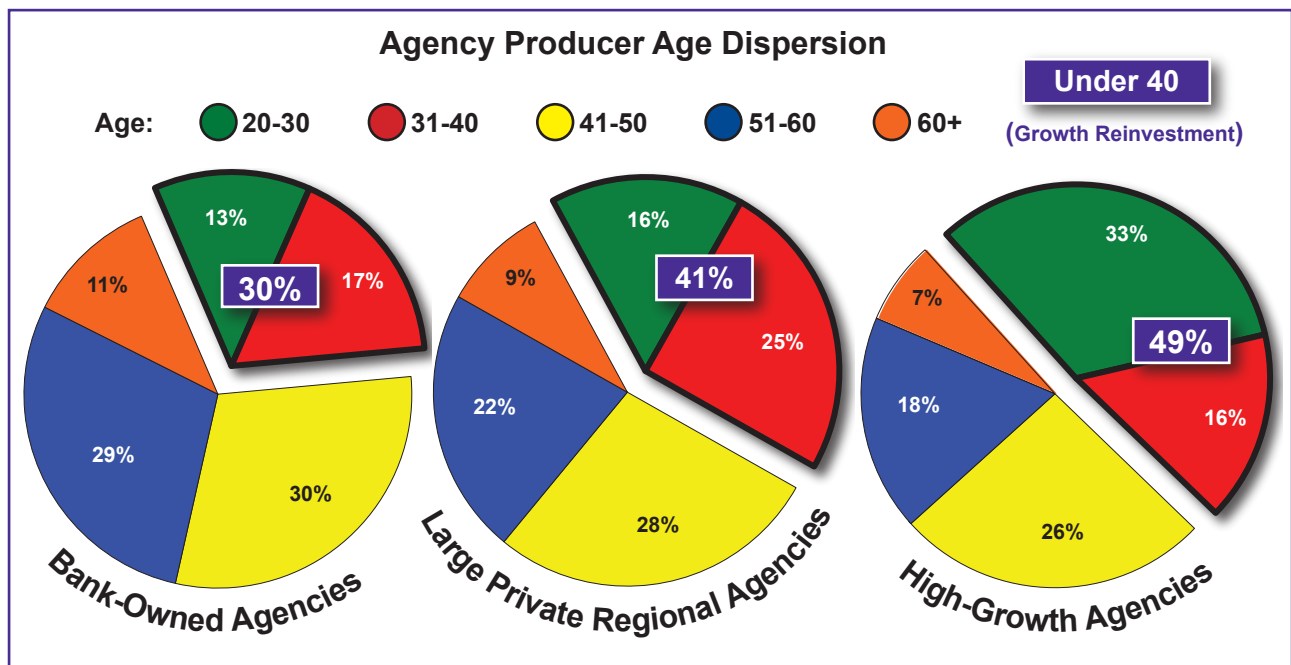


Driving Organic Growth - Producer Reinvestment

A focused investment in young producers is a hallmark of high organic-growth agents and brokers. Through a regimented process of recruiting, training and retaining young producers, high-growth organizations are replicating past hiring success to maximize predictable and sustainable future organic growth. These high-growth agents and brokers are allocating capital and resources toward internal talent reinvestment versus external acquisitions.

Compiling the statistics of over 2,000 producers from more than 80 agents and brokers, we found a correlation between the age dispersion of the production staff and the overall organic growth rates of the organization.



Not only are these high growth agents and brokers realizing double digit organic growth through their respective producer reinvestment programs, but they are also enhancing long-term organizational value, developing the next generation of leadership, and ensuring the organizations future viability.

Bank-owned insurance operations realized 6.1% average organic growth in 2006. Large regional agencies achieved 6.7% average organic growth. The high-growth operations realized 12.2% average organic growth.

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