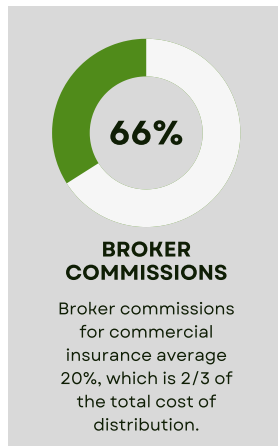


# Putting the Brakes on Rising Insurance Costs for Small Business

## Why are insurance costs rising?

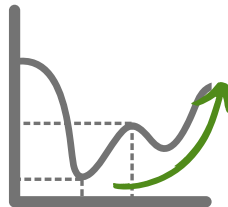
### Insurance Efficiency

Insurance is inefficient, 30% of insurance costs pay for distribution. Friction between brokers and insurers as well as manual processes are responsible.



### Market Cycles

Insurance is cyclical flowing through hard (higher pricing and less availability) and soft (lower prices, greater availability) markets. Currently, commercial insurance is experiencing a very hard market partly due to the Pandemic.



**Broker Profits**

It is no secret that insurance broker's commissions soar during a hard market exasperating already stretched small businesses.

### Limited Choice

Insurance is a highly competitive industry. Choice is the #1 way to keep insurance costs down. Staying with the same insurer without looking for a better deal will cost more over the long term. Insurers are all different and have different "appetites" for risk. An insurer good at mainstream commercial insurance may not be your best choice for hospitality risks.

**A Bad Choice**

Small Commercial Customers have 2 choices:

1. Direct - Cheaper but without choice, advice or advocacy OR
2. Broker - Expensive. Get both now and avoid a bad choice.


## Zero Commission - All the Service

Awywi is a new insurance group solution provider. Over 30 years of commercial insurance expertise combined with the latest cloud platform technology gives commercial customers all the service of a licensed broker (advice, advocacy and choice) without the commission. Our goal is to provide commercial groups the best customer experience and continually lowest cost of insurance - ALWAYS! - A great new way to grow your membership!

### Retail - Professional Services - Farm - Contractors



**100% Insurance Automation Platform**




**Quote-Buy-Change-Renew**




**Choice of many quality insurers**

**Call (833) 462-9994 for a Demo Now or visit [www.awywi.com](http://www.awywi.com)**



**Real-Time**

Awywi's revolutionary platform means no more waiting. Every transaction is processed in Real-Time.



**Renewal Remarketing**

To keep our insurers on their toes, every annual renewal is auto-remarketed to ensure the best pricing and terms.