



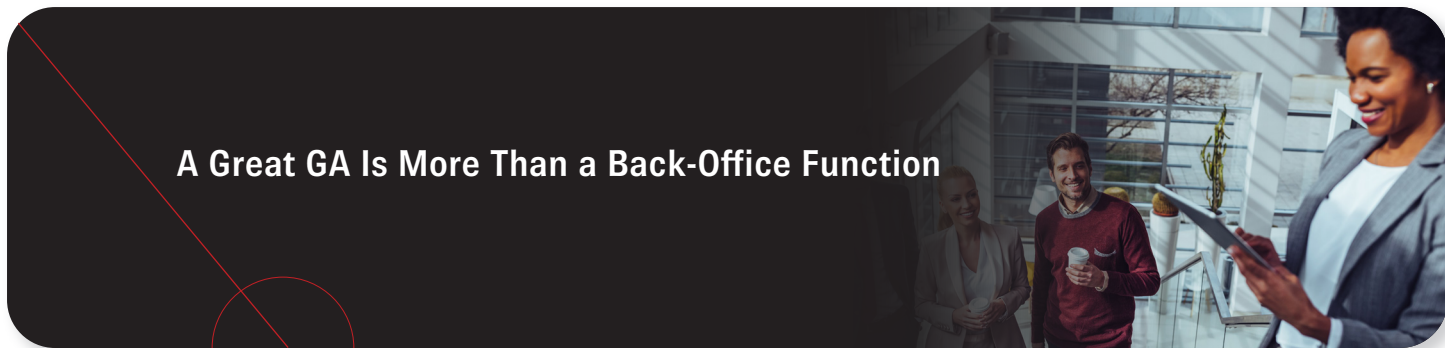
What Is a General Agency + Why Partnering with CRC Benefits Gives You the Edge

In the employee benefits world, few terms are more misunderstood than “General Agency.” Ask ten people, including seasoned insurance agents and even carrier representatives, and you’ll likely get ten different answers. The truth is, no two General Agencies (GAs) are exactly the same. But understanding what a GA can be, and what it should be, is the first step in unlocking its full potential as your strategic partner.

I began my career in employee benefits nearly two decades ago with a small, regional GA in Northern California. At the time, I couldn’t have told you the difference between an HMO and a PPO. But it turned out to be the ideal place to learn the intricate ecosystem of carriers, products, compliance, and client service. Why? Because a strong GA sits squarely in the center, working between carrier partners and agents to help both sides succeed.

A great General Agency is more than a quoting engine or back-office function. It’s a true extension of your business, a relationship built on trust, and a partner that grows with you. That’s exactly what CRC Benefits delivers.

A Great GA Is More Than a Back-Office Function



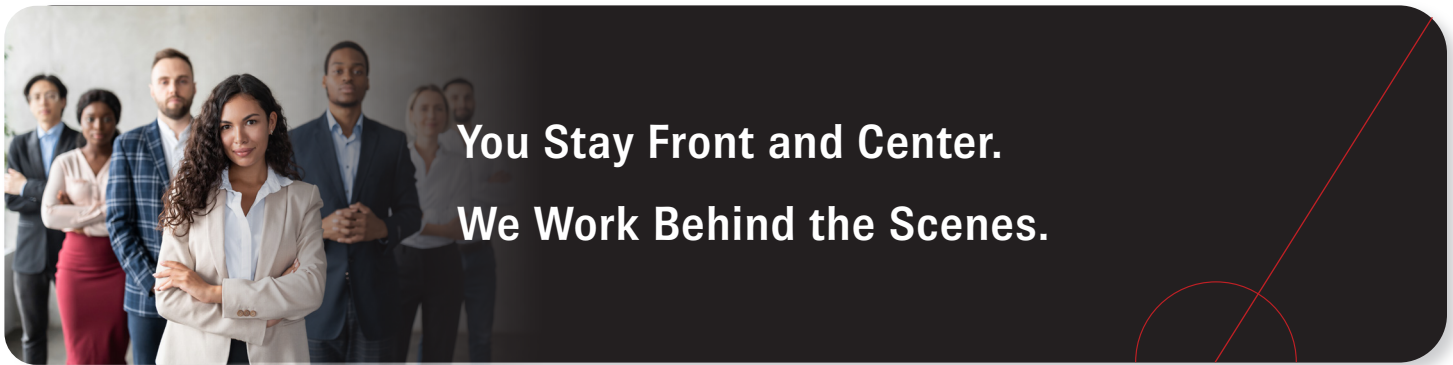
NOT ALL GAs ARE CREATED EQUAL

There are regional GAs, national GAs, niche GAs, and full-service powerhouses. Some are lean and focused on one area, while others provide a broad array of support and services. That’s why it’s so important to understand what makes a General Agency valuable to your business. More importantly, it’s worth knowing what makes CRC Benefits the right choice.

CRC Benefits, formerly known as BenefitMall, is part of CRC Group and has operated as an integrated part of that organization for nearly three years. Today, CRC Benefits is the largest full-service General Agency in the country. With more than 200,000

in-force groups and nearly \$9 billion in premium under management, we bring 40 years of experience helping agents grow and thrive in a constantly changing market.

What sets us apart isn't just our size. It's our commitment to doing more. We deliver value far beyond quoting, renewals, and enrollment. With powerful technology, expert compliance resources, and a people-first approach, CRC Benefits was built to help brokers move faster, go further, and win more.



HOW CRC BENEFITS SETS YOU UP FOR SUCCESS

1. We Act as an Extension of Your Team

We're 100% broker-facing. Everything we do — from quoting to installation, renewals, escalations, and service — is designed to support you and your business. You stay front and center with your clients while we work behind the scenes to help you shine.

Our local teams are backed by national reach. Whether you're working with a single-carrier group or managing a complex multi-line case, you'll have expert guidance every step of the way.

2. Our Services Come at No Cost to You

Our services are funded through contracts with our carrier partners. That means you gain access to our tools, teams, and expertise without impacting client premiums or reducing your commission. You get more resources, more insight, and more support — without sacrificing revenue.

3. Best-in-Class Benefit Administration Support

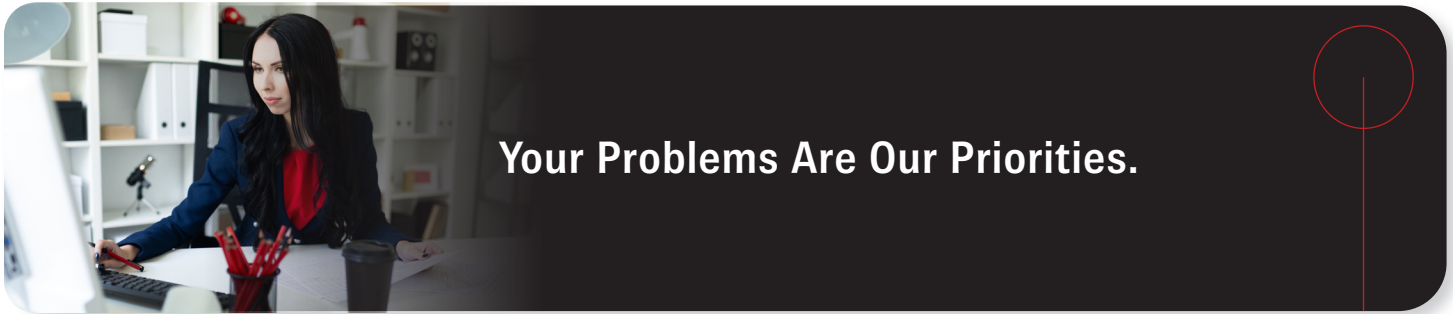
Benefit administration is a core part of the employee experience, and expectations are higher than ever. CRC Benefits offers access to trusted ben admin platforms and enrollment technology partners, along with digital tools that simplify processes and reduce administrative burden.

You can also manage your book of business more efficiently through our tech-forward platform. From census uploads and quoting to case updates and renewals, we give you the tools to stay ahead.

4. Dedicated Compliance and Value-Add Teams

Our compliance team helps you stay current with legislative updates, regulatory shifts, and employer-specific requirements. Whether you're addressing a Medicare eligibility issue, determining group size, or preparing a 5500 filing, you'll have knowledgeable support at your side.

We also offer value beyond compliance. From COBRA and tax-advantaged plans to legal services and ID theft protection, CRC Benefits gives you access to a wide range of products that increase client loyalty and drive long-term growth.



5. Your Problems Are Our Priorities

Employee benefits are complex, and no two client needs are exactly alike. When a challenge arises — whether it's plan design, network fit, contribution strategy, or something in between — our team steps in to help you find a workable solution. We take pressure off your plate and help you stay responsive and confident.

MORE THAN A GENERAL AGENCY

CRC Benefits is not just another GA. We're a full-service wholesale partner offering deep support across all lines and market segments. Whether your focus is small group, large group, self-funded, individual, or senior business, we've built the structure to help you succeed.

Here's what you can count on:

•Account Services Team

Proactive renewal management, reporting, and day-to-day client service, all delivered as a seamless extension of your team.

•PEO Division

Access to agent-inclusive PEO solutions that support bundled HR and benefits administration while preserving your client relationship.

•Self-Funded Team

Expert consulting and quoting support for level-funded and stop-loss plans, including vendor-neutral advice and plan strategy.

•Individual & Senior Team

Comprehensive assistance for ACA individual coverage, Medicare Advantage, Med Supp, Part D, and short-term medical plans.

•Carrier Diversity

Access to a broad portfolio of national and regional carriers across medical, ancillary, and voluntary lines, including dental, vision, disability, life, critical illness, long-term care, hospital indemnity, and pet benefits.

Our tools also make quoting, enrollment, and renewal easier. From multi-carrier comparisons and proposal customization to real-time case tracking, our platform was built to keep you moving forward.



WHY IT MATTERS

Your time is limited. Your clients are more informed. And your competition is always advancing. Working with CRC Benefits means you don't have to compromise on quality, service, or efficiency. You get all three.

The brokers who are thriving in today's market aren't doing it alone. They're backed by strategic partners who deliver smart technology, timely compliance support, and real-world solutions. CRC Benefits is that partner.

THE BOTTOM LINE

If you're not working with CRC Benefits, you may be doing more than you have to — and leaving growth on the table. We've spent four decades defining what it means to be a high-performing General Agency. Today, we offer the infrastructure, insight, and service that modern agents need to compete.

There's no better time to bring CRC Benefits into your business. Let us be the team behind your team, and help you take your agency further.

Visit crcbenefits.com to learn more or connect with your local representative to get started.

CONTRIBUTOR

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