Helping independent insurance brands break the ceiling

The Australian underwriting agency market has never been short of entrepreneurial talent.

New products, specialist expertise and strong broker relationships continue to drive innovation across our industry. Yet as agencies grow, many discover that success creates a different challenge. Building and maintaining the infrastructure required to support that growth can become just as demanding as underwriting itself.

Technology, compliance, finance, HR, reporting, governance, capacity management and legal support are all essential functions, but they are rarely the reason an underwriting agency was founded.

11th Avenue was created to solve that problem.

Our journey began with High Street Underwriting Agency. Founded by Alan and Jan Whittle in 2001, High Street has spent more than 25 years building underwriting capability, operational systems and broker relationships. Today the business manages more than 10 Lloyd's binders across multiple product classes, supported by dedicated teams covering compliance, finance, HR, marketing, claims and technology.

Over time we realised something important.
Many of the systems, processes and support functions we had spent years building could help other underwriting agencies accelerate their growth without having to reinvent the wheel themselves.

That thinking ultimately led to the creation of 11th Avenue.

Rather than creating a traditional corporate group that absorbs businesses into a single brand, we have built a platform designed to support independent underwriting agencies while preserving the qualities that made them successful in the first place.

Under this model, agencies maintain their own identity, relationships, products, culture and underwriting philosophy. The role of 11th Avenue is to provide the infrastructure that sits behind the business and enables it to scale. This includes finance, compliance, HR, legal support, marketing, reporting, capacity relationships, capital support and strategic leadership.

Technology forms a key part of that proposition.

What began as High Street's internal development team has evolved into ColumnZero, a dedicated insurance technology business. The platforms developed by ColumnZero were built inside a live underwriting environment to solve real-world problems faced by brokers, underwriters and operations teams. Today those same capabilities can be deployed across multiple agencies, delivering efficiencies that many smaller businesses could not justify developing on their own.

The recent acquisition of About Underwriting was the first practical demonstration of this model.

About continues to operate under its established brand, with its underwriting expertise, broker relationships and market position remaining intact. What has changed is the level of support available behind the business, allowing the team to focus more time on underwriting and growth while leveraging the broader resources of the group.

Looking forward, our vision is simple.

We want to partner with high-quality underwriting businesses that believe they can achieve more with the right support behind them. Not by replacing their identity, but by helping them strengthen it.

That's what 11th Avenue was built to do.

Blair Whittle
Group CEO
11th Avenue