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FOR IMMEDIATE RELEASE  
January 19, 2011

## ABIA AND MARSHBERRY RELEASE BANK-INSURANCE VIABILITY INDEX

*In leading banks, cross-selling remains an institutionalized priority*

WASHINGTON – The American Bankers Insurance Association and [MarshBerry Bank-Insurance Viability Index](#) shows that cross-selling remains an institutionalized priority for leading banks. The quarterly report compiled by MarshBerry and sponsored by ABIA provides benchmarking statistics to help bank-insurance platforms realize equity enhancing change.

High-growth banks in insurance realize an additional 33 percent new business written over their agency peers just from systematic cross-selling programs alone. The average bank-owned agency annually writes 2.3 percent of prior years commissions and fees via intra-agency cross-selling and another 2.1 percent from bank customers. At the same time, leading bank-owned agencies realize 3.5 percent annual new business via intra-agency cross-selling efforts and another 2.4 percent from the bank. In the current economic and soft-rate environment, cross selling may make the difference between organic growth and shrinking.

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.

*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](http://www.theabia.com).*

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*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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