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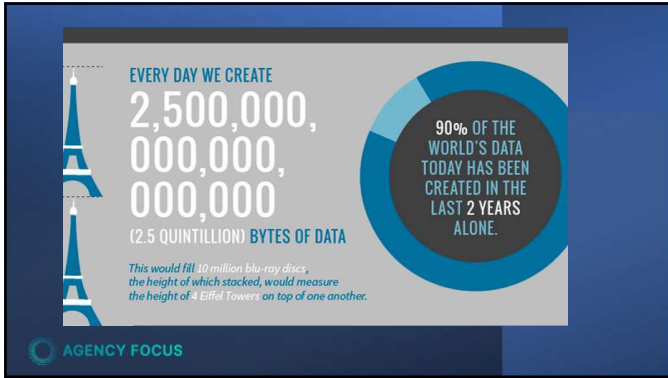
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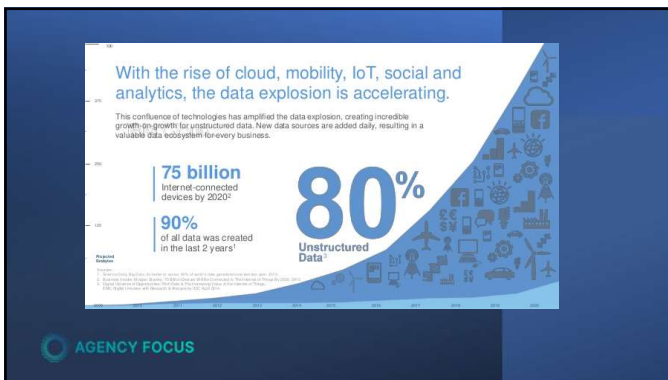
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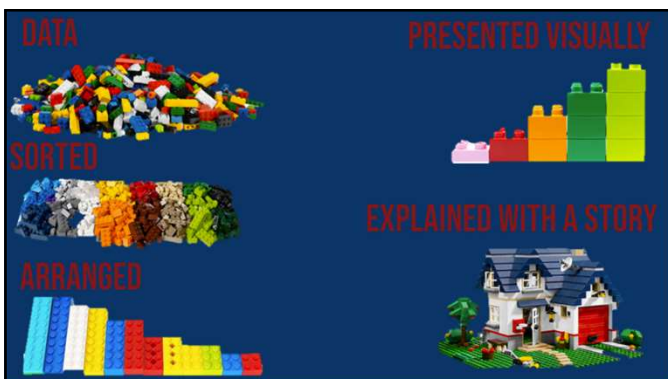
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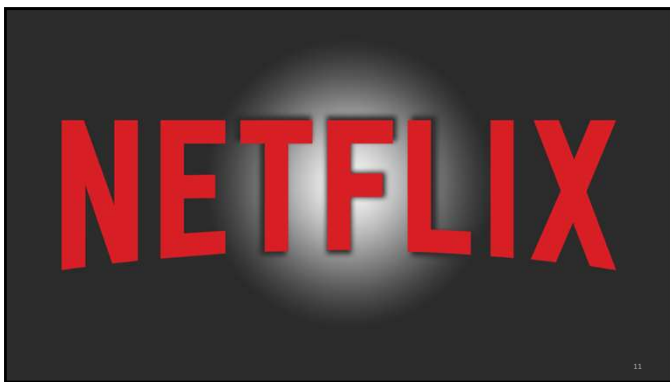
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NETFLIX IS WATCHING...

- ...when you pause
- ...the content you watched
- ...the date/Time you watched
- ...the location you watch from
- ...the device you used to watch
- ...if you returned to your content
- ...your browsing behavior
- ...your searches
- ...your ratings

AGENCY FOCUS

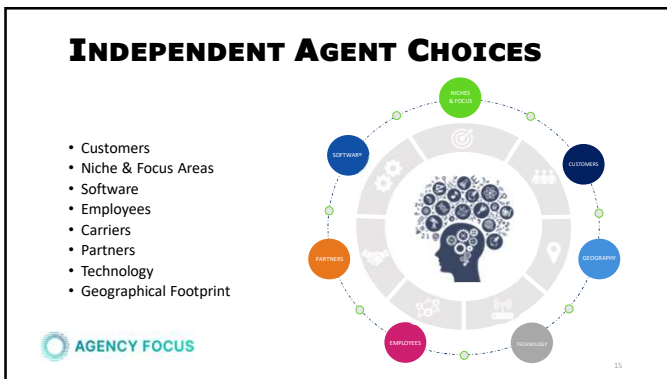
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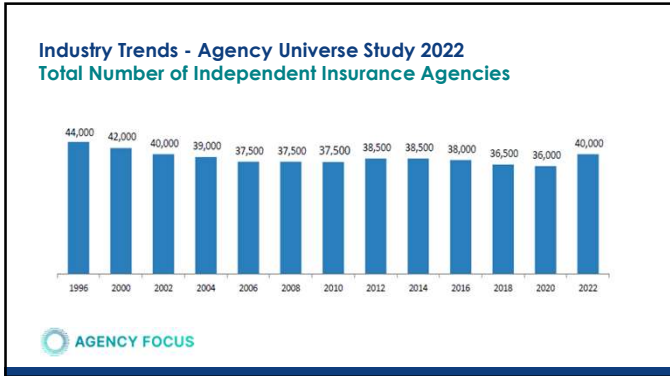
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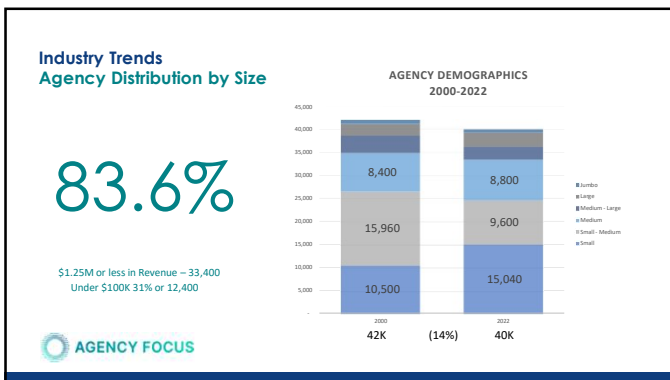
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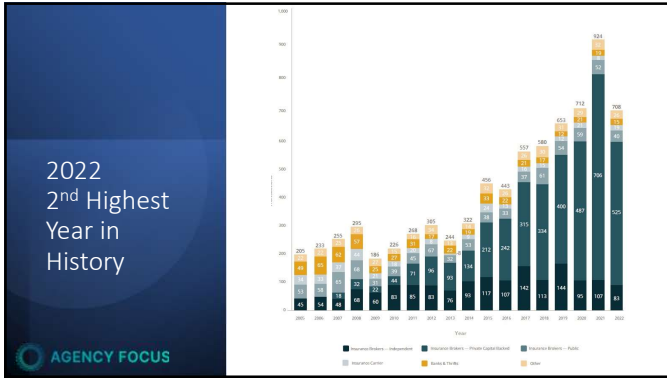
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Established National Acquirors

Publicly-Traded Brokers

AON, BNP, BRP, Gallagher, MarshMcLennan Agency, LPL Financial, Willis Towers Watson

Private Equity-Backed Brokers

ACRESURE, ALERA GROUP, Alliant, AssuredPartners, EPIC, HUB, NFP, RISK, USI

Emerging Private Equity Brokers

ONEDIGITAL, Oakbridge, pcf, KING INSURANCE, SUNSTAR, Relation, WORLD, ALKEME, SUPERIOR INSURANCE PARTNERS, CREST INSURANCE GROUP, PATRIOT, High Street

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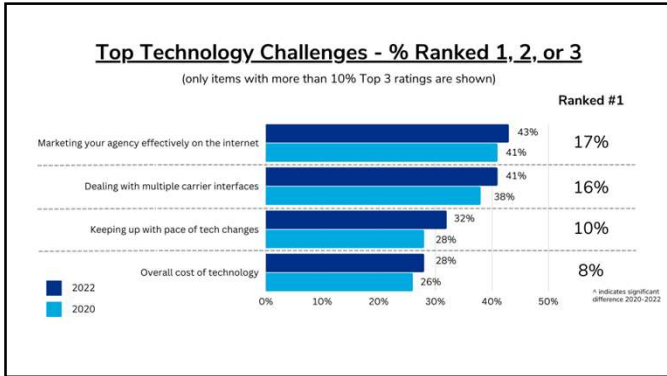
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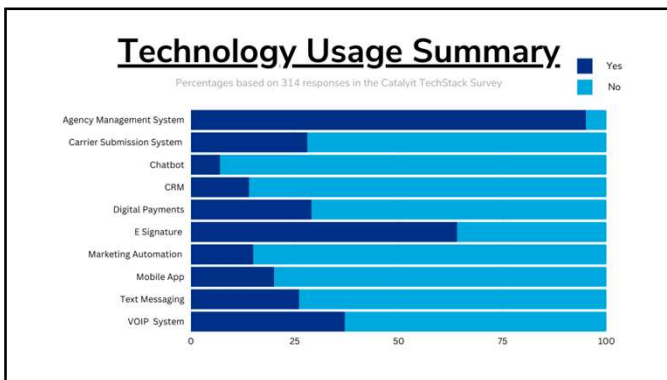
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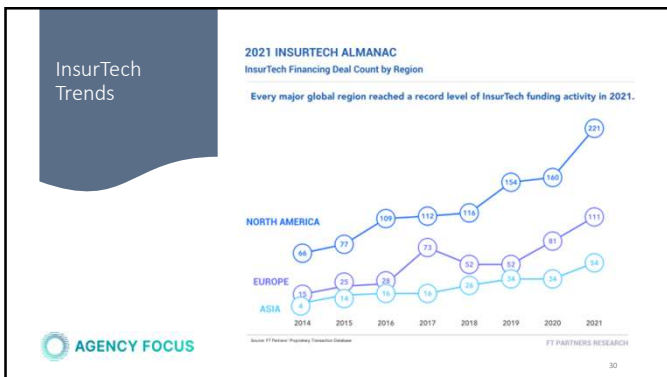
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Why So Many Are Selling

- Rising third-party valuations
- Size and Scale matter
- Many agents are not positioned to adapt or perpetuate

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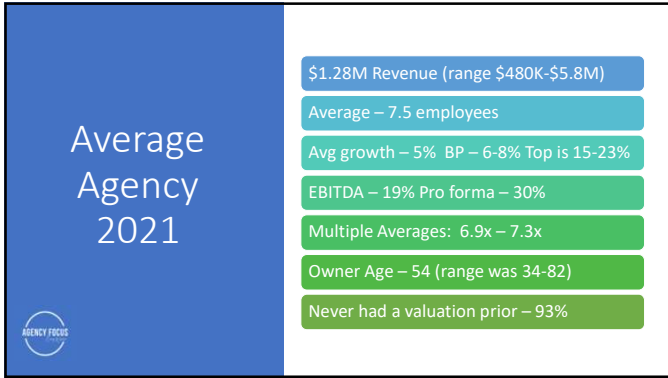
WHY ACQUIRE? Organic Growth v. Acquisition Growth

Year	Revenue	Retention	Renewal	New Comm Rev	YE Revenue	Growth	New WP (10% Ave Comm)	
1	2020	\$ 300,000	0.9	\$450,000	\$ 70,000	\$ 320,000	3%	\$ 790,000
2	2021	\$ 325,000	0.9	\$472,500	\$ 78,750	\$ 351,250	5%	\$ 787,500
3	2022	\$ 351,250	0.9	\$496,125	\$ 82,888	\$ 378,813	5%	\$ 826,875
4	2023	\$ 378,813	0.9	\$520,911	\$ 86,822	\$ 407,753	5%	\$ 868,219
5	2024	\$ 407,753	0.9	\$546,978	\$ 91,163	\$ 438,141	5%	\$ 911,690
6	2025	\$ 438,141	0.9	\$574,327	\$ 95,721	\$ 470,048	5%	\$ 957,211
7	2026	\$ 470,048	0.9	\$603,043	\$ 100,507	\$ 503,550	5%	\$ 1,005,072
8	2027	\$ 503,550	0.9	\$633,150	\$ 105,533	\$ 538,728	5%	\$ 1,055,325
9	2028	\$ 538,728	0.9	\$664,655	\$ 110,809	\$ 575,664	5%	\$ 1,108,092
10	2029	\$ 575,664	0.9	\$698,098	\$ 116,350	\$ 614,447	5%	\$ 1,163,496
11	2030	\$ 614,447	0.9	\$733,003	\$ 122,167	\$ 655,170	5%	\$ 1,221,671
12	2031	\$ 655,170	0.9	\$769,653	\$ 128,279	\$ 697,928	5%	\$ 1,282,753
13	2032	\$ 697,928	0.9	\$808,135	\$ 134,689	\$ 742,825	5%	\$ 1,346,892
14	2033	\$ 742,825	0.9	\$848,542	\$ 141,424	\$ 789,966	5%	\$ 1,414,237
					\$ 1,409,897			\$ 14,098,976

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The Average Agency

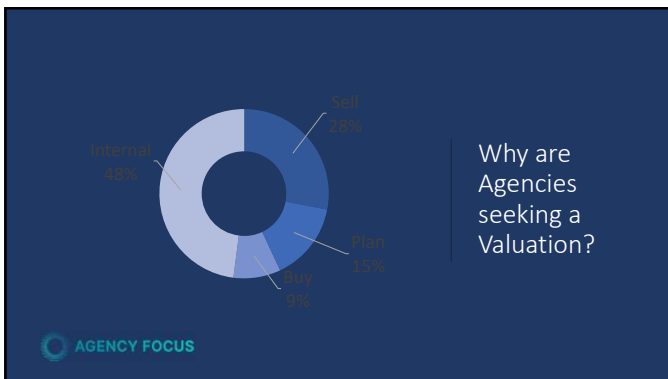
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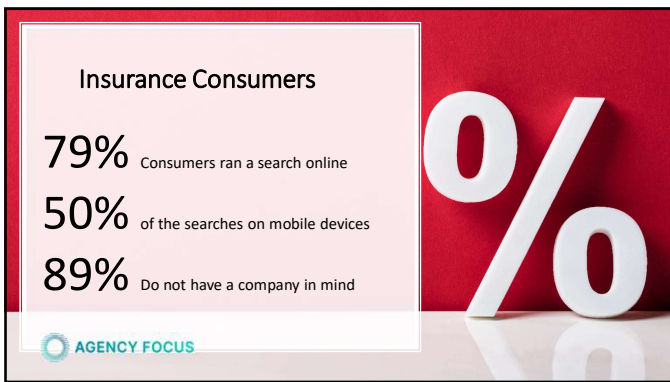
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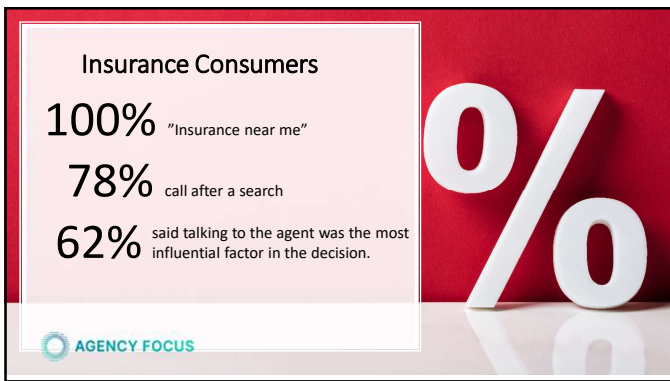
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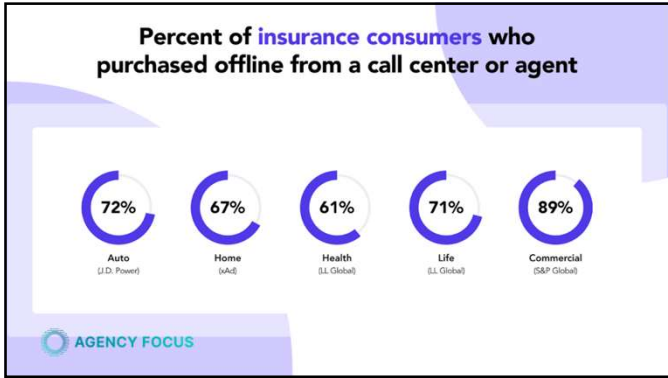
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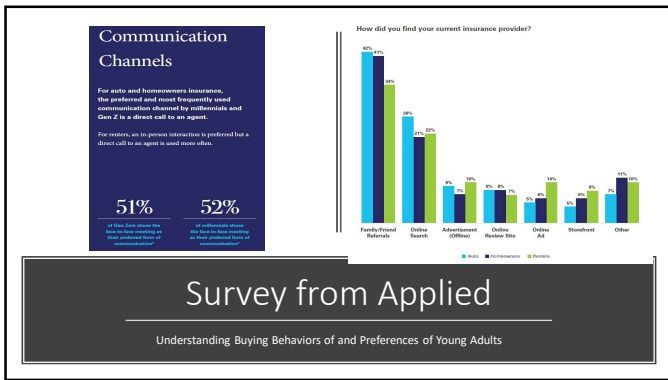
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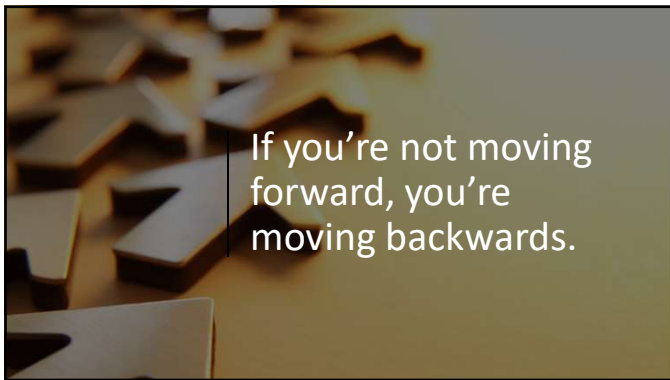
Business is good...or is it?

90% retention
76% grew
40% hiring



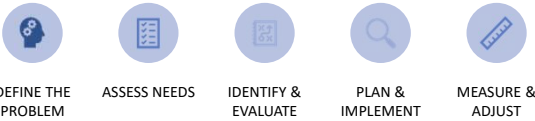
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If you're not moving forward, you're moving backwards.



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Process to Becoming Data-Driven



AGENCY FOCUS

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Categories of Technology

- Platform to identify, evaluate and implement technology
- User Reviews & Expert Reviews
- Assessment & Progress
- Community and Education

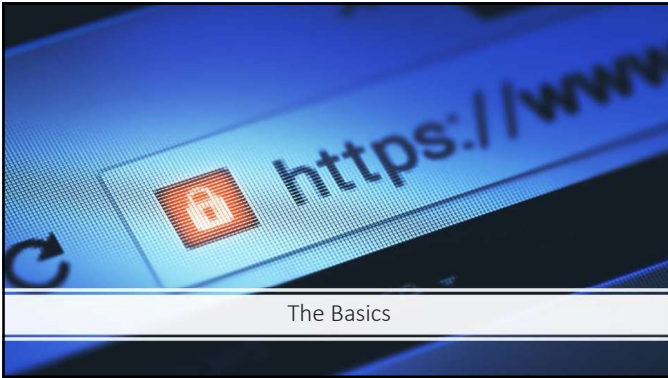
- Do it yourself
- Do it with me
- Do it for me

 AGENCY FOCUS

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A photograph of a small green seedling with two leaves growing out of dark brown soil. Overlaid on the image is the text "Finding New Business" in a white, sans-serif font. Below the text is a horizontal line with five numbered circles (1-5) connected by arrows, indicating a process flow. At the bottom, there are five corresponding boxes with labels: "1 Define the Problem", "2 Assess needs", "3 Identify & Evaluate", "4 Plan & Implement", and "5 Measure & Adjust".

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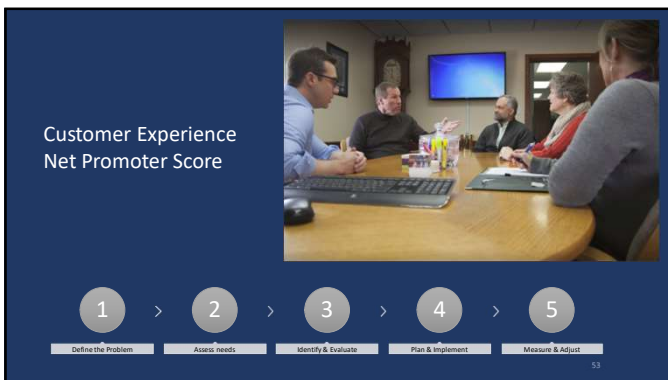
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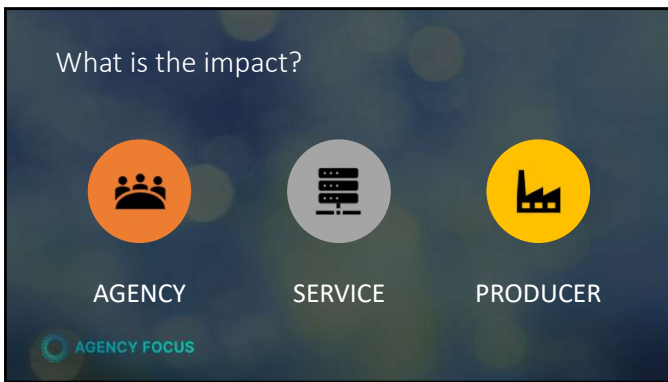
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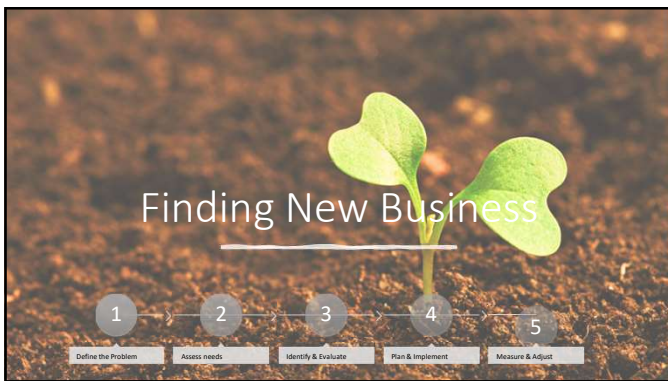
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Brody Thompson
Active Policies: 2
Total Premium: \$7,183.28

Journey SentiMeter™ Customer Relationship Metrics Predictions

Show All Hide All Organized All

Demographics
House heating fuel : Oil
Number of household vehicle : 3
Household income : \$200K
Average travel time less than 10 minutes : 78%
Home Value from \$500K-\$1M - 62% : Home Value from \$500K-\$1M - 62%

Property Attributes
Home indicator : Vacant
Primary construction : Wood frame
Physical condition of the building : Excellent
Code indicating property type : Residential
Pool indicator : Yes

Consumer
Has a cat and dog, find out what type of dog
Has collectables
Filed bankruptcy in 2010
Own a motorcycle
Own a horse

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PREDICTIONS
INCREASE ACCOUNT ROUNDING & CROSS-SELL OPPORTUNITIES

- Identifies various trends and patterns of a policyholder's behavior to identify cross-sell and upsell opportunities.

Brody Thompson
Active Policies: 2
Total Premium: \$7,183.28

Customer Relationship Journey SentiMeter™ Metrics Predictions

Show All Hide All Filter Sort by

10 items on Mar 6, 2020
Expires by Mar 26, 2020
Suggest Enabling EFT on the home policy.
View

10 items on Mar 13, 2020
Expires by Mar 29, 2020
Suggest travel insurance policy to the customer.
View

Increase Retention by 1% - 3%
Identify customers who are likely to churn.
Increase retention by taking proactive action.

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What is the impact?

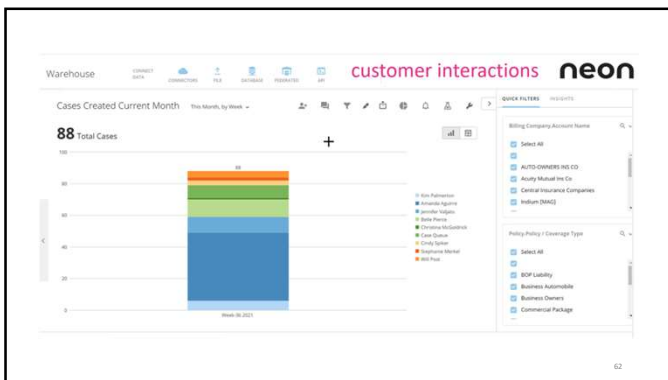
AGENCY SERVICE PRODUCER

AGENCY FOCUS

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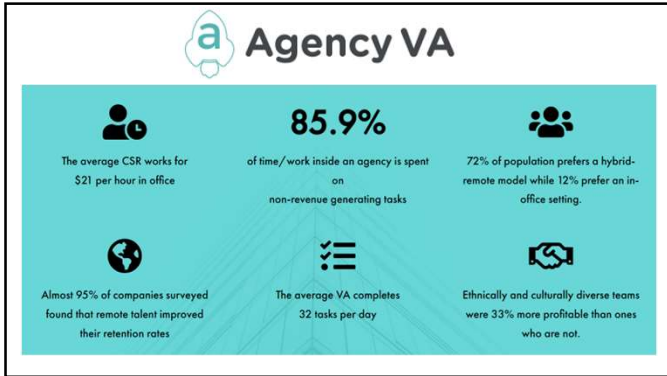
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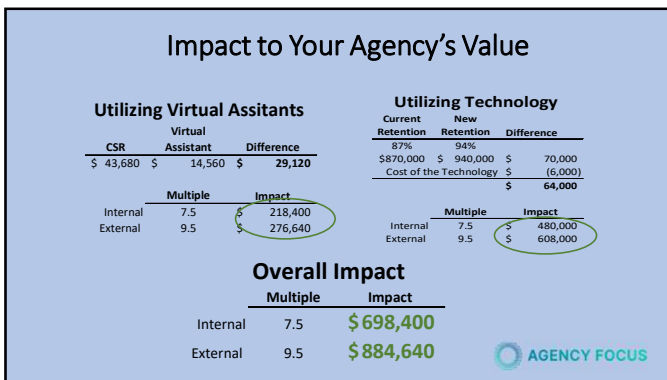
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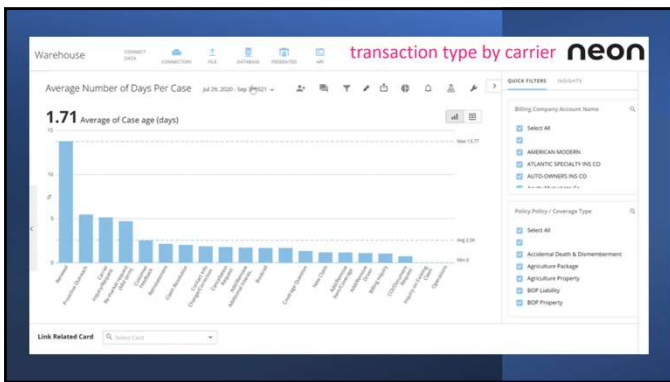
Quandri

OUR MISSION
Take the best of computers and humans to eliminate the boring and mundane work people shouldn't be doing - making work more meaningful and enjoyable for those doing it.

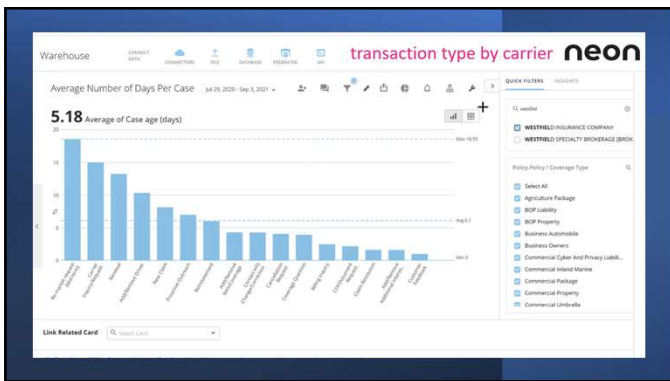
Excalibur INSURANCE
Saving \$32,000 and Repurposing 1,800 Hours per Year on Morning Download
Excalibur Insurance deploys 2 digital workers
Process EDI & Change Broker Activities
Wednesday, Jan 19, 2022 **TAM** POLICIES IN SUSPENSE

AGENCY FOCUS

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Data Insights

- Where are we spending time?
- What are the opportunities to improve?
- How can we create capacity?
- Reduce costs by reallocating work?

AGENCY FOCUS

DATA
SORTED
ARRANGED
PRESENTED VISUALLY
EXPLAINED WITH A STORY

70

Aggregation

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Redefining the Benchmarks

- Retention
- New Business
- Average Size Policy
- Number of transactions
- Cost Per transaction
- Time to quote/bind
- Time to resolve a claim
- Growth with Carriers

AGENCY FOCUS

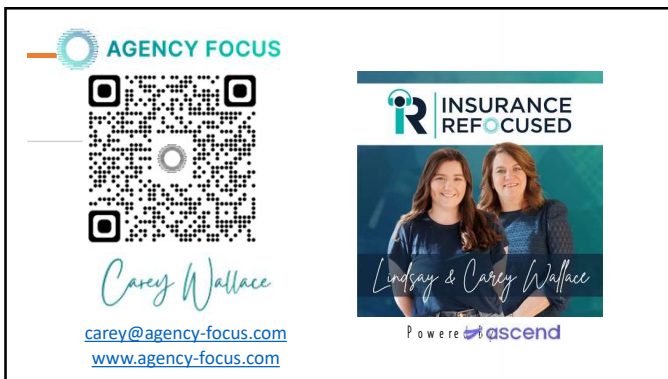
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