

CASE STUDY

This case study is from a client in their 2nd year of a multi-year program to generate additional premium and create a better Risk Assessment for their auto book of business without assuming additional exposure. Year two like year one was met with successfully achieving their stated goal!

Client Reported Stats:

- » We exceeded our target of \$5.5Million; we ended up at \$6.4 million total (combined team premium gains)
- » 2012 Policy Retention rate was 95.19% our average auto retention rate is 87.4%
- » Policies that went through the program in 2012 renewed at a 7.8% higher rate
- » URI Production (policies handled) was 105,565 (average of 8,797 per month)
- » URI Average premium gain per policy was \$60.44

Process	Premium Gain	Average \$ Per Month	Policies Handled	Average # Per Month
URI	\$6,009,721	\$500,810	105,565	8,797
Undisclosed Drivers	\$370,244	\$46,281	456	57
Totals	\$6,379,965	\$547,091	105,565	8,797

URI's Successes - Multi-State Auto Insurance Program Case Study

Year	Agencies Introduced	Completed Policy Updates	New Premium Generation*
2010	224	22,148	\$1,760,755
2011	360	47,470	\$2,869,672
2012	551	39,509 **	\$2,678,044 **
Totals	1,135	109,127	4,630,427

* after expenses and any premium returned for down rates

** after 9 months or three quarters of the project completion

Homeowner ITV Updating - Case Study

Policies Pursued	Completed Updates	Completion Rate	Policies Renewed to Date	Additional Premium Generated
14,224	11,008	77.40%	22,148	\$1,760,755

Average Return Per Policy	Retention Rate
\$90.86	93.30%

Return on Investment (ROI)
5.25 to 1 (after expenses)