

Never Compete Without An **Advantage**



Some Big Announcements Today

- ✓ AI is coming to the IA Channel!
- ✓ Our 40 Millionth Shopper!
- ✓ 2023 Has Been a Growth Year
- ✓ Private-Label Claim-it for IA Insurers
- ✓ Looking Ahead

"It's tough to make predictions,
especially about the future."

-Yogi Berra



**An Easy Prediction
for The Future...**

**Independent
Agents
Thrive in
2045!**



Challenge:

Will AI replace the Independent Agent...



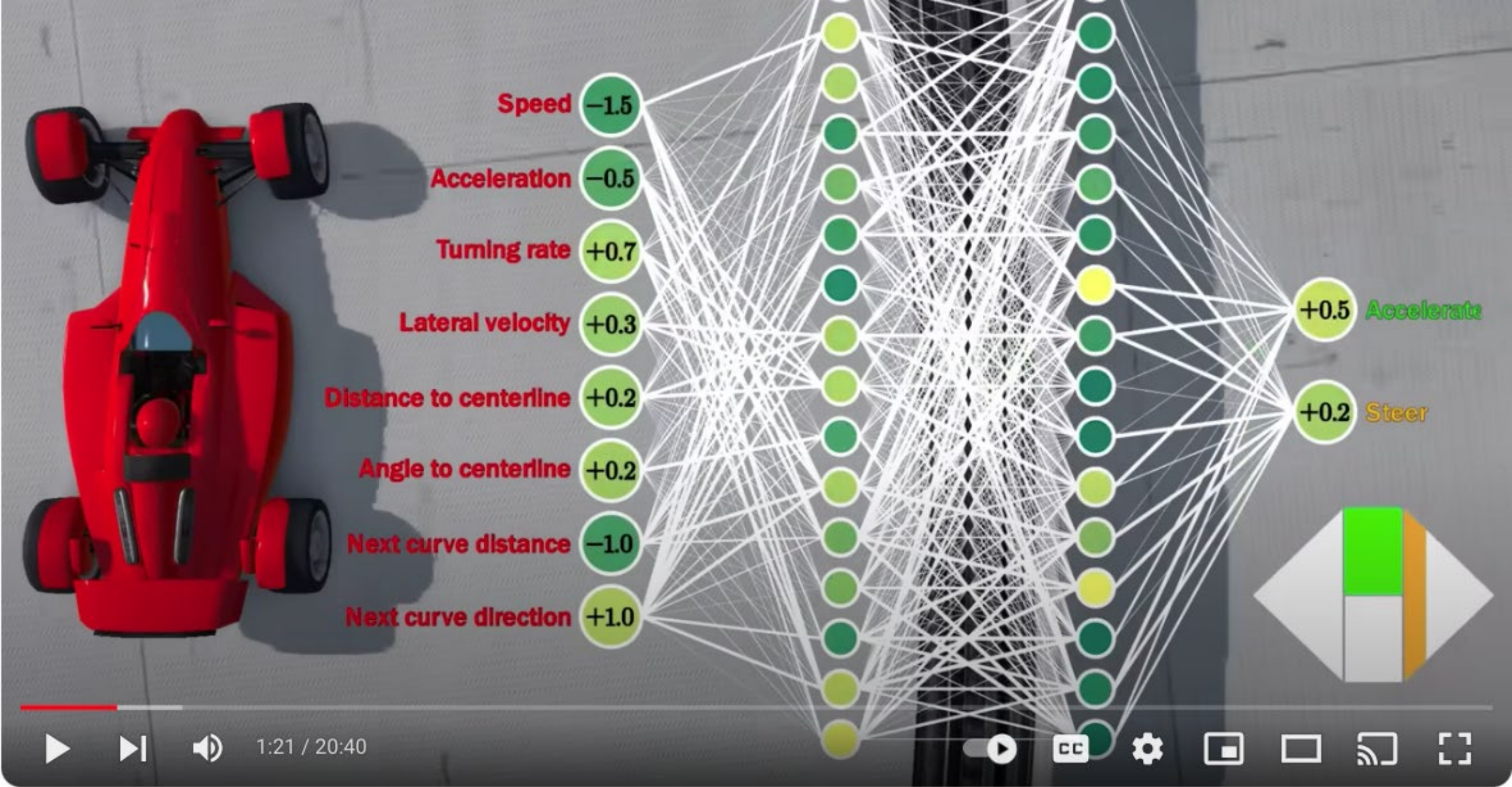
Stages of AI

1. Rule-Based AI (predefined sets of rules or algorithms). Midjourney, Dall-E
 2. Context Awareness and Natural Language Processing AI Siri, Alexa, Chat GPT
 3. Domain-Specific Mastery AI Stockfish. Alpha Mind. Deep Stack.
-
4. Thinking & Reasoning AI. In Early Development
 5. Artificial General Intelligence (AGI) (human-like). Maybe by 2045?
 6. Artificial Super Intelligence (ASI) (better than human). Maybe by 2075?

Finish

Start





Training an unbeatable AI in Trackmania

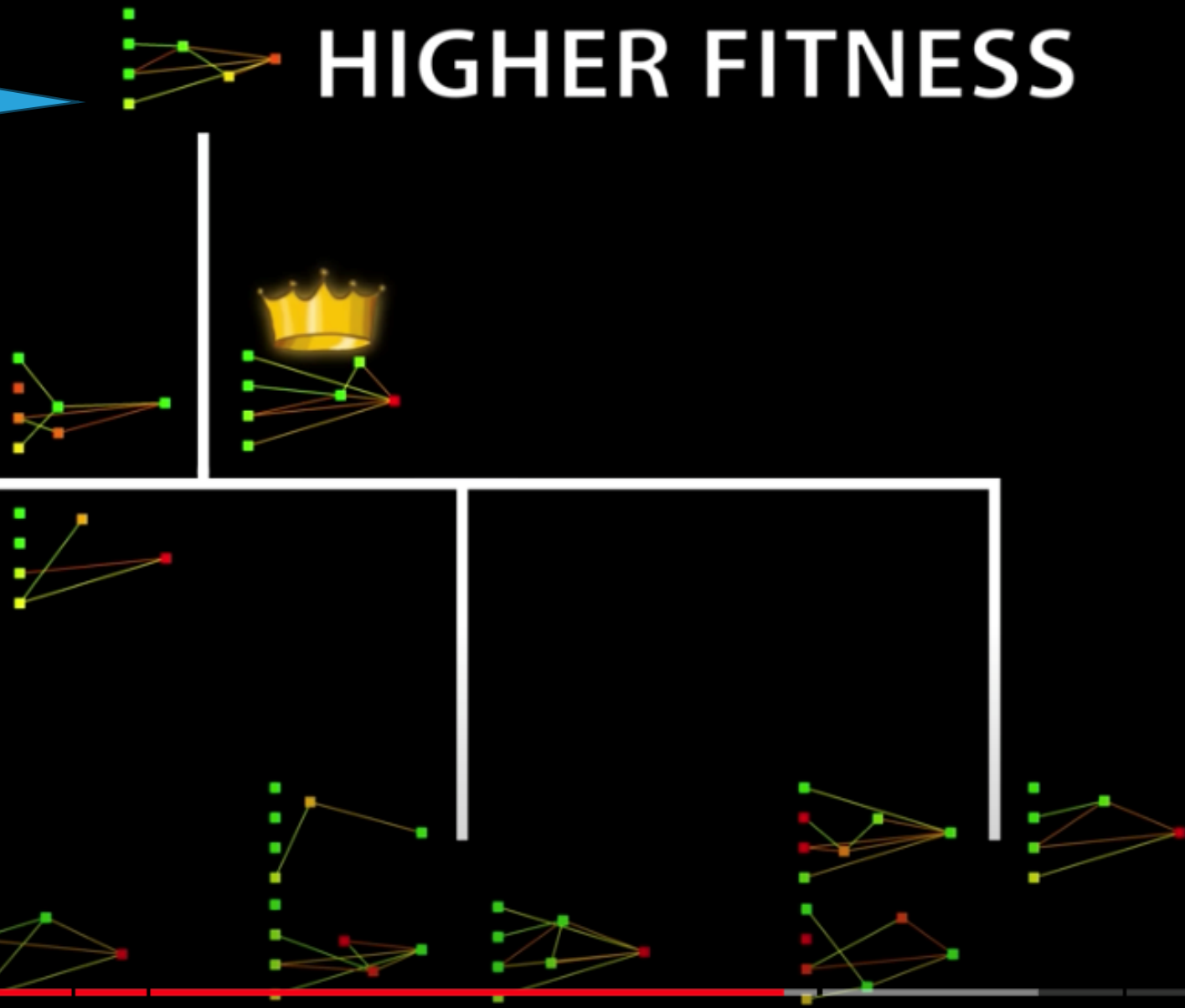


7:48 / 20:40



The best performing AI configuration is reproduced in a next generation, passing on its genetic advantages.

HIGHER FITNESS



8:58 / 11:29 • Neural Networks >





Training an unbeatable AI in Trackmania



Yosh
101K subscribers

Subscribe

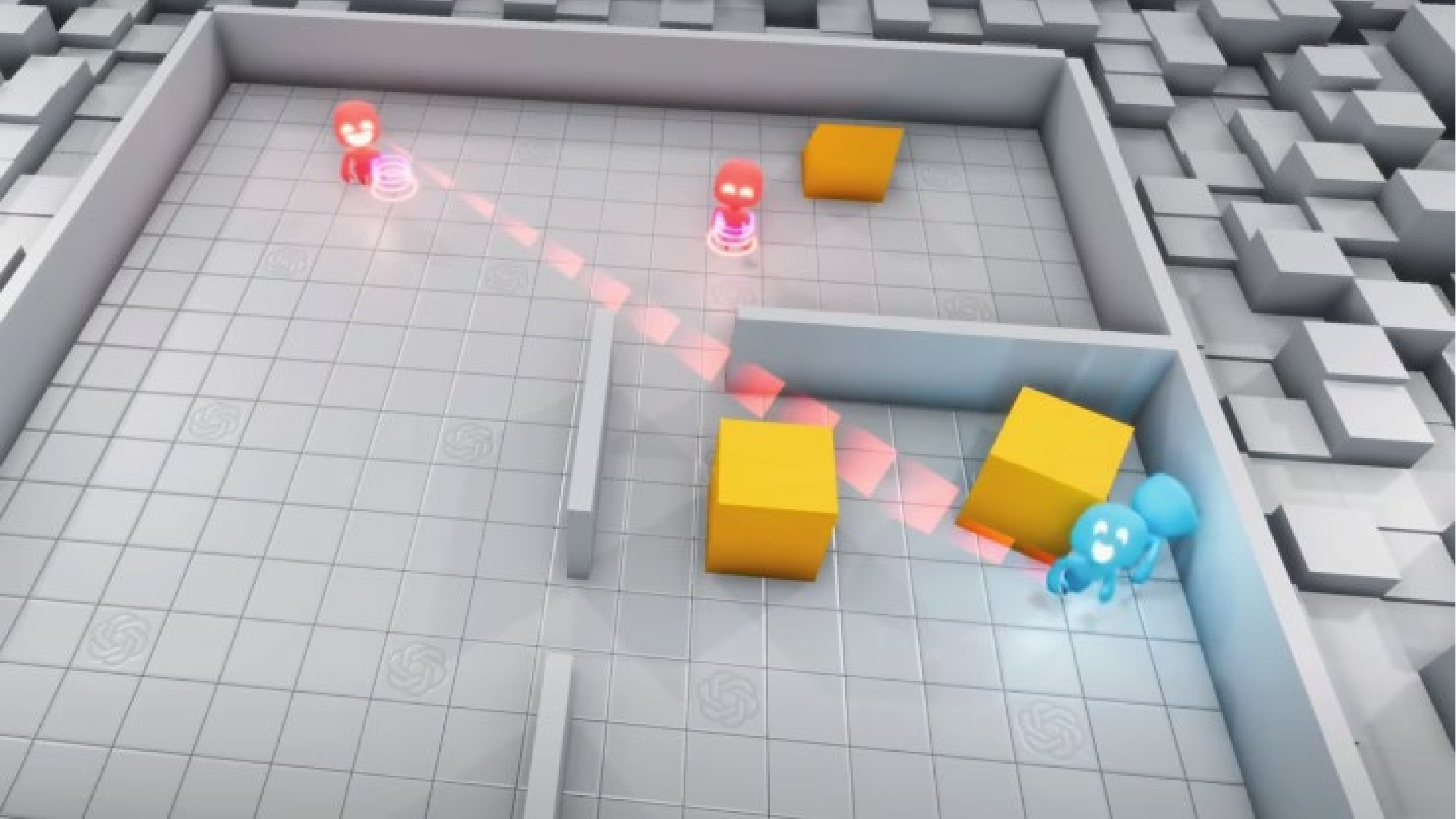
 168K



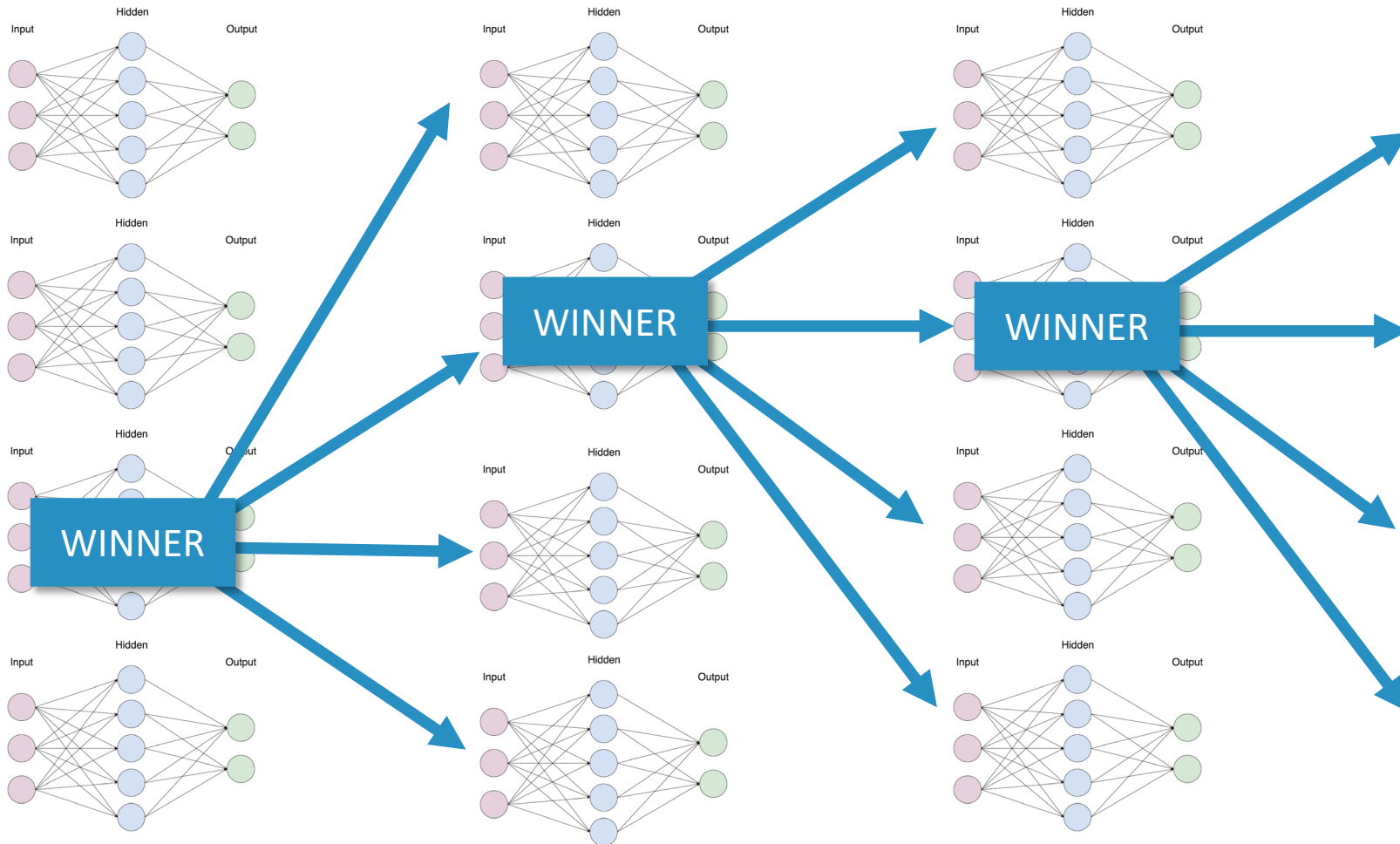
 Share

 Download





Genetic Algorithm Reinforcement Learning is very powerful ...



- ✓ **Distributed Mutations**
- ✓ **Reward Reinforcement**
- ✓ **Generational Evolution**





Chess has
 5×10^{44} possible positions!

But the rules are strict, and all
information is known.

And a record of every game online is
accessible to Stockfish.



STOCKFISH 15.1



ChatGPT

DeepStack

22.000



2.100



1.400



Bryan Paris @bparispoker

14.500



Get ready to XL yourself!

7th - 21st May

CURRENT SONG

MANFREDMANN'S EARTH BAND - 'BLINDED BY THE LIGHT'



Poker has 2.6 Million possible hands! Substantial Information is Hidden. Each Player Acts Alone And Deceptively.

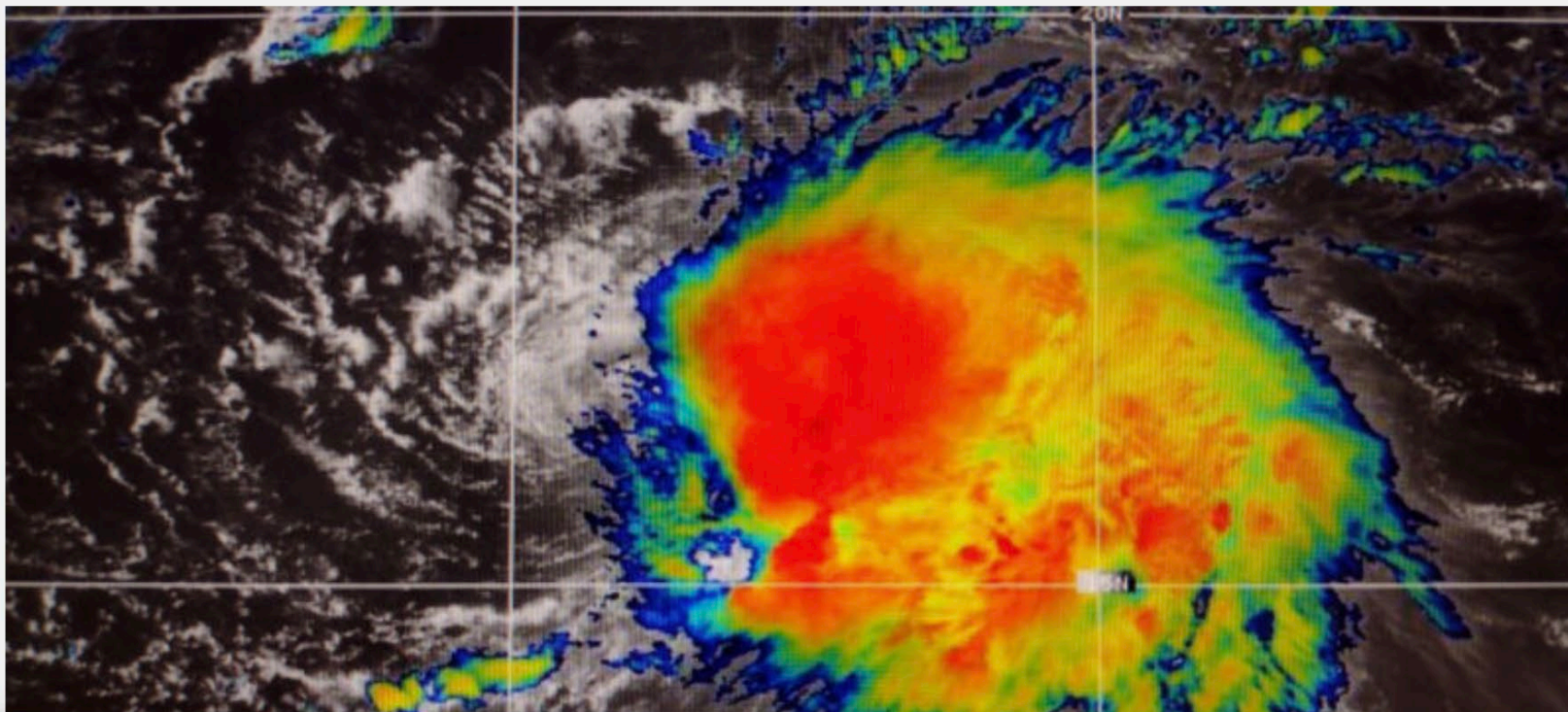
MORE VIDEOS

ADVENTURES IN MOVING AIR —

AI outperforms conventional weather forecasting for the first time: Google study

AI models may soon enable more accurate forecasts with higher speed and lower cost.

BENJ EDWARDS - 11/14/2023, 2:53 PM

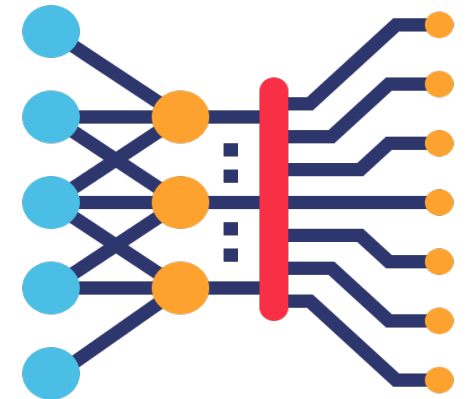


**Don't these Examples
Remind You of Our
Business?**



Likely Uses of AI in the Next Few Years...

- Underwriting & Rating
- Customer Engagement & Acquisition
- Risk Assessment/Advice Augmentation
- Market Placement Analysis & Selection
- Natural Language Customer Service
- Agency Force Management & Optimization



Advantage:

Insurance is a social contract. AI will empower Independent Agents.





**Trusted
Choice.com**



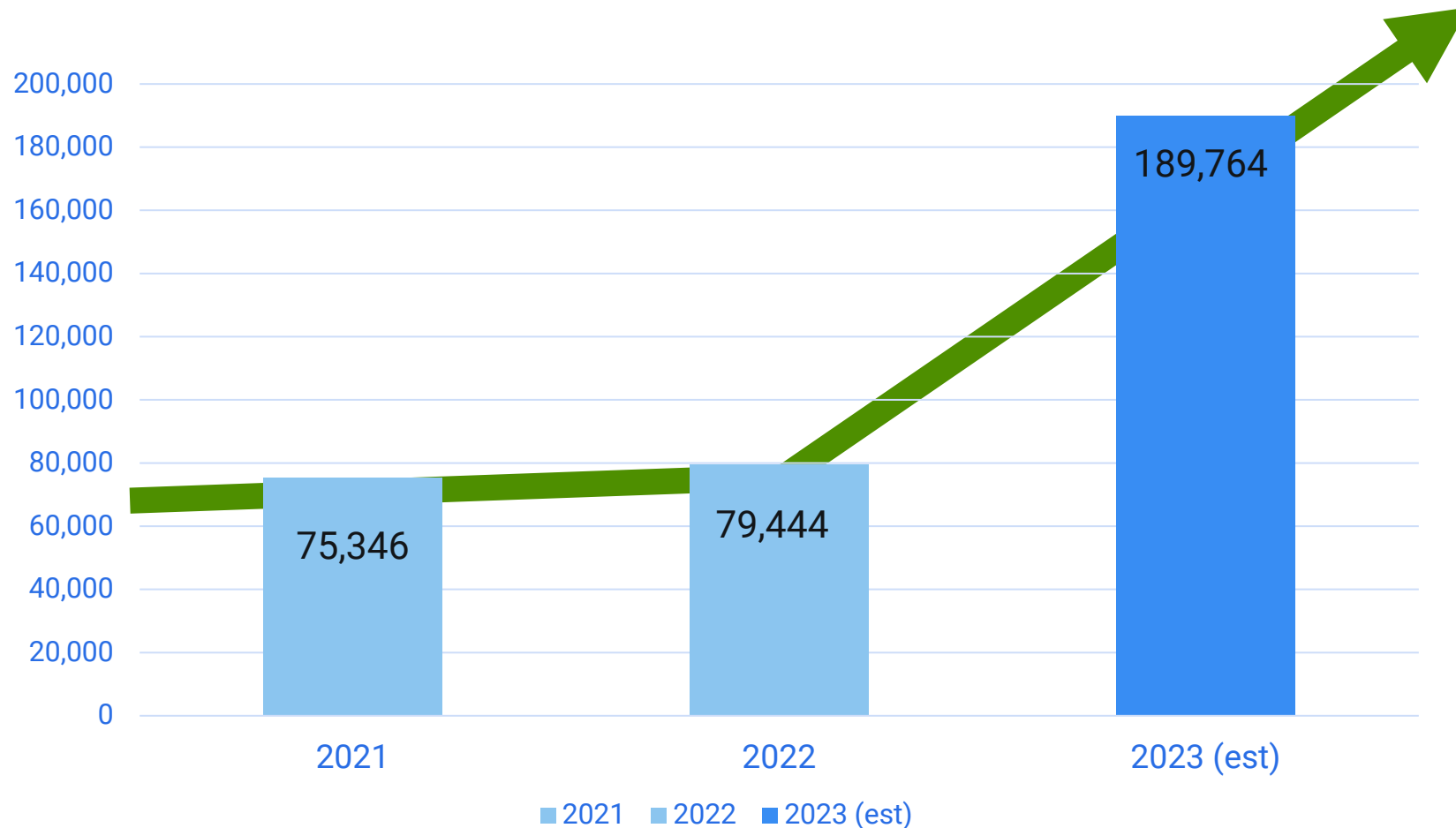
CELEBRATING

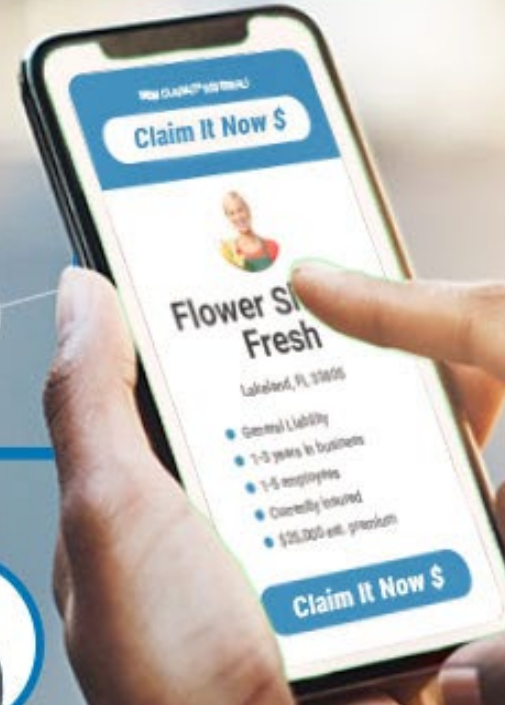
40

**MILLION
SHOPPERS**



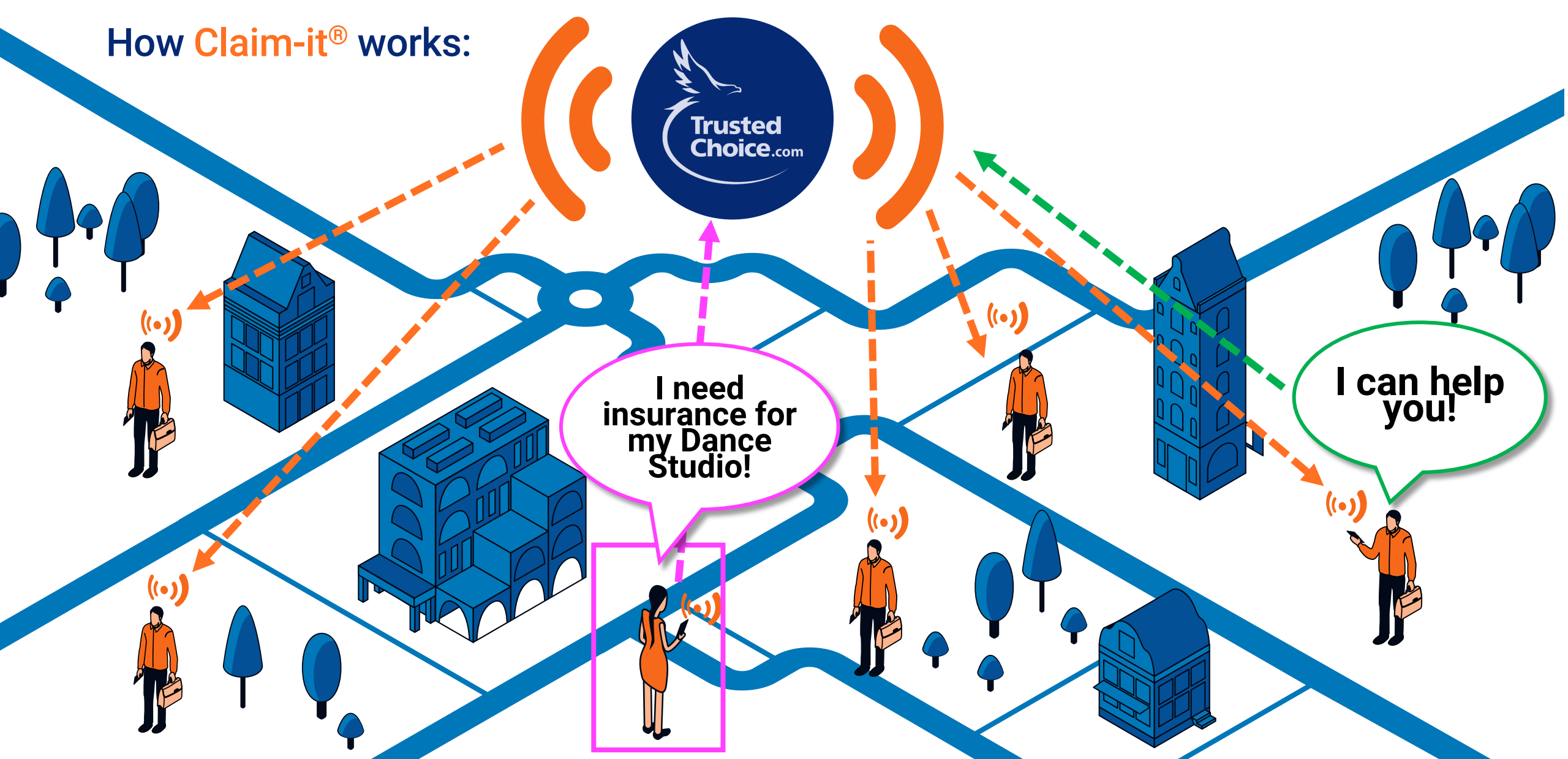
Referrals Volume Grew 139% in 2023





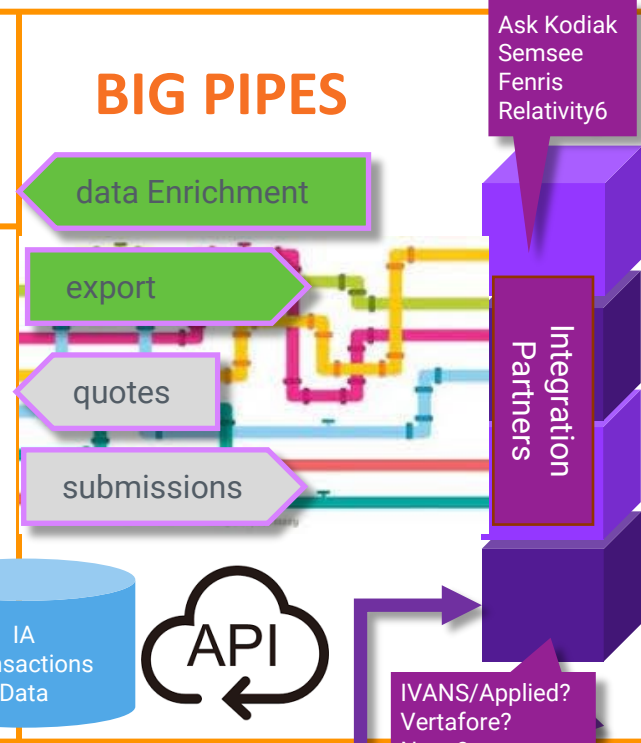
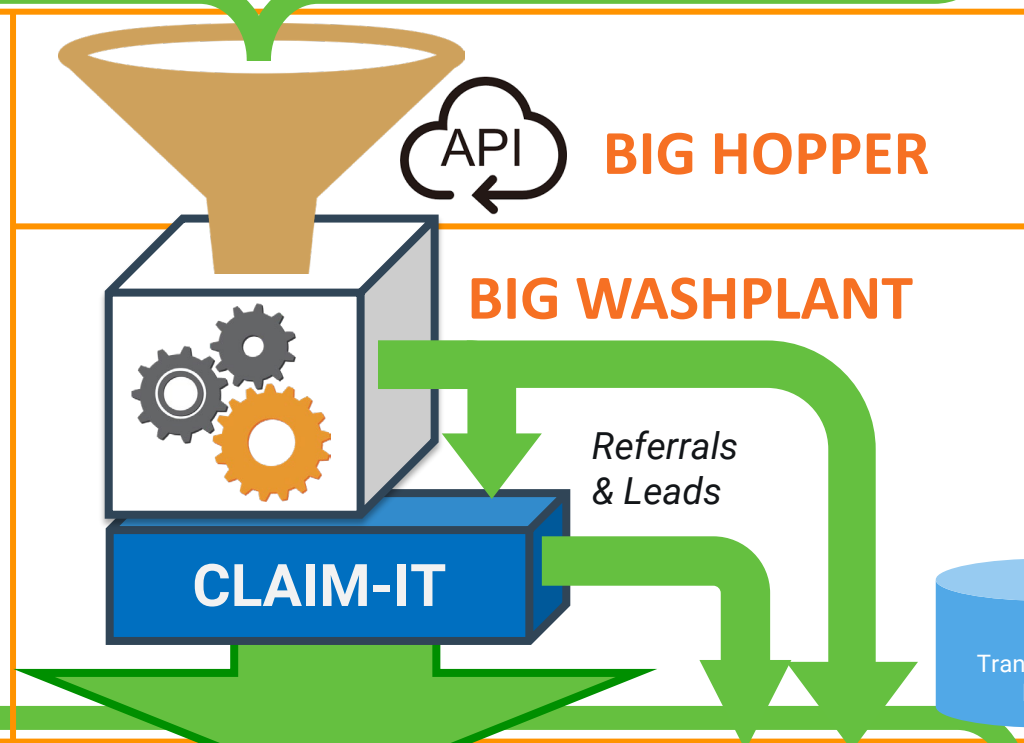
TrustedChoice.com is becoming **the Uber of insurance** opportunity distribution

How Claim-it® works:



How Claim-It works...

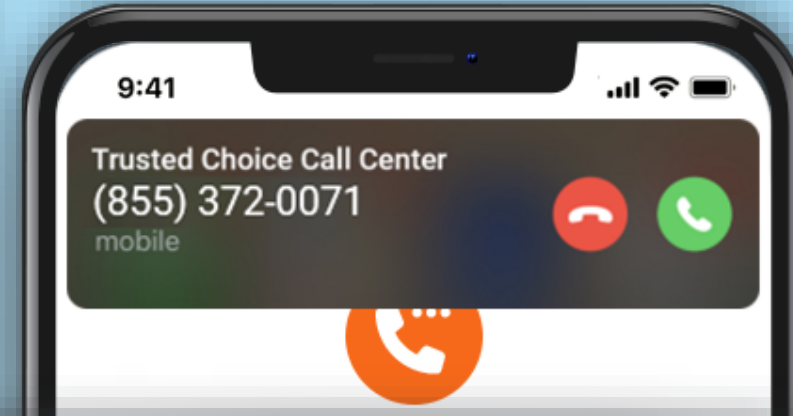
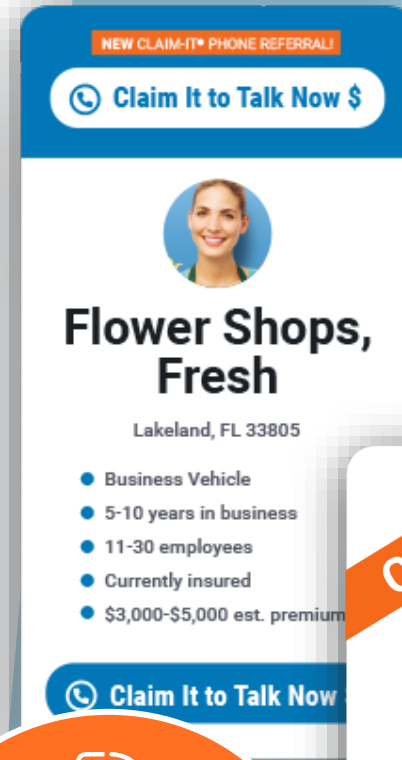
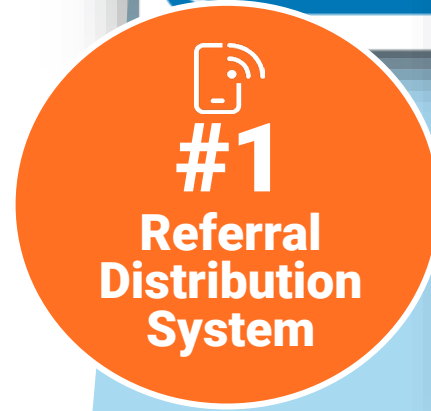
Millions of Insurance Buyers



TrustedChoice.com “referrals” are the best!

Claim-it referrals/leads are...

- ✓ Inbound
- ✓ Real-time
- ✓ High-intent
- ✓ Data-enriched
- ✓ Appetite-matching, and
- ✓ Exclusive



CLAIMED



Neenah Harris
Sugar Loaf Bakery
555 Main Street, Suite 200
Columbus, OH 43227

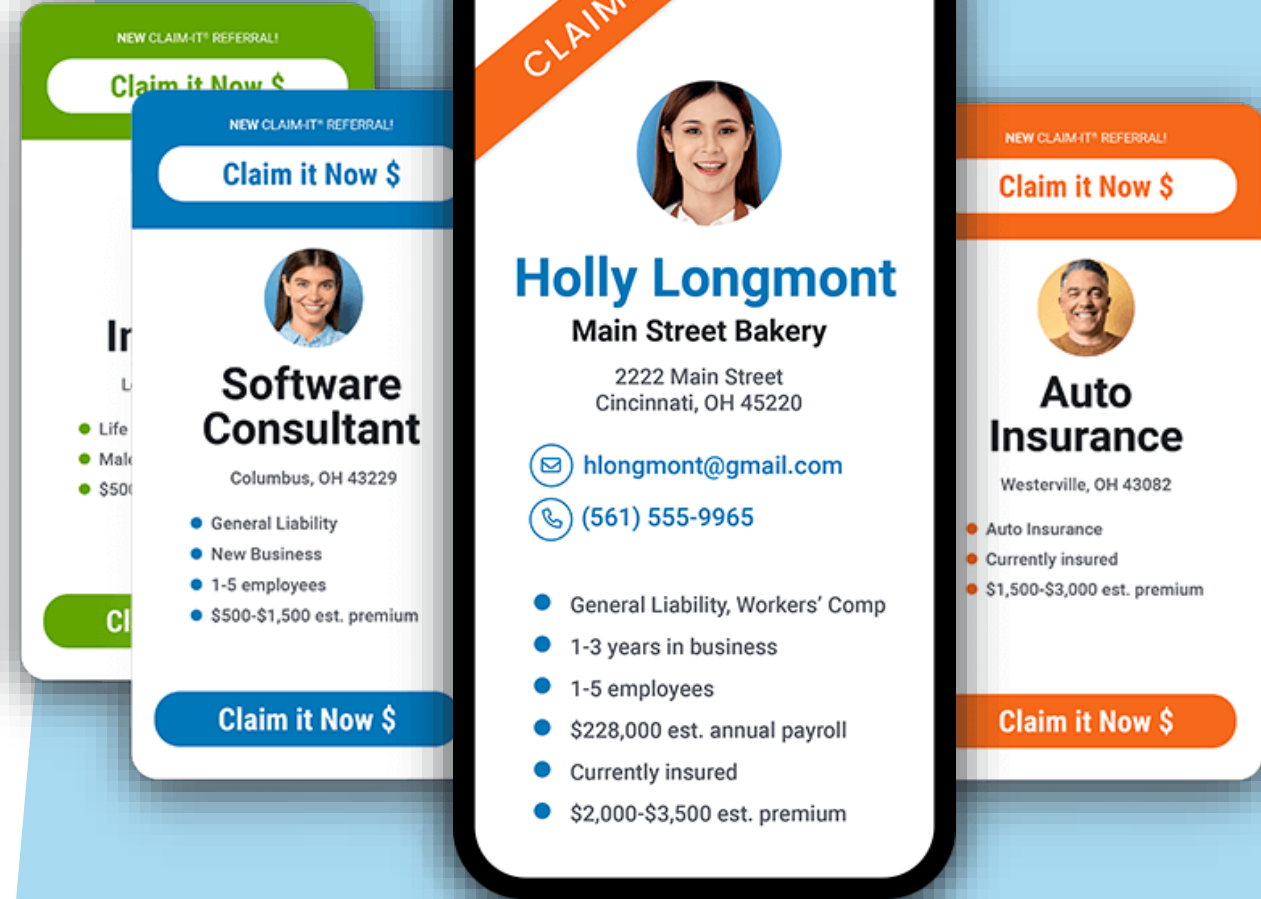
sugarloaf@gmail.com
(614) 555-9965

- Bakery Cafes, On Premise Baking
- General Liability, Workers' Compensation
- 1-3 years in business
- 1-5 employees
- \$332,000 est. annual payroll
- Currently insured
- \$3,000 est. premium (estimated by prospect)

Note from referral:
"I am up for renewal and would like to get an estimate for adding workers' comp."

Some examples of **real** Claim-it® Referrals

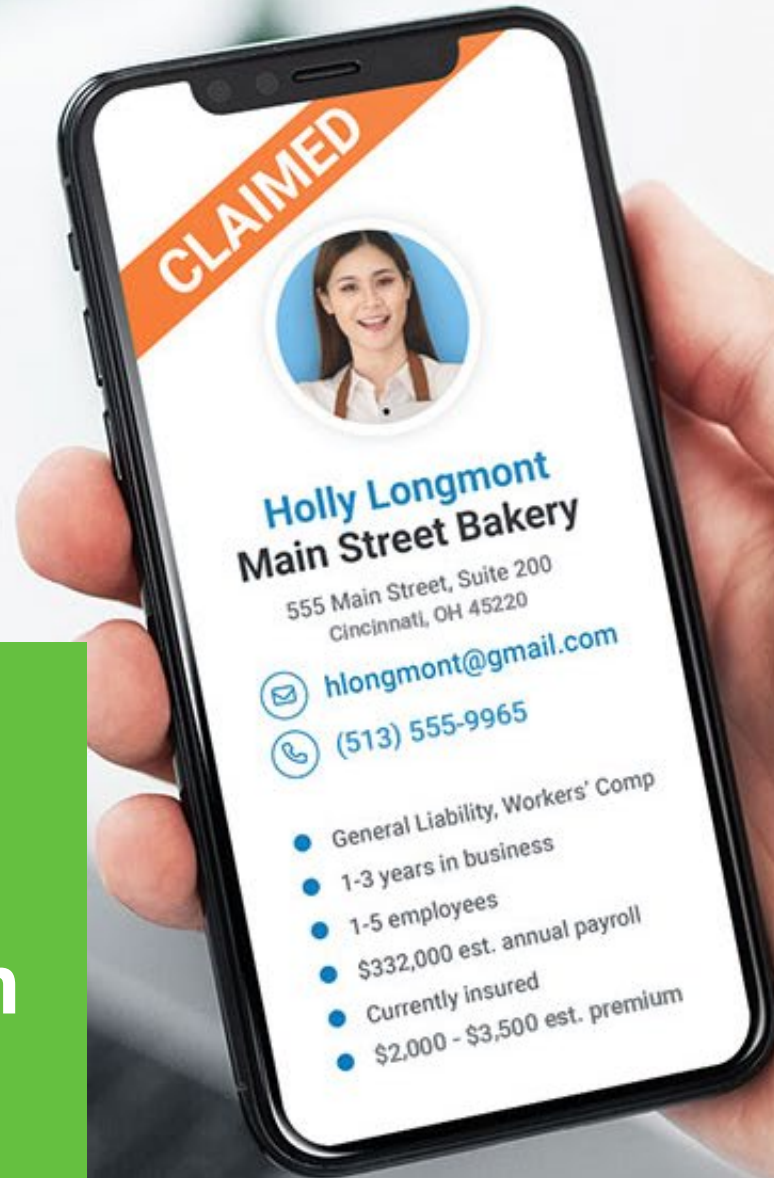
- ✓ Consumer in Fernandina Beach, FL seeking coverage for both their home and autos with an **estimated premium greater than \$10,000**
- ✓ Consumer in New Orleans, LA seeking home, auto & umbrella coverages with an **estimated premium over \$10,000**
- ✓ A call center in Miami, FL with **more than 100 employees** seeking General Liability, Professional Liability & Umbrella coverage
- ✓ Staffing agency in Laurel, MD with **51-100 employees and more than 10 years in business** seeking General Liability, Professional Liability and Workers Comp coverages
- ✓ Manufacturer in Kalamazoo, MI with **51-100 employees and more than 10 years in business** seeking General Liability, Workers Comp and Business Vehicle coverages



Claim-it®
is also now
available to
individual
producers!

Sign-up Today at

TrustedChoice.com
/Advantage





New Advantage Producer Subscription

ADVANTAGE AGENT SUCCESS STORY

ROI HAS EXCEEDED MY EXPECTATIONS



Lisa Harkey
Mobile, AL 3:50

ADVANTAGE AGENT SUCCESS STORY

HELPING US COMPETE ONLINE



ADVANTAGE AGENT SUCCESS STORY

QUALITY COMMERCIAL REFERRALS



ADVANTAGE AGENT SUCCESS STORY

IT'S A NO-BRAINER



ADVANTAGE AGENT SUCCESS STORY

IT KEEPS THE PHONE RINGING



Michael Amoia
Bridgehampton, 3:45

Alabama Agency Success Story - Lisa Harkey
10 views • 6 days ago

ADVANTAGE AGENT SUCCESS STORY

15X RETURN ON INVESTMENT



Corbin Norton
Cheraw, SC

0:10 / 3:38 • Intro >

New York Agency Success Story - Michael Amoia
6 views • 1 month ago

AGENT ADVANTAGE 2021 SUCCESS STORIES



4:01

Agent Success Stories Mash Up 2021
83 views • 2 months ago

ADVANTAGE AGENT SUCCESS STORY

203% RETURN ON INVESTMENT



Paul Rabago
Austin, TX 3:47

Texas Agency Success Story - Paul Rabago
7 views • 3 months ago

ADVANTAGE AGENT SUCCESS STORY

IT BUILDS OUR REPUTATION



Sarah Mitchell
Glendale, AZ 3:27

Arizona Agency Success Story - Sarah Mitchell

ADVANTAGE AGENT SUCCESS STORY

IT HAS A RIPPLE EFFECT



Rachel Lee
Waverly, IA 3:49

Iowa Agency Success Story - Rachel Lee

ADVANTAGE AGENT SUCCESS STORY

2:1 RETURN ON INVESTMENT



Erich Held
Mount Pleasant, IL 3:52

Illinois Agency Success Story - Erich Held

ADVANTAGE AGENT SUCCESS STORY

IT'S A MUST!

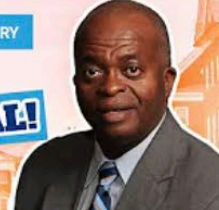


Robert Strachan
Twinsburg, OH 3:49

Ohio Agency Success Story - Rob Strachan

ADVANTAGE AGENT SUCCESS STORY

THE EXPOSURE IS PHENOMENAL!



Hugh Stewart
Waldorf, MD 3:20

Maryland Agency Success Story - Hugh Stewart



For IA Carriers

Advantage

Safeco Insurance: Referrals by Agency (Appointed)

\$44,302,000

Total Estimated Premium

\$6,645,300

Total Estimated Agency Commission

21,829

Referrals

Clear all filters

Prospect Name

All

Prospect LOB Selected

All

Prospect State

All

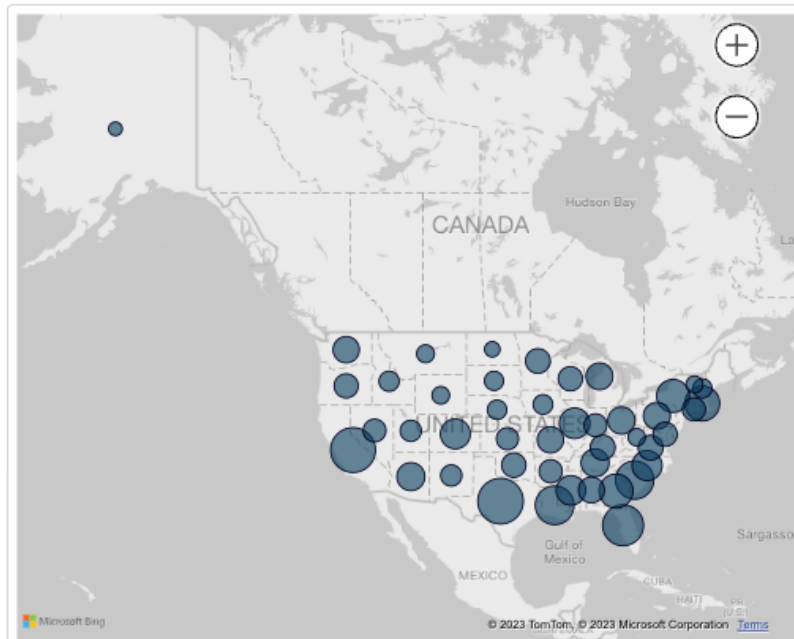
Date

11/1/2022 10/31/2023

Referrals by Agency

Agency Name	Referrals
Southern Insurance Group	741
Breakwater Insurance LLC	259
WHINS Insurance Agency LLC	244
Arroyo Insurance Services, Inc.	200
McGee & Thielen Insurance Brokers, Inc.	137
Brian Ruiz Insurance	135
O'Connor Insurance Group, LLC	122
Costas Insurance Agency, LLC DBA Costas Insurance Group	103
Portsmouth Atlantic Insurance	97
TopTier Insurance Agency LLC	97
PIAI LLC dba Paczolt Insurance Alliance	94
Lemon Mohler Insurance Agency	93
Rancho Cal Insurance Services	93
Liggio Insurance Agency, Inc	86
Total	21,829

Referrals by All States



Referrals by Insurance Type

Insurance Category	Referrals
PERSONAL	21,829
Home	7,258
Automobile	6,505
Automobile, Home	1,046
Home, Automobile	1,026
RV	836
Landlord	770
Umbrella	710
Boat	383
Motorcycle	301
Total	21,829

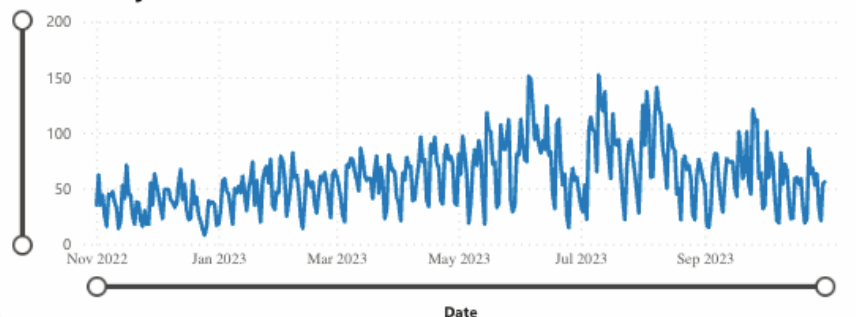
Year

Quarter and Year

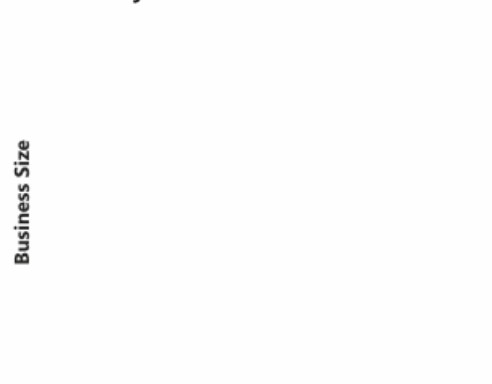
Month and Year

Date

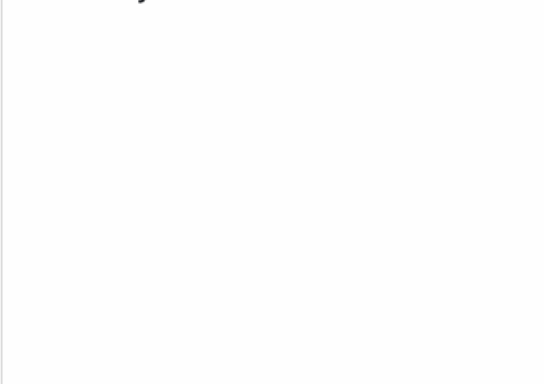
Referrals by Date



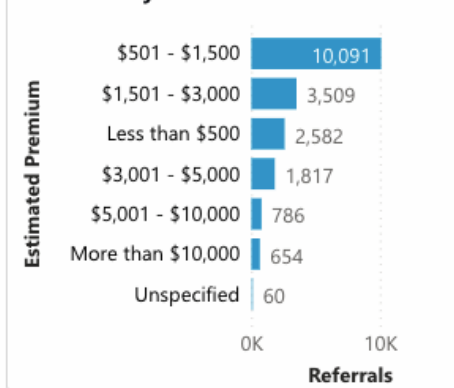
Referrals by Business Size



Referrals by Business Years



Referrals by Estimated Premium



Liberty Mutual: Referrals by Agency (Appointed)

\$64,569,250

Total Estimated Premium

\$9,685,388

Total Estimated Agency Commission

13,717

Referrals

Clear all filters

Prospect Name

All

Prospect LOB Selected

All

Prospect State

All

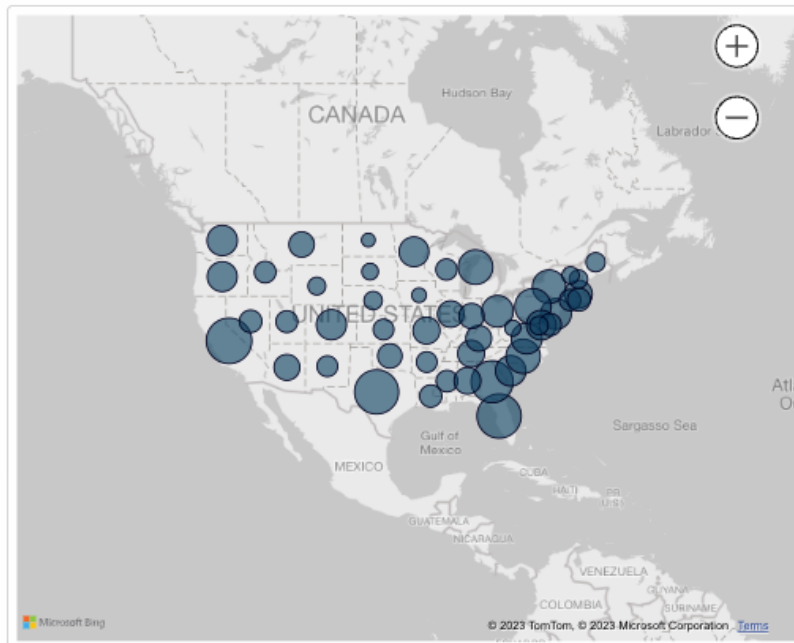
Date

11/1/2022 10/31/2023

Referrals by Agency

Agency Name	Referrals
InsuranceHub Agency LLC	335
Royal Oath Insurance Group	296
Stewart Short Insurance	295
Parsons Insurance	246
All City Agency, Inc.	224
Adkisson Insurance Agency	222
Baltimore Insurance Network	219
Southern Insurance Group	186
Prineville Insurance Agency	184
Lords Insurance Agency, Inc.	175
Anchora Insurance Services LLC	173
Eton Bridge Insurance & Financial Solutions	172
Norton Insurance Agency, LLC	168
Excelsure Insurance Services	135
Hagenston Insurance Agency	125
Total	13,717

Referrals by All States

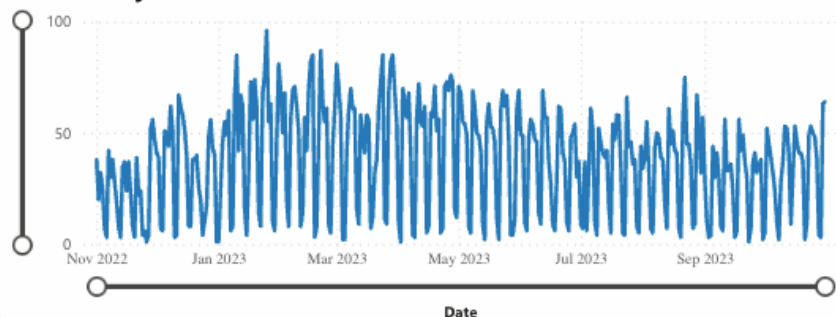


Referrals by Insurance Type

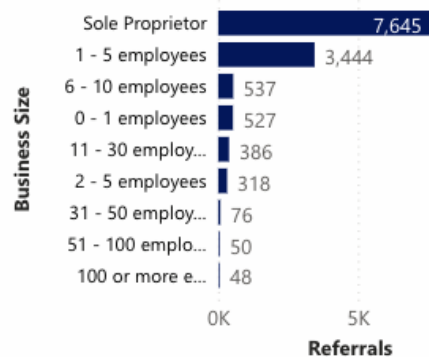
Insurance Category	Referrals
COMMERCIAL	13,717
General Liability	4,122
Construction & Contractors	415
Manufacturing	134
Trucking	119
Security and Patrol Agencies	90
Arborist Insurance	62
Security guard services	57
Childcare	54
Food Service	54
lessor	54
Auto Services	45
Auto Sales	40
Used car dealers	39
Business Liability Insurance	35
Non-Profit Associations	33
Tattoo parlors	31
Summer and Sports Camp Insurance	27
Deliverv	25
Total	13,717

Year Quarter and Year Month and Year **Date**

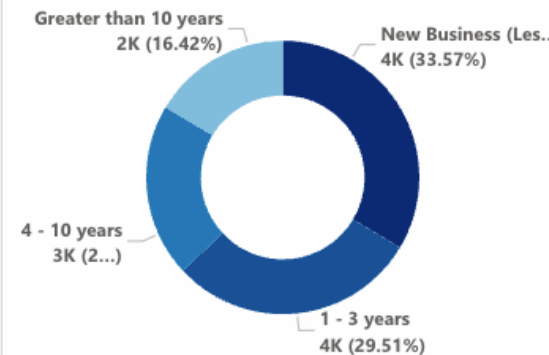
Referrals by Date



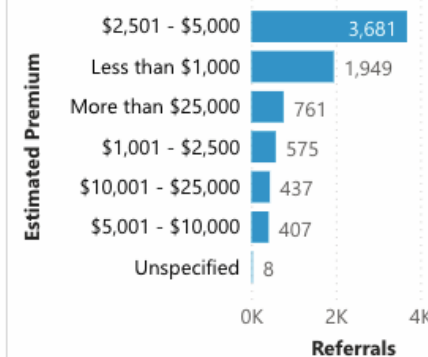
Referrals by Business Size



Referrals by Business Years



Referrals by Estimated Premium





NEW: Private Label Claim-it

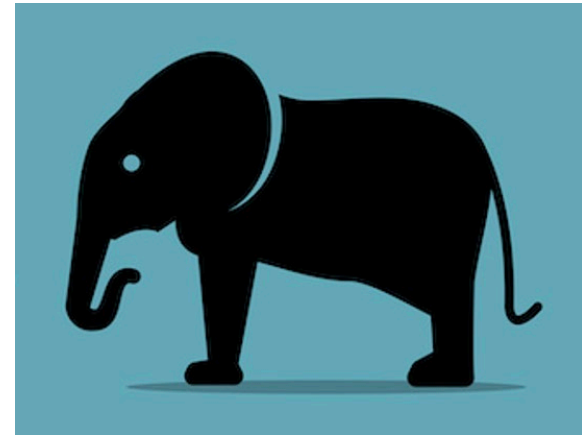
Branded Referral Marketplaces
for IA Insurers

Advantage

Today's **Four** Big Challenges

- 1. Hard-Market.** In general, you can't write new business.
- 2.** It's difficult to **identify and focus** on the few risk classes that you can write.
- 3.** You can't get your agents to **write what you want and stop writing what you don't!**
- 4.** You also need to **lower your expense ratio/improve your combined ratio.**

Let's be honest:

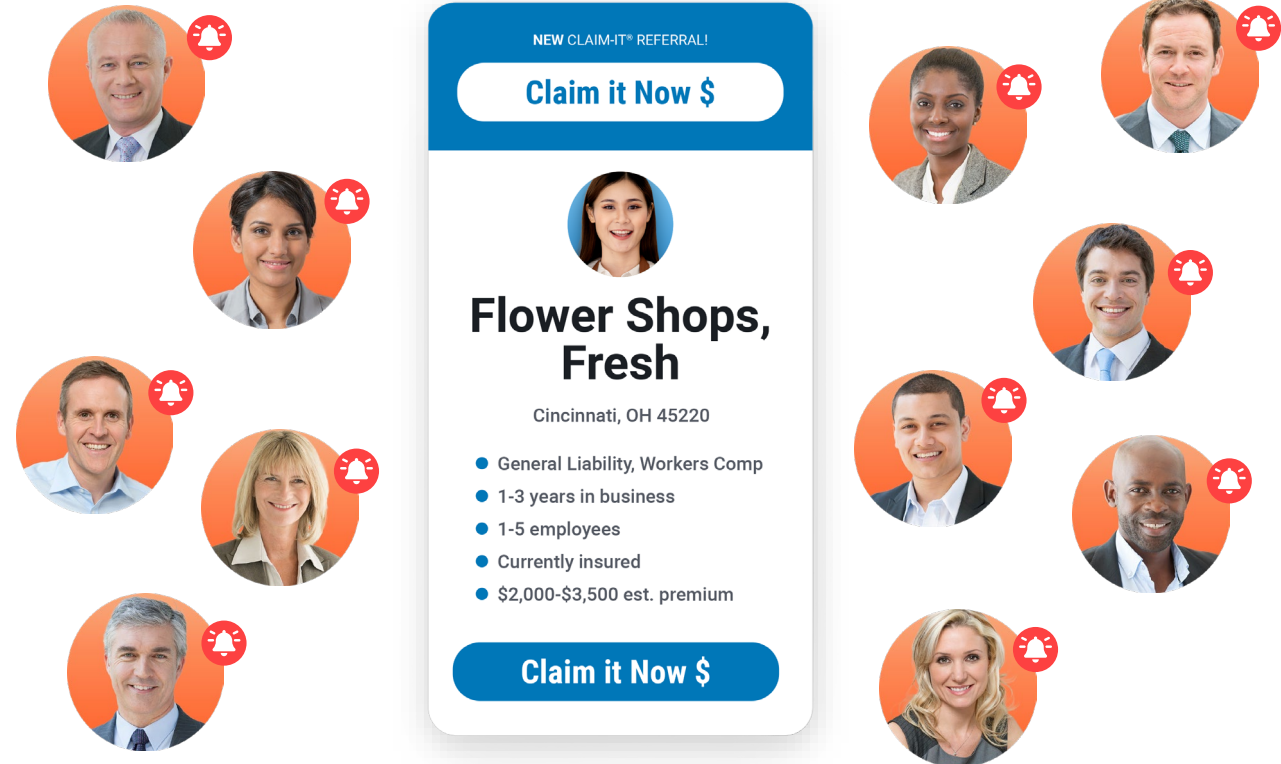


- ❓ Today's consumers expect Amazon.com–like responsiveness. A call back the next day doesn't cut it.
- ❓ Due to their size and operational structure, Independent Agents **cannot respond to inbound prospects with** Amazon.com-like speed and consistency.
- ❓ Independent Agents are, by definition, **Decentralized**, not centralized
- ❓ Independent Agents are fundamentally **Reactive**, not Proactive!
- ❓ They don't remember or prioritize **your latest appetite preferences;**
- ❓ They don't plan which prospects they will talk with; they **react to what comes their way.**

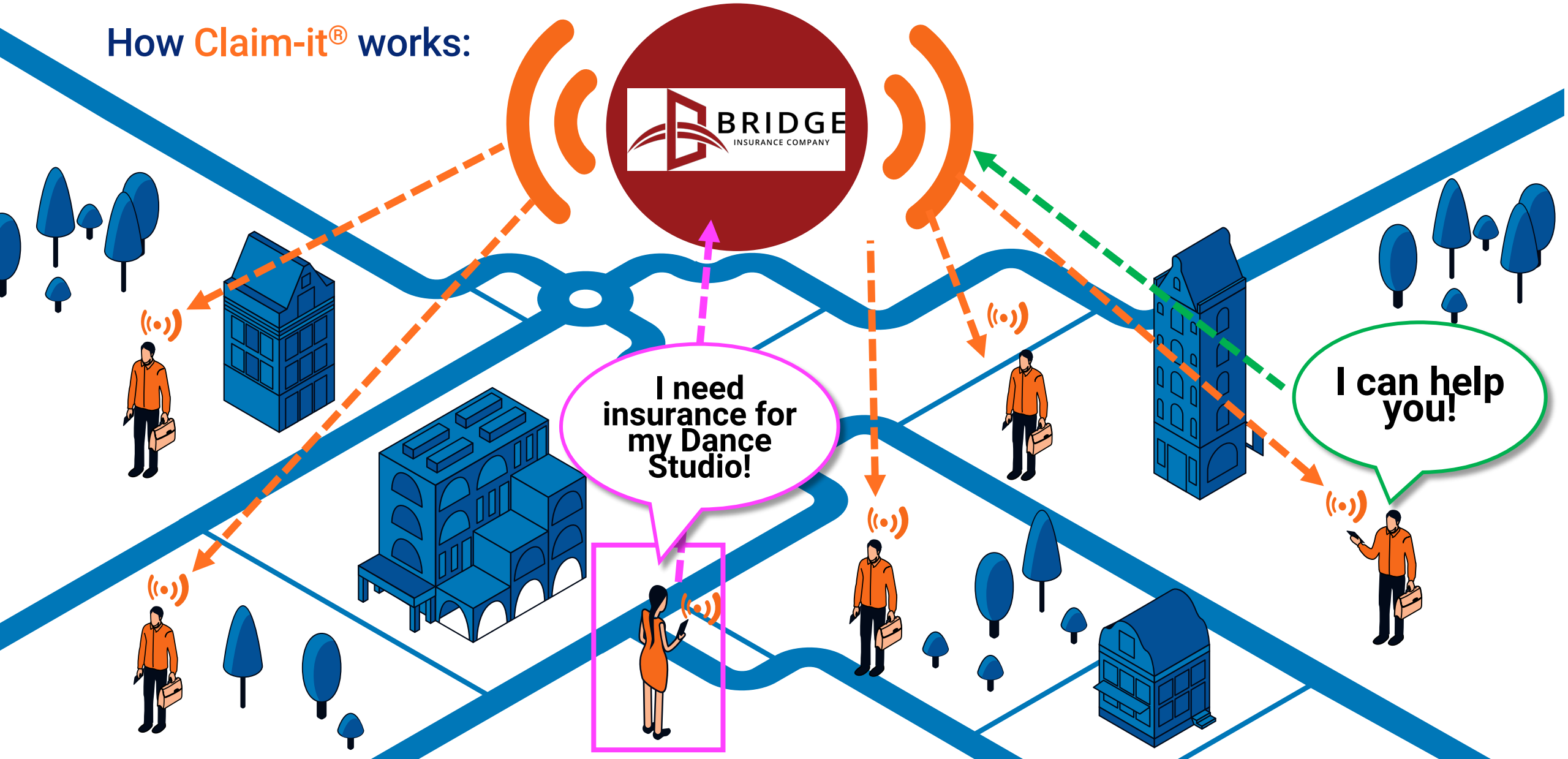
We need a solution that leverages the strengths of the Independent Agents

(cue the trumpets)

Private-Label Claim-it for IA Insurers

A mobile app interface for "Claim-it" is shown, featuring a central card for a business referral. The card is titled "NEW CLAIM-IT™ REFERRAL!" and "Claim it Now \$". It displays a profile for "Flower Shops, Fresh" in Cincinnati, OH 45220, with a list of details: General Liability, Workers Comp; 1-3 years in business; 1-5 employees; Currently insured; and \$2,000-\$3,500 est. premium. The card also has a "Claim it Now \$" button at the bottom. Surrounding the card are ten circular profile pictures of diverse individuals, each with a red bell icon in the top right corner, indicating a referral network.

How Claim-it® works:



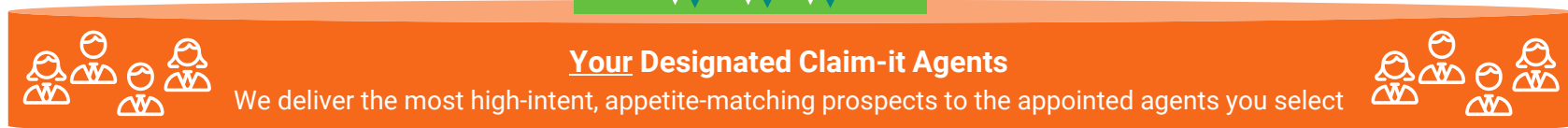
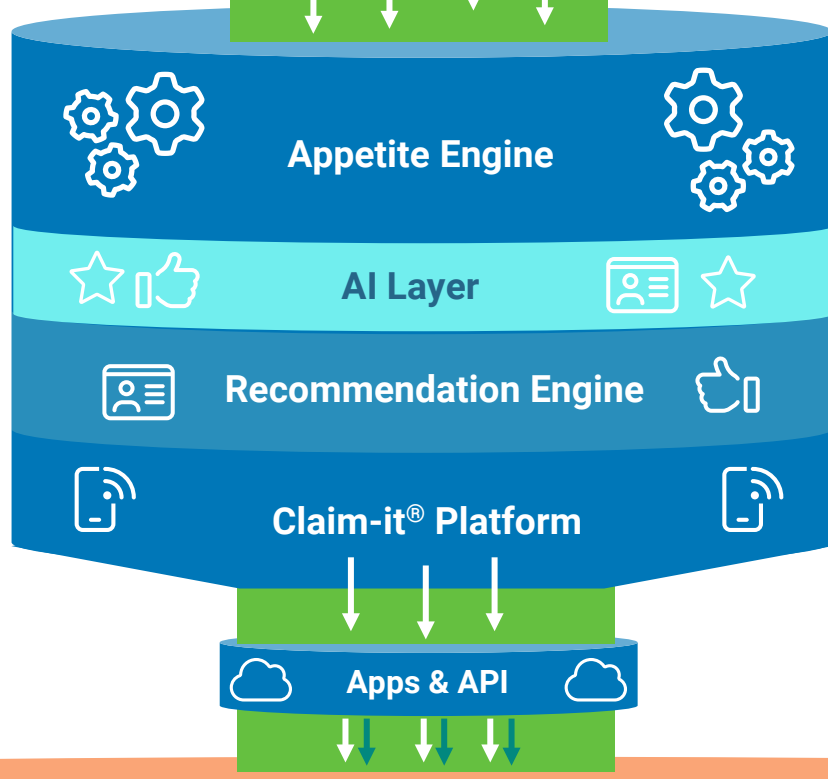
How Claim-It works...



SEO & SEM Marketing

We use targeted, branded SEM/SEO, landing, and content pages to attract **YOUR** most profitable risk classes into our funnel

- You set the types of prospects you want
- AI helps us recommend the best agent
- You choose the agents you want to be in the program
- Claim-it notifies your best regional agents for each prospect and the available agent steps forward to work the sale immediately



All Claim-it Referrals®

A Branded Lead Marketplace for Your Agents

Manage Columns | ...

Bulk Actions ▾

Search List | Filter

<input type="checkbox"/>	Quick Actions ▾	Category ▾	Policy Type ▾	City ▾	State ▾	Class ▾	# of Employees ▾	Referral Price ▾	Date ▾
New									
<input type="checkbox"/>	[Email] [Phone] [Chat] [Calendar]	Commercial Lines	General Liability	Milwaukee	WI		10-35	\$45.00	11/14/2023
<input type="checkbox"/>	[Email] [Phone] [Chat] [Calendar]	Commercial Lines	Workers' Comp	Brookfield	WI		> 101	\$65.00	11/13/2023
Attempting Contact									
<input type="checkbox"/>	[Email] [Phone] [Chat] [Calendar]	Commercial Lines	General Liability	Milwaukee	WI		0-1	\$57.00	11/11/2023
<input type="checkbox"/>	[Email] [Phone] [Chat] [Calendar]	Commercial Lines	Workers' Comp	Brookfield	WI		> 101	\$65.00	11/11/2023
<input type="checkbox"/>	[Email] [Phone] [Chat] [Calendar]	Commercial Lines	General Liability	Milwaukee	WI		10-35	\$55.00	11/10/2023
<input type="checkbox"/>	[Email] [Phone] [Chat] [Calendar]	Commercial Lines	Workers' Comp	Brookfield	WI		> 101	\$57.00	11/10/2023
<input type="checkbox"/>	[Email] [Phone] [Chat] [Calendar]	Commercial Lines	General Liability	Milwaukee	WI		10-35	\$65.00	11/08/2023
<input type="checkbox"/>	[Email] [Phone] [Chat] [Calendar]	Commercial Lines	Workers' Comp	Brookfield	WI		> 101	\$55.00	11/08/2023
Contacted - Follow Up									
<input type="checkbox"/>	[Email] [Phone] [Chat] [Calendar]	Commercial Lines	General Liability	Milwaukee	WI		10-35	\$45.00	10/14/2023

How Does Private Label Claim-it Work?

1. IA Insurers get their own Claim-it Referral Generation and Distribution Platform
2. Includes a Branded Lead Marketplace for your Agents, alerting them to the prospects you WANT to Write
3. Laser-Targeted Private-Labeled Digital Marketing to ONLY your desired new business prospects
4. Engaging Your Most Desired Consumers under Your Brand
5. Engaging, Motivating and Rewarding Your Appointed Agents under Your Brand
6. Rapid Crowd-sourced identification of the best agent willing to make the sale right now
7. Automated Private-Labeled Communications Connecting your targeted prospect to your available Agent (stopping the shopping process)
8. Gives you and your agents the best odds of winning the business you most want
9. Real-time Business Intelligence via your Real-Time dashboard
10. Insightful Analytics regarding your agency force responsiveness and sales performance.

Where Are We Headed

Personal Lines Exposures
Home, Auto, Food, Wind, Umbrella

Life, Accident &
Health Exposures

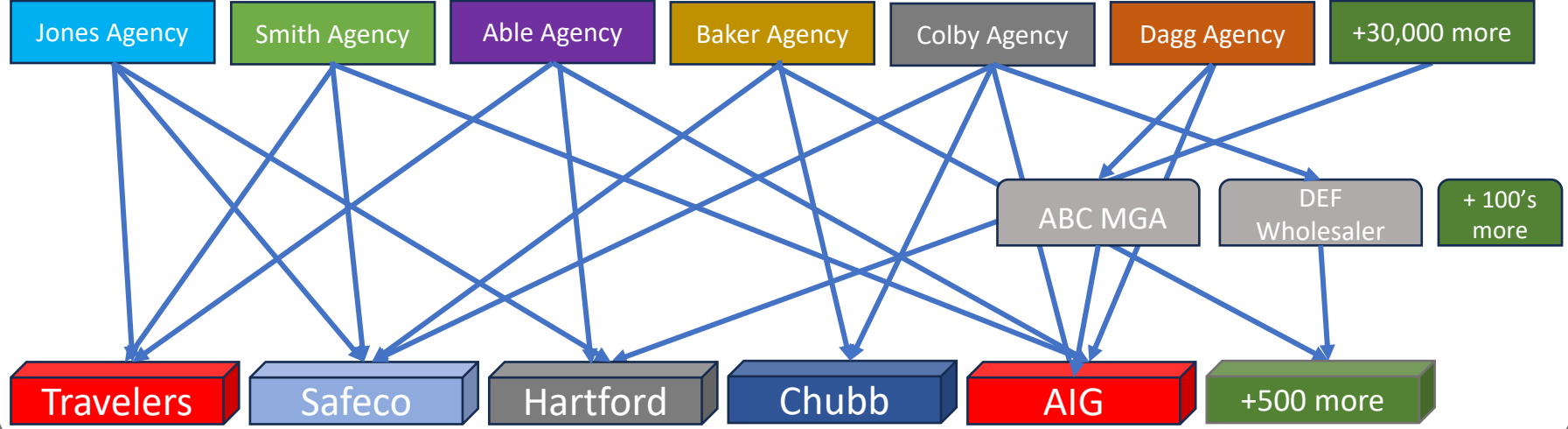
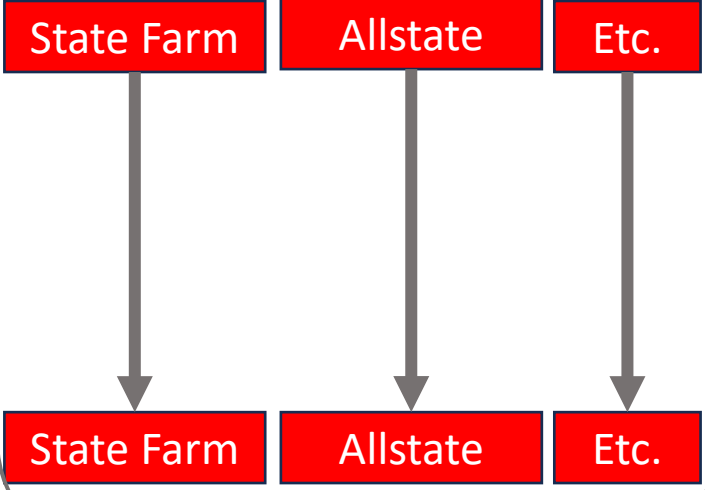
Commercial Lines Exposures
Property, Liability, Work Comp, E&O, etc.

Persons & Families

Businesses & Organizations

Captive Agency Dist. Model

Independent Agency Distribution Model



Personal Lines Insurance Products
Home, Auto, Food, Wind, Umbrella

Life, Accident &
Health Ins. Products

Commercial Lines Insurance Products
Property, Liability, Work Comp, E&O, etc.

Personal Lines Exposures
Home, Auto, Food, Wind, Umbrella

Life, Accident &
Health Exposures

Commercial Lines Exposures
Property, Liability, Work Comp, E&O, etc.

Persons & Families

Businesses & Organizations



Agency Marketing



State Farm Allstate Etc.

Jones Agency Smith Agency Able Agency Baker Agency Colby Agency Dagg Agency +30,000 more

Straight Line Placement
- 0% Inefficiency

Massively Diverse Placement

State Farm Allstate Etc.

Travelers Safeco Hartford Chubb AIG +500 more

Personal Lines Insurance Products
Home, Auto, Food, Wind, Umbrella

Life, Accident &
Health Ins. Products

Commercial Lines Insurance Products
Property, Liability, Work Comp, E&O, etc.

Personal Lines Exposures
Home, Auto, Food, Wind, Umbrella

Life, Accident & Health Exposures

Commercial Lines Exposures
Property, Liability, Work Comp, E&O, etc.

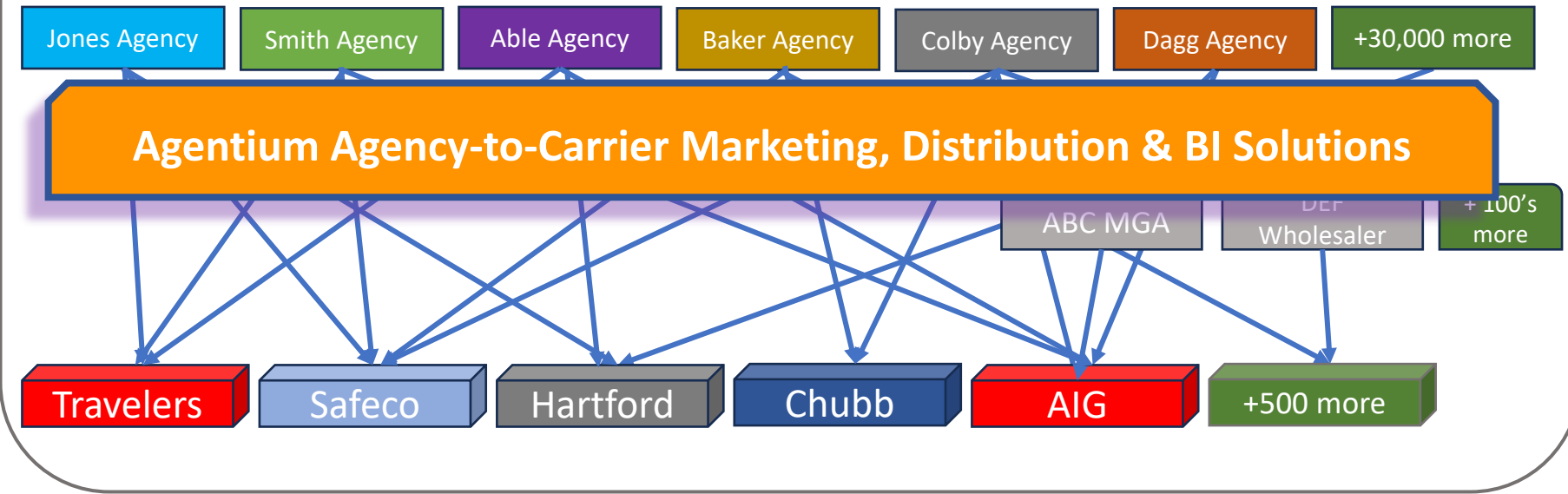
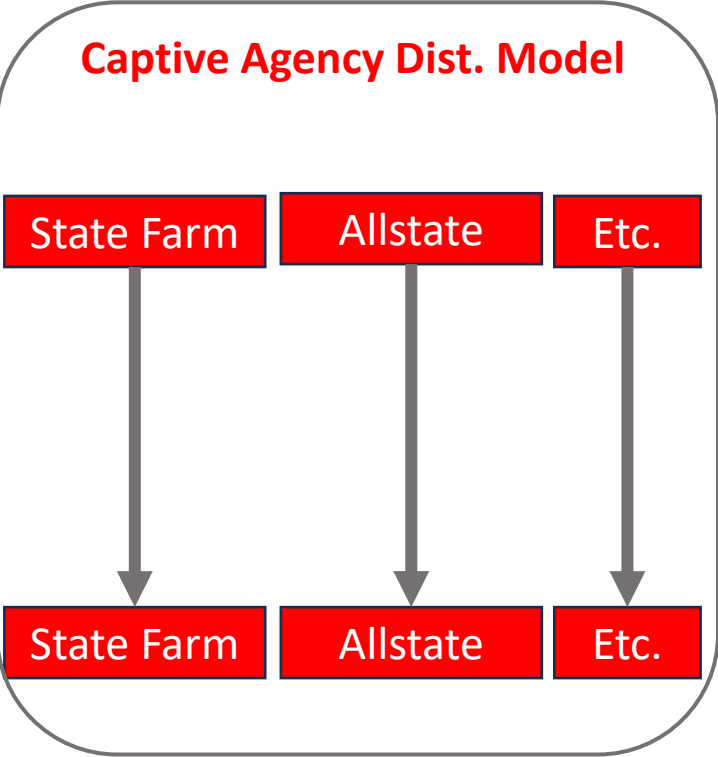
Persons & Families

Businesses & Organizations

Agentium Consumer-to-Agency Marketing & Recommendation Solutions

Independent Agency Distribution Model

Agentium Agency-to-Carrier Marketing, Distribution & BI Solutions

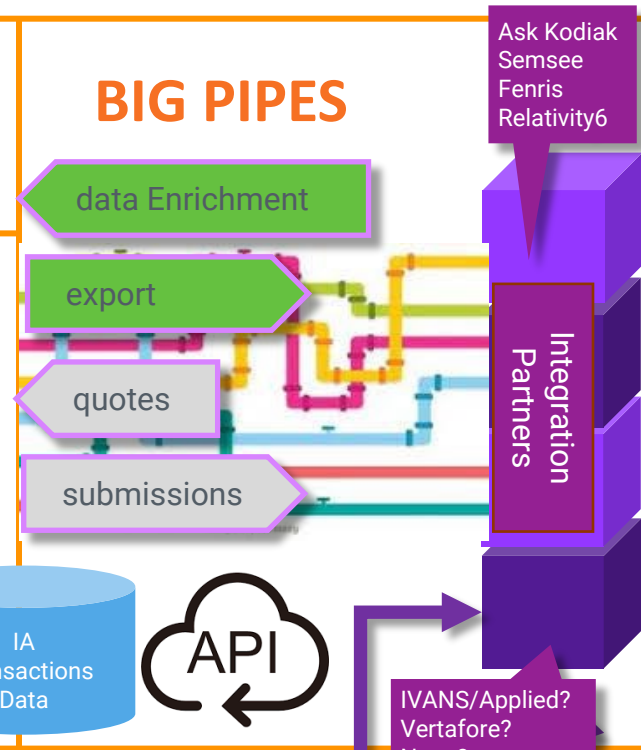
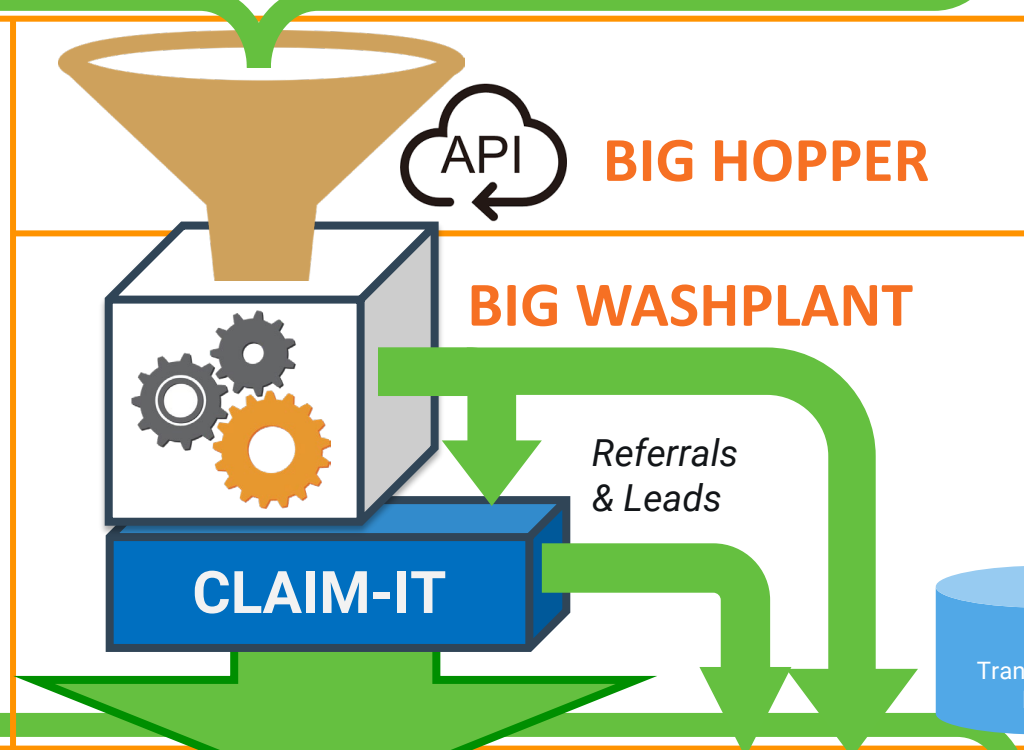


Personal Lines Insurance Products
Home, Auto, Food, Wind, Umbrella

Life, Accident & Health Ins. Products

Commercial Lines Insurance Products
Property, Liability, Work Comp, E&O, etc.

Millions of Insurance Buyers



Millions of Insurance Buyers

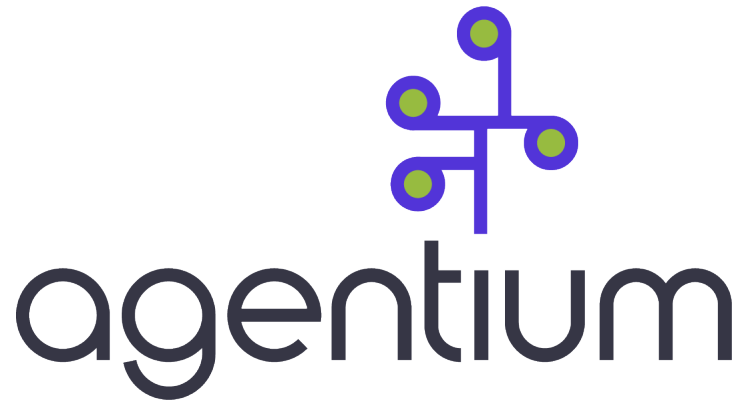
Digital Marketing Services

Marketing Partnerships



All Solutions Are Served Thru Many Brands and Private-Labelable





5234D8

97BB40

E4E4E4

363645

1E1E26





agentium				
PROGRAMS	Big "I" Trusted Choice Programs	Insurer Branded Programs	Agentium All-Access Programs	Other IA Programs
AVAILABILITY	Exclusively for Big I agents	Programs for IA Channel insurers	Available to all Independent Agents	Depends on Program
PRODUCTS	<ul style="list-style-type: none"> • Advantage Agent Subscriptions • Advantage Association Program 	<ul style="list-style-type: none"> • Private-Label Claim-it Marketplaces • Other Advantage Insurer Products 	<ul style="list-style-type: none"> • Advantage Agent Subscriptions • Other Advantage 	<ul style="list-style-type: none"> • Advantage Agent Subscriptions • Custom Products

**An Easy Prediction
for The Future...**

**Independent
Agents
Thrive in
2045!**



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Questions?

Advantage