

# Welcome

## 2008 *e*INSURANCE SYMPOSIUM

September 16, 2008

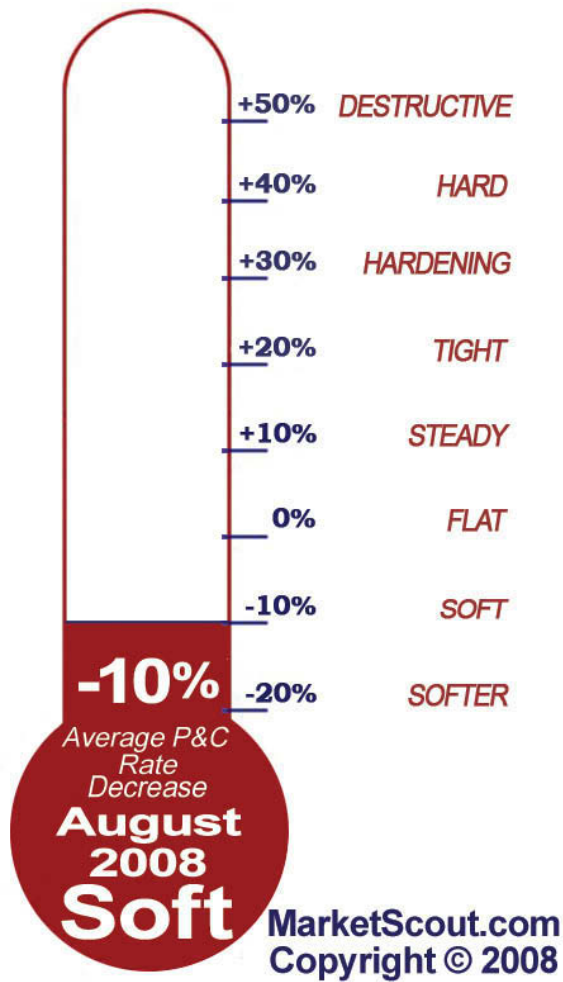


Richard Kerr  
Founder & CEO  
MarketScout

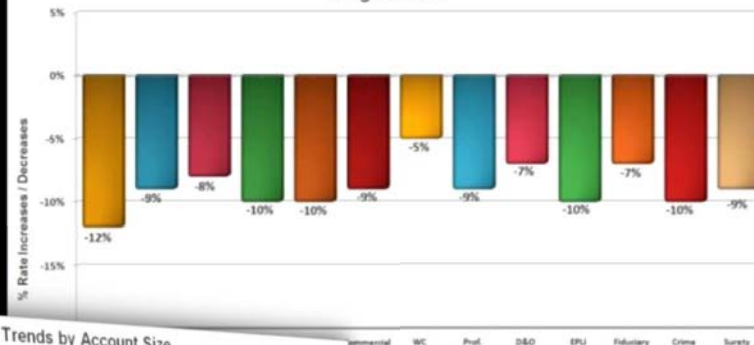
# MarketScout

- Insurance Exchange
- 35,000 Agents
- 50+ Markets
- MGA
- Wholesale
- Lloyd's Coverholder
- Solutions
  - Markets
  - Financing
  - Employees
  - Strategic planning

# Market Barometer



Premium Trends by Coverage Class  
August 2008



Premium Trends by Account Size  
August 2008



Premium Trends by Industry Class  
August 2008



# Market Barometer

# 2007

- Insurance and the Internet
  - ▣ What worked
  - ▣ What didn't
  - ▣ Why
- Internet is one of many tools
- Entrepreneurs use the internet to further their business plans
- Internet is an accelerator

# Ideas

- Plentiful
- Great ideas are rare
- Execution

# Keys to Successful Idea Implementation

- Business acumen
- Leadership
- Fortitude

2008

*e*Insurance

*e* = entrepreneurialism



# 2008 eInsurance Symposium

- Attendees
  - Wholesale Brokers
  - MGAs
  - Insurance Companies
  - Reinsurers
  - Technology Platforms
  - Software Companies
  - Investors
  - Stock Analysts
  - Venture Capitalists
  - Banks
  - Retail Agents
- 31 States
- 4 Countries
- Rock Star Speakers
- Exceptional Networking Mall



# Strategic Partners

**Business Insurance**

[www.BusinessInsurance.com](http://www.BusinessInsurance.com)

***Microsoft***<sup>®</sup>

**Safe**co Insurance<sup>®</sup>



**Business Insurance**

[www.BusinessInsurance.com](http://www.BusinessInsurance.com)

**Safeco** Insurance

**Microsoft**



**AIG**



**ZURICH**



**motionpoint**  
Website Translation



**AIM**  
Association Insurance Management

**STONERIDGE**  
ADVISORS, LLC

**upac**  
INSURANCE FINANCE

**WIAA**  
GROUP

**ALLIED**  
**WORLD**  
ASSURANCE COMPANY

**HALES & COMPANY**  
INVESTMENT BANKERS

Cook CFOs, Inc.

Karnes Consulting Group

Shackleford, Melton & McKinley, LLP

**Sponsors**



# Exhibitors

- Accident Insurance Services
- Aldridge, Kerr and Associates, Inc.
- Applied Systems
- Agency Specialty Product Network
- Brovada
- Business Insurance
- DoublePositive Marketing Group, Inc
- First Command Financial Services, Inc.
- FIRST Insurance Funding Corp.
- GradStaff
- Hometown Quotes
- Instec
- InsureMe
- InsureZone
- MarketScout
- NetRate Systems, Inc.
- Quantum Integration Systems
- QuestPro Consultants
- Ravello Solutions
- ReSource Pro
- Safeco Insurance
- Simply Easier Payments
- Travelers
- UPAC Insurance Finance
- USDM.net
- Vertafore



## Our Goal: Facilitate Innovation

- Shake up a sleepy industry
- Provide a forum for ideas
- Build a network of entrepreneurs
- Create new products/distribution channels
- Provide funding

# Why Fund Innovation?

- Total 2007 P&C premiums - \$508 billion
- 20% of insurance buyers change insurers/agents as a result of;
  - Product Innovation
  - New Distribution Systems
  - Automated Solutions

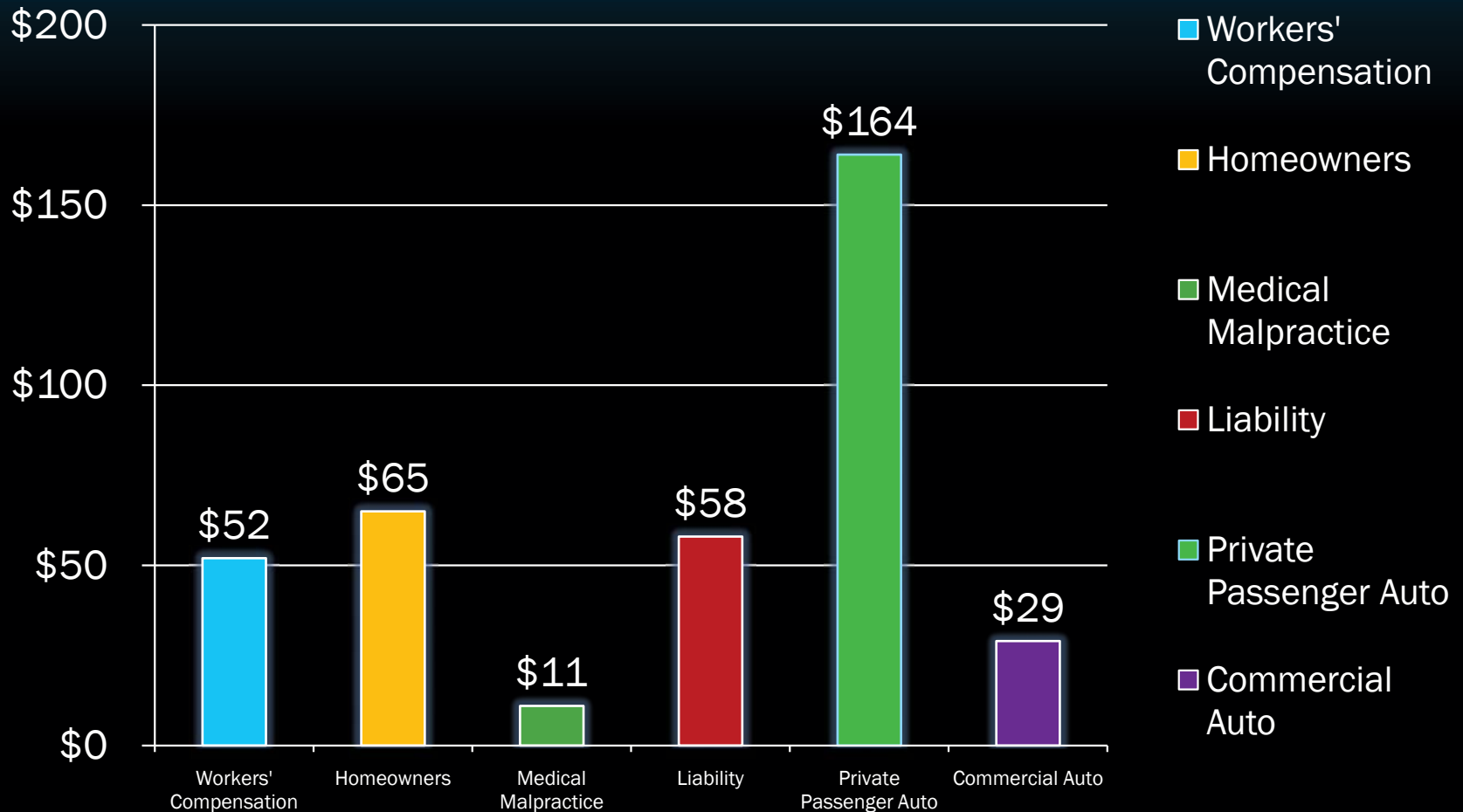
Innovation Opportunity

**\$100 BILLION A YEAR**



# 2007 Total P&C Premiums\*

Billions of dollars



\*Top 25 U.S. Property & Casualty Companies

Source: 2008 National Association of Insurance Commissioners

# Entrepreneurial Examples

- SEMCI
- New brokerages
- Corporate restructuring
- Aggregators
- Exchanges
- Internet applications
- New products





## Birds of a Feather



Courage





Leadership











Respect

