



# Platform Agencies, The eAggregation Market Segment

# The Combined Group



- Platform Agency of QuoteExpress™
- All Commercial with an eye on personal.
- 2006 Projections Premium \$65 mln

# Platform Agency Executive Summary



- Creates new and efficient means of coupling technology and marketing to broaden the distribution of small commercial lines accounts
- Value add in maintaining traditional underwriting of risk validation to ensure carriers risk selection and pricing are met



# The Platform Agent

– Market Segment



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  - Traditional Insurance Distributors
- Combined Group model = Platform wholesaler



# Benefits to the Sub-Producer

## – Productivity Increases

- Increases quote turnaround time
- Increases CSR's production processing
- Reduces training time/cost and errors
- Carrier Service Center = Increased retention levels



# Benefits to the Sub-Producer

## – Market Accessibility

- Sub-producer not of size to reach all markets
- Multi-carrier quoting offers greater depth and breadth of risk acceptability



# Benefits to the Sub-Producer

- Speed and Consistency
  - Quick response times
  - “Firm” quotes



# Benefits to the Sub-Producer

## – Additional features

- BRIDGE from unacceptable standard risk to surplus market
- Applied/TAM software upload functionality
- Live chat



# Benefits to the Sub-Producer

Thanks to ACORD...

If your agency uses Applied... it gets even better  
QuoteExpress is capable of sending and receiving  
ACORD XML!

SEMCI has become a reality for the independent agent!

Enter Application  
Using TAM software

Click the  
butterfly

You will get back up to 5  
quotes!





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- Market penetration at lower expense structure.
- Objective indicator of competitiveness.
- Systems Availability and Quality.



# Where do we go from here?

- Utilize more efficient technologies
- Continue to build on the past successes



Thank You!

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