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## **Silicon Valley insurance broker brings technology “high touch” to San Diego County’s business community**

Powerhouse California-based insurance broker, ABD Insurance and Financial Services, has opened new offices and expanded operations in San Diego County. It’s the perfect location for a company that has distinguished itself as a leader in the development and successful application of the latest technologies in an industry that is still shaking off its “old economy” label.

The San Diego area is brimming with hi-tech, biotechnology research and innovative healthcare companies, and while ABD has been doing business in Southern California and the San Diego area for many years, it is no surprise that this is a prime growth opportunity for the largest retail insurance broker on the West Coast.

ABD opened new offices above the scenic Flower Fields in Carlsbad in December 2005, and the company has quickly recruited highly qualified business development and client service staff - all of whom came from larger international and national competitors in the San Diego area.

The new Carlsbad-based property & casualty team, led by brokerage industry veteran Ed Nokes, was confident that ABD could not only match but could exceed the resources and support that the world’s largest brokers could offer their clients. For example, ABD is the top broker of Directors and Officers liability insurance in the United States and operates one of the nation’s largest practices specializing in information technology, life sciences and healthcare.

But it was ABD’s substantial investment in the client-focused use of technology – epitomized by ABD’s award winning CyberSure<sup>(R)</sup> web site – that ultimately convinced Mr. Nokes and others to leave well established careers to contribute to the growth of ABD’s San Diego area operations.

Introduced to the marketplace in 1997, CyberSure provides ABD’s clients with a suite of online services including immediate access to detail regarding their risk management, insurance, and employee benefits programs. Using CyberSure, clients can add or renew coverage, report claims, order certificates of insurance, review summaries of insurance or perform a host of other operations at any time and from anywhere in the world. Another key benefit is ABD’s extensive collection of informational resources and training materials that keeps their clients informed and up to date on hundreds of risk management and employee benefits topics and issues.

Nokes left a national broker after almost twenty years to head ABD’s San Diego County property and casualty operations. “The insurance brokerage business, beginning in late 2003, has undergone a paradigm shift,” Nokes observes. “There is unprecedented demand for information and disclosure to be provided on a shrinking dollar of

commission. This has put a great deal of stress on thin staffs. ABD has the technology answers that allow us not only to meet this demand, but to offer additional services and value to our clients. Our former employers were just pushing the staff to do more without making any real investment to improve efficiencies and address the workload. At some point, client service just had to suffer.”

As noted, ABD has one of the largest technology practices in the U.S. - serving more than 1,000 clients. Elaine Uyesaka left her position as Willis Insurance Services’ leading San Diego technology broker because she was impressed by the commitment such an understanding of and investment in technology represented on the part of ABD.

“Technology companies invest huge sums annually in order to maintain their competitive advantage,” Uyesaka notes. “They want to see that their partners are also committing resources to stay on the cutting edge. At Willis, I remember scratching our heads when asked by a prospective client to demonstrate our commitment to technology and realizing we really had nothing tangible to show them. And neither did our primary competitor - who happened to be the world’s largest broker. ABD’s CyberSure would have been the perfect answer to the prospect’s needs and the account would have been ours.”

Uyesaka continues: “When I was considering my move to ABD, I was very focused on international capabilities because of the increasingly global nature of the technology industry.” *CyberSure Global* is all about the effective movement and management of information – the real foundation of a successful, cost effective global risk management program. CyberSure offers communication and information sharing capabilities that either weren’t available or simply weren’t utilized when I worked for the larger, institutional brokerage firms. I’ve been in the insurance industry for 27 years and I can tell you from personal experience that ABD’s CyberSure is light years ahead of the rest of brokerage business.”

Jann McCully, ABD’s Chief Information Officer, Director of eCommerce and primary architect of ABD’s Technology vision, hopes to keep it that way. “CyberSure is now approaching the release of version 7.0 and the site is constantly evolving. We are always looking for new and innovative ways to customize it further to meet specific client’s needs and deliver added value. It’s our job to listen carefully to our customers and the ABD teams who serve them and to deliver technology answers that respond to their needs and ideas.”

It’s ABD’s clients, though, whose perspective is most important. Clients like Bianca Miller, Assistant Treasures of Yahoo, Inc. According to Ms. Miller, “ABD has proven to be an excellent choice of brokers. Their flexible network of collaborating international partners has produced a global program that has exceeded our expectations. When it comes to effective communication, global information management, knowledge of our business, and aggressive client advocacy, they are an exceptional choice. “

Given the common technology focus, it makes perfect sense that ABD’s Technology clients love the convenience and value that CyberSure offers. Surprisingly to some, however, it is construction and real estate companies (another are of particular expertise for ABD) who are among the most active users of Cybersure.

According to Tony Page, who heads the San Diego construction unit, "There is a sense of urgency in the construction business that a tool such as CyberSure addresses like no other. The ability to issue certificates of insurance on demand at a job site is an incredible advantage when this can mean the difference between a crew having access to a job or not - especially when the client has far flung operations in multiple locations around the country. Fleet management tools such as access to on-line motor vehicle reports and auto ID cards can save significant time in a business where hours mean dollars."

Andy Ball, President of Webcor Builders, agrees: "At Webcor we won't let a subcontractor start work on a project until they have an insurance certificate. As such we need a good, effective tool and CyberSure has been a great tool for us. It allows our Project Managers to efficiently request and deliver certificates accurately. It's always there, always online and with it we get a great database of our certificate history so that we can have complete control over certificate management. In fact, CyberSure, and the technology behind it, is really one of the reasons why we decided to choose ABD as our insurance broker."

ABD began operations with a single office in the San Francisco Bay Area in 1946. Today, ABD has nearly 900 employees operating from 17 major offices in California, Nevada and Washington. With more than \$150 million in revenues, the firm is now the largest retail broker headquartered on the West Coast and the nation's 14<sup>th</sup> largest retail broker.

Further growth and expansion in the San Diego marketplace is a major strategic objective of ABD. The company plans to employ more than 25 people at its Carlsbad location before year end and ABD is currently the fastest growing brokerage operation in San Diego County.

This is, however, just the start of things, according to Nokes. "Historically, ABD has become a dominant player in every market we enter. Our goal is to be among the top three or four San Diego brokers within the next several years. As ABD has done elsewhere, we intend to do this by consistently delivering creative and cost effective insurance and risk management answers to the business community in San Diego County. Bottom line value; relationships built on mutual respect and trust; specific expertise in our business and yours and aggressive client advocacy – that's what you can and should expect from ABD."



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