

Our Background & Expertise

Client Experiences

OVERVIEW	VISION
<ul style="list-style-type: none">✓ In business since 2004, DBV Solutions, Inc. (DBV) is an International Management Consulting firm providing Advisory and Project Management services to companies across multiple industries, with deep expertise in the Insurance Domain✓ Complementing a company's expertise, DBV leverages its Experienced Professionals with Deep Functional Expertise and Proven Track Records, along with its world-class partners, to Drive Change even under the most adverse conditions	<ul style="list-style-type: none">✓ Our vision is to Provide and Implement for our Clients' Innovative Ideas, Concepts and Solutions that provide appropriate Data for Informed Decision-making, Improve the Top and/or Bottom Line, Meet a Client's Objectives, and Mitigate Risks✓ As a veteran-owned business we embrace Change and Flexibility but focus on a select few markets to Drive Meaningful Results through our fundamental values of Integrity and Transparency, as well as Effective Collaboration with our Clients✓ We believe strongly that a Company's Success is built around Establishing and Maintaining Long-term, Strong Relationships, and Not Solely Around Financials

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Client Experiences

P&C indicates Middle Market and Large Market

(Sample Client Projects – Not an Exhaustive Listing)

Client	Business	Work Efforts	Scope of Efforts	Results Delivered
Large Global Broker	P&C, Small Business, Personal Lines	<ol style="list-style-type: none"> Completed Agency Management System vendor selection Redesigned processes and workflows Completed change management strategies and plans 	<ul style="list-style-type: none"> \$3B global broker 1,500+ users and 65+ branch offices 7 Regions and separate Systems with varying versions Process re-design for insurance services and accounting 	<ul style="list-style-type: none"> Replaced multiple systems with a single-system environment. Provided the ability for executive financial reporting Streamlined financial results delivery from fifteen days to two days Provided reporting visibility to all client and financial information Client servicing from multiple locations Eliminated the need for larger staffing
Mid-size Broker	P&C, Small Business	<ol style="list-style-type: none"> Completed certificates process redesign Implemented centralized certificates clearinghouse 	<ul style="list-style-type: none"> \$700M broker 1,100+ users and 40+ branch offices 4 regions and disparate processes and tools 	<ul style="list-style-type: none"> Consolidated multiple disparate processes into a repeatable, simple process Enhanced customer experience through self-service channels Delivered \$ 5M annual savings
Large Global Broker	P&C, Small Business	<ol style="list-style-type: none"> Enabled streamlined proposal process Implemented standardized proposal system 	<ul style="list-style-type: none"> \$ 2B global broker 1,400 users and 50+ branch offices 5 regions and disparate processes and tools 	<ul style="list-style-type: none"> Consolidated client proposal processes Afforded consistency in selling insurance products across 5 regions Implemented standardized technology tool Yielded annual savings of \$ 4.4M
Local Broker	P&C	<ol style="list-style-type: none"> Completed Lloyds of London registration within 3 months 	<ul style="list-style-type: none"> \$ 15M local broker 40+ users and 2 branch offices 	<ul style="list-style-type: none"> Expanded insurance offering in the US, eliminating need for reliance on an intermediary Additional top line revenue Broadened market reach into new markets

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Client	Business	Work Efforts	Scope of Efforts	Results Delivered
Large Global Broker	Personal Lines	<ol style="list-style-type: none"> 1. Segmented Personal Lines into three tiers 2. Crafted Future State Best-in-class Processes 3. Analyzed and Optimized Technology 	<ul style="list-style-type: none"> • \$2B Global Broker • 200 users • 7 provinces and 20+ branch offices 	<ul style="list-style-type: none"> • Call center efficiencies for tier 3 clients • Enabled “white glove” service model for tier 1 clients (private client) • Standardized best-in-class processes • Optimized technology systems
Large Global Broker	Personal Lines	<ol style="list-style-type: none"> 1. Segmented Personal Lines into multiple tiers 2. Crafted Future State Best-in-class Processes 3. Analyzed and Optimized Technology 4. Migrated 90% of business to top 10 carriers 	<ul style="list-style-type: none"> • \$2B Global Broker • 275 users • 5 regions and 50+ branch offices 	<ul style="list-style-type: none"> • Enhanced service model by tier • Efficient renewal processing for lowest tier • Enhanced service offering for private client • Standardized best-in-class processes • Optimized technology systems • Enhanced carrier mix and alignment
Large Global Broker	Retirement Services	<ol style="list-style-type: none"> 1. Analysis of current state for IAs, broker dealers, and service providers 2. Crafted enhanced processes 3. Reviewed & enhanced systems 	<ul style="list-style-type: none"> • \$1.6B Global Broker • 200+ users • 5 regions and 40+ branch offices 	<ul style="list-style-type: none"> • Enhanced service model for IAs, broker dealers and service providers • Streamlined use of service providers • Best-in-class processes • Optimized technology platform
National Broker	P&C, Small Business, Personal Lines and Benefits	<ol style="list-style-type: none"> 1. Redesigned processes and org structure 2. Completed change management strategies and plans 	<ul style="list-style-type: none"> • \$100M national broker • 500 users • 7 provinces and 20+ branch offices 	<ul style="list-style-type: none"> • Aligned branch labor with client needs • Realigned labor mix by shifting back-office functions to a lower cost provider • Standardized processes across the division • Delivered annual savings of \$ 9M

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Large Global Broker	P&C, Benefits, Personal Lines	<ol style="list-style-type: none"> Redesigned processes and workflows Completed org design Completed change management strategies and plans 	<ul style="list-style-type: none"> \$2B Global broker 1,400 users 5 regions and 50+ branch offices Process re-design for insurance services and accounting 	<ul style="list-style-type: none"> Aligned branch labor with client needs Realigned labor mix by shifting back-office functions to a lower cost provider Eliminated the need for larger staffing More efficient and responsive client service Delivered annual savings of \$ 25M+
National Broker	P&C, Small Business, Personal Lines	<ol style="list-style-type: none"> Streamlined the M&A acquisition partner onboarding process 	<ul style="list-style-type: none"> \$1.5B National broker 900 users 5 regions and 40+ branch offices M&A process redesign 	<ul style="list-style-type: none"> Enhanced acquisition partner experience Maximized M&A partner effectiveness by reducing onboarding time from 1 year to 4-6 months Reduced data conversion issues Reduced client losses due to M&A issues Delivered \$ 2.5M annual savings
National Broker	P&C, Small Business, Personal Lines	<ol style="list-style-type: none"> Enabled streamlined marketing process Implemented new technology to capture exposure data 	<ul style="list-style-type: none"> \$1.5B national broker 900 users 5 regions and 40+ branch offices Marketing process redesign 	<ul style="list-style-type: none"> Reduced exposure management activities from 4 months to 2 weeks Improved client experience and service Reduced E&O exposure Improved audit capabilities Yielded annual savings of \$ 1.6M
Global Broker	Benefits, Retirement	<ol style="list-style-type: none"> Redesigned processes Completed org design Optimized systems 	<ul style="list-style-type: none"> \$1.4B Global Broker 1200 users 7 regions and 90+ branch offices 	<ul style="list-style-type: none"> Streamlined processes Segmented client delivery Enhanced and optimized technology solutions Delivered \$35M in total savings