



Jonathan Mangino

Our Goals For This Call

- ▶ Be a resource, first and foremost. This is a huge decision, so our job is to equip you with the knowledge to make the best decision for you and your future even if that ultimately means that it's not CIA
- ▶ Answer questions you have along with questions you didn't even know you had
- ▶ What are you looking for in an aggregator?

-Training

-Ongoing Support

-Carrier Access

-Lucrative Contracts

-Freedom



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- ▶ Combined forces to bring a *Hybrid Model* that agents have been looking for by providing the captive level of support/training paired with the variety of carriers and freedom of being an independent agent

- ▶ We have never fit the “corporate mold”, so CIA allows us to continue to be true to ourselves while still be a voice for agents across the board
 - PGI has been around for 20 years
 - Just shy of 500 agents across 43 states
 - 45+ full time employees at our HQ in Denver
 - On track to cross over 1 Billion in premium in 48 months

- ▶ Same contract options, commissions, training/support, everything down to the pennies and the percentages

- ▶ Only difference is CIA agents get the CAC marketing education at no extra cost along with the CIA team in addition to our team at PGI in your corner

State Specific Carriers

Colorado



Standard

ASI
Allstate
Auto Owners
Encompass
Grange
Hippo
Kemper
MetLife
Nationwide
SafeCo
Stillwater
State Auto
Travelers

Non-Standard

Adventure Mexico
American Modern
Amer Summit
Dairyland
Foremost
Guard
The General
Hagerty
Kemper Auto
Legacy
Mendota
Mexico Insurance Online
Mid Am
NIU
NSD
Personal Umbrella
Progressive
Pronto
Proper
Safeway
Sun Coast
Wright Flood

Business

Appalachian Underwriters
Nationwide Commercial
Allied Life
AmWINS
AmTrust
Bankers
Berkshire Hathaway Homestate
Benchmark
BNK
BTIS
Burns & Wilcox
CHUBB
CNA
Colonial General
Cannasure
Delta
Esquire
Employers
Evolution Insurance
Guard
Hanover
Harleysville
Hartford CL
James Allen
Liberty Mutual
Market Specialty
Market Firstcomp
MetLife Commercial
MedJames
NCCI
Philadelphia
Pinnacle
RIC (CA/WC Market)
RT Specialty
Shields
SNAP
State Auto CL
Sure Tech
Tokio Marine
Towerstone
Travelers CL
USLI
Zurich

** Other Managing Brokers, Lines of Business, and Carriers may be available. Updated 1/2020 **

Over **200+** Carriers Across Personal and Commercial Lines

We Add Approximately 18 New Carriers Per Year

YOUR DEDICATED TRAINERS

▶ *Personal Lines:*

- Teach you the new carriers, different products for each carrier and underwriting guidelines to help you get up and producing ASAP
- Financially vested in your success for the first 8 months
- The more money they help you make, the more bonus dollars they earn

▶ *Commercial Lines:*

- This is your commercial expert that will be training you until you are comfortable and confident to tackle commercial lines on your own
- They are the expert that you can lean on as much or as little as you need

How Other Aggregators Give Carrier Access

1. Throw Darts At A Dartboard
2. Give Out A Cookie Cutter List
3. Worked For Last Agent So Assume It Will Work For you
4. Make You Submit Info In To Only Wait 24-48 Hours To Receive Quotes Back

***If the person you are speaking with can not explain their methods of determining carrier access for you, you should be concerned

How We Individually Craft Your Carrier List

5 STEPS

1. Your vision & business plan

- Your vision and goals may vary from other agents
- Creating YOUR DREAM TEAM around your needs
- We match up the carriers that best fit your vision, goals, and align with the type of agency you are looking to create

2. AM best data

- Carriers market share, growth, annual premium, etc.
- Determine the carriers' trend

3. Data company

- Based off 6mil quotes the previous month to determine your “dream team”

4. Current agent's production & commission statements

- Where are our agents local to you are writing the most business
- Which carriers our agents local to you are making the most commission dollars

5. Carrier specific contacts

- Boots on the ground intel to hear from the carrier who they view as competition

➤ We can do 2,3,4 rounds as needed until you have all the carriers you feel like need

How We Get Agents Carrier Access

▶ Direct:

- We want your name on the Dec Page
- We want you to have direct access to the underwriters
- We want you to be eligible to qualify for the agent level bonuses from the carriers

▶ PPP (Premier Plus Program):

- Minimum of 2 package policies per month of “Target” households. (Home, Auto, 100/300 or higher limits)
- PPP helps expedite what would normally take 18-24 months down into a much shorter time period
- Commissions same as direct if you are writing “Target Households”

▶ House Code:

- If carrier is competitive, we do not want you to miss out in the meantime
- Once they re-open to accept new agents, we go after the direct appointment and your business is then transferred under your agent code
- Commissions same as direct appointments



2021 Contract Overview Sheet

<u>Personal Lines</u>	<u>Contract 1</u>	<u>Contract 2</u>	<u>Contract 3</u>
Commission Split	80 / 20	85 / 15	90 / 10
Commission Override Split	80 / 20	85 / 15	90 / 10
YE Bonus Split	50%	70%	75%
Equity	Yes	Yes	Yes
Guaranteed Buyout Option	Yes	Yes	Yes
Guaranteed Sell Option	Yes	Yes	Yes

Ownership Options:

Ownership	Yes	Yes	Yes
Vesting Period	5 Years	10 Years	15 Years
Full Vested Ownership Level	80%	85%	90%

Included In Bundled Expenses:

Errors & Omissions	Yes	Yes	Yes
Comparative Rater	Yes	Yes	Yes
Agency Management System	Yes	Yes	Yes
Monthly Deduction:	\$395	\$445	\$495

Full Access to Career Agent Concepts (CAC) Marketing Program, Training, & Support (\$5k value)

PLUS Discounts on TacoBot & Yellow Brick Road

Commercial Lines

*Direct Commercial Lines Access	80 / 20	85 / 15	90 / 10
CL Account Executive/Trainer	50 / 50	50 / 50	50 / 50
CL Referral Program	25%	25%	25%

*Direct CL Access issued once agency has completed PGI CL Training Program, Business Plan Required

1-Time Start Up Fee:	\$2,750	\$5,500* 2x \$2,750	\$9,000
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New Agent Training Fee: additional \$2,500

****Required For Agents New To P&C With Little To No Documented Or Proven Experience



Timeline & Expectations

- ▶ Desired start date: Prefer about 8 weeks from contract to launch date
- ▶ Week 1: Down payment, signed contract, business plan. These initiate the onboarding process
- ▶ Week 2: Onboarding with Paige Mitchell
- ▶ Week 3: Welcome call with us and Shawn Michael Walker (Vice President of PGI in charge of carrier relations)
- ▶ Weeks 4-8: Becoming comfortable & confident with new carriers & platforms, training via Online University, along with one-on-one training with your trainers
- ▶ Week 8: Launch your independent agency with confidence & the ability to start writing business on day 1