



# NEWS

## FOR IMMEDIATE RELEASE

### **New Online Insurance Service Slashes Time for Binding Commercial Auto Quotes**

*Double-Digit Productivity Gains for Agents Using QuoteExpress™ Service from The Combined Group*

CARROLLTON, Tex., March 29, 2006 – Insurance agents in the highly competitive commercial lines markets have a new tool to help them do more work in less time and make binding offers for commercial automobile business, thanks to the newest service offering from The Combined Group, a national leader in online insurance services.

The Automatic Commercial Auto Application pre-fills application blanks with pre-stored data for agents who use The Combined Group's QuoteExpress™ quoting and binding system. Time saved in the application process can be redirected to more face time with customers.

The Combined Group created the service expressly to give field agents a process that saves them time and money, while improving service to the agents' clients. Michael Hardin, executive vice president of Marketing, says the combination of a soft market and decreasing commission scales has put commercial insurance agents in a serious bind that requires them to become more operationally efficient.

QuoteExpress meets that need head on. First, the system returns data on multiple carriers, enabling agents to select the carrier best for their client. Then agents request a binder by submitting the completed application form generated by QuoteExpress. Agents also receive a completed form for their own internal use.

The whole process takes place online in a few minutes. Time saved in completing and submitting the application alone saves up to 15 minutes for each transaction. For active agents the cumulative effect over time is substantial, literally giving back weeks of productive time each year, which translates into productivity gains of up to 10 percent, or more.

"We constantly seek agent feedback on what field agents need to do their jobs better," Hardin said. "They've told us they needed a better system, and they were right. They've always been right about that. Now, we have that system up and running, and they love it. Automation is only one example of numerous money saving techniques The Combined Group has developed to help agents do more business in less time, every time."

QuoteExpress also provides the same Single Entry Multiple Company Interface, or SEMCI, service for Business Owner's Package (BOP) and Workers' Compensation insurance plans, thus multiplying the time savings potential.

#### **About The Combined Group**

The Combined Group is a leading provider of on-line insurance services. The company provides commercial insurance products, claims management, risk management and premium finance services that increase productivity for insurance agencies throughout the United States. The Combined Group's QuoteExpress™ service provides real-time rating for commercial lines business including workers comp, BOP, commercial auto, mono line property and general liability, and excess and surplus. Its technology subsidiary, Quantum Integrated Systems, provides software development for leading carriers and agencies nationwide. Corporate Website: [www.combinedgroup.com](http://www.combinedgroup.com).

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