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## **Forge Insurance 2023 – A year of great results, meeting challenges, and Forge FIRE portal!**

First, let me thank you for being a Forge Risk Management insurance producer because without our producers we would not have enjoyed the success achieved in 2023!

We increased premiums and policy count organically in 2023 with more agents, in more states, driving more submissions in more NAICs codes. We delivered more new and renewal quotes and generated more premium and commissions to our agencies at levels that exceed our expectations.

Adding to the good news, we posted a loss ratio at industry leading levels for our Public and Small Business Commercial Auto accounts combined. The benefit to you of these outcomes is that we can continue our high percentage of bindable quotes on new business, while helping you retain your agency customers at fair prices.

We completed our build of Forge FIRE, the acronym for the *Forge Insurance Rating Engine*, and it is now available to submit small business commercial auto accounts. We are actively contacting agencies to give you Forge FIRE credentials for your portal use, and to help you with your initial submissions. If you have not received them as of yet, please complete the attached credential form below!

While so much good happened last year I share with you that we had challenges too. To be completely candid, we had some hiccups moving from our old legacy policy management system to the new Forge FIRE system. It has been an imperfect process and any of you that have made a major agency management system change know firsthand how difficult and disruptive it is. Somedays it felt like we took two steps forward, one step back but we persevered and hopefully gave you a level of service you needed. Your Forge team simply thanks you for your patience and feedback.

In 2024 we look to expand grow business with you, retain the business placed with Forge and provide a seamless, fast, and efficient quoting process through Forge FIRE with referrals and fleet accounts turned around to you when you need it.

We look forward to hearing from you as we are a learning organization and value feedback from the field on our products, processes, and professional support. And yes, we are open to suggestions for improvement. So, feel free to share with us!

Thanks again.

Best Regards,

Brian Mancino, Senior Vice President

