

Intelligence for the Insurance Industry



FLETCHER/CSI®

Simple, Powerful, Insightful Intelligence

Global Headquarters
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For two decades, Fletcher/CSI has served the insurance industry in understanding the most critical issues impacting competitive performance.



At Fletcher/CSI, we focus our entire process on our clients' successful decision making as the ultimate goal.

Our insurance industry expertise spans virtually all lines of coverage and all distribution channels. Our management team and consultants have worked in senior management roles within the insurance industry in commercial and personal property, casualty, life and health lines, as well as in supplemental benefits, the alternative risk market, and third party claims administration.

Our experience includes a strong understanding of the independent agency system, large insurance brokerages, as well as regional, national and global insurers. With depth of experience in virtually every facet of the insurance industry, Fletcher/CSI brings unique perspectives and actionability to the customer, prospect, and competitor insights we gather.

About FCSI

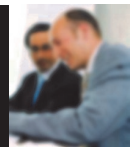


Fletcher/CSI provides market intelligence to insurance organizations that seek to answer these and other critical questions:

- How do we compete more effectively?
- How do we align our value propositions with market needs?
- What are our competitors' target market strategies?
- How do we improve our performance?
- What are the market's unmet needs?
- How do we exploit competitor weaknesses?

Fletcher/CSI

World Leaders in Market Intelligence



- At Fletcher/CSI, we're leaders in transforming primary market intelligence into powerful recommendations that deliver immediately actionable steps you can take to drive better market positioning and new sales results.
- Our research team designs and gathers primary market intelligence targeted at customers, prospects, competitors, and your own internal sales force, to develop a basis from which we can help you to solve your most difficult sales and marketing challenges.

Intelligence for the Insurance Industry

Insurance Carrier Perspectives

Competitor perspectives provide accurate insight into how to best position your products and services.

Our analysts are specialists at gathering critical qualitative competitor insights on key competitive strategies. We conduct our research on a blinded basis, and do not mention our client as the research sponsor. Information



gathered might include new market or product initiatives, coverage terms, conditions, and pricing. Our senior analysts have a deep understanding of the insurance environment, and can evaluate the findings in light of industry performance, past and present. We understand the drivers of industry cycles and how insureds, carriers, agents and brokers behave when they are impacted by these cycles.

Insured Perspectives

From Risk Managers, to Human Resources Executives, Fletcher/CSI analysts understand the issues insurance buyers face in securing quality, cost effective insurance coverage for their companies.

We offer powerful tools to understand important perspectives about your performance and that of your competitors. Fletcher/CSI research analysts explore with key



decision-makers virtually every aspect of their purchase decision-making including:

- ☑ The purchase decision process
- ☑ Value proposition alignment
- ☑ Competitor performance
- ☑ Economic considerations

Agent & Broker Perspectives

Our team has engaged hundreds of agency principals, commercial and personal lines managers, and sales agents to understand their perspectives on the most important issues impacting their sales and client retention success.

Why agents and brokers place business with one carrier over another is critical feedback to an insurance carrier's success.

Understanding what competitive threats exist and which may exist in the future can and will fuel the most effective strategies your organization can employ.



The perspectives we gather are delivered unbiased and with insightful analysis and recommendations that will deliver immediately actionable steps you can take to improve sales and client retention performance.



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