

ABIA AND MARSHBERRY RELEASE BANK-INSURANCE VIABILITY INDEX

Significant difference between the EBITDA margin of top 25% and Average bank-owned agency

WASHINGTON – The ABIA and MarshBerry [Bank-Insurance Viability Index](#) shows the EBITDA margin of top 25 percent performing banks improved by 11 percentage points over the average bank-owned agency. Operating EBITDA, which is profitability excluding contingent income, was 8.9 percentage points better than Average. While contingent income does add to the margin in both the Best and Average Agency, this ratio confirms that agency profitability is driven by factors other than contingent income.

The quarterly report compiled by MarshBerry and sponsored by the American Bankers Insurance Association provides benchmarking statistics to help bank-insurance platforms realize equity enhancing change.

The Bank-Insurance Viability Index dissects the financial and operational performance of banks, independent agents and brokers, and high performers. The report focuses on the retail brokerage platform and covers topics such as organic growth; new business production; acquired growth; earnings margins; expense ratios; staff investment and staff productivity.

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The American Bankers Insurance Association (ABIA) is the separately chartered insurance affiliate of the American Bankers Association (ABA) and is the only Washington, D.C.-based full service association for bank insurance interests. The ABIA's mission is to develop policy and provide advocacy for banks in insurance and to support bank insurance operations through research, education, compliance-assistance and peer group networking opportunities. ABIA Membership consists of banks, and their affiliated agencies, insurance companies, marketing, and administrative services suppliers, non-bank lending organizations and other firms involved in the bank affiliated insurance industry. Additional information on the ABIA can be found on the Internet at www.theabia.com.

MarshBerry is a specialized management consulting firm rendering services and solutions to insurance organizations, financial services providers, lending institutions and trade associations. Client engagements focus on organic growth, valuations, mergers and acquisitions, operational improvements, research and insights on benchmarking, and proven practices of high performers.

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