

We Care, We Help

Created in 1999, CMR Associates offers services in property & casualty, group benefits, retirement and private equity how have they found success in this? CMR and founder Christopher Roche are discussed in detail in this profile or the firm.

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GLOBAL PROPERTY/CASUALTY **DOMESTIC & INTERNATIONAL GROUP BENEFITS** **CORPORATE RETIREMENT**

Established in 1999 by founder Christopher Roche, CMR Associates offers a wide range of financial services. Mr Roche set out on his own motivated by his time at insurance broker Marsh Inc gaining all the knowledge he had learnt from networking with CEOs and CFOs that helped him shed light on what it would take to invest in commercial insurance.

Roche also began to develop a more detailed working knowledge of what CEO's and CFO'S needed when it came to securing benefits and contributions for their respective companies with all this wealth of knowledge at his disposal he quickly realised the path he should take and seek out a method on how he could save clients millions. The conclusion of research that Christopher conducted so him handling different types of research methods that span over 120 countries and help detail and complex database with over 11,000 brokers, broker/dealers, specialists and direct writers in the property/ liability, group benefits and retirement disciplines.

Along with the collection of data and the ongoing research methods conducted by CMR has helped to create their database which is an exclusive program that tracks a variation of 40 different characteristics of each specialist linking them to core competencies to a client industry classification and custom needs. The database created allows new customers and existing clients the ability to compare and benchmark there current rating fees and coverage by accessing the CMR database policy smart.

Clients are matched to new suppliers by using collaboration and data, global price trending and a deep database.

The Property & Casualty service that CMR offer helps utilise the policy smart system to help organisations protect their assets and avoid high cost litigation fees. This is fully understood by CMR that provide customers with the right providers that can impact the cost and locate the most appropriate service team. The database which has been continually refined and enhanced to include over 7,000 property/ casualty broker and vendor specialists including commercial truck insurance reaching over 120 countries.

Group benefits service is something that CMR pride themselves in as they have managed to save over \$120 million in industry overcharges. As medical insurances are one of the top five expense categories for employees it's important to have a system in place to help cut overcharges. One of the primary objectives is to attract and maintain a motivated work environment. With the CMR database it consists of over 2,000 group benefit brokers ideal for this type of situation.

A third service that is offered is retirement advisory's this will help all that are approaching or are already in retirement age, most companies attempt to levitate the stress on retirement plans by offering a variety of plans such as 401K's, local government mandated plans, traditional defined benefits and defined contradiction plans. To go with the complexity of retirement plans, the cost and time they take to implement and monitor them.

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