Primrose Franchisee Insurance Program

Why business insurance feels harder than ever

The challenge is not just price. It is access, consistency and confidence.

Premium pressure

Insurance costs have been rising since 2020, even for owners with no claims.

Licensing expectations, catastrophe exposure and broader liability trends all matter.

Fewer viable markets

Child care insurability is being scrutinized more tightly.

Some carriers are restricting states, classes of business or even specific ZIP codes.

More at stake

A single event can affect a school's finances, staff, families and the Primrose brand.

The response cannot start after the claim.

Marsh perspective: treat insurance as part of the operating plan, not a once-a-year transaction.

Franchise owners need someone who understands the system around the policy.

1

Franchise fluency

A national franchise practice built around systems, brand standards and thousands of franchise locations.

2

Market strategy

A coordinated story to underwriters, so Primrose quality is represented consistently instead of being shopped as a commodity.

3

Brand protection

Risk, claims and compliance support designed to help protect the individual school and the broader Primrose brand.

Primrose quality is real. Marsh helps make it visible in the market.

How Marsh separates Primrose from the child care market

Primrose should be evaluated on the quality of its operations — not only on its industry label.

Broad Child Care Market

A category-based view can hide meaningful differences in quality and controls.

67,000 Child Care Centers in United States

The Marsh lens

Placement, advocacy and a coordinated story.

Separate Primrose from the broad child care industry

The Marsh Agency and Primrose Schools Partnership

A stronger market story: credibility, access and leverage.

Marsh has helped separate Primrose and owner collaboration will continue to strengthen the position.

How Marsh works with franchise owners and Nationwide

The goal is not to force every school into one market. It is to place each risk strategically while building program strength.

1

1. Listen

Understand each school's exposures, renewal timing and risk priorities.

2

2. Place

Use broad market access to match the right risk with the right carrier.

3

3. Learn

Aggregate owner insight and claims / loss learnings to improve the program.

4

4. Leverage

Use collaboration and scale to strengthen the Nationwide relationship and future options.

Broad access is the starting point. Collaboration is what creates sustainable leverage.

The model is already working in practical ways.

Carrier alignment

Carrier group code for Primrose and a coordinated approach to the market.

Claims and risk support

Nationwide dedicated claims and risk-management resources.

Coverage enhancements

Abuse and molestation limit included in the umbrella; Marsh Agency endorsements.

Future sustainability

A program is less likely for non-renewal than individual submissions

The partnership compounds: more owners aligned to the program creates more credibility and momentum.

The best time to improve the insurance strategy is before the renewal clock is loud.

For owners renewing soon

Bring Marsh in early to review exposures, coverage structure, loss information and market strategy.

For the Primrose system

Encourage owner collaboration around a preferred partner so the program can gain traction faster.

For every school

Use the broader resource platform to strengthen safety, claims readiness, HR and emergency response.

Next step: schedule a focused conversation with Amy Jo and your Marsh Agency franchise team.
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Thank You

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