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ABIA REPORT: GROUP INSURANCE CONTINUES TO THRIVE

WASHINGTON — Proactive brokers have overcome declines in property and casualty commission by enhancing healthcare expertise and achieving growth in the employee benefits area, according to the latest [Bank-Insurance Viability Index](#), a quarterly report compiled by MarshBerry and sponsored by the American Bankers Insurance Association. Based on data provided by the report, the growth in life and health revenue for high-performing brokers has been critical to growing their top line.

In addition, group insurance drives better productivity which results in a higher profit margin.

The report attributes the strengths of the nation's leading insurance agencies to a proactive effort to design and implement "holistic, consultative risk-reduction and employee management strategies," that are perceived as critical to their clients.

The Bank-Insurance Viability Index provides benchmarking statistics to help bank-insurance platforms realize equity enhancing change. The quarterly report dissects the financial and operational performance of banks, independent agents and brokers, and high performers. It 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 is the separately chartered insurance subsidiary of the American Bankers Association and is the only Washington, D.C.-based full service association for bank insurance interests. 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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