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Organic Growth - Belief, Focus and Perseverance

Never in history has the insurance industry faced such a difficult environment. The prolonged soft market, limping economy and widespread exposure compression have wreaked havoc on organic growth metrics and morale. To add insult to injury, now agency owners must figure out how to navigate through health care reform and increases in taxes on both ordinary income and capital gains.

It is possible to grow through this challenging cycle, but not by accident. The development of an organic growth blueprint is the easy part. The challenge is having the belief, focus and perseverance necessary to execute uncomfortable change. Agency owners outrunning the environment have turned their back on the litany of legacy excuses that allow the masses to rationalize inaction.

Peak performers have designed and implemented the management structure, training, accountability, differentiation, compensation, service standards, producer reinvestment and tracking technology to drive consistent new business production. Do you believe that any of the aforementioned initiatives can have a positive impact on top line growth and bottom line earnings? Do you have the focus to design and implement an organic growth blueprint? Do you have the perseverance to stand behind the plan when inevitably a legacy employee will vehemently fight the change hoping you will give up? Are you willing to fire employees that stand in the way of the transformational change required to achieve organic growth? As the chart below shows, it is literally a matter of survival.

The "Best" simply write more new business than the "Rest" of the market. Leakage is the difference between new business and organic growth and is comprised of many factors including lost business, exposure reductions, rate reductions. client

	The Rest	The Best
Trailing 12 Months as of 12/31/09	Bottom 80%	Top 20% High-Growth
New Business as % of Prior Year Comm. & Fees	11.6%	20.1%
Less: Leakage (Rate, Retention, Compression)	16.4%	15.4%
Equals: Organic Growth	-4.8%	4.7%

bankruptcies, etc. Many agency owners site "a service focus" as the excuse for not implementing an organic growth culture. The irony is that the difference in leakage between the best and the rest is only 1% and the agencies with the highest level of new business also have the lowest leakage. The best simply write almost twice as much new business and are only slightly better at managing leakage.

Do you have the core belief that growth is essential? Do you have the focus to design and implement a growth blueprint? Do you have the perseverance to drive change when most of your employees will resist change? Leadership is not a popularity contest. Will your agency fail, survive or thrive while on your watch?

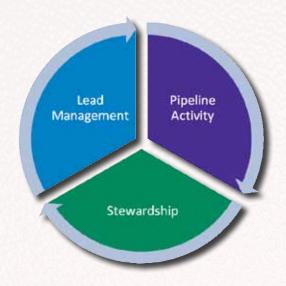
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The MarshBerry Sales Portal

MarshBerry, the nation's leading management consulting firm, owns and operates a world class, innovative, web-based tool that automates all three aspects of sales management. The aggregate revenue of the current users on the system totals over \$950 million in commission income (over \$7.6 billion in premium). References from power users ranging in commission revenue from \$300,000 to \$50 million are available upon request.



Lead Management

- Account Importing Capability
- Searchable Data Fields
- Campaign Management
- Pre-Appointment Activity Tracking
- · Outlook Integration

Pipeline Activity

- Appointment Tracking
- Carrier Interaction Tracking
- · Referral Tracking
- Commission Sharing
- · Easy to Run Reporting

Stewardship

- Customized, Branded Stewardship Documents
- Activity Tracking & Reminders
- Service Compliance Scoring & Accountability

View a live 50-minute web demonstration of the MarshBerry Sales Portal:

Tuesday, August 10, 2010, 2:00PM EST Wednesday, August 11, 2010, 1:00PM EST Thursday, August 12, 2010, 4:00PM EST

Web Instructions

Go to http://www.MarshBerry.com/SalesPortalDemo

Audio Instructions

Dial In: 1-888-850-4523 / Password: 812834

If these dates
do not work for you,
please contact
Tommy McDonald
to schedule a
free one-on-one
demonstration.

440-392-6700 or TomM@MarshBerry.com

