

THE INSURANCE LANDSCAPE IS CHANGING.



It's more difficult to compete for new business.

It's more difficult to maintain contingent and commission revenue levels.

Independent agencies that want to remain truly independent, need the scale, support, access to broader markets and increased contingency revenue.

ANE provides just that.

ANE

AGENCY NETWORK EXCHANGE



WHAT IS ANE?

- An innovative model that helps Independent Insurance Agents grow & retain business.
- Is focused on agencies that are growth oriented & want to stay independent.
- Has a tremendously experienced Management Team who understand the industry trends & marketplace dynamics that are impacting agents.

SO WHY ANE?

- Agents need scale to remain relevant
 - ✓ ANE provides that scale
- Agents need to understand & react to change
 - ✓ ANE provides understanding & solutions to change
- Agents need to become better business owners
 - ✓ ANE provides training, consultation & advice

THE ANE MODEL

- Renewable three-year agreement between Agency & ANE
 - ✓ Long-term relationships based on value
- Agency owns 100% of their book & business
 - ✓ The Agency's name remains on the Dec Page
- Agency receives 100% of policy level commissions
 - ✓ ANE aggregates all "common" carrier premium
- Monthly service fee tied to total level of aggregated premium

WHY JOIN A NETWORK?

Let's face it. The insurance industry is changing faster than most agencies can keep up. Client demands are changing. Carriers are changing the way they pay contingency and are demanding more production.

No matter how big your agency is or how good your carrier relationships are – it's just not that easy anymore. The insurance landscape is changing. It's more difficult to compete for new business. It's more difficult to maintain contingent and commission revenue levels.

Independent agencies that want to remain truly independent, need the scale, support, access to broader markets and increased contingency revenue. ANE provides just that.

ANE can help you improve the overall valuation of your agency. You owe it to yourself and your agency to learn how ANE can help you grow in revenue and new business.

At ANE, we pool premium to increase contingent revenue, help agents write more new business and increase retention, provide direct access to markets and provide active support to help agents be better business owners. ANE becomes a resource you can count on, a resource that helps you write more business and increase retention.



THE VALUE OF ANE

ANE offers specific services and support in three key disciplines essential for an agency's success.

Profit & Growth

ANE works to ensure that profit sharing is enhanced and monitored to optimize returns for all member agencies. ANE also works to identify opportunities that help member agencies grow and earn more revenue with our common carriers.

- **ANE's Profit Sharing Programs**
 - ANE negotiates and earns much higher factors for member agencies.
 - Assists member agencies in addressing unprofitable books.
- **ANE's New Business Production Incentives**
 - ANE provides member agencies the opportunity to earn special incentives.
- **Understanding Your Book of Business**
 - ANE helps member agencies better understand their book of business and how to improve revenue and profitability.

Sales Focused Culture

Building a real "sales focused culture" within an agency is critical to the long term success of any agency. ANE has a proven track record of helping agencies focus and succeed in creating a "sales focused culture."

- **Growth-Based Business Planning**
 - Reality based business planning supported by monthly updates to help agents understand and monitor their progress.
 - Carrier Leaderboard tracking that lets agencies know how they are doing against their peer agencies with specific carriers.
- **ANE Producer School**
 - Subsidized, locally hosted and conducted by high quality, nationally recognized trainers.
- **Support & Training for New or Young Insurance Producers**
 - Special programs and events to help new or young producers learn, gain practical knowledge and be better salespeople.



Agency Owner Support Services

Increasing the value of your agency, solving perpetuation and succession issues or implementing best practices in your agency, ANE's experienced staff is there to support our agency owners.

- **Regular In-Person Consultation**

From business planning to agency operations to increasing sales, ANE believes in sitting down face to face to solve problems with our agency owners.
- **Leader to Leader Peer Groups**

The opportunity to meet with other agency owners and learn from each other.
- **Perpetuation & Succession Guidance & Planning**

ANE works with its agency owners to build clear plans to prepare for today, tomorrow and ensure that their future is secure.
- **ANE's Premier Partnership with Vertafore**

Agency management systems are an agency's second largest expense, ANE can significantly lower a member agency's conversion and monthly operating costs through their unique agreement.



BUILDING BUSINESS FOCUSED CARRIER RELATIONSHIPS

ANE has positive, business focused relationships with the carriers we work with because insurance companies are facing many of the same challenges as the insurance agents they work with.

Coordinated Production Planning

- ANE coordinates all production planning as well as monthly monitoring with our shared carriers.
- Member agencies focus on writing new business, retaining clients and growing their agencies.

Improved Product & Marketing Opportunities

- Working with our carriers, ANE helps member agencies:
 - navigate carrier product offerings, service offerings; and
 - maximize individual carrier co op marketing opportunities.

Engaged and Valued by Carriers as a Resource

- ANE serves as a resource to our carriers providing insight into market conditions and changes in the distribution system.
- ANE management are fully engaged with executive and senior management.
- ANE staff and member agencies serve on a variety of carrier advisory boards and producer councils.

Relationships Solve Problems

- ANE carrier relationships help member agencies solve a variety of agency/carrier issues that arise every day. Getting a second look on a new business submission, resolving a questionable non-renewal or cancellation, ANE works with carriers and member agencies to solve problems.

Contact ANE to discuss how we can help your agency grow. We can provide income projections and show you how the services we provide can help your agency increase its revenue.



TESTIMONIALS

"I would tell somebody considering ANE to look at where they want to be in 3, 5, and 10 years. Look at the obstacles in their growth strategy. Then, look at all the markets and services ANE provides. The value proposition ANE provides is going to enable them to achieve those goals."**"**

Bill Scuzo, President, BCG Advisors

"We have been able to add a significant amount of new business since we became ANE members. I can see that continuing to grow. ANE allows us to get better profit sharing with our existing carriers, which has helped our profitability."**"**

Kevin Henry, VP Borgos Hanlon Henry & Garcia Insurance

"ANE is not just an aggregator. They are not just providing markets. ANE provides support, services, and training. Interacting with other agency owners and learning from them has helped us escalate our business more quickly."**"**

Lenny Barone, President, The Lynoxx Group

"We chose ANE because they have staff who have agency experience, carrier experience, industry contacts, and an incredible knowledge of the industry."**"**

Tim Glenn, President, Glenn Insurance

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