



[Digital Insurance Buys Agencies In Virginia, North Carolina](#)

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An Atlanta-based employee benefits agency specializing in insurance for small businesses and mid-sized companies has acquired separate agencies in Northern Virginia and Raleigh, N.C.

Digital Insurance bought CCA Consulting in Reston, Va., operated by Cynthia Atwater, its president and CEO.

Digital Insurance also acquired BCT, formerly Carolina Benefit Plans. BCT is led by George Ramsay.

Financial terms of the two transactions were not disclosed.

Digital Insurance officials say they expect more acquisitions this year as part of its “aggressive growth strategy,” according to a company statement.

The owners and staff at CCA and BCT will continue working in their respective locations under the Digital Insurance brand.

“Digital is in the midst of a strategic expansion program and these acquisitions provide our company with experienced agents who have established ties to local business communities,” said Mike Sullivan, Digital Insurance’s executive vice president and chief marketing officer, in a statement.

He said CCA’s base of international clients was attractive to the company, which specializes in serving small- and mid-sized businesses.

While health care reform is transforming the employee benefits industry, shrinking commissions from carriers, along with diminished access for smaller brokers also are significant marketplace factors, according to Digital Insurance.

Ramsay said merging with Digital provides his agency with “broader and deeper bandwidth, access to and clout with carriers, and a new technology platform that enables us to better serve our clients.”

Atwater said her agency can provide increased value to clients, including Digital Insurance’s Customer Advocate Center.

“This expands our reach beyond the employer and enables discussions with the individuals and families covered by the policies we sell,” Atwater said. “We now have a tremendous competitive advantage and an asset that sets us apart during an era of health care reform.”