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The Changing Benefits Landscape

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Rising complexity and pressure in the benefits market

- **Increasing Market Complexity**

Rising healthcare costs, regulatory scrutiny, and workforce changes have made the benefits market more complex than ever.

- **Pressure on Employers and Brokers**

Employers and brokers must deliver richer benefits, smarter decisions, and justify spending amid premium increases and market volatility.

- **Evolving Role of Wholesalers**

Wholesalers are shifting from transactional roles to strategic partners who interpret complexity and guide benefits strategy.

Why traditional distribution models fall short

Limitations of Transactional Models

Traditional models focus on quick quotes and product availability but lack strategic insight and differentiation.

Operational Inefficiencies

Manual processes and siloed data increase administrative burden and cause errors, slowing renewal cycles.

Lack of Proactive Planning

Without analytics and coordinated support, businesses react to issues rather than planning strategically for the future.

Need for Strategic Evolution

Wholesalers must shift from distribution to a strategic, consultative role to meet modern benefits ecosystem demands.



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The case for a **strategic wholesaler role**

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Value Creation in Wholesaling

Strategic wholesalers extend beyond access, offering market intelligence and analytics to support informed decisions.



Stabilizing Volatile Markets

By leveraging strong carrier relationships, wholesalers anticipate trends and proactively manage renewal risks.



Connecting the Value Chain

Wholesalers align brokers, employers, and carriers to drive efficiency and create resilient benefit strategies.

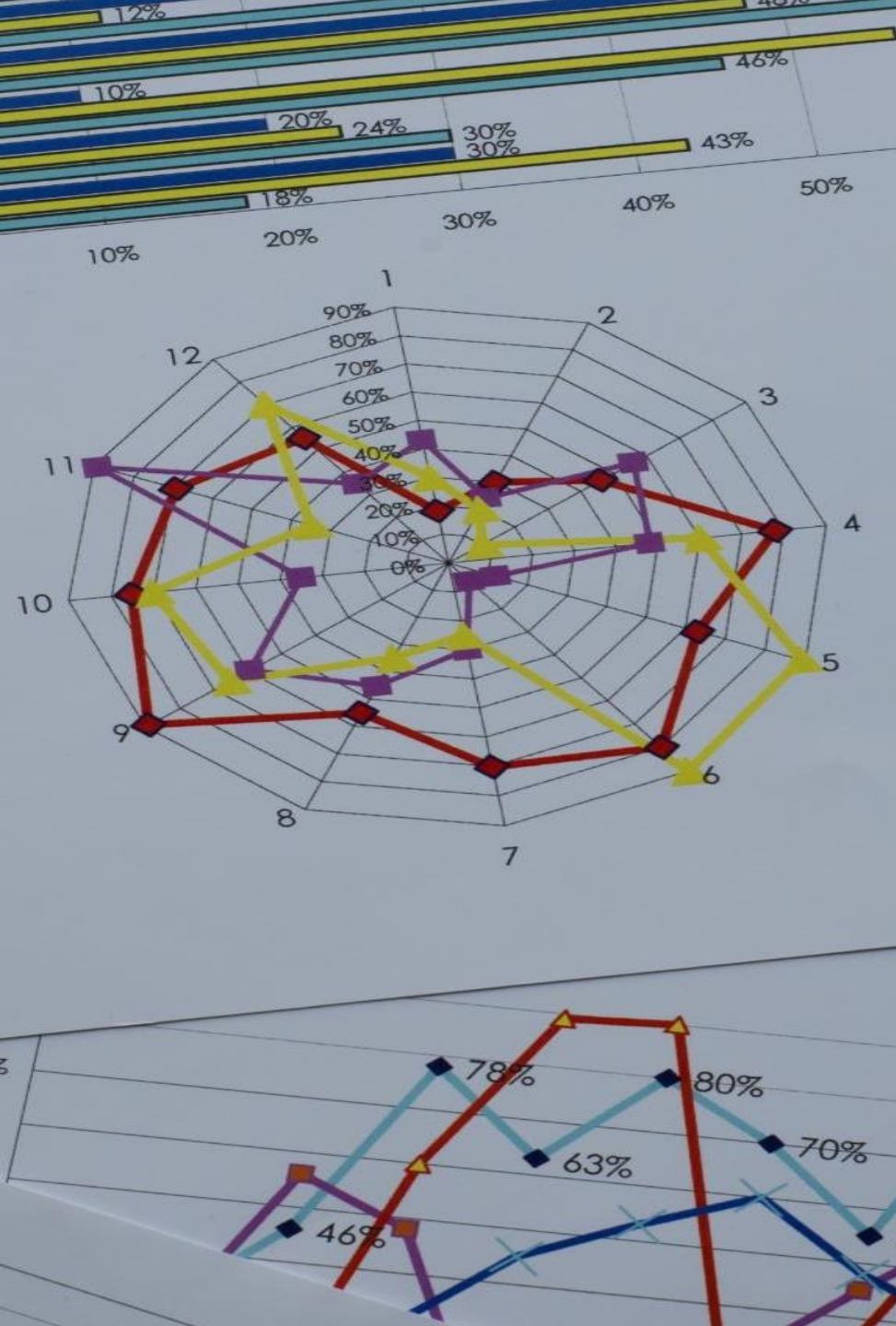
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Data, Technology, and Insight

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Leveraging data to inform smarter decisions

- **Aggregating Data for Insights**

Wholesalers' aggregate data across carriers and employer segments to reveal hidden trends and inform smarter strategies.

- **Benchmarking and Decision Support**

Data supports benchmarking to compare performance and empower informed trade-offs on cost, coverage, and experience.

- **Proactive Risk Management**

Data helps identify potential cost drivers early, enabling proactive risk management before issues escalate.

- **Translating Data into Action**

Strategic interpretation of complex data creates clear narratives that guide brokers and employers in decision-making.

Digital Enablement and Process Efficiency



Streamlined Core Processes

Digital platforms optimize quoting, underwriting, implementation, and renewals for greater accuracy and speed.



Enhanced Stakeholder Collaboration

Technology enables shared visibility and reduces friction among brokers, employers, and wholesalers



Technology and Human Insight

Combining expert guidance with digital tools enhances outcomes and differentiates wholesalers in the market.

Analytics as a Strategic Differentiator

Predictive Analytics Benefits

Predictive analytics enable anticipation of renewal outcomes and model financial impacts of benefit plan changes effectively.

Enhanced Carrier Negotiations

Advanced analytics improve carrier negotiations by revealing performance, utilization, and historical outcome insights.

Strategic Planning Support

Analytics facilitate multi-year modeling and scenario planning aligning benefits strategy with business goals.



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Collaboration Across the Value Chain

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Redefining Broker-Wholesaler Partnerships

- **Collaborative Partnership**

Modern wholesalers serve as extensions of brokers' advisory teams, fostering collaboration and shared goals.

- **Strategic Support**

Wholesalers provide expertise and market intelligence, enhancing brokers' value without increasing headcount.

- **Enhanced Outcomes**

Effective partnerships lead to better decisions, efficient processes, and sustainable growth in a competitive market.

Engaging employers as **Strategic Stakeholders**



Strategic Business Alignment

Strategic wholesalers help brokers engage employers beyond benefits, focusing on cost drivers and long-term planning



Transparent Decision Making

Clear insights and scenario modeling build employer confidence and shared ownership of benefits decisions.



Enhanced Employee Experience

Thoughtfully designed benefits improve employee understanding, appreciation, and usage of benefits.

Strengthening Carrier Relationships through alignment



Role of Strategic Wholesalers

Wholesalers connect carriers, brokers, and employers to align expectations and improve information flow for better solutions.



Operational Efficiency

Streamlining submissions and enhancing data quality reduces friction and improves carrier operations and service delivery.



Creating Collaborative Value

Alignment fosters trust and long-term partnerships, driving a virtuous cycle of improved outcomes across the value chain.

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Outcomes, Impact, and the Road Ahead

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Driving efficiency & better service outcomes



Enhanced Operational Efficiency

Integrated services and standardized workflows reduce redundancies and administrative burdens for faster execution.



Improved Service Quality

Clear processes and proactive communication lead to smoother renewals and faster issue resolution.



Cost Containment and Sustainability

Efficiencies help reduce expenses, improve plan performance, and enable strategic decision-making for sustainable benefits.



Creating competitive & cost-effective benefits strategies

- **Strategic Wholesaling Role**

Wholesalers use data insights and market knowledge to create cost-effective, competitive benefits packages.

- **Stable Benefit Outcomes**

Addressing trend drivers reduces cost shifts, delivering predictable, stable benefits for employers and employees.

- **Competitive Labor Advantage**

Well-designed benefits help employers attract and retain talent in a competitive market.

Key takeaways & actionable insights

➔ Wholesaler Role Evolution

Wholesalers have shifted from distributors to strategic partners, adding greater value across the benefits landscape.

➔ Importance of Data and Technology

Leveraging analytics and investing in technology drives efficiency and supports better decision making.

➔ Collaboration Across Value Chain

Deep collaboration between wholesalers, brokers, employers, and carriers fosters stronger long-term partnerships.

➔ Rethinking Wholesaler Engagement

Viewing wholesalers as strategic partners unlocks new capabilities and improves navigation in a dynamic ecosystem.



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