Synergies in Agency Acquisitions

# Customer Base

[ ]  Average size account

[ ]  Customer expectations for service, billing, audits, re-marketing, engagement

[ ]  Opportunity for cross-sell

[ ]  number of monoline accounts

[ ]  industry focus vs. current agency expertise

[ ]  benefits, cyber, umbrella

[ ]  Average coverage limits

[ ]  Information on accounts and ability to access information (email, phone, cell)

[ ]  Number of high-risk accounts

[ ]  Nature of key relationships with customers

# Book of Business

[ ]  Geographic Location

[ ]  Core expertise needed to transition and service accounts

[ ]  Information on accounts and ability to access information (email, phone, cell)

[ ]  Number of high-risk accounts

[ ]  Nature of key relationships with customers

[ ]  Average coverage limits

# Carrier Relationships

[ ]  Access to new markets or expansion of options in current markets

[ ]  Eligibility for appointment with new carriers

[ ]  Impact on contingency as a combined entity

[ ]  Potential need for a book roll

[ ]  Loss ratios

# Operating Expenses

[ ]  Owner Compensation and benefits

[ ]  Staffing costs

[ ]  Need for new hires

[ ]  Benefits costs for combined entity – bringing cultures together

[ ]  Number of locations that remain will impact the following costs:

[ ]  rent, utilities, repairs and insurance

[ ]  equipment leases

[ ]  technology, internet, phones

[ ]  Marketing and branding costs

[ ]  Data conversion costs – to a single system

# Performance

[ ]  Growth

[ ]  New Business

[ ]  Loss Ratios

[ ]  Profitability

[ ]  Productivity

[ ]  Efficiency

# Culture

[ ]  Data/metric Driven

[ ]  Compensation structure

[ ]  Sales/Service Culture

[ ]  Paperless

[ ]  Use of technology

[ ]  Performance metrics