



Coach America

Coach America (Dallas, TX) is the nation's leading provider of motorcoach services and operates in 15 states and over 30 markets in the Western, South Central and South Eastern regions of the United States. In early 2008, Coach engaged the services of CMR & Associates, in an effort to reduce the overall cost of their ancillary Group Benefits coverages. By utilizing *The CMR Database®*, Coach America was able to identify the services of a Transportation Group Benefit Specialist, who was able to offer new and unique underwriting options, than what their broker had to offer.



Results: With CMR's intervention and oversight, stop-loss premiums were reduced by 33%, Dental premiums by 20% and Life and AD&D premiums by 22%, creating significant savings to Coach's bottom line.

Jana VanAntwerp, VP, Human Resources and Strategic Planning (972) 354-3514

Natixis Capital Markets Inc.

Natixis (New York, NY) is a U.S. affiliate of one of France's largest banks, providing innovative financing in commercial real estate, structured credit, muni products, and various financial products. Senior management hired CMR to originally conduct an independent Property/Casualty audit and further services were required.



Results: Serious coverage deficiencies were uncovered regarding their Errors & Omissions' (Professional Liability) coverage. *The CMR Database®* was used to pinpoint an internationally recognized E&O expert who corrected the problem. Additionally, Workers' Compensation costs were reduced by 40% annually and CMR was engaged to continue as Natixis' outsourced Risk Manager, overseeing the entire Property/Casualty program.

Larry Lorber, Managing Director (212) 891-6257

International Consultants

www.cmr-associates.com