



Casualty Actuarial Society Annual Meeting

Brace Yourselves For Direct Sales To Small-Business Insurance Consumers!

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November 4, 2013

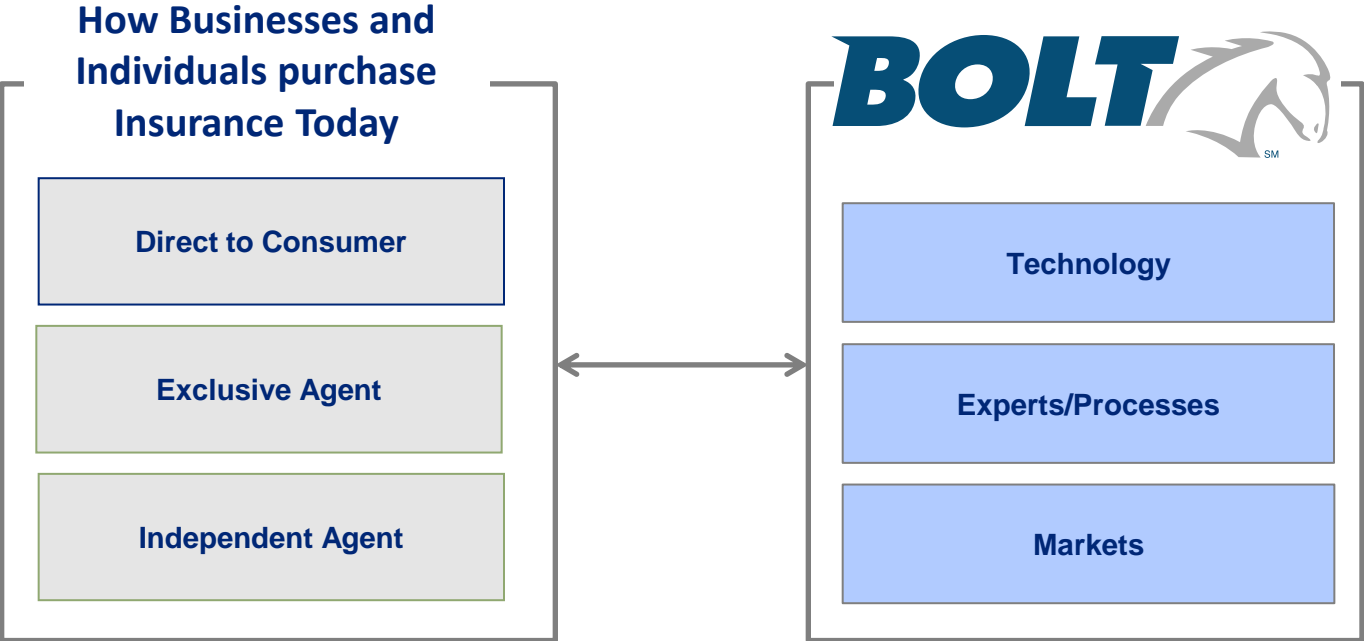
BOLT



A Better Way to Choose and Buy Insurance

SM

Our Vision



Side by Side Quotes

BOLT
INSURANCE AGENCY

Welcome, CIOUSUS\thammond: [manage your account](#) | [get quotes](#) | [help & FAQs](#)

Application Number 6027-3589-1426

[schedule a call](#) | 1-800-216-4171

STEP 1: PROVIDE INFORMATION | **STEP 2: SELECT A QUOTE** | STEP 3: REVIEW & PURCHASE

[print](#) [email](#) [download](#)

Step 2: Select a Quote

The following quotes are only estimates and are not a contract, binder or agreement to extend insurance coverage. Your actual rates may be different depending on the underwriting criteria of each insurer and the specific characteristics of your business. These preliminary quotes are available for your review for 30 days.

Refresh Results

Businesses like yours sometimes need additional coverage such as Errors and Omissions (E&O) or Directors and Officers (D&O). Ask one of our agents about additional available coverage.

General Liability and Business Property

NEED HELP DECIDING ON A QUOTE? Call 1-800-216-4171 or [schedule a call](#) with one of our agents.

	Details hide Bridge	Details hide Bridge	Details hide Bridge	Details hide Bridge
	SELECT	SELECT	SELECT	SELECT
	POLICY PREMIUM \$500	POLICY PREMIUM \$683	POLICY PREMIUM \$857	POLICY PREMIUM \$876
Property Deductible	\$500	\$500	\$5,000	\$1,000
Employee Dishonesty	\$25,000	\$25,000	\$5,000	\$10,000
Accounts Receivable	\$125,000	\$25,000	\$5,000	\$50,000
Valuable Papers	\$25,000	\$25,000	\$5,000	\$50,000
Computers and Electronic Media	\$50,000	\$50,000	-	\$10,000
Contents/Equipment Used Off Site	\$25,000	\$25,000	-	\$15,000
Business Income	Actual Loss Sustained for 12 Months	Actual Loss Sustained for 12 Months	-	Actual Loss Sustained for 12 Months
Temperature Change	-	-	-	\$10,000
Business Liability	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Medical Expenses	\$10,000	\$10,000	\$5,000	\$10,000
Employment Practices	-	\$10,000	-	-
Non-owned Auto Liability	\$1,000,000	\$1,000,000	-	\$1,000,000
Hired Auto Liability	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000

Phone, Web, and Appointment Support

Multiple Carrier Quoting within minutes with single input on a simple form

Coverage Types and Differences by Market - Explained

4 Lessons Learned

Lesson 1: Sell them something

- The product has to be built for small businesses who are buying direct
- Know what products people are looking for online
 - Years in business
 - Home based businesses
 - Years of expertise
 - Just need a cert
- What if you don't have product or appetite for the flow?
 - Capitalize on the lead
 - Keep the customer

Lesson 2: It doesn't end at new business

- Take the data out of the way – automate everything
- Who is still a customer after 120 days?
- Small businesses want to pay the way they run their businesses - Fix billing
- Renewal is a key touch point
 - Businesses change, appetites changes, rates change.

Lesson 3: You have to know the customer



Lesson 4: Measure the right things

- Measure everything – just not the way you are use to
 - Ratios, conversion rates, etc.
 - Measure lead to issue by lead source
 - Google analytics and others.
- A new set of SLAs
 - More like online world
- Don't forget to measure customer satisfaction

Contact info

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Question and Answer