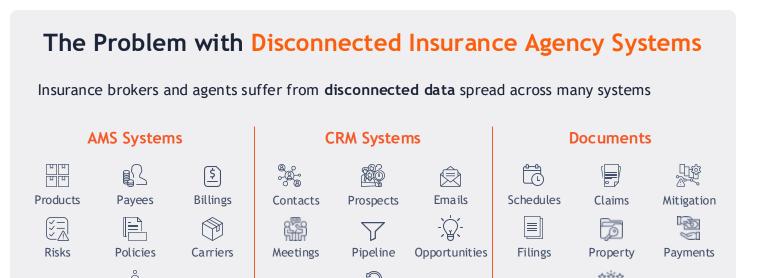
ennabl

Data & Insights to drive Growth in your Agency

Table of Contents

The Ennabl Solution	03
Customers We Work With	06
Example Carrier Report	07
Example Loss Run Report	20
Contact Us	25



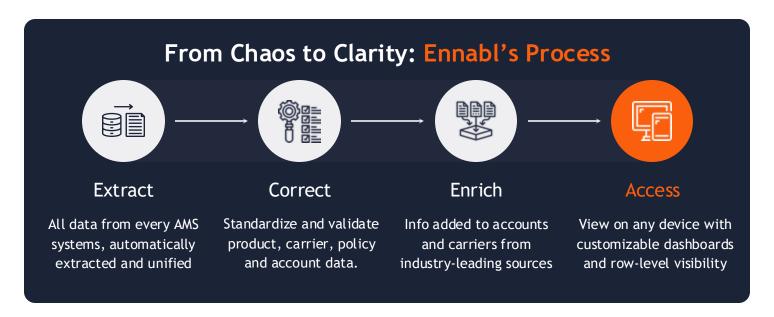
The ennabl Solution

Renewals

in of their systems to identify ways to expand their book of business. We do this by extracting, cleansing, enriching and analyzing agency data so that

brokers can manage their customers, their carriers and their growth.

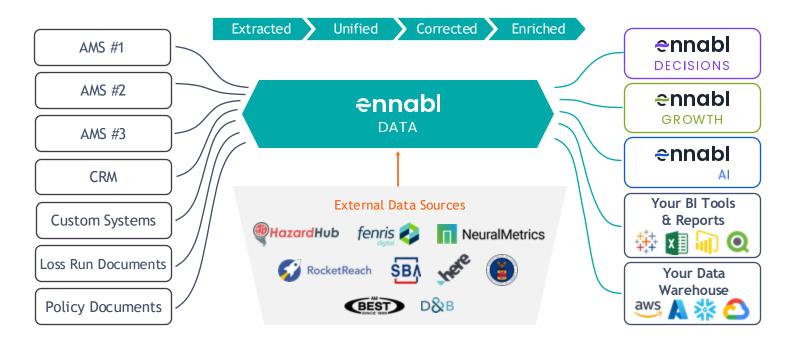
Ennabl helps insurance agencies to use the messy and inconsistent data trapped

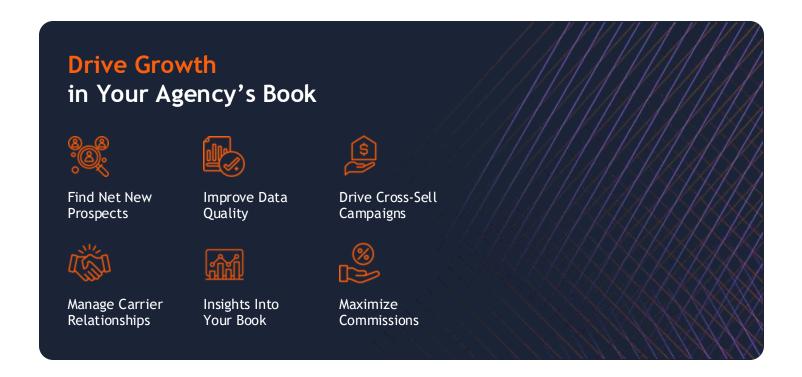


Ratings

The ennabl Platform

Built exclusively for insurance agencies, the Ennabl platform extracts and corrects all data from any system or document and makes it available anywhere to drive growth in your book of business.







Ennabl Carrier Reports

The Ennabl Platform can extract all data from your AMS systems, standardize, correct and enhance it, and give you all of the information to execute your carrier and wholesaler strategies. Automated reports, like the one attached here, allow agencies to bring data to the table in their discussions with key partners and to build carrier programs that benefit their clients and bottom line.



Ennabl Loss Runs Reports

Ennabl can automatically extract all of the critical details from a carrier loss run document and structure it to accelerate the renewal process. Once this data is extracted, these customer-facing reports allow agencies to have data-driven conversations with their clients and give carriers everything that they need to drive the renewal process.

"The Ennabl platform is my go-to reporting tool, allowing me to gain valuable insights into our book across all teams. Ennabl's straightforward dashboarding provides a clear picture of carrier volume, business by class, and real-time retention and growth statistics."



Chief Operating Officer, Heffernan Insurance Brokers



Selected ennabl Customers

























































































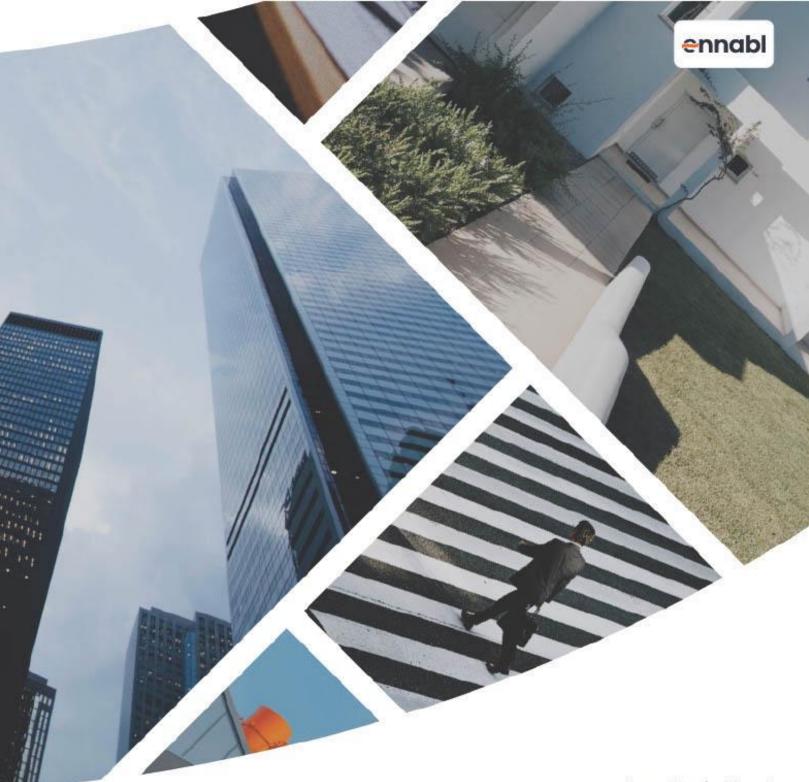


90+
Insurance Customers

\$50B+
In Written Premiums

\$6B+
Agency Revenue

32M+



Parent Carrier Report

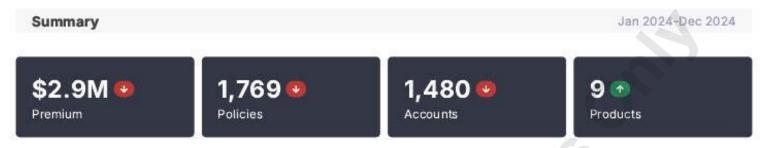
Progressive Corporation

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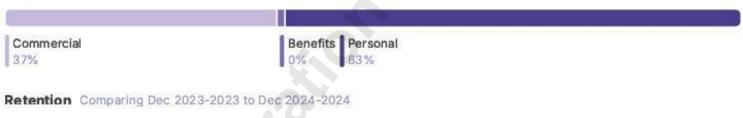


Relationship Summary



Rank	Rolling 12	New	New Growth	Renewal	Renewal Growth
	Premium	\$711.9k	-13 %	\$2.2M	-22%
	Policies	284	-22%	1,485	-20%
11th out of 213	Accounts	276	-21%	1,250	-15%
Carrier premium	Products	7	17%	8	14 %

Segment





Growth



Progressive Corporation

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Premium Leaderboard

Jan 2024-Dec 2024

Top Accounts

- 1 Johnston-Bergstrom Ltd. Premium \$223.1k Policies 2
- 2 Gislason-Mann LLC Premium \$52.3k . Policies 2
- 3 Ankunding Corp. Premium \$46.2k . Policies 2
- 4 Gerhold, Gerlach and Schowalter LLC Premium \$43.2k Policies 3

Top Industries

- 1 General Freight Trucking, Local Premium \$238.8k Policies 33
- 2 Support Activities for Rail Transportation Premium \$223.1k Policies 2
- 3 All Other Support Activities for Transportation Premium \$170.6k Policies 21
- 4 General Freight Trucking, Long-Distance, Truckload Premium \$140.9k Policies 16

Top Products

- 1 Personal Yacht Premium \$1.1M * Policies 786
- 2 Commercial Auto Premium \$736.7k Policies 108
- 3 Personal Auto Premium \$471.9k Policies 435
- 4 Commercial Package Premium \$324.2k Policies 38

O Top Locations/Departments

- 1 Desha (Maryland) Premium \$1.3M Policies 1,134
- 2 Chambers 44 (Nevada) Premium \$897.2k * Policies 106.
- 3 Drew 35 (Minnesota) Premium \$326.8k Policies 327
- 4 Crittenden (Maine) Premium \$123.9k Policies 112

28 Top Producers

- 1 Patsy Ernser Premium \$909.2k Policies 700
- 2 Jay Fadel Premium \$780.4k Policies 806
- 3 Herman Gaylord Premium \$779.4k * Policies 96
- 4 Abel Ledner Premium \$137.2k Policies 35



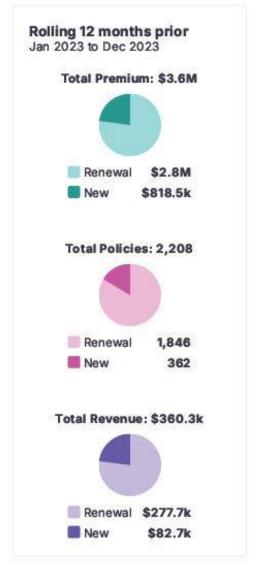
Relationship Trend



Relationship Trend









Industry Opportunities Jan 2024-Dec 2024

Carrier Rank Transportation and Warehousing 3 of 61 \$795.6k / \$7.9M Retail Trade 20 of 73 \$54.5k / \$6.4M Manufacturing 35 of 85 \$31.1k / \$14.3M Construction 25 of 66 \$26.8k / \$5.1M Administrative and Support and Waste Management and Remediation Services 19 of 68 Wholesale Trade 28 of 60 \$13.7k / \$4M Accommodation and Food Services 34 of 63 \$11.1k / \$5.4M Agriculture, Forestry, Fishing and Hunting 42 of 67 \$9.8k / \$10.1M Professional, Scientific, and Technical Services 50 of 82 \$9.5k / \$31.6M Other Industries 7 of 233 \$1.9M / \$44.3M Progressive Corporation Other Carriers

Top industry opportunities

Industry	Premium with other carriers	Accounts	Policies
Professional, Scientific, and Technical Services	\$31.6M	184	689
Manufacturing	\$14.3M	118	549
Agriculture, Forestry, Fishing and Hunting	\$10.1M	157	538
Transportation and Warehousing	\$7.1M	468	909
Retail Trade	\$6.4M	146	523

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Product Opportunities	Jan 2024-Dec 2024
	Carrier Rank
Personal - Yacht	0.000
\$1.1M / \$4.7M	1 of 23
Commercial - Auto	1 of 28
\$736.7k / \$3.1M	10128
Personal - Auto	1 of 24
\$471.9k / \$2.7M	101.24
Commercial - Package	(7)
\$324.2k / \$14.2M	9 of 52
Personal - Watercraft	3 of 16
\$239.4k / \$1.6M	3 07 16
Commercial - Truckers	9 of 16
\$13.1k / \$6.6M	9 01 16
Personal - Motorcycle	1 of 3
\$3.1k / \$3.8k	1013
Personal - Excess/Umbrella Liability	17 of 20
\$1.5k / \$381.5k	17 07 20
Personal - Homeowners	0 of 34
\$1.5k / \$4.6M	0 01 34

Progressive Corporation Other Carriers

Top product opportunities

Other Products

Product	Premium with other carriers	Accounts	Policies
Commercial - Package	\$13.9 M	1,053	1,409
Commercial - Truckers	\$6.6M	498	666
Personal - Homeowners	\$4.6M	1,360	1,618
Personal - Yacht	\$3.6M	1,736	1,992
Commercial - Auto	\$2.4M	331	422

7 of 233

\$0 / \$94.4M



Producer Opportunities Jan 2024-Dec 2024 Carrier Rank Patsy Ernser 1 of 19 \$909.2k / \$2.6M Jay Fadel 9 of 136 \$780.4k / \$22.9M Herman Gaylord 3 of 57 \$779.4k / \$8M Abel Ledner 3 of 23 \$137.2k / \$1.5M Ruben Hermiston 15 of 71 \$117k / \$7.4M Paula Legros 9 of 20 \$47.9k / \$1.7M Laverne Huels 22 of 51 \$43.2k / \$8.6M Dominick Lang 16 of 42 \$30.2k / \$6.2M Terrance Boehm 15 of 34 \$14.6k / \$1.8M Other Producers 7 of 233 \$12.5k / \$71.6M

Top producer opportunities

Progressive Corporation Other Carriers

Producer Name	Premium with other carriers	Accounts	Policies
Jay Fadel	\$22.1M	4,289	8,869
Laverne Huels	\$8.6M	56	224
Ruben Hermiston	\$7.3 M	550	1,427
Herman Gaylord	\$7.3 M	631	1,181
Dominick Lang	\$6.2 M	149	583



Office Opportunities Jan 2024-Dec 2024

Carrier Rank Desha (Maryland) 2 of 24 \$1.3M / \$5.7M Chambers 44 (Nevada) 3 of 39 \$897.2k / \$8.3M Drew 35 (Minnesota) 7 of 40 \$326.8k/\$5M Crittenden (Maine) 5 of 28 \$123.9k / \$1.4M Conway (Louisiana) 18 of 60 \$64.9k / \$6.4M **Butler (Connecticut)** 38 of 76 \$48.4k / \$15M Blount 41 (Missouri) 10 of 50 \$38.9k / \$1.5M Columbia 34 (Minnesota) 11 of 30 \$30.1k / \$2.4M Blount 40 (Missouri) 43 of 86 \$19.8k / \$15.2M Other Biz Org 7 of 233 \$26.3k / \$71.4M

Progressive Corporation Other Carriers

Top offices opportunities

Office	Premium with other carriers	Accounts	Policies
Blount 40 (Missouri)	\$15.2 M	729	2,012
Butler (Connecticut)	\$14.9 M	135	479
Chambers 44 (Nevada)	\$7.4M	621	96
Conway (Louisiana)	\$6.4M	339	88
Drew 35 (Minnesota)	\$4.7M	1,733	3,37

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Commissions Jan 2024-Dec 2024

Average Commissions

10.07% 12.7%

Avg Progressive Corporation Commissions Avg Commissions

Top Industry groups and Products

Transportation and Warehousing

	Average Commission	Policies below Average
Commercial - Auto	10%	0
Commercial - Package	10%	0
Commercial - Truckers	12%	0
Personal - Watercraft	10%	0

Retail Trade

	Average Commission	Policies below Average
Commercial - Auto	10%	0
Commercial - Package	0%	0

Manufacturing

	Average Commission	Policies below Average
Commercial - Auto	10%	0

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Placement Analysis

Jan 2024-Dec 2024

Top 5 Intermediary Carriers

Progressive Corporation \$2.8M Progressive Casualty Insurance Compa... \$48.4k

\$13.3k

Intermediary \$13.3k

Direct \$2.9M Avg Commission: 10 % Progressive Corporation

\$2.9M

Product	Indirect Premium	Indirect Accounts	Indirect Policies
Personal - Yacht	\$12,042	3	3
Personal - Watercraft	\$1,217	1	1

termediary	Indirect Premium	Indirect Accounts	Indirect Policie
larkel Group Inc.	\$13,260	4	



Rewrites Jan 2024-Dec 2024

Moved from Progressive Corporation

	Commercial - Auto	Agency Holding Company of
Progressive Corporation	Policies (2) • \$49k	Policies (2) • \$65.3k
\$84.9k • Policies (9)	Commercial - Package	Markel Group Inc.
	Policy (1) • \$17.7k	Policies (2) • \$10.5k
	Personal - Yacht	American International Group,
	Policies (4) • \$16.8k	Policy (1) • \$4,9k
	Personal - Auto	Safeco Insurance
	Policies (2) • \$3.3k	Policy (1) • \$1.9k
		The Hanover Insurance Group,
		Policy (1) • \$1.4k
		Chubb Limited
		Policy (1) • \$1.4k
		Cincinnati Financial Corporation
		Policy (1) • \$1.4k



Rewrites Jan 2024-Dec 2024

Personal - Yacht

Personal - Auto

Policies (28) - \$41k

Policies (15) • \$21.1k

Policies (2) • \$1.1k

Personal - Watercraft

Moved to Progressive Corporation

Markel Group Inc.

Policies (10) - \$25.1k

Donegal Mutual Insurance Co...

Policies (11) • \$16.2k

Chubb Limited

Policies (7) • \$18.4k

The Travelers Companies, Inc.

Policies (3) • \$9.8k

Geico

Policies (6) - \$7.2k

Agency Holding Company of ...

Policy (1) - \$7.9k

American International Group, ...

Policies (3) • \$3.2k

ACP Insurance Management, L...

Policy (1) - \$7.7k

Steven W. Pasko

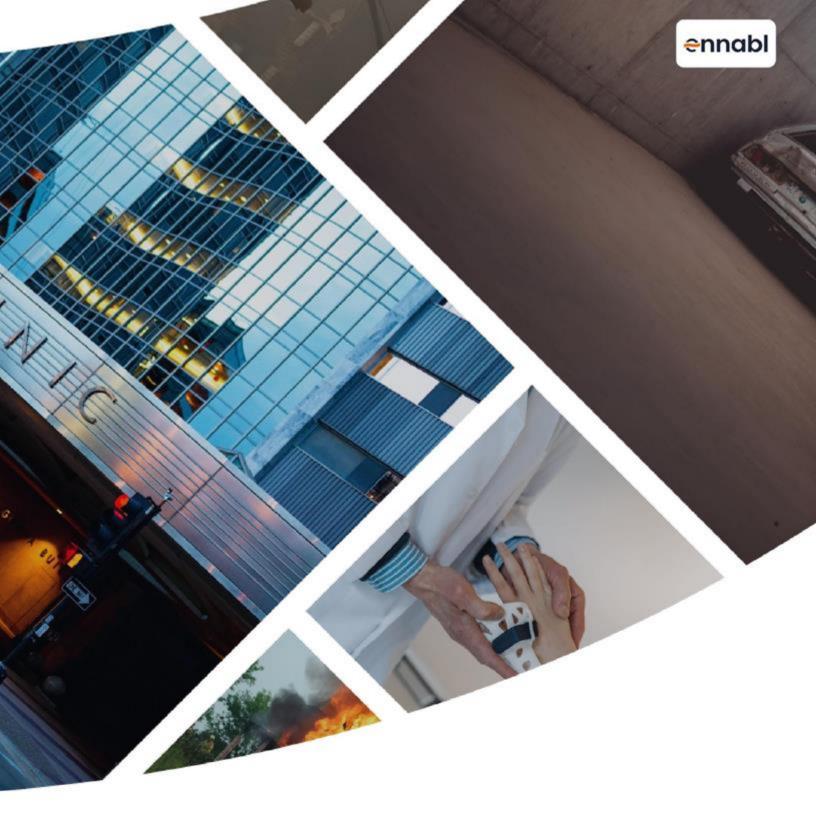
Policy (1) - \$5.8k

Skyward Specialty Insurance ...

Policy (1) - \$947

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\$63.2k · Policies (45)



Loss Runs Report

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Loss Runs Report

☐ JANUARY 2025



Policies

Policy Number	Policy Term	Product	Claims
531829746	2022-09-20 to 2023-09-20	Workers Compensation	13
531829746	2023-09-20 to 2024-09-20	Unknown	0
AB3658	2019-09-19 to 2020-09-19	Auto	11
AB3658	2019-09-19 to 2020-09-19	Property	2
AB3658	2019-09-19 to 2020-09-19	Inland Marine	1
0000248895	2018-10-20 to 2019-10-20	Workers Compensation	2
0000248895	2020-10-20 to 2021-10-20	Workers Compensation	2
0000248895	2021-10-20 to 2022-10-20	Workers Compensation	1
0000248895	2022-10-20 to 2023-10-20	Workers Compensation	2
0000248895	2019-10-20 to 2020-10-20	Workers Compensation	0





Total Incurred by Policy Year



Policy Details

Policy Effective Date Range	Policy Year	Paid Loss	Reserves
01/01/2023 - 12/31/2023	2023	\$0	\$0
01/01/2022 - 12/31/2022	2022	\$20,861	\$78,942
01/01/2021 - 12/31/2021	2021	\$35,425	\$17,136
01/01/2020 - 12/31/2020	2020	\$430	\$0
01/01/2019 - 12/31/2019	2019	\$963,800	\$0
01/01/2018 - 12/31/2018	2018	\$60,997	\$0
Total		\$1,081,512	\$96,078



Top Incurred by Body part and Injury Type

By Body Part

Туре	Percentage	Incurred	Claims
Multiple body parts	53.1%	\$61k	2
Ankle(s)	45.7%	\$52.6k	1
Lower back area	0.6%	\$680	1
Knee(s)	0.4%	\$430	1
Soft tissue, neck	0.3%	\$309	1

By Injury Type

	Туре	Percentage	Incurred	Claims
	Sprain	42.8%	\$91.4k	5
	Miscellaneous	24.6%	\$52.6k	1
	Motor Vehicle Accident	20.3%	\$43.4k	2
I	Sprain/Strain	8.4%	\$17.9k	1
Ī	Crushing Injury	3%	\$6.4k	1



Frequency & Severity Severity threshold: 20000 **15** 0 0 0 0 1 2023 2022 2021 2020 2019 2018

Count of non-severe claims Count of severe claims

Policy Details

Policy Effective Date Range 💠	Policy Year 💠	Non-Severe C	Severe Claims 🗘
01/01/2023 - 12/31/2023	2023	0	0
01/01/2022 - 12/31/2022	2022	15	0
01/01/2021 - 12/31/2021	2021	0	1
01/01/2020 - 12/31/2020	2020	2	0
01/01/2019 - 12/31/2019	2019	13	1
01/01/2018 - 12/31/2018	2018	1	1
Total	. M-	31	3



Contact Us

sales@ennabl.com



Schedule A Demo



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