

# Eastbridge Consulting Group, Inc.

## An Overview of ECG Services



**EASTBRIDGE**  
Consulting Group, Inc.

Counsel to the Voluntary/Worksite Industry

## Eastbridge Experience

Eastbridge is recognized as the leading consultancy specializing in the worksite and voluntary business. Our principals have more than 40 years of experience in the market, both in consulting and in running major insurance organizations. We've worked with most of the voluntary/worksite companies, so we can give an objective view of how your processes measure up against your competition.

## Eastbridge Expertise

As an outside expert, we're completely impartial and can see any gaps or limitations more clearly than someone inside the organization. We also use our vast knowledge of the industry and competitors to share what others have tried that worked and, perhaps more importantly, what hasn't worked. We don't just give advice and leave the rest to you. We suggest solutions that are proven to work—and then help you get these implemented.

## Eastbridge Commitment

Nearly 230 clients worldwide have chosen Eastbridge because of our commitment to providing workable solutions that help build their business and improve their performance. In a rapidly changing marketplace, our customers have confidence in our industry insight, practical solutions, and unwavering commitment to their success.

*Twenty-two of the twenty-five largest voluntary/worksite carriers are both consulting and research clients of Eastbridge.*

## Eastbridge Services

### Consulting

- Advising carriers on ways to improve their voluntary/worksite businesses
- Helping new carriers enter the market
- Working with clients to build practical strategies and operational plans
- Solving business problems

### Research

- Providing timely data on carriers, producers, employers and employees
- Providing thought leadership on the industry's future and carrier strategic responses
- Offering industry, segment and carrier-specific research

## Consulting Projects/Expertise

### Readiness Scorecards™

- Assessment of all voluntary functions within the client company (105 different functions), including field staff and producers
- Report describing the industry best practices for each function, red/yellow/green ratings for each function, and recommendations for improvements



*Eastbridge has conducted 37 Readiness Scorecards™ for client companies.*

### Strategy Development

- Collaborative process of developing key strategies (distribution/sales, systems development, broker targeting, training, conservation systems, enrollment, engagement structures) for moving carriers forward or for entering the business
- For each topic, a complete education on the subject and facilitation of the team as it develops integrated strategies



*ECG has conducted 88 different Strategy Development projects for client companies.*

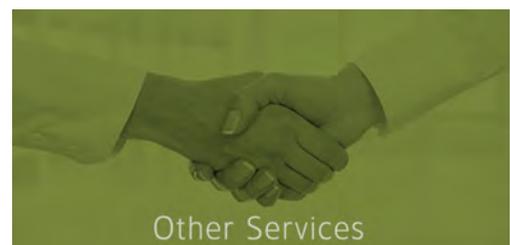
### Product Development and Portfolio Review

- Product design and portfolio strategy development
- Management of product development process
- Assistance with product design, working with your in-house staff on pricing assumptions, and selection of actuarial firms with voluntary experience
- Review of pricing (including doing peer reviews) and policy forms and assistance with determining how and what to measure and monitor to ensure results meet expectations



### Other Consulting Services

- Operations
- Marketing
- Account management and service structuring
- M&A/targeting/due diligence
- Conservation and retention programs



Over 230 carriers have turned to Eastbridge for timely, actionable research.

## Research Projects/Expertise

### Published Reports

#### Spotlight™ Reports

- 12–15 studies published each year
- 40-plus studies currently available on virtually all voluntary/worksite topics
- Include Eastbridge recommendations for action

#### Frontline™ Reports

- 6 studies per year
- Quick reports on breaking topics

#### Sales Reports

- Free reports (for participants) offering data on 60+ carriers, overall sales, and sales by product, channel and platform

### Other Studies and Programs

#### Consortium Studies

- 2 per year
- Supported by sponsor carriers

## Proprietary (Custom) Research

### Methodologies

- Online and paper surveys
- Telephone interviewing
- Focus groups
- Online bulletin boards
- Panels
- All audiences, segmented: carriers, brokers, employers and employees

### Subscription Programs

- *Information Partner™ Program* where a company receives access to all Eastbridge published research; program year runs from January 1 through December 31.
- Most comprehensive annual U.S. voluntary/worksite sales survey of voluntary carriers in the industry



## Our Clients Speak



*"Eastbridge helped us realize that the success we were seeing was nothing compared to the opportunity, and then they showed us how to get there. From which distributor types to work with, to how to organize our team all the way through to administrative readiness and messaging to the market...they were indispensable to our efforts. As a result we have achieved over 147% YOY growth in our first quarter of sales since relaunching our efforts. They are and will continue to be an extension of our team."*

*"The pace of change we have witnessed within the industry has been exciting and daunting. You have been at the forefront of the worksite revolution and a tremendous resource to so many of us."*

*"We appreciate all the assistance you and your organization have provided in order to achieve our sales growth. Your guidance has been invaluable as we continue to gain greater penetration of the voluntary marketplace. We truly value the relationship we have established with Eastbridge."*

*"In my book you get a rating of 'excellent.' You did everything that you said you were going to do and more. Everyone on our team was very positive about your work. Your work definitely had an impact on the shaping of our strategy."*

*"Eastbridge is the gold standard. In a business too often filled with cookie-cutter approaches, your ability and willingness to customize your approach to my needs is what sets you apart. Your knowledge of the business is unparalleled."*

*"THANKS! That pretty much says it all for me. You've been more than just consultants for me. You've been partners and, at critical times, even my outside support team and I truly appreciate all that you have done for us and me."*

*"We are doing great. It is amazing how quickly things are ramping up—and so much fun! We owe it all to you."*

*"Without your company's efforts, we would not be ready to move forward. You helped shape our vision and provided us with a clear, focused, well-grounded strategy."*

*"We are having a fantastic year. Sales are up 37 percent. We can't give you all the credit, but our team agrees that you contributed substantially to our results."*

*"Much of our progress can be traced directly to your processes and insights. If there had been no Eastbridge, we wouldn't enjoy the capabilities we have today."*

*"This report is loaded with great information. Thank you very much for sharing. We'll use this as future reference when reviewing our underwriting practices."*

*"The study was excellent. It gave us real insight into what our company needs to do to provide excellent service."*

*"Your sources were excellent. The summary data was superb."*

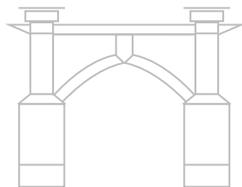
*"The reports were some of the best we've seen in the industry—the material was meaningful and action-oriented."*



*Eastbridge has been dedicated to supplying the voluntary/worksites industry with consulting and research services for over 27 years.*

## Top 10 Reasons to Do Business with Eastbridge

1. Eastbridge is the most knowledgeable organization about voluntary/worksites. We've worked with 47 of the top 50 worksites companies because we're considered the "top" expert.
2. We focus on providing creative and practical solutions (as opposed to "academic" ones) that work in the real world, not just in the classroom.
3. Given our knowledge and connections in the business, we offer the most authoritative and the most extensive research and data in the business.
4. We deliver timely and actionable data that can be put to use immediately—more than just words in a report.
5. We have the ability to spot trends and turning points that can affect your business now and in the future. We can help you run your business proactively, rather than reactively.
6. More carriers participate in our surveys than in studies from any other organization in the business. That means our findings and recommendations are truly representative of the industry.
7. We support a full variety of needs, from strategy and distribution development to tactical implementation.
8. Our market-sensitive research is accompanied by business implications and insights to help companies break new ground in the voluntary marketplace.
9. We have stability and longevity in the business. We'll be there for you, long term, as you build your business and adjust to an ever-changing market.
10. The bottom line is this... we will make a positive difference in the success of your business!



### For more information, contact:

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