

SPRING 2012

BIG I Washington



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**The OIC Answers
Important Questions About
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IIABW President

DARREN McEUIN



During these tough economic times, concepts like 'value' and 'return on investment' are important as we try to make our agencies as efficient as possible. Like each of us, IIABW has tightened its belt and has focused on programs and services that provide the greatest return on investment to our members. Here is a small sampling of services which provide great value to members: advocacy, market access, and lead generation.

Advocacy

IIABW advocates on your behalf in Olympia and Washington DC to lobby against laws or regulations that would harm your customers, the insurance industry or your agency's value. Here is an example of some of the issues IIABW is working on this year:

- Defeating a push to eliminate agents from the sale of group medical to K-12 school districts,
- Protecting agents from pressure to manipulate certificates of insurance,
- Defeating any tax proposals which harm insurance agents,
- Providing agents with new resources to help them comply with broker disclosure of fees,
- Ensuring agents' ability to sell group medical in the new state exchange,
- Sustaining agent commission levels in the small group health insurance market.
- Protecting agent access to insurance pools for public entities,
- Protecting agents from the use of free insurance as an inducement.

In this issue of Big I Washington, we report on the success the Big I has had in raising money for our state and federal political action committees. Our members have contributed over \$25,000 to our Big I Pac for state races and \$17,000 in individual contributions to InsurPac for federal candidates. Thank you for your support.

Market Access

As a group, we are stronger than we are as individual agencies. IIABW pools members' volumes and buying power to offer competitive products and services for use by your agency or for sale to your customers.

Many members earn more in commissions from selling IIABW-endorsed products than they pay for their membership dues. Each year, IIABW agents earn on average over \$600 in commissions from selling our insurance products to their customers. Take full advantage of your membership by writing a standalone personal umbrella, affluent homeowner, habitational property or non-standard homeowner policy today.

Members are also eligible to purchase an industry-leading Errors & Omissions policy from a choice of multiple markets as well as several employee benefits packages.

Lead Generation/Digital Marketing

Independent agents need to better utilize digital marketing to compete with direct writers in personal lines. The Big I is building a new web presence for members which will provide a single online portal for comparative quotes as well as the latest in digital marketing training, tools, phone apps and website content. By leveraging the 22,000 Big I member sites, the portal can optimize search engine ranking without spending millions of dollars on advertising. This issue of our magazine has an article about the Consumer Agent Portal (CAP) and much more information will be shared soon about this very exciting new program.

IIABW has much to offer members and we encourage you to take full advantage of the many membership benefits available. I also encourage you to tell your colleagues who are not currently members about the value of membership. United we are much stronger than we are as sole independent agents. It is in all of our best interests to continue to grow IIABW's membership so we can continue to provide strong advocacy, market access and digital marketing.

Darren McEuin, President
darrenm@conoverinsurance.com

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How Agents Are Leveraging Trusted Choice®



What's the key aspect to building a brand over the long term?

Advertising, you might say? Well, that is an important brand “touch-point.” But in any serious brand-building campaign, which takes place over multiple years—even decades—how the customer actually interacts with the product or service is most important. In insurance, these brand touch-points involve your staff working with customers and prospects.

Advertising messages can set the stage for those interactions, but how your staff serves customers and prospects is the true test of your brand. That's why Trusted Choice® has put in place a dynamic branding program allowing for flexibility at the local level. How is this achieved? Remember that Trusted Choice® *does not replace* your agency's brand—it *adds* value to your agency's brand. Thus, if you already have a solid agency brand, you can position Trusted Choice® as adding further value to the services you already offer. (By way of example, think of “Intel Inside” or the “Good Housekeeping Seal of Approval.”)

Here are some impactful ways agents and brokers are leveraging Trusted Choice®:

Pledge of Performance

Trusted Choice® provides a road map for agents to offer a consistently positive customer experience—it's called the Pledge of Performance. The 10-point Pledge responds to consumer demands for professionalism, choice, customization, 24/7 service and advocacy.

In thinking of how to best serve your customers, you don't have to reinvent the wheel!

With language from the Pledge, participating agents are writing open letters to clients, highlighting the benefits for customers of using their Trusted Choice® agency. Agent and broker websites proudly highlight an overview of the Pledge, with the full Pledge just a click away.

Here are some other ways agents are using the Pledge of Performance:

- Running ads in their local paper stating the Pledge.
- Having the Pledge made into a framed wall hanging in the reception area—and in every office or cubicle—as

a visual reminder for employees and customers of the firm's commitment.

- Discussing a different bullet from the Pledge during weekly or monthly staff meetings so employees will be fully invested in these performance criteria.
- Using the Pledge as the basis for customer survey questionnaires.
- Mailing the Pledge to customers with a letter from the agency owner.
- Incorporating language from the Pledge in their telephone on-hold message.

Are you and your staff embracing the Pledge and living up to its promises? Are you maximizing the Pledge's power as a marketing tool?

Logo, Marketing Materials and Stationery

Thousands of participating agents and brokers are proudly displaying the Trusted Choice® brand name and logo. (Remember that the logo has been tested, and consumers respond positively to it.) Agents have reprinted their marketing materials and stationery around the Trusted Choice® logo guidelines. Examples include:

- Complete proposal kit (sales presentations, proposals and materials)
- Letterhead, envelopes and business cards
- New-client welcome packages
- Client bills and newsletters
- Building signage
- Logo apparel
- Bumper stickers and license plate frames
- Client gifts (calendars and other logo items)
- E-mail signatures
- Website templates
- Coffee cups used in your office

Important note: Every Trusted Choice® agency must adhere to the logo usage rules. Random variations in colors, fonts, logo designs and messaging are not permitted for legal reasons and for consistency in presentation to consumers, just as is the case with any national brand. Visit the Logos/Pledge tab at www.TrustedChoice.com/agents to download the logo and logo rules.

Trusted Choice® Website

Besides refreshing their own websites with the Trusted Choice® logo and other materials, agents and brokers also are tying into the Trusted Choice® website (www.TrustedChoice.com), which links consumers with local participating members and provides helpful information on a number of personal and business insurance topics.

The Trusted Choice® website plays a vital role in the program's outreach to both agents and consumers. The program's outreach to both agents and consumers. The site hosts an Agency Locator through which consumers can find the agency that is right for them based on location, line of business and even languages spoken by agency staff. Member agencies are benefiting from this lead-generation tool by completing an agency profile at www.TrustedChoice.com/agents. Agents also are keeping their agency profiles updated—for example, if they add new office locations, they are updating their profiles at the Trusted Choice® website.

Advertising

All Trusted Choice® agencies benefit from the program's national advertising. But they also can capitalize on professionally developed tag-able TV, radio and print ads that educate consumers on the value of doing business with their Trusted Choice® agency. These TV, radio and print ads direct consumers to look for their Trusted Choice® agency for choice of companies, customized policies and advocacy support.

Savvy agents have learned that running their own tagged advertising (tagged with their name and contact information) in conjunction with the national ad buys gives their agencies the appearance of running a much bigger campaign than they actually pay for.

Example: One agency is tagging the Trusted Choice® TV spots—then bought local time on the same programs Trusted Choice® chose for its media buy. This agency also tagged a Trusted Choice® radio spot and ran that through the following month on two local radio stations that match its target demographic. The result: everyone thinks the agency made the entire ad buy, even though it spent only about \$2,500.

To preview and download these customizable ads, visit the Advertising tab at www.TrustedChoice.com/agents.

Public Relations

Trusted Choice® members are benefiting from a national public relations program that drives consumers to www.TrustedChoice.com, where they can find a local agent or broker. The PR campaign is focused largely on major consumer and business media. Trusted Choice® agents can use those same PR messages on the local level. And it doesn't cost them anything. For example, agents are building a complete calendar of media releases that are timed to seasonal events (e.g. holiday safety or flood season). The releases can be downloaded from www.TrustedChoice.com/agents and used locally with your agency's letterhead. A list of PR ideas is available in Zoom in on Branding and under the Public Relations tab at www.TrustedChoice.com/agents.

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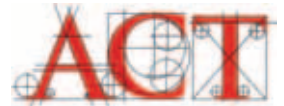
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Expand Your Marketing Strategy Online

Three Digital Parallels to Traditional Tactics

Agencies have a great opportunity to build upon the local footprint they have developed using traditional methods by adding digital components to their marketing plans. This article outlines three powerful online marketing strategies that agencies can employ at little or no cost to extend the strong local presence they have developed to online prospects. Carriers, too, have developed tools to help agencies understand and implement these online tools.

By Matt Marko



For agencies that have spent years, decades, even generations building a local footprint with traditional marketing tools, it can be understandably daunting to hear so many in the media assert that success in today's marketplace now requires extensive e-marketing expertise and a dynamic online presence. The good news: many of the techniques agents have long used to thrive in their communities are still relevant. They also have clear parallels in the digital space and, in many cases, their online counterparts are easy to implement and measure. Understand the connection, and you can use what you already know to master these new online tactics.

This article outlines some important strategies you can employ to add powerful digital marketing components to your traditional marketing plan and navigate easily from what you already know to these digital tools.

YELLOW PAGES AND LOCAL SEARCH

The Yellow Pages Association reports that there are 900 million Yellow Page print references every month. The online equivalent? Local search. ComScore estimates that in March 2011 there were nearly 17 billion searches on all major search engines. With Google having released estimates that local search represents 20% of their search volume and Bing reporting 53% of its mobile searches have local intent, the opportunity for small businesses is immense.

When a consumer searches online for insurance, how your agency ranks in the local results makes all the difference. According to Chikita research, if you make the top three listings, your agency shares 63% of the traffic. Land in the bottom seven and that number drops to 32% (and only 5% of searchers continue to the second page of results). Yet only a fraction of independent agents have taken the first step to benefiting from this free service.



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That first and most important step is proactively claiming and verifying your online listings. Progressive offers a listing management program, called ListAgent, to help claim and keep your listings relevant, maintained and optimized for less than \$100/year. There are also free do-it-yourself options like getlisted.org that audit how effectively your agency has claimed its local search listings and allow you to create listings with each of the primary search engines from one website.

Just as a variety of factors (ad size, color, content) influence the success of your Yellow Page print ad, several elements affect your local search ranking. Keep your listings consistent across search engines by using your official business name and avoiding abbreviations, generate as many consistent citations (online references to your business) as you can among search engines, eliminate duplicate listings, and be sure to include as much relevant content as possible, including your agency address, phone number, email, website, photos, and business details. Finally, create a strategy for getting your customers to review your business online.

WORD-OF-MOUTH AND ONLINE REVIEW


It's no secret that a leading driver of new business is a happy customer. For agencies that have nurtured word-of-mouth referrals from their customers (and for agencies that simply see the results walking through the door), encouraging

your customers to share their feedback online is an easy way to amplify their voice. Asking Facebook fans and LinkedIn connections to recommend your agency to their social networks is the clearest bridge between traditional and digital referral tactics, but online reviews on sites like Google Places, Citysearch, Yelp and Insider Pages have additional advantages—not only can they boost your local search visibility, they can sway strangers as well.

In fact, according to BrightLocal, 70 percent of consumers trust online reviews as much as personal recommendations. This is especially true in the insurance industry, where 57 percent of consumers said their insurance purchase was influenced by reviews—more than websites, TV or radio advertising. Search engines like Google and Yahoo prominently display reviews in their query results, yet Progressive's research on online referrals found that our independent agents have, on average, just .3 reviews on their online listings.

If you're not currently soliciting online reviews from your customers, try adding requests to your customer communications. Develop email templates that you can easily customize and send with links to review sites. Again, your carriers may be able to help you here by having email templates for you to use, as Progressive has done. You can also add links to your website and customer newsletters.

Don't worry if a couple of negative reviews turn up with



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the positive. A 2011 Lightspeed Research study found that only four percent of shoppers change their mind about a service after reading one bad review, and only 25 percent of consumers change their mind after reading two. Plus, you can frequently turn bad reviews around by simply responding. A January 2011 Harris survey discovered that 33% of customers who received a response from a company after posting a negative review followed it up with a positive review, and 34% deleted their original post.

PRINT AD AND TILE AD

Finally, as newspaper readership declines and more consumers get their news from the web and social media, online advertising may offer your agency additional bang for the marketing buck. While banner ads on your local paper's website are an alternative worth exploring, sites like Facebook give you pinpoint targeting options that print and online publications cannot. Using Facebook, you can create and publish an ad yourself in minutes, and unlike traditional media, you can hand-select an audience most likely to respond to your message using the information Facebook users list about themselves, including zip code, age, gender, marital status, even hobbies, interests, and associations. A hyper-targeted ad means less waste, and Facebook provides detailed metrics that enable you to quickly test executions and adjust as needed during the campaign. Best

of all, you can pay per click or impression, and set budgets by day or campaign. To make the process even easier, your carriers may provide you with resources to help you with online advertising. Progressive, for example, offers illustrated how-to guides on creating Facebook ads and contests on its agent marketing website.

It's true that the market and the customer are evolving, but there are easy ways to apply what you already know to succeed in online marketing. You don't need special skills or an expensive consultant to take the first steps forward; just a basic understanding of what's out there, a willingness to explore, and a few trusted resources to help you along the way.

Editor's Note: Please visit the ACT website (www.iiaba.net/act) and click on the "Websites & Social Media" and "Sales & Marketing" links for additional articles, recorded webinars and resources to help agencies develop their digital marketing plans.

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FAQ - Compensation and Disclosure

Knowing when you can charge fees, what you need to disclose to your clients and what kind of records to maintain can be confusing. The Office of the Insurance Commissioner has provided answers to the following questions to help producers comply with the regulations. This FAQ was updated on 12/5/11. If you have any questions, e-mail the OIC at licinfo@oic.wa.gov or call them at 360-725-7144.

Compensation

1. What types of compensation am I allowed to receive?

You may receive:

- commissions from an insurer
- fees paid by an insured
- a combination of both unless your agreement with the insurer provides otherwise. See RCW 48.17.270(2).

2. May I charge a fee to anyone other than an insured?

No. You may only receive a fee from an insured or, in any other instance, where the fee is specified in the policy. "Insured" includes a prospective insured. See RCW 48.17.270(2) and RCW 48.18.180.

3. Do I need to deal directly with an insured to charge a fee?

No. You may charge a fee whether you deal directly with an insured or not however, in any case, you must provide written disclosure of the fee to the insured (or prospective insured). See RCW 48.17.270(2) and (3) and WAC 284-30-750.

4. If I charge the insured a fee *and* receive a commission from the insurer, may I reimburse the insured for a portion or all of the fee I charged?

You may offset or reimburse a portion or all of the fee you charge the insured with the commission. You may also charge a reduced fee for services provided they are beyond the scope of solicitation and procurement of insurance if the compensation received is reasonable in relation to the services. See RCW 48.17.270(2)(a) and RCW 48.30.157.

5. Am I allowed to receive incentive compensation, such as contingent commissions?

Yes. An insurance producer is permitted to receive incentive compensation. See RCW 48.17.270(3)(d).

Disclosure

1. What content should be included in the written compensation disclosure?

RCW 48.17.270(3) and WAC 284-17-625 specify the requirements for written disclosure. Here is a summary:

1. The full amount of the fee the insured will pay,
2. the full amount of any commission you will receive from the insurer,
3. an explanation of any offset or reimbursement of fees or commissions,
4. the full name of the insurer that may pay any commission to you, and
5. when you might receive additional future commission, such as contingent commissions, the disclosure must state:
 - a) you may receive additional commission in the form of future incentive compensation from the insurer, including contingent commissions and other awards/bonuses, and
 - b) upon request, you will furnish the insured or prospective insured with specific information about the additional commission.

2. Does the OIC provide a written compensation disclosure form?

Yes. You can find a compensation disclosure form on our Forms page (and on page 17 of this magazine). You don't *have* to use our form. You may create your own. Just make sure it contains the content required by law. See RCW 48.17.270(3) and WAC 284-17-625.

3. When must written compensation disclosure be provided to the insured/prospective insured?

You must provide written compensation disclosure prior to the sale of the policy. Both you and the insured must sign it. See RCW 48.17.270(4).

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4. Can I include written disclosure of fees on the declarations page of the insured's policy?

No, unless the declarations page containing the charge for the fee has been submitted to the OIC and approved by the OIC. See RCW 48.18.180.

5. Occasionally, I transact business over the phone or by electronic means. How do I provide written compensation disclosure in this situation?

When someone makes a purchase over the phone or by electronic means and it is not reasonable for you to provide written compensation disclosure and obtain the written consent of the insured, you may document the transaction by sending the written compensation disclosure to the insured within 10 days after the purchase. See RCW 48.17.270(5) and WAC 284-17-625.

6. Can disclosure be made via a recorded telephone conversation?

Yes, but the recording must meet the standards of RCW 9.73.030. See WAC 284-17-625(2) also.

7. If I charge fees to service or renew a policy after its original issue (such as policy changes, adding an insured or adding coverage, accepting installment payments, etc.), do I need to complete a new written disclosure form?

If you charge a fee or receive a commission that was not known prior to the sale of the policy, you must prepare a new written disclosure. Both you and the insured must sign it.

You must fully disclose any known fees and/or amounts of commissions (including recurring fees or commissions such as routing service charges that could be incurred during the policy term) prior to the sale of the policy.

If it was disclosed before the policy was sold, subsequent disclosure is not necessary. See RCW 48.17.270(4) and WAC 284-30-750.

8. How long do I need to keep the completed disclosure forms?

You must keep it on file for five years. See RCW 48.17.270(5).

Compensation Disclosure Survey

In August 2011, 88 licensed individual producers and 89 licensed agencies were randomly selected by the Office of the Insurance Commissioner (OIC) to participate in a survey regarding compensation disclosure. The OIC received a 69.5% response rate. Of the 123 who responded, only 23 of the licensees charged fees to their clients.

The OIC reviewed the disclosure forms that they collected and found only 7 (30%) of the 23 disclosure forms were in compliance with RCW 48.17.270.

- All 23 licensees used some form of disclosure.
- 83% disclosed the fee being charged.
- 39% disclosed commissions they received in addition to the fee charged.
- 44% disclosed the possibility of contingent commissions.
- 52% disclosed the name of the insurance company paying the commissions.
- 91% had the proper signatures (licensee's and client's) on the disclosure form.

In response to the survey results, the OIC has drafted a sample compensation disclosure form (which

is displayed on the following page) that can be used by licensed producers. It is not a requirement that you use the sample - it is provided for your convenience.

How to use the form

- If the only compensation you receive is from the fee being charged (you do not receive any commission), you need only complete Part 1 of the form.
- If you charge a fee AND receive a commission from an insurer, you need to complete Parts 1 and 2 of the form. If you will offset some or all of the fee, provide an explanation of how the offset works under Part 2.
- If you charge a fee, receive an initial commission and could possibly receive contingent commissions in the form of awards, bonuses, etc., you need to complete Parts 1, 2 & 3 of the form.
- ALWAYS make sure that both the writing producer and the insured/client sign and date the form. The completed form should be retained by the writing producer for five years.

If the *only* compensation you receive is a commission from an insurer, there is no need to complete a compensation disclosure form.

COMPENSATION DISCLOSURE FORM

This form is for use if the compensation received by an insurance producer who is dealing directly with the insured includes a fee. Separate disclosure forms should be used for each policy.

AGENCY/PRODUCER: _____

INSURED/CLIENT: _____

☐ **PART 1** – Place a check in the box and complete this section if the Licensed Producer's compensation is **ONLY FROM CHARGING A FEE** to the prospective client:

A FEE IN THE AMOUNT OF \$_____ HAS BEEN CHARGED TO THE PROSPECTIVE CLIENT

☐ **PART 2** – Place a check in the box and complete this section if the Licensed Producer's compensation is **FROM CHARGING OF A FEE to the prospective client AND RECEIVING A COMMISSION from the insurance company:**

A FEE IN THE AMOUNT OF \$_____ HAS BEEN CHARGED.

COMMISSION IN THE AMOUNT OF \$_____ HAS BEEN/WILL BE RECEIVED FROM:

_____ (INSURER)

THE WRITING PRODUCER MAY OFFSET SOME, OR THE ENTIRE FEE THAT IS CHARGED TO YOU. AN EXPLANATION OF HOW THE OFFSET WORKS IS AS FOLLOWS:

☐ **PART 3** – Place a check in the box and complete this section when the Licensed Producer may receive any **ADDITIONAL (CONTINGENT) COMMISSIONS** from the insurance company for the sale of this policy:

The writing producer/agency may receive additional commission in the form of future incentive compensation from the insurer, including contingent commissions and other awards, and bonuses based upon factors that ***TYPICALLY INCLUDE THE TOTAL SALES VOLUME, GROWTH, PROFITABILITY, AND RETENTION OF BUSINESS PLACED BY THE INSURANCE PRODUCER WITH THE INSURER***, and incentive compensation is only paid if the performance criteria established in the Agency/Insurer agreement is met by the insurance producer of the business entity with which the insurance producer is affiliated.

Specific information relating to Additional (Contingent) Commissions will be provided upon request.

INSURED SIGNATURE: _____ DATE: _____

PRODUCER SIGNATURE: _____ DATE: _____

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- ◆ Commercial Media Umbrella
- ◆ Commercial Property Umbrella
- ◆ Commercial Package Policy (150 sub-classes)
- ◆ Community Banks Business Insurance Program
- ◆ Employers' Practices Liability
- ◆ Environmental Impairment-Pollution Coverage
- ◆ Event Cancellation (EXPO Plus)
- ◆ Event Liability
- ◆ Executive Liability (Wrap+)
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- ◆ Fine Art & Valuable Articles (Stand-alone)
- ◆ Flood Insurance (Excess also available)
- ◆ Habitational Markets
 - ◆ Apartments
 - ◆ Condo and Homeowner Associations
- ◆ Hospitality/Restaurant Program
 - ◆ Bar/Tavern Program
 - ◆ Family Style Restaurant
 - ◆ Fast Casual
 - ◆ Fine Dining Restaurant
 - ◆ Nightclub Program
- ◆ Miscellaneous Professional Liability
- ◆ Non-Profit D&O Liability
- ◆ Outdoor Markets
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 - ◆ Rod & Gun Clubs
 - ◆ Fishing and Hunting Lodges & Plantations
- ◆ Proliability Program
- ◆ Real Estate E&O
- ◆ Recreational Vehicles
- ◆ Specialty Pool & Spa (Hartford)
- ◆ Specialized Truck (Hartford)
- ◆ Travelers Select Accounts
 - ◆ Apartment Pac
 - ◆ Building Pac
 - ◆ Business Pac
 - ◆ Condominium Pac
 - ◆ Contractors Pac
 - ◆ Garage Pac
 - ◆ Office Pac
 - ◆ Religious Pac
 - ◆ Restaurant Pac
 - ◆ Store Pac
 - ◆ Technology Office Pac
- ◆ Technology Consultants Prof. Liability

Personal Lines:

- ◆ Affluent 4:1 Package (Four Carriers)
 - ◆ ACE
 - ◆ Chartis
 - ◆ Chubb
 - ◆ Fireman's Fund
- ◆ At-Home Business
- ◆ Collector Car Policy
- ◆ Event Liability
- ◆ Fine Art & Valuable Articles (Stand-alone)
- ◆ Flood Insurance
 - ◆ Excess
 - ◆ NPC
 - ◆ CBRA
- ◆ Non-standard Homeowners
 - ◆ Affluent Non-standard Homeowners
 - ◆ Coastal Homeowners
 - ◆ Corporate/LLC Owned Homeowners
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 - ◆ Unprotected Homeowners
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Proposed Rule for Certificates of Insurance

The Office of the Insurance Commissioner (OIC) has started the formal rulemaking process to implement the IIABW recommended changes to rules on certificates of insurance. IIABW met with key OIC staff last year to discuss challenges insurance producers and contractors have with certificates of insurance.

IIABW members have become increasingly concerned with the number of organizations, particularly city, state, and federal government agencies, that routinely ask insurance producers to violate the law and issue a certificate of insurance to incorrectly state the existence of certain contractual rights or to incorrectly purport to amend, extend, or alter the terms of the referenced policy. As we all know, the terms and conditions of insurance coverage are governed by the policy and cannot be altered by a certificate of insurance.

The proposed rule makes it unlawful for a person to request a certificate that would amend the terms of the referenced policy. By subjecting the requester of the altered certificate to penalty, there is a better chance that prohibited requests for altered certificates will cease and insurance producers will no longer be placed in the untenable position of having to engage in an unlawful practice or risk losing a customer.

*Written comments can be submitted by February 13, 2012 to:
Kacy Scott, PO Box 40258, Olympia, WA 98504-0258, kacys@oic.wa.gov, fax: 360-586-3109*



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School District Health Insurance At Risk

As lawmakers consider a number of budget cuts to close the \$2 billion budget gap this session, they are seriously considering requiring school districts to purchase their health care insurance through a state pool. IABW remains strongly opposed to this proposal and has successfully worked with others to defeat this proposal over the past two years. Senate Republicans and moderate Democrats have made this concept a centerpiece of their “reform before revenue” efforts in Olympia, providing both considerable momentum and political support con tray to IABW’s position.

IABW is an active member of a coalition that includes the WEA, health care insurers, health care producer organizations and medical provider organizations. The coalition is meeting to coordinate strategy, lobbying tactic and grassroots activities.

A *Seattle Times* editorial advocates for shifting school districts into the state pool. “In K-12 education, the state could realize savings of about \$30 million in the short-term, and possibly up to \$100 million, if the state streamlined the 2,000 separate health-care contracts held by education employees into a couple of plans.”

Additionally, the Washington State Health Care Authority released a report calling for the state takeover of K-12 school employee health benefits. The report did rightly say there are no cost savings to taxpayers and, in fact, it will cost more. Meanwhile, health benefits may be reduced and competition and accountability will be eliminated.

In response to the report, the Washington Education Association, the state teachers’ union, wrote in their article “Big Government Boondoggle”:

- “Under the current system — that has been successful for more than 30 years — local school districts contract with private insurers to provide K-12 employee health coverage. For health benefits, the state pays \$768 a month per full-time equivalent K-12 employee vs. \$850 per full time state employee. But K-12 employees currently get coverage that is as good or better than what state employees receive. The fact that the state’s cost per state employee is substantially higher (\$82 a month) than it is for educators is another example of how a state takeover of K-12 benefits would be less efficient and cost more.”
- “School districts currently have the option of using the

existing state health benefits plan, but few do, and several have switched to private insurers.”

- “Additionally, a state takeover is a direct attack on local decision making. The proposal eliminates the right of educators to negotiate health insurance plans at the local level. Instead, everyone would be forced into the same statewide system. “
- “HCA also has a terrible service record. The problems with poor service and late claim payments got so bad last fall that it had a 9-month backlog in paying claims. Courts have ruled against HCA for illegally barring some patients from emergency room care. And, a recent expose in *The Seattle Times* highlighted how the agency’s cost-cutting practices were harming patients.”



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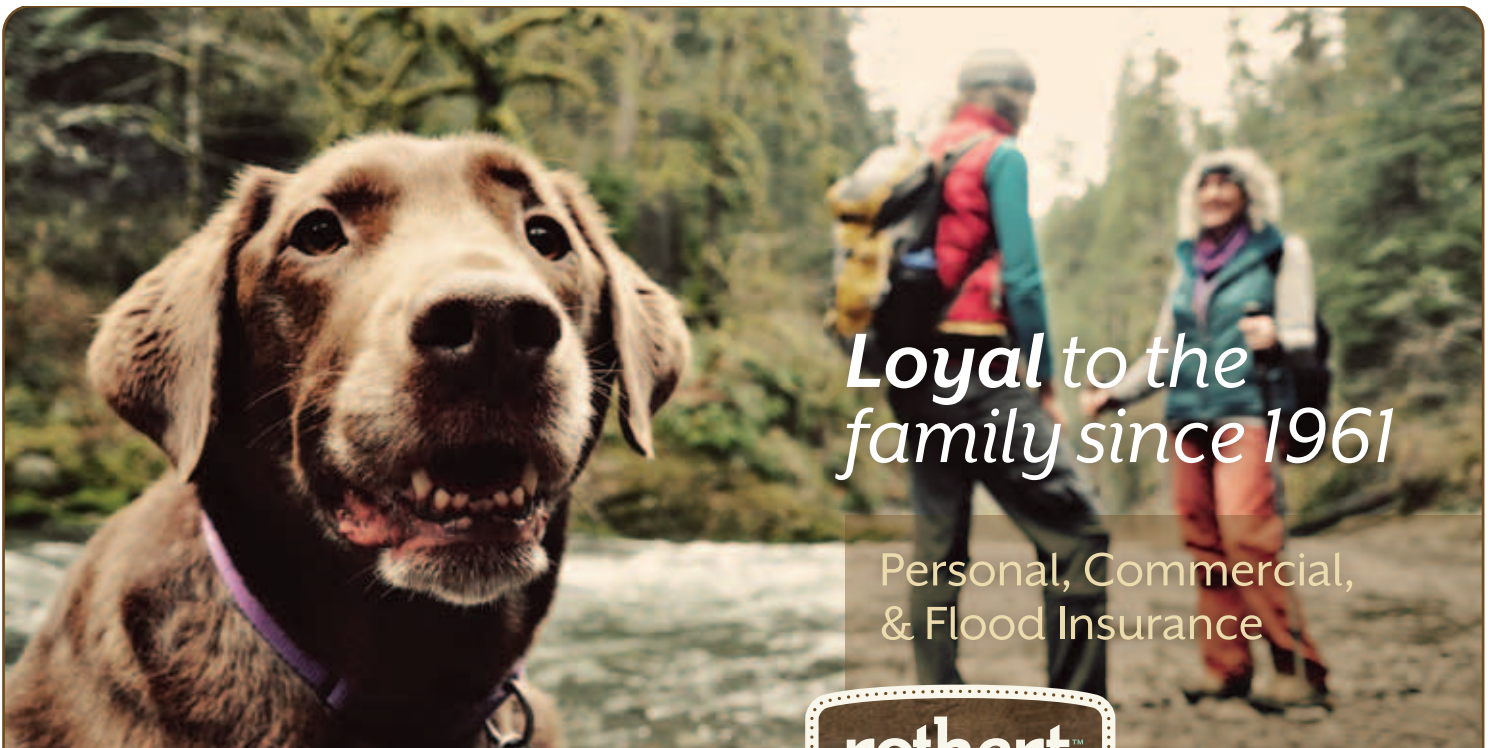


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Big I Set to Launch Consumer / Agent Portal

Where do you turn for information today? If you're like most people, you check the Internet before doing any serious shopping. Statistics show that three-fourths of people who are in the market for auto insurance begin that search online. You may be just down the street, but in today's electronic age, your prospects can't find you if you don't have a active, information-packed website.

Here's the good news. The same statistics show that the majority of people who seek an auto quote online end up buying from a local agent. This fact is confirmed by GEICO's efforts to create a local agency presence.

Despite the industry's attempt to commoditize auto insurance, most people value expert advice when making this complex and expensive decision. Imagine how powerful an agency could be in the Personal Lines market with a high profile Internet presence and local, established service.

Consumer Agent Portal >>>

The Independent Insurance Agents & Brokers of America (IIABA), with the help of each state association, is building a new web presence for independent agents: Consumer Agent Portal (CAP). The CAP project, which is funded in part by insurance companies, will provide a single online portal for comparative quotes from all participating independent agents and their insurance companies. In addition, the site will provide IIABA members with the latest in digital marketing training, tools, widgets, phone apps and website content. Best of all, by leveraging the 22,000

IIABA member sites, the portal can optimize search engine ranking without spending millions of dollars on advertising. Consistent message and strength in numbers will build the traffic needed to compete with direct writers.

What's at stake?

There is much work to be done before the first roll-out of what web portal summer 2012. Over the coming months you will have access to numerous training options and communications to prepare your agency and your personnel for participation in this new venture. CAP is not a link you can just drop on your website. It will require, for most agents, a change in the way Personal Lines is marketed in the agency and the use of new, unfamiliar tools. But the stakes are high. In Washington

State, independent agents write only 38 percent of the Personal Lines Market and we have lost 2% of marketshare in just the last years to the direct writers (i.e. GEICO). If independent agencies are to grow, or even maintain, market share, we must move rapidly onto the digital playing field as a unified force.

So, while the press will concentrate on the bad news, there are emerging opportunities for independent agencies. Granted, we need a more robust economy where businesses are being started and growing, people are buying new homes and cars and we are producing new products and services again. But until that growth happens, independent agencies can survive—and thrive. The opportunities will require more work, diligence, new ways of thinking and doing business and new education. What is your agency doing today to meet the challenge?

Watch for more updates soon on this exciting project.



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Washington state agents and brokers collectively contributed over \$17,000 in individual contributions for our national political action committee, InsurPac. Nationally, \$900,000 was raised in 2011.

Thank you to Sue Knobloch of Lovsted Worthington who serves on our national association's Board of Directors and is our state's InsurPac Chair. Also thanks to the agencies who raised the most from their employees and owners (in order of giving): Propel, Mitchell Reed, Unity Group, Argus, Conover, Stonebraker McQuary and Lovsted-Worthington.

InsurPac is the largest P & C agent insurance industry PAC and is one of the reasons why the Big I is routinely rated in Fortune magazine's top-25 list of most successful lobbying groups in Washington D.C. By pooling individual contributions, InsurPac helps elect candidates and re-elect members of the U.S. Congress who share the Big I's business philosophy.

While contributions do not buy solutions to legislative debates, they do allow the Big I significant 'face time' with very busy elected officials to give us an opportunity to educate them.

Thank you to the 55 agents and brokers who have contributed to InsurPac in 2011.

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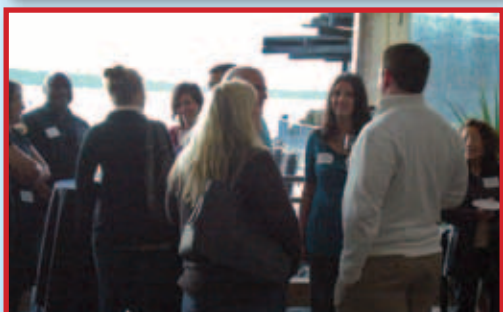


Young Agents Support NW HARVEST

IABW's Young Agents held its annual holiday networking reception at Ray's Boat House in Seattle recently which was attended by over 75 insurance professionals. Participants donated over 900 pounds of food for NW Harvest. Pacific International Underwriters was the winner of the food donation contest with honorable mention going to Porter Whidbey Insurance, Fournier Insurance and QBE. Thank you to The Ballard Agency for sponsoring the event.

Upcoming Young Agents Events:

- Bowling Social Event on February 23rd at ACME Bowling in Tukwila
- Spokane Chiefs Hockey Event on Wednesday, March 7th at The Spokane Arena in Spokane.
- Young Agents Annual Conference on June 14-15 at the Davenport Hotel in Spokane



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Simply put, a PAC contribution is the equivalent of purchasing political insurance. Your contributions are used to support elected officials and candidates who advance IABW core principles on agent-specific, insurance industry and general business issues. We pool your hard-earned dollars to send a powerful message: IABW agents care about the political make-up of Olympia, we care about our industry's future, and we care about our customers. We back up our talk by actively participating in the political process with a proactive lobbying presence, a major PAC presence and broad-based grassroots relationships in each and every legislative district.

The BIG "I" PAC has become one of the largest business trade association contributors to legislative campaigns. As contribution limits increase and legislative campaigns become even more competitive, the pressure is on politically-engaged organizations like IABW to increase our level of giving.

IABW is a strong voice for independent insurance agents in Olympia. We're trusted and respected in both Republican and Democratic camps because legislators know you at home, hear from you when they're in Olympia, and count on our support when it really matters.

Personal and corporate contributions can be made to the Big I Pac and sent to: Big I Pac, 11911 NE 1st St., Suite B103, Bellevue, WA 98105.

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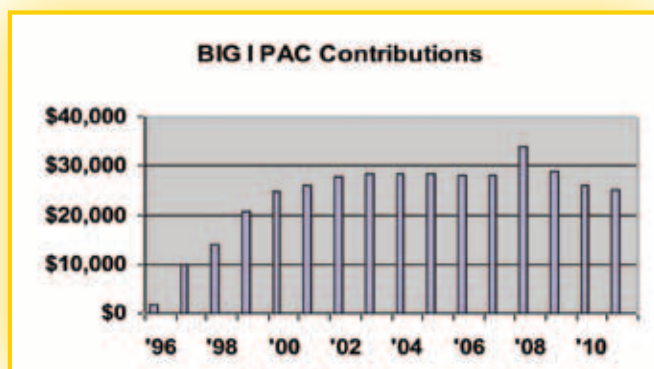
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