

# Capability Statement

## Company Profile

Havens & Company is a specialized team of nimble, responsive benefits experts with decades of experience designing and negotiating benefits programs for life, accident, disability, dental, vision, along with retiree, voluntary, and executive benefits. Our business model is grounded in full transparency of program costs and compensation and absolute business integrity. These principles govern the business processes we have designed, organize our bid and plan options, and inform our evaluative tools. Our team includes lawyers, underwriters, account managers, and producers who bring deep competence from previous carrier and consultant engagements to their role. All were selected for their business leadership skills and professional expertise, and are uniquely qualified to help clients critically assess plan options.

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## Operating Principles

### An approach to business based on our convictions

- ◆ *Full disclosure:* absolute clarity in bid and plan design metrics and compensation
- ◆ *Fair exchange:* pricing based on lean overhead and demonstrated value return
- ◆ *Benefit expertise:* deep contextual experience in corporate benefit management

## Business Model

### Processes built to embody our operating principles

- ◆ Partner with clients to manage benefit programs
- ◆ Employ structural and financial techniques, including procurement-based solutions
- ◆ Evaluate and optimize plan pricing, terms, and conditions on their technical merits
- ◆ Deliver turnkey analysis, bidding, and installation of benefits

## Key Differentiators

### Engagements grounded in service & performance

- ◆ An agile team where Haven principals work directly with client executives
- ◆ A leader among women-owned businesses advancing corporate diversity goals
- ◆ Demonstrated ROI returns across coverage solutions and industry segments

## Solutions Portfolio

### Non-medical employee benefits

- ◆ Life
- ◆ Disability
- ◆ Accident
- ◆ Voluntary
- ◆ Dental
- ◆ Retiree
- ◆ Vision
- ◆ Executive

### Corporate support programs

- ◆ Evaluate, Design, and Implement Employee Benefit Plans and Administration
- ◆ Compliance & Audit
- ◆ DEI Training & Development

### Fortune 1000 enterprises

- ◆ Public Utilities
- ◆ Healthcare Systems
- ◆ Technology
- ◆ Manufacturers
- ◆ Education
- ◆ Retail

## Demonstrated ROI

\$40.5M reduction in Vision premiums/costs over a 5-year period  
*Technology – Fortune 50*

\$7.2M savings in Life & AD&D renewal costs over a 5-year period  
*Public Utility*

\$300K reduction in Dental costs associated with a 5-year renewal  
*Healthcare System*

## Diversity Leadership

Havens & Company is certified as a women's business enterprise (WBE) by the *Women's Business Enterprise National Council (WBENC)*. As a certified WBE, Havens & Company is formally positioned to align with corporate clients in fulfilling their strategic supplier diversity goals. We were proud to complete the invitation-only *IBM Mentor Protégé Program* for diverse suppliers.



## Contact

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## NAIC Codes and Corporate Data

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DUNS: 96-5423382  
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