lopez, are experts in identifying and correcting these types of errors. They work closely with clients to ensure their workers compensation insurance rates are accurate and fair. This helps clients save money and ensures they can continue to provide services to those in need.

“Insightful, informed, innovative—of interest and informative to colleagues at all levels.”

BILL JEATRAN, PRESIDENT, MARSH & MCLENNAN AGENCY

2024 Editorial Calendar

PRINT ISSUE	FEATURE FOCUS	AD CLOSE	MATERIALS DUE	BONUS DISTRIBUTION
JAN/FEB	Property & Casualty	Dec 21	Jan 3	
MAR	Operations	Feb 1	Feb 8	
APR	Mergers & Acquisitions	Mar 1	Mar 8	
MAY	Risk Trends	Apr 1	Apr 8	RIMS
JUN	Health & Benefits	May 1	May 8	EBLF
JUL/AUG	Emerging Trends	Jun 17	Jun 24	
SEP	Operations	Aug 1	Aug 8	
OCT	Property & Casualty	Sep 3	Sep 9	ILF
NOV	Health & Benefits	Oct 1	Oct 8	
DEC	Emerging Trends	Nov 1	Nov 8	

Feature stories and dates are subject to change (and frequently do) so please check with your *Leader's Edge* sales representative for updates.