

The Heart for Service Never Stops



Service Comes in Many Forms

For your members—the men and women who bravely serve our country—service is protecting our security and defending our freedoms. For the people of Pearl Insurance, service is helping those same individuals through their darkest moments, and lending them compassion and financial aid when they need it most.

Our Military Association Member Benefit Program was designed with your unique needs as a military association in mind. We've invested in the right people, the right products, and the right technology to create a program that is guaranteed to invigorate and grow your insurance program and membership base.





PEARL BUILDING

Our Story

Pearl Insurance has a long-standing dedication to the affinity and association marketplace. Our commitment can be traced to our beginnings, when our founder, Jack Pearl, developed and implemented some of the first affinity insurance programs providing insurance coverage directly through member associations.

Mr. Pearl and his son, Gary, who has served as the President and CEO since 1998, have evolved Pearl Insurance into today's multifaceted Pearl Companies. Despite its tremendous growth, Pearl Insurance has remained committed to designing, administering, and marketing insurance programs for membership organizations, affinity groups, and associations.

Founded in 1954

- Privately owned—nimble, flexible, and personally accessible
- Relationship-driven—some clients and customers in excess of 45 years
- Built on trust, respect, and dedicated work ethic

Sales, Marketing, and Customer Service Organization

- Pioneer of insurance direct marketing
- Digital marketing focus
- Intense customer focus
- Results-driven
- Flexible and adaptable in our approach
- Electronic systematic marketing and sales lead generation tools

Experts in All Insurance Lines

- Approximately \$300 million in annualized premiums
- Top 50 broker in the United States
- Partner with over 100 carriers
- Business in all 50 states, Puerto Rico, and Canada

Strong and Diverse Workforce

- Centrally located
—headquartered in Peoria Heights, Illinois
- 27+ branch offices
- 300+ team members
- Voted Employer of the Year among Illinois mid-size businesses



"The privilege of knowing that we're making a real difference in the lives of people when they need it most is the best source of motivation we could ever have."

- Gary Pearl

How We Serve Your Members

Our dedicated military association team draws from the expertise of those who have served. Each program is built upon an understanding of what veterans have endured, and the struggles veterans and their families face on a daily basis.

WE PROVIDE VARIETY

Pearl offers insurance solutions to meet your members' needs at every stage of life. Available products include, but are not limited to:

- Accidental Death & Dismemberment
- Business
- Business Owners Policy
- Critical Illness
- Catastrophic Major Medical
- Cyber Liability
- Dental
- Disability
- Hospital Indemnity
- Life
- Long-term Care
- Medicare Supplement
- Pearl Health Care Exchange
- Pet
- Pharmacy Discount Card
- Professional Liability
- Short-term Recovery
- Student Loan Refinancing
- TRICARE Supplement
- Vision
- Workers' Compensation

WE ENSURE EFFICIENT SUPPORT

Pearl Insurance uses a state-of-the-art, proprietary customer relationship management tool to ensure efficient:

- Application processing
- Underwriting and policy issuance
- Billing and collection
- Policy changes

WE COMMUNICATE AND EDUCATE

Our team both informs members of their options, and educates members on each product with:

- Communications that foster engagement by targeting specific demographics
- Content marketing that aims to engage and educate, not just sell
- A customer service team who works tirelessly to find answers to every question

How We Serve You

WE HELP YOU REALIZE YOUR POTENTIAL

Pearl Insurance will work with your association to provide an insurance program that is guaranteed to:

- Give you a sustainable revenue stream
- Retain and attract members
- Engage members at every military life stage
- Edge out your competition with competitive rates and relevant products

WE ACT AS YOUR TRUSTED ADVISOR

At Pearl, we believe in creating personal, meaningful relationships with our clients. As your trusted advisor, our dedicated military association team will:

- Secure a deep understanding of your mission, goals, and member needs
- Research the best ways to attract and engage new members
- Leverage our military background to tailor a program to you
- Keep your program running smoothly and efficiently

WE SUPPORT YOUR MEMBERS

Pearl Insurance is committed to providing exceptional service to every customer we help. We support your members with:

- 24/7 online customer service portal to pay bills, review benefits, and more
- Domestic call center, available from 7:00 a.m. to 7:00 p.m. Central Standard Time (CST)
- Customizable invoices and a variety of payment options
- Prompt, personal, and proactive customer service

Pearl by the Numbers

Number of families we serve:
135,000

Average length of client relationship:
25 years

Longest client relationship:
77 years

Life and health program retention rate:
98%

Property and casualty program retention rate:
92%

How We Market Your Program

Our in-house, award-winning marketing team includes data management specialists, copywriters, multi-media graphic designers, web presence specialists, and digital marketing professionals who work together to create campaigns that deliver results.

WE STAND OUT FROM THE CROWD

Today's consumers are flooded with thousands of marketing messages every day. Pearl's marketing team is known for its ability to stand out. We deviate from traditional approaches to create campaigns that inspire, connect, and engage.

WE PROVIDE CUSTOMIZED SOLUTIONS

While there may be general rules, there is no way to develop a one-size-fits-all marketing strategy for your company, because companies are like people—they have unique voices. The Pearl Marketing Department will, therefore, develop marketing materials specific to you, based on data elements from our marketing database.

WE INVEST IN TECHNOLOGY

The Pearl Marketing Team has invested in tools to help us produce more efficient and effective campaigns. We use multiple online project management tools to keep projects on track, archive marketing communications, and connect clients with our finished products. We've also invested in marketing automation tools to help us acquire more customers, build loyalty, and expand customer relationships.

WE USE MULTIPLE PLATFORMS

The Pearl Marketing Team will engage your members through a wide range of channels, including:

- Targeted direct mail
- Online advertisements
- Print advertisements
- Website development
- Permission-based email
- Telemarketing
- Newsletters
- Radio
- Video
- Social media
- Conventions and meetings



Let's Talk

At Pearl, we believe in creating and maintaining personal relationships with our clients, our clients' members, and our carrier partners. We can't wait to create one with you.

Get in touch with us today.

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