

F.Y.I. EXPRESS

"What You Don't Know Can't Help You!" ... Eddie K. Emmett, Editor / Publisher



Georgia Insurance Agents Alliance

"Georgia's Only Virtual Insurance Agent Organization"

24 hours CE for \$24.00!

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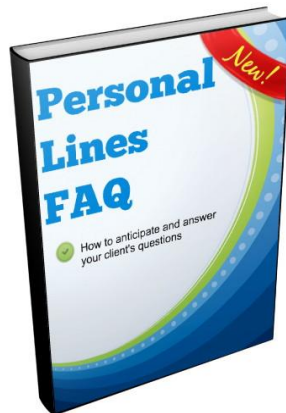
GEORGIA 2013 PAGE 14's 20

"Come Coast Awhile"

GIAA Fall Conference 2014

November 13th – 15th on St. Simons Island, GA

Relax ... Learn ... Network



The ability to anticipate your customer's unasked questions is vital to a successful agent / client relationship.

The ability to answer your client's questions, whether asked or unasked, in plain language cuts down on confusion and E&O claims.

These 24 lessons combine video and articles on specific topics dealing with Personal Lines.

You are welcome to increase your knowledge compliments of Georgia Insurance Agents Alliance (www.Georgia-Agents.com).

When you answer at least 70% of the 24 questions correctly, you may download a Certificate of Completion suitable for displaying prominently at your desk.

Then, if you wish, you may earn 3 hours Ethics and 21 hours P&C CE by taking a quiz of 50 different questions drawn from the same content.

If you answer at least 70% of the questions correctly in the presence of a disinterested third party, I'll upload 3 hours Ethics and 21 hours P&C continuing education credits after receiving your payment of \$24.00.

You pay nothing until you pass the quiz!

BTW ... GIAA Members in good standing do not have to pay. Free CE is a GIAA Member Benefit.

And it's also free if you are an unemployed insurance professional needing CE to renew your license.

Best of luck to you,

Eddie K. Emmett

Executive Director

eddie@fyiexpress.com

September 2014



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The Google Effect



Confucius once said, “Choose a job you love, and you will never have to work a day in your life.”

More true now than ever. If you enjoy building your book of business on a daily basis and saving customers money, this isn't a job. If you show up, clock in and get through the day, this business can be a drag.

Some agency owners have seen their books of business shrink, competition increase and the insurance business no longer motivates them. Many of these owners have sold and moved on. The agency owners that I still see in the business are smaller 1-3 office establishments. The owners are involved in the day to day operations and are a significant part of the new business submissions. GEICO, Esurance and other TV advertisers are responsible for shifting the customer from the independent agent to the direct writers in recent years and it took billions of dollars of advertising revenue to do it, but it worked.

At this point in the game, an agency owner has to decide whether or not to sell or reinvent the agency to compete in today's social media world. The yellow books are door stops and serve little purpose – quite frankly, they are a waste of paper.

Most consumers simply “google” what they want or need and get results quicker than opening the yellow book. Customers will also go online to check your agency's Yelp and Google reviews and anything else that comes up under your name. You are being sized up in a decision making search that lasts about 5 minutes. It's imperative that you maximize the “Google-effect”.

Here are some key components of these successful agencies. Your agency needs to make sure that after every policy, you follow up with an email to the client to ask them to consider posting a review of their experience on Yelp and Google. New business prospects “Google” everything these days and reviews are important to them. And most importantly, gather email addresses from all of your clients.

If you continue to ignore these market changes, you're going to find it incredibly difficult to stay in business. I have written numerous articles on this because it's vital information and yet I still hear from principles that don't know why their phones aren't ringing with referrals and new business.

Business has also slowed on the insurance company and general agency side and I see marketing departments laying off personnel and taking much of these functions in-house – a trend that has been gaining popularity for the last few years. Once a company starts cutting to the bone, it's an important indicator. This happens cyclically but we are definitely at this juncture.

The good news comes from those agency owners who “get-it”. They realize what it takes to impress clients and to draw them to their agency and to encourage referral business. This is what we all work for.

Continued on page 4



“Come Coast Awhile”

GIAA Fall Conference 2014

November 13th – 15th on St. Simons Island, GA

Relax ... Learn ... Network



Where: Sea Palms Golf & Tennis Resort (<http://www.seapalms.com>)

When: November 13 - 15, 2014

GIAA Member, Spouse & Staff: All Events: **FREE ... GIAA Membership has Its Advantages!**

Non-GIAA Member: Pay only for the events you wish to attend (but it's free if you join GIAA)

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Register Online at <http://www.Georgia-Agents.com>



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Online Room Registration Information at www.Georgia-Agents.com

GIAA Fall Conference 2014 Agenda

Thursday, November 13th

Plenty of time for a round of golf!

All Your CE in one Convention

1:00 p.m – 2:30 p.m.: Personal Lines FAQ
24 hours CE (3 hours Ethics + 21 hours P&C)
Complete your online study before convention then I will monitor your 50 question exam.
GIAA Member & Staff attend for free
Non-Members pay \$25.00

2:30 p.m. – 4:00 p.m.: **Free Trade Fair**

All Your CE in one Convention

4:00 p.m – 5:30 p.m.: Personal Lines FAQ
24 hours CE (3 hours Ethics + 21 hours P&C)
Complete your online study before convention then I will monitor your 50 question exam.
GIAA Member & Staff attend for free
Non-Members pay \$25.00

5:30 p.m. – 7:00 p.m.: **Hospitality Suite**

Enjoy St. Simons Island ... Dinner on your own

Not a GIAA Member?

Join today for only \$160.00 and all members of your staff enjoy Membership Benefits immediately!

Friday, November 14th

8:30 a.m. – 11:30 a.m.: 3 hours Ethics CE
GIAA Member & Staff attend for free
Non-Members pay \$25.00

11:30 a.m. – 1:30 p.m.: **Luncheon & Trade Fair**
GIAA Member & Staff attend for free
Non-Members pay \$15.00

1:30 p.m. – 4:30 p.m.: 3 hours P&C CE
GIAA Member & Staff attend for free
Non-Members pay \$25.00

4:30 p.m. – 7:00 p.m.: **Hospitality Suite**
Enjoy St. Simons Island ... Dinner on your own

Saturday, November 15th

All Your CE in one Convention

8:30 a.m. – 10:3 a.m.: Personal Lines FAQ
24 hours CE (3 hours Ethics + 21 hours P&C)
Complete your online study before convention then I will monitor your 50 question exam.
GIAA Member & Staff attend for free
Non-Members pay \$25.00



Insurance Library

www.InsuranceLibrary.com is a one-of-a-kind website that allows consumers to ask insurance questions which are then answered by licensed insurance agents. Consumers, who are turning to the web as their primary source of research, have quickly adopted the site and are now visiting it thousands of times a day to view answers, ask new questions, view the free insurance agent profiles and even contact agents directly for free insurance quotes.

Insurance agents have quickly caught on and are realizing that answering these questions is not only a great way to generate free insurance leads, but it's also a great way to share online content and promote their expertise on one of the busiest insurance sites on the web. They are finding that leveraging a site with existing consumer traffic is much easier than spending all of their efforts on their own websites.

The Google Effect

Continued from page 2

When you get to the point where new business is coming from existing client referrals and additional policies, life is much easier. Agencies who capitalize on the referral business have one thing in common. They respond very quickly to client needs with quality products and service. Your agency should be on their speed dial.

Lean and efficient is the name of the game. You don't need more producers as much as you need those that multitask and understand the dynamic of time efficiency - a hard thing to teach but easier to learn when there is a leader in the trenches setting an example.

Efficiency and productivity are contagious attributes when the office is surrounded by those who understand it. The principle has to make some hard decisions and cut the "dead wood" out and get down to a smaller, less costly but highly motivated sales force.

I can remember years ago when broker fees were at a peak and for every 2 producers, we had 1 service representative in the office. The fees paid for this luxury.

In this market, those 2 producers probably own all or part of their book of business but they also service those clients. Additionally, they pay the agency owner a percentage of their commissions to be part of the organization. Times have changed and that is the only constant in our business.

Editor's note: Make plans to attend GIAA Conference at Sea Palms Resort on St. Simons Island, GA on November 13-15, 2014.

All of the topics mentioned in the above article will be discussed.

All attendees will be given links to "How To" Guides.

More information and registration at www.Georgia-Agents.com.

The advertisement for Unique Insurance features a blue background with white text and graphics. At the top is the company logo, which consists of a stylized 'U' and 'I' above the word 'INSURANCE'. Below the logo, the text reads 'Now Appointing Agents in Georgia'. A central box lists several benefits: 'Multiple Payment Options', 'No Credit or CLUE Reports', 'No Late Fees', 'E-Signatures', 'Low Down Payments', 'Level Commissions - New and Renewal', 'International Licenses Welcome', and 'Roadside Assistance/Additional Products'. To the right of this list is a box stating 'Rates Available on AccuAuto - Call for a Demo'. Below the central box, a white car icon is shown. At the bottom of the ad, it states 'Unique Insurance Company is dedicated to being a leading provider of Auto Insurance Products and Services, through our commitment to agent partnership.' A large box at the bottom left says 'For more information please visit: www.UniqueInsuranceCo.com'. A final box at the bottom right provides contact information for Scott Levenstein: '(404) 384 7817' and 'SLEVENSTEIN@AMIGO-MGA.COM'.

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How Do You Pay Your People and Still Keep a Profit in the Agency?

By Al Diamond of Agency Consulting, Inc.



In the Spring of each year, crocus' bloom, the grass turns green and a myriad of "SURVEYS" are released, all valuable, spouting "industry averages" and best practices. Agency owners are drawn to these surveys like flies to sugar because we're never sure whether we are cheating ourselves or our employees in terms of their salaries. That's why our Composite Group studies, the largest in the industry, are released in the Fall instead of in the Spring. We don't 'think' that numbers lie, we KNOW they do! Statistics can give you averages and medians, but who wants to strive to be average?

We have all the statistics available that the smaller surveys have. But instead of calculating averages to see how much and how best to pay our people, we **ask the successful agents how they do it** and share the results with you.

Here are some (paraphrased) responses we have received from agents, big and small, regarding their methods of compensation (and our editorial remarks for clarification):

When the agency makes more money, I make more money as the owner and I share the benefit with my employees through bonuses and strong raises. When the agency loses money, I take the "hit." I try to pay a raise, even in bad times, but it may be minimal. If I can't pay my bills, then there are no raises for anyone.

This represents the traditional approach in which the agency owner treats their employees like family.

I give my folks a decent raise every year to keep up with inflation, a Cost of Living Adjustment (COLA). If the year is good, they still get the COLA and I make more money myself. If the year is 'not so good' they still all get the Cost of Living Adjustment and I take a hit.

Some of these agents are just trying to keep their employees up to the changes of cost of living, 2% to 3% regardless of performance of the individual or of the agency. Many will lose their most valuable employees if there are others who perform poorly and still get the same amount. We've noticed that some of these agents will take exorbitant compensation for themselves in the good years (as their "just due") and complain bitterly but still give COLAs to their employees when they are actually losing money.

The agency supports my family. I need to make a certain level of living. If the agency provides me that amount, I'll consider raises on an equal basis or by individual performance. If the agency doesn't make enough, there are no raises until my compensation model is achieved.

This type of agency could be very small, but we've also seen quite large concerns act the same way. They often leave no money in the agency at the end of the year. Raises for employees depend on whether the agency is making MORE or less money than in prior years and could be on a COLA or merit basis but not on an incentive basis because they want to guard against paying employees more when they don't have to. This is the 'subjective approach' to compensation.

Continued on page 8

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Profit in the Agency?

Continued from page 6

The business is a **BUSINESS** and, like any other business, it is required to make a reasonable profit for its stockholders. If it were a large, public company and didn't keep its stockholders happy, they would sell their stock and find other, more lucrative ways of investing. Even though it's a small company with only a few stockholders, we have 'options' and if we don't make money or lose money, we will certainly consider earlier retirement or sale to use the value of our asset better. We set a profit target and no one gets a raise until that target has been achieved.

Most of these agencies are achieving sufficient scale to have professional management (owners or not). The owner(s) are businesspeople who seek a fair compensation for themselves (compared to what non-owners would get for the same job) and require that their asset gives them an ROI that is competitive to what they could do with the value in cash in the marketplace. Their compensation programs are usually Merit based or Incentive based and tied to budget results of the agency or even of the departments.

We set a profit goal within our Annual Planning and Budgeting. But our employees are our most important asset and we keep them motivated by paying them according to their productivity growth. Everyone knows their measures of success and tries to achieve them every year.

This response has come from a number of Agency Consulting Group, Inc.'s ICP (Incentive Compensation Program) agencies. [Link here](#) if you haven't been familiarized with the ICP concept.

We're large enough that our budget controls our compensation levels. We see the surveys and reports every year, but, frankly, we pay more attention to our bottom line than to any statistics. If we achieve our budgeted revenue, we know that our profits will be there and we allocate a specific percentage to compensation. We allocate a percentage of that growth to raises and distribute those amounts to our divisions by virtue of their revenues and profits. Some of our departments pay on commission, others pay based on individual merit and we have some groups that are working together in an incentive basis where group success achieves group raises. We only bonus for unique and exceptional situations, not for general success.

These are usually larger agencies but, surprisingly, some small, fast-growth agencies also appear in this group. These agencies have an owner or key manager who is financially very astute. By years of effort, they understand that productivity and growth is key to profits and compensation is a lifeline to profits. So the budget is KING in these agencies and compensation advances are tied to agency or department growth and profit.

One common thread that ran through all of our responses is that difference in treatment of Contingencies and in how (and if) bonuses are paid.

Continued on page 10

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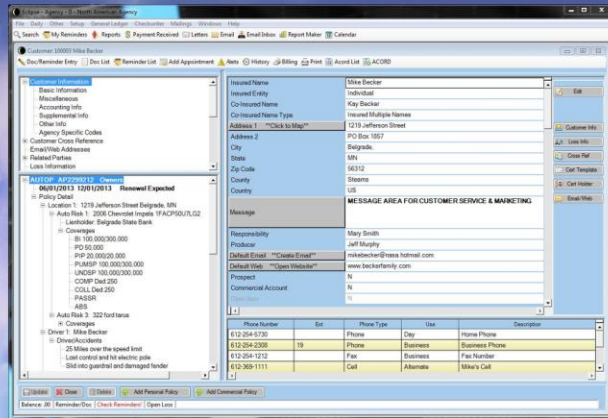
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Profit in the Agency?

Continued from page 8

Small Mom & Pop shops can't pay their bills without a good contingency. They count on it to operate, so they just include it in growth and profitability. They pay any net contingency to themselves (the owners) and/or to employees as bonuses, a benefit of a good year.

Agencies who have been burned by needing contingency money to operate and experiencing a bad year (or a bad run of years) have gotten smart enough to limit their spending to their commission income only and leave their annual contingencies as bonuses for the owners and/or employees.]

Agencies smart enough to know that they only benefit from GROWTH have learned to use some or all of their contingency income to support their growth (new producers, new support staff, marketing efforts, acquisitions, etc.).

Some agencies with historically strong Contingency Ratios (this year's received contingency income compared to last year's Commission Income) set aside a part of their contingency income (as a percentage) each year before consideration of bonuses. They actually budget contingency income BELOW THE LINE (after Pre-Tax Profit in the Operating Statement) to make

expensing without contingency the norm instead of the exception.

Other agencies with historically strong Contingency Ratios (usually because of sufficient premium in carriers to insulate contingency income from those Companies -- \$5MM to \$10MM+ of Premiums with a carrier) will return to melding contingency income into general revenue for expense distribution and growth and profit budgeting. If your agency underwrites its book of business with a specific carrier to historically profitable levels those premium levels will generally insulate you against severe contingency changes with the exception of Cat Codes (usually addressed with Stop Losses).

If you would like to learn more about Incentive Compensation Plans, other producer, owner/manager and employee compensation programs and Strategic Planning and budgeting, please call us at 800-779-2430.

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7 Ways to Build Online Customer Trust

*Quick Response Creates
Customer Confidence*



It's easy to build trust when you have the opportunity to connect with customers in person. You can look into their eyes, read their expressions, and interact at a more personal level. Even on the phone you can listen to a customer's tone of voice and react accordingly. But, building trust online is a different story; not necessarily more difficult. Just different.

Certain companies have excelled at building online [trust](#), such as Zappos, Apple, and Sephora. Their reputations are stellar. They are recognized in many surveys and studies as top ranked online retailers. Interesting to note that Apple and Sephora are also topped ranked traditional retailers, known for delivering an amazing customer service experience. That trust has crossed over into the online world. So, how do these companies build online trust? Here are seven common sense ways to do so. Unfortunately, they aren't always so common.

1. Remember that people do business with people. Even in the online world where customers purchase through your website, remember that the website was designed by people to be used by people. Make the site easy to navigate and simple to understand.

2. Be accessible through multiple channels. In other words, you may have a great [call center](#), but you should also have support available through the other channels a customer may want to use, such as email, texting, Facebook, or Twitter.

3. Make contact information available on every page of a website. Make it easy for a customer to call, email, or connect with you instantly.

4. Keep telephone hold times to a minimum. It can be frustrating for a customer to have to wait for extended periods of time. It sends a message that the company doesn't care enough to staff properly. As an alternative, consider technology that will let the customer know how long the wait time is with the option of an automatic call-back.

5. **When a customer contacts you via social channels, respond quickly – which means minutes, not hours or days.** [Tweet](#) If I wanted my question answered two hours from now, I would have waited two hours to ask the question.

6. Share social proof. Use testimonials from happy customers to help prove trust and increase a customer's confidence to do business with you.

7. Ask your customers to post online reviews. This shows that you have confidence that you will take care of your customers by delivering a great customer service experience and taking care of any problems that may arise – in such a way that will earn you a glowing online review.

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Shep Hyken, CSP, CPAE is a customer service expert, hall-of-fame speaker and *New York Times* and *Wall Street Journal* bestselling author. He works with organizations to build loyal relationships with their customers and employees. He is also the creator of [The Customer Focus](#), a customer service training program that helps organizations develop a customer service culture and loyalty mindset. For more information contact (314) 692-2200 or www.Hyken.com



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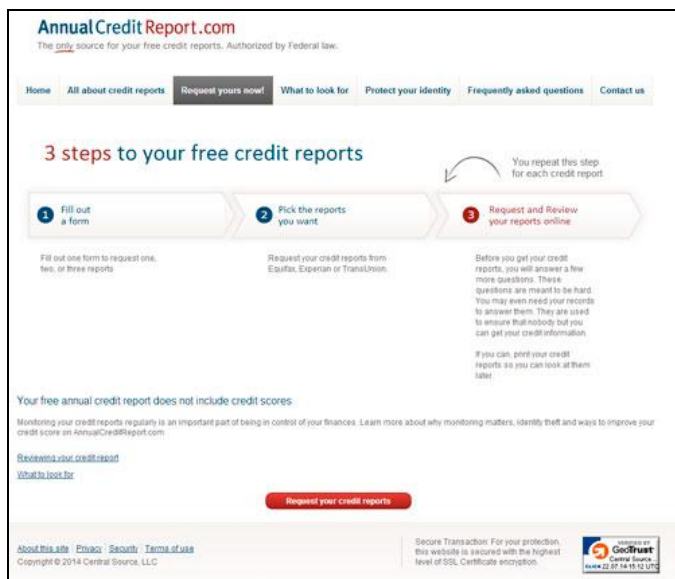
Remind Your Clients to Check Their Credit

The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies — Equifax, Experian, and TransUnion — to provide a free copy of your credit report, at your request, once every 12 months.

The purpose of the FCRA is to promote the accuracy and privacy of information in the files of the nation's credit reporting companies. The Federal Trade Commission (FTC), the nation's consumer protection agency, enforces the FCRA with respect to credit reporting companies.

A credit report includes information on where you live, how you pay your bills, and whether you've been sued or have filed for bankruptcy. Nationwide credit reporting companies sell this information to creditors, insurance companies, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.

How do you order a free report?



The screenshot shows the homepage of AnnualCreditReport.com. At the top, it says "AnnualCreditReport.com" and "The only source for your free credit reports. Authorized by Federal law." Below that is a navigation bar with links: Home, All about credit reports, Request your score!, What to look for, Protect your identity, Frequently asked questions, and Contact us. The main heading is "3 steps to your free credit reports". The steps are: 1. Fill out a form (Fill out one form to request one, two, or three reports), 2. Pick the reports you want (Request your credit reports from Equifax, Experian or TransUnion), and 3. Request and Review your reports online (Before you get your credit reports, you will answer a few more questions. These questions are meant to be hard. You may even need your records to answer them. They are used to ensure that nobody but you can get your credit information. If you can, print your credit reports so you can look at them later). Below the steps, it says "Your free annual credit report does not include credit scores" and "Monitoring your credit reports regularly is an important part of being in control of your finances. Learn more about why monitoring matters, identify theft and ways to improve your credit score on AnnualCreditReport.com". There are links for "Review your credit report" and "What to look for". A red button says "Request your credit reports". At the bottom, there are links for "About this site", "Privacy", "Security", and "Terms of use", and a "Secure Transaction" notice with a GeoTrust logo.

The three biggest credit reporting companies have set up a central website, a toll-free telephone number, and a mailing address through which you can order your free annual report.

You can visit annualcreditreport.com, call 1-877-322-8228, or complete the Annual Credit Report Request Form and mail it to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

Do not contact these companies directly. They only provide the free annual credit reports through annualcreditreport.com, 1-877-322-8228 or via mailing in the form.

You may order your reports from each of the three nationwide credit reporting companies at the same time, or you can order your report from each of the companies one at a time. The law allows you to order one free copy of your report from each of the nationwide credit reporting companies every 12 months.

Be Careful About "Imposter" Websites

Only one website is authorized to fill orders for the free annual credit report you are entitled to under law — annualcreditreport.com. Other websites that claim to offer "free credit reports," "free credit scores" or "free credit monitoring" are not part of the legally mandated free annual credit report program.

In many cases, the "free" product comes with strings attached. For example, on some sites when you sign up for a supposedly "free" service it converts to one you have to pay for after a trial period. If you don't cancel during the trial period, you may be unwittingly agreeing to let the company start charging fees to your credit card.

Some "imposter" sites use terms like "free report" in their names; others have URLs that purposely misspell annualcreditreport.com in the hope that you will mistype the name of the official site. Some of these "imposter" sites direct you to other sites that try to sell you something or collect your personal information.

Annualcreditreport.com and the nationwide credit reporting companies will not send you an email asking for your personal information. If you get an email, see a pop-up ad, or get a phone call from someone claiming to be from annualcreditreport.com or any of the three nationwide credit reporting companies, do not reply or click on any link in the message. It's probably a scam. You can forward any such email to the FTC at spam@uce.gov.

Because a credit score has become such an important factor in establishing insurance premiums you would serve your clients well by reminding them to check their credit reports from all three credit reporting agencies at least annually. Have you let your clients know about this? What other information [do you offer](#) your clients on your website?

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Sales Lessons from Secretariat by John Chapin

I wrote this on June 3rd, so it's more than likely that by the time you read this, we either have another Triple-Crown Winner in California Chrome, or we don't. Either way, as the Belmont Stakes rolls around each year, I'm reminded of perhaps the most famous horse ever and winner of the Triple-Crown back in 1973, Secretariat. If you haven't seen the 2010 movie Secretariat, you need to. Both inspirational and motivational, the movie provides us with some great sales, as well as life, lessons. While Secretariat provides some good examples, perhaps even more are found in the jockey: Ronnie Turcotte, the trainer: Lucien Laurin, and especially in the owner: Penny Chenery.

Sales and Life Lessons from the Movie Secretariat

1) Keep the pedal to the metal.

Secretariat won the third leg of the Triple-Crown, the Belmont Stakes, by a record 31 lengths. After Ronnie Turcotte allegedly ran another horse so hard that its heart exploded, several outsiders suggested that he not push Secretariat too hard in the Belmont, the longest of the three Triple-Crown races. Ronnie didn't listen. Even if you have a huge lead on the competition, you never back off and you never rest on your laurels. As soon as you take a break or take your foot off the gas, you lose momentum, you start to slip into a comfort zone, and you begin to lose your hunger and drive. Too many things can go wrong in addition to the competition gaining on or passing you. Economies shift, stock markets crash, terrorist events happen, and all industries face major changes at some point. You need to ride the wave as long as possible when things are going well because there will be problems and setbacks at some point. When you're last, you outwork everyone and push hard. The same rule applies when you're first, or anywhere else in the pack for that matter... outwork everyone, keep pushing hard, keep the pedal buried.

2) You have to be committed.

Penney Chenery put it all on the line for Secretariat, she went all in. She risked financial ruin and stretched family relationships to the breaking point to do what she knew, in her heart, was the right thing to do. Anyone great at anything has had that moment where they had to decide between being involved in something and being committed. When you're committed at the highest level you have extreme confidence and conviction. You have passion and you believe 100% in what you are doing. You burn all the boats, all the bridges and all possible avenues of escape and decide you'll either succeed or die trying. When you are committed you have a career instead of a job and you take complete responsibility for your success or failure. When you are committed you develop yourself personally and professionally and you are obsessed with doing whatever it takes to win, ethically of course. You turn over every stone, look under every rock, and you leave absolutely nothing to chance. On the few occasions when you do lose, you know there was nothing more you could have done.

3) It's all about heart.

Secretariat's heart was twice the size of an average horse. Your figurative heart needs to be just as large. When you watch Secretariat, you notice that all the important characters: Secretariat, Penney, Lucien, and Ronnie all had a ton of heart. Heart is all about having the right attitude. Attitude is by far the biggest factor that will lead to your success or failure. Attitude means having the drive and determination to succeed. In sales and business, attitude also means always doing what's right for the customer, always staying positive and upbeat with the customer, and always being willing to do whatever it takes to make the customer happy. Having a lot of heart and the right attitude also makes you extremely resilient, which leads to point number four...

Continued on page 18



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Sales Lessons from Secretariat

Continued from page 16

4) It doesn't matter where you start, or where you are right now, it only matters where you end up.

Secretariat, and especially the other characters in the movie, all faced several daunting obstacles along the way. You too will stumble and fall. You will have challenges both personally and professionally. There may be sleepless nights, times when you wake up at three in the morning wishing this was all a bad dream, or days when you're down and depressed wondering how you're going to make it. There will be times when your sales numbers are down, your business is hurting, and you consider quitting. Don't. If you've got points number one, two, and three above covered, you should have the resolve to continue and carry on. Remember, this is a marathon, not a sprint. They're not going to tally your final score until the end. It doesn't matter if you have the lowest numbers in the office today, this week, or this month, what matters is that you hang in there, keep getting up every day, and keep swinging away. What matters is that you leave it all out on the field knowing you did the best you possibly could.

John Chapin is a sales and motivational speaker and trainer. For his free newsletter, or if you would like him to speak at your next event, go to: www.completeselling.com John has over 26 years of sales experience as a number one sales rep and is the author of the 2010 sales book of the year: Sales Encyclopedia. For permission to reprint, e-mail: johnchapin@completeselling.com.

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| | | | | Premiums Written | Market Share | Market Share | Premiums Earned | Losses Incurred | Direct Loss Ratio |
| | 34789 | 21st Century Centennial Ins Co | PA | 16,452 | 0.28% | 88.53% | 17,053 | 12,154 | 71.27% |
| | 43974 | 21st Century Ind Ins Co | PA | 0 | 0% | 100.00% | 0 | -5 | 0% |
| | 12963 | 21st Century Ins Co | CA | 0 | 0% | 100.00% | 0 | 52 | 0% |
| 176 | 32220 | 21st Century N Amer Ins Co | NY | 1,860 | 0.03% | 99.25% | 2,000 | 668 | 33.40% |
| 155 | 36587 | 21st Century Natl Ins Co | NY | 0 | 0% | 100.00% | 0 | 10 | 0% |
| 8 | 20796 | 21st Century Premier Ins Co | PA | 0 | 0% | 100.00% | 0 | 14 | 0% |
| 155 | 10807 | ACCC Ins Co | TX | 31,633 | 0.54% | 80.12% | 29,486 | 19,000 | 64.44% |
| 561 | 11711 | Access Ins Co | TX | 2,802 | 0.05% | 98.65% | 2,155 | 2,123 | 98.52% |
| 200 | 42609 | Affirmative Ins Co | IL | 40 | 0.00% | 100.00% | 43 | 27 | 62.79% |
| 31 | 22837 | AGCS Marine Ins Co | IL | 0 | 0% | 100.00% | 0 | -18 | 0% |
| 8 | 40258 | AIG Assur Co | PA | 0 | 0% | 100.00% | 0 | 21 | 0% |
| 200 | 19402 | AIG Prop Cas Co | PA | 2,297 | 0.04% | 99.04% | 2,245 | 858 | 38.22% |
| 111 | 26883 | AIG Specialty Ins Co | IL | 0 | 0% | 100.00% | 0 | 65 | 0% |
| 176 | 19399 | AIU Ins Co | NY | 0 | 0% | 100.00% | 0 | -4 | 0% |
| 31 | 41661 | Alfa Gen Ins Corp | AL | 7,477 | 0.13% | 94.55% | 7,821 | 7,091 | 90.67% |
| 140 | 22330 | Alfa Ins Corp | AL | 30,387 | 0.52% | 80.64% | 30,315 | 23,447 | 77.34% |
| 3548 | 11004 | Alfa Specialty Ins Corp | VA | 14,437 | 0.25% | 89.04% | 12,118 | 9,475 | 78.19% |
| 111 | 20222 | All Amer Ins Co | OH | 0 | 0% | 100.00% | 0 | -7 | 0% |
| 50 | 42579 | Allied Prop & Cas Ins Co | IA | 8,516 | 0.15% | 93.58% | 6,143 | 5,456 | 88.82% |
| 200 | 10212 | Allmerica Fin Alliance Ins Co | NH | 9,459 | 0.16% | 92.82% | 11,268 | 8,641 | 76.69% |
| 280 | 41840 | Allmerica Fin Benefit Ins Co | MI | 7,216 | 0.12% | 94.80% | 7,045 | 5,209 | 73.94% |
| 8 | 29688 | Allstate Fire & Cas Ins Co | IL | 366,967 | 6.30% | 33.46% | 364,321 | 248,912 | 68.32% |
| 257 | 19240 | Allstate Ind Co | IL | 8,869 | 0.15% | 93.29% | 9,495 | 5,503 | 57.96% |
| 200 | 19232 | Allstate Ins Co | IL | 139,091 | 2.39% | 54.12% | 142,430 | 72,435 | 50.86% |
| 140 | 17230 | Allstate Prop & Cas Ins Co | IL | 61,055 | 1.05% | 72.85% | 54,196 | 31,039 | 57.27% |
| 280 | 38156 | Alpha Prop & Cas Ins Co | WI | 463 | 0.01% | 99.83% | 517 | 365 | 70.60% |
| 3362 | 19100 | Amco Ins Co | IA | 1,084 | 0.02% | 99.65% | 928 | 499 | 53.77% |
| 473 | 19720 | American Alt Ins Corp | DE | 1,126 | 0.02% | 99.61% | 294 | 321 | 109.18% |
| 244 | 10111 | American Bankers Ins Co Of FL | FL | 6,593 | 0.11% | 95.50% | 6,602 | 3,560 | 53.92% |
| 140 | 19690 | American Economy Ins Co | IN | 70 | 0.00% | 99.99% | 82 | 208 | 253.66% |
| 17 | 23450 | American Family Home Ins Co | FL | 28 | 0.00% | 100% | 91 | 91 | 100% |
| 241 | 10386 | American Family Ins Co | OH | 37,230 | 0.64% | 77.12% | 33,673 | 32,348 | 96.07% |
| | 26247 | American Guar & Liab Ins | NY | 0 | 0% | 100.00% | 0 | 48 | 0% |
| 5 | 19380 | American Home Assur Co | NY | 0 | 0% | 100.00% | 0 | -870 | 0% |
| 660 | 17957 | American Independent Ins Co | PA | 3,803 | 0.07% | 97.69% | 3,525 | 2,638 | 74.84% |
| 8 | 16810 | American Mercury Ins Co | OK | 3,250 | 0.06% | 98.34% | 3,734 | 2,382 | 63.79% |
| 1120 | 23469 | American Modern Home Ins Co | OH | 1,193 | 0.02% | 99.58% | 1,164 | 510 | 43.81% |
| 111 | 38652 | American Modern Select Ins Co | OH | 433 | 0.01% | 99.86% | 493 | 141 | 28.60% |
| 28 | 39942 | American Natl Gen Ins Co | MO | 576 | 0.01% | 99.78% | 603 | 468 | 77.61% |
| 3495 | 28401 | American Natl Prop & Cas Co | MO | 8,359 | 0.14% | 93.87% | 8,034 | 5,602 | 69.73% |
| 254 | 19615 | American Reliable Ins Co | AZ | 3,764 | 0.06% | 97.81% | 3,803 | 2,129 | 55.98% |
| 111 | 42978 | American Security Ins Co | DE | 584 | 0.01% | 99.77% | 627 | 209 | 33.33% |
| 8 | 42897 | American Serv Ins Co Inc | IL | 0 | 0% | 100.00% | 0 | -1 | 0% |
| 8 | 10387 | American Standard Ins Co Of OH | OH | 13,503 | 0.23% | 90.25% | 12,795 | 15,233 | 119.05% |
| 267 | 19704 | American States Ins Co | IN | 339 | 0.01% | 99.92% | 375 | 242 | 64.53% |
| 1235 | 19712 | American States Ins Co Of TX | TX | 54 | 0.00% | 100.00% | 59 | 74 | 125.42% |
| 50 | 37214 | American States Preferred Ins Co | IN | 47 | 0.00% | 100.00% | 47 | 67 | 142.55% |
| | 40142 | American Zurich Ins Co | IL | 0 | 0% | 100.00% | 0 | 12 | 0% |
| 3548 | 27898 | Americas Ins Co | LA | 174 | 0.00% | 99.97% | 49 | 30 | 61.22% |
| 91 | 12504 | Ameriprise Ins Co | WI | 5,820 | 0.10% | 96.24% | 5,487 | 4,841 | 88.23% |
| 19 | 27928 | Amex Assur Co | IL | 0 | 0% | 100.00% | 0 | 39 | 0% |
| 1213 | 19976 | Amica Mut Ins Co | RI | 26,564 | 0.46% | 82.99% | 26,350 | 16,696 | 63.36% |
| 36 | 24678 | Arrowood Ind Co | DE | 0 | 0% | 100.00% | 0 | -2 | 0% |
| 69 | 11558 | AssuranceAmerica Ins Co | SC | 10,544 | 0.18% | 92.14% | 11,020 | 7,754 | 70.36% |
| 155 | 27154 | Atlantic Specialty Ins Co | NY | 0 | 0% | 100.00% | 0 | 35 | 0% |
| 5 | 41041 | Auto Club S Ins Co | FL | 2,600 | 0.04% | 98.88% | 2,883 | 1,722 | 59.73% |
| 241 | 18988 | Auto Owners Ins Co | MI | 38,466 | 0.66% | 75.84% | 38,120 | 25,512 | 66.93% |
| 155 | 19062 | Automobile Ins Co Of Hartford CT | CT | 1,724 | 0.03% | 99.31% | 1,861 | 1,005 | 54.00% |
| 155 | 24813 | Balboa Ins Co | CA | 0 | 0% | 100.00% | 0 | -9 | 0% |
| 155 | 18279 | Bankers Standard Ins Co | PA | 8,243 | 0.14% | 94.01% | 8,475 | 7,726 | 91.16% |
| 473 | 19658 | Bristol W Ins Co | OH | 207 | 0.00% | 99.96% | 223 | 199 | 89.24% |
| 8 | 16713 | Buckeye State Mut Ins Co | OH | 1,552 | 0.03% | 99.42% | 943 | 676 | 71.69% |
| 3678 | 20117 | California Cas Ind Exch | CA | 3,556 | 0.06% | 97.94% | 3,500 | 3,353 | 95.80% |
| 1316 | 20230 | Central Mut Ins Co | OH | 18,341 | 0.31% | 88.25% | 18,039 | 10,927 | 60.57% |
| | 37524 | Charter Ind Co | TX | 4,708 | 0.08% | 97.17% | 4,670 | 3,724 | 79.74% |
| 175 | 25615 | Charter Oak Fire Ins Co | CT | 1,001 | 0.02% | 99.71% | 1,069 | 1,156 | 108.14% |
| 473 | 22810 | Chicago Ins Co | IL | 0 | 0% | 100.00% | 0 | -1 | 0% |
| 155 | 10052 | Chubb Natl Ins Co | IN | 4,024 | 0.07% | 97.55% | 3,399 | 939 | 27.63% |
| 250 | 28665 | Cincinnati Cas Co | OH | 0 | 0% | 100.00% | 0 | 1 | 0% |
| | 10677 | Cincinnati Ins Co | OH | 36,905 | 0.63% | 77.75% | 35,860 | 23,967 | 66.83% |
| 140 | 31534 | Citizens Ins Co Of Amer | MI | 1,050 | 0.02% | 99.69% | 1,289 | 661 | 51.28% |
| 91 | 10315 | Civic Prop & Cas Co | CA | 80 | 0.00% | 99.99% | 125 | 55 | 44% |

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| | | | | Premiums Written | Market Share | Market Share | Premiums Earned | Losses Incurred | Direct Loss Ratio |
| 254 | 25089 | Coast Natl Ins Co | CA | 7,032 | 0.12% | 94.92% | 7,325 | 5,491 | 74.96% |
| 88 | 10906 | Commercial Alliance Ins Co | TX | 323 | 0.01% | 99.93% | 396 | 361 | 91.16% |
| 3495 | 12157 | Companion Prop & Cas Ins Co | SC | 6 | 0.00% | 100.00% | 110 | 121 | 110% |
| 8 | 20443 | Continental Cas Co | IL | 0 | 0% | 100.00% | 0 | 6 | 0% |
| 69 | 35289 | Continental Ins Co | PA | 0 | 0% | 100.00% | 0 | 233 | 0% |
| 140 | 10783 | Cornerstone Natl Ins Co | MO | -73 | 0.00% | 100% | 1,140 | 1,071 | 93.95% |
| 2538 | 20982 | Country Cas Ins Co | IL | 1,904 | 0.03% | 99.22% | 1,890 | 1,364 | 72.17% |
| 408 | 20990 | Country Mut Ins Co | IL | 81,386 | 1.40% | 69.23% | 80,566 | 58,524 | 72.64% |
| 626 | 21008 | Country Pref Ins Co | IL | 21,257 | 0.37% | 86.25% | 20,023 | 13,151 | 65.68% |
| 3548 | 21164 | Dairyland Ins Co | WI | 2,744 | 0.05% | 98.79% | 2,737 | 2,359 | 86.19% |
| 155 | 10898 | Delta Fire & Cas Ins Co | GA | 756 | 0.01% | 99.75% | 837 | 53 | 6.33% |
| | 42587 | Depositors Ins Co | IA | 10,481 | 0.18% | 92.32% | 11,476 | 7,955 | 69.32% |
| 5 | 42781 | Direct Gen Ins Co | IN | 18,741 | 0.32% | 87.93% | 18,280 | 11,514 | 62.99% |
| 140 | 40649 | Economy Premier Assur Co | IL | 3,399 | 0.06% | 98.12% | 3,510 | 1,894 | 53.96% |
| 88 | 21261 | Electric Ins Co | MA | 2,400 | 0.04% | 99.00% | 2,293 | 1,523 | 66.42% |
| 69 | 21407 | Emcasco Ins Co | IA | 0 | 0% | 100.00% | 0 | -4 | 0% |
| 3702 | 11252 | Encompass Home & Auto Ins Co | IL | 27,966 | 0.48% | 81.60% | 20,215 | 17,568 | 86.91% |
| 8 | 15130 | Encompass Ins Co | IL | 13,462 | 0.23% | 90.48% | 14,272 | 11,116 | 77.89% |
| 300 | 11251 | Encompass Independent Ins Co | IL | 0 | 0% | 100.00% | 0 | -1 | 0% |
| 473 | 10071 | Encompass Ins Co Of Amer | IL | 6,870 | 0.12% | 95.16% | 7,398 | 5,213 | 70.47% |
| 19 | 10072 | Encompass Prop & Cas Co | IL | 1,860 | 0.03% | 99.28% | 2,071 | 1,598 | 77.16% |
| | 28746 | Equity Ins Co | TX | 8,886 | 0.15% | 93.13% | 8,161 | 8,437 | 103.38% |
| 111 | 37915 | Essentia Ins Co | MO | 4,318 | 0.07% | 97.48% | 2,298 | 871 | 37.90% |
| 215 | 25712 | Esurance Ins Co | WI | 2,965 | 0.05% | 98.50% | 3,181 | 2,541 | 79.88% |
| 111 | 30210 | Esurance Prop & Cas Ins Co | CA | 23,882 | 0.41% | 84.68% | 24,099 | 18,390 | 76.31% |
| 111 | 10802 | Ethio Amer Ins Co | GA | 0 | 0% | 100.00% | 0 | -23 | 0% |
| 111 | 22110 | Everest Security Ins Co | GA | 27,706 | 0.48% | 82.08% | 22,264 | 15,016 | 67.45% |
| 4 | 21652 | Farmers Ins Exch | CA | 158 | 0.00% | 99.98% | 273 | 71 | 26.01% |
| 796 | 20281 | Federal Ins Co | IN | 451 | 0.01% | 99.84% | 460 | 157 | 34.13% |
| | 10790 | Federated Natl Ins Co | FL | 0 | 0% | 100.00% | 12 | 89 | 741.67% |
| 3548 | 21873 | Firemans Fund Ins Co | CA | 2,418 | 0.04% | 98.96% | 2,425 | 1,958 | 80.74% |
| 4 | 10336 | First Acceptance Ins Co Inc | TX | 65 | 0.00% | 99.99% | 76 | 8 | 10.53% |
| 3548 | 11508 | First Acceptance Ins Co of GA Inc | GA | 37,559 | 0.65% | 76.48% | 37,653 | 24,044 | 63.86% |
| 267 | 24724 | First Natl Ins Co Of Amer | NH | 1,053 | 0.02% | 99.67% | 1,167 | 300 | 25.71% |
| 241 | 11185 | Foremost Ins Co Grand Rapids MI | MI | 8,673 | 0.15% | 93.44% | 7,775 | 7,421 | 95.45% |
| 175 | 41513 | Foremost Signature Ins Co | MI | 0 | 0% | 100.00% | 0 | -6 | 0% |
| 169 | 21253 | Garrison Prop & Cas Ins Co | TX | 46,491 | 0.80% | 74.51% | 47,018 | 48,105 | 102.31% |
| 215 | 41491 | Geico Cas Co | MD | 1,601 | 0.03% | 99.40% | 1,775 | 821 | 46.25% |
| 300 | 35882 | Geico Gen Ins Co | MD | 283,948 | 4.88% | 38.33% | 277,520 | 217,177 | 78.26% |
| 303 | 22055 | Geico Ind Co | MD | 176,892 | 3.04% | 51.74% | 171,132 | 117,080 | 68.42% |
| 69 | 24732 | General Ins Co Of Amer | NH | 358 | 0.01% | 99.90% | 390 | 244 | 62.56% |
| 785 | 11231 | Generali Us Branch | NY | 0 | 0% | 100.00% | 0 | -2 | 0% |
| 38 | 34436 | Georgia Farm Bureau Cas Ins Co | GA | 2,659 | 0.05% | 98.83% | 3,015 | 1,946 | 64.54% |
| 3548 | 14001 | Georgia Farm Bureau Mut Ins Co | GA | 184,940 | 3.18% | 45.60% | 180,456 | 106,232 | 58.87% |
| 3678 | 22063 | Government Employees Ins Co | MD | 118,426 | 2.03% | 63.06% | 117,823 | 84,919 | 72.07% |
| 38 | 10322 | Grange Ind Ins Co | OH | 3,325 | 0.06% | 98.17% | 2,524 | 1,877 | 74.37% |
| 19 | 14060 | Grange Mut Cas Co | OH | 5,341 | 0.09% | 96.82% | 5,612 | 2,595 | 46.24% |
| 91 | 11982 | Grange Prop & Cas Ins Co | OH | 23,452 | 0.40% | 85.49% | 22,396 | 13,717 | 61.25% |
| 33 | 23809 | Granite State Ins Co | PA | 0 | 0% | 100.00% | 0 | 1 | 0% |
| 300 | 26344 | Great Amer Assur Co | OH | 9 | 0.00% | 100.00% | 9 | 0 | 0% |
| | 20303 | Great Northern Ins Co | IN | 3,781 | 0.06% | 97.75% | 3,992 | 2,357 | 59.04% |
| 241 | 37311 | Greenstar Ins Co | GA | 9,607 | 0.17% | 92.66% | 8,275 | 8,030 | 97.04% |
| 267 | 42331 | Guideone Amer Ins Co | IA | 2,793 | 0.05% | 98.69% | 2,853 | 1,894 | 66.39% |
| 111 | 42803 | Guideone Elite Ins Co | IA | 3,268 | 0.06% | 98.29% | 3,367 | 2,052 | 60.94% |
| 303 | 15032 | Guideone Mut Ins Co | IA | 1,203 | 0.02% | 99.56% | 1,242 | 816 | 65.70% |
| 660 | 14559 | Guideone Specialty Mut Ins Co | IA | 4,675 | 0.08% | 97.33% | 4,304 | 3,975 | 92.36% |
| 3495 | 34037 | Hallmark Ins Co | AZ | 672 | 0.01% | 99.76% | 1,195 | 1,589 | 132.97% |
| 215 | 19530 | Hallmark Natl Ins Co | OH | -1 | 0% | 100.00% | 11 | -7 | -63.64% |
| 8 | 22292 | Hanover Ins Co | NH | 219 | 0.00% | 99.96% | 259 | 33 | 12.74% |
| 215 | 35696 | Harleysville Preferred Ins Co | PA | 467 | 0.01% | 99.83% | 429 | 421 | 98.14% |
| 123 | 22357 | Hartford Accident & Ind Co | CT | 3,655 | 0.06% | 97.88% | 3,293 | 2,338 | 71.00% |
| | 29424 | Hartford Cas Ins Co | IN | 428 | 0.01% | 99.87% | 465 | 134 | 28.82% |
| 303 | 19682 | Hartford Fire In Co | CT | 280 | 0.00% | 99.95% | 300 | 205 | 68.33% |
| 267 | 37478 | Hartford Ins Co Of The Midwest | IN | 10,293 | 0.18% | 92.50% | 10,626 | 7,107 | 66.88% |
| 169 | 38261 | Hartford Ins Co Of The Southeast | CT | 19,638 | 0.34% | 87.28% | 17,410 | 14,472 | 83.12% |
| 561 | 30104 | Hartford Underwriters Ins Co | CT | 2,498 | 0.04% | 98.92% | 2,703 | 948 | 35.07% |
| | 31550 | Haulers Ins Co Inc | TN | 2,897 | 0.05% | 98.60% | 2,656 | 1,787 | 67.28% |
| 91 | 22578 | Horace Mann Ins Co | IL | 3,540 | 0.06% | 98.00% | 3,742 | 2,098 | 56.07% |
| 761 | 22756 | Horace Mann Prop & Cas Ins Co | IL | 6,708 | 0.12% | 95.27% | 6,127 | 4,726 | 77.13% |
| 57 | 29068 | IDS Prop Cas Ins Co | WI | 5,655 | 0.10% | 96.64% | 5,772 | 3,718 | 64.41% |
| 12 | 11738 | Infinity Auto Ins Co | OH | 25,930 | 0.45% | 83.44% | 30,155 | 19,162 | 63.55% |
| 91 | 21792 | Infinity Cas Ins Co | OH | 0 | 0% | 100.00% | 0 | -4 | 0% |

Premium Insurance Agency Website \$35/month, \$99 setup fee

- Service descriptions
- Online payment links
- Contact info, contact form and location map
- Up to 15 pages
- Agency blog
- Insurance information videos
- Custom QR Codes
- Links to social media and review sites to build your online reputation
- Online quote forms
- Agency staff photos and individual contact info
- **Optimized for mobile devices**



Web Marketing Service \$495 setup, \$100/month



- Create agency business listings for visibility with more than 10 of the biggest listing and social media sites:
 - ✓ Facebook Business Page
 - ✓ Twitter for Business Account
 - ✓ Google Places Listing
 - ✓ Bing Listing
 - ✓ Yahoo Listing
 - ✓ Yelp! Business Listing
 - ✓ CitySearch Listing
 - ✓ ...and more!
- Independent Agency blog for inclusion in your agency website
 - ✓ Professional content added regularly
 - ✓ Make your site interesting to customers, potential customers, and search engines
- Inclusion as preferred agent in our online directory listing of local agents
- Basic monthly analysis of online presence
- Setup and monitoring of Google Ad Word campaigns based on a budget you specify

Elite Insurance Agency Website \$60/month, \$99 setup fee

- **Includes all the features of the Premium Insurance Agency Website, PLUS:**
- Up to 30 pages of content
- Custom design services for a unique look
- Custom submission forms for your preferred lines
- Online chat
- Insurance Glossary
- Multi-location interactive maps
- Regular changes by our staff upon request
- **Optimized for mobile devices**



Web Consultant Service \$1995 setup, \$250/month



Includes all the features of the Web Marketing Service, PLUS SO MUCH MORE:

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- ✓ Weekly updates of Social media sites
- ✓ Includes Google Adwords campaign (no additional click charges)
- ✓ Monthly email blast to your customers upon request
- ✓ Monitoring of online reviews to protect your reputation
- ✓ Detailed monthly analysis of online presence
- ✓ Preferred placement on our directory listing site of local agents
- ✓ Monthly action plan to increase traffic and sales



Liability + Physical Damage

| Gro Cod | Cocode | Company Name | Domicile | Direct | | Cumulative | Direct | Direct | Pure |
|---------|--------|-------------------------------------|----------|------------------|--------------|--------------|-----------------|-----------------|-------------------|
| | | | | Premiums Written | Market Share | Market Share | Premiums Earned | Losses Incurred | Direct Loss Ratio |
| 3548 | 22268 | Infinity Ins Co | IN | 517 | 0.01% | 99.81% | 495 | 133 | 26.87% |
| 2538 | 16802 | Infinity Safeguard Ins Co | OH | 3,007 | 0.05% | 98.40% | 3,469 | 2,839 | 81.84% |
| 169 | 38873 | Infinity Security Ins Co | IN | 0 | 0% | 100.00% | 0 | -1 | 0% |
| 50 | 20260 | Infinity Select Ins Co | IN | 9,230 | 0.16% | 92.98% | 10,018 | 6,277 | 62.66% |
| 69 | 12599 | Infinity Standard Ins Co | IN | 0 | 0% | 100.00% | 0 | 3 | 0% |
| 8 | 11162 | Insurance Co of the South | GA | 34,647 | 0.60% | 78.98% | 34,174 | 2,138 | 6.26% |
| 3548 | 19429 | Insurance Co Of The State Of PA | PA | 0 | 0% | 100.00% | 0 | 707 | 0% |
| 2538 | 10922 | Insuremax Ins Co | IN | 3,492 | 0.06% | 98.06% | 3,273 | 2,789 | 85.21% |
| 140 | 22780 | Integon Gen Ins Corp | NC | 55 | 0.00% | 100.00% | 83 | 40 | 48.19% |
| 31 | 22772 | Integon Ind Corp | NC | 97 | 0.00% | 99.99% | 159 | 6 | 3.77% |
| 46 | 29742 | Integon Natl Ins Co | NC | 1,691 | 0.03% | 99.34% | 2,838 | 2,868 | 101.06% |
| | 23647 | Ironshore Ind Inc | MN | 347 | 0.01% | 99.91% | 353 | 62 | 17.56% |
| 3098 | 13722 | Knightbrook Ins Co | DE | 13,318 | 0.23% | 90.93% | 12,386 | 7,680 | 62.01% |
| 2538 | 42404 | Liberty Ins Corp | IL | 3,321 | 0.06% | 98.23% | 4,140 | 2,630 | 63.53% |
| 4664 | 23035 | Liberty Mut Fire Ins Co | WI | 133,689 | 2.30% | 58.80% | 145,750 | 114,241 | 78.38% |
| | 36447 | LM Gen Ins Co | IL | 85,416 | 1.47% | 67.83% | 65,100 | 49,028 | 75.31% |
| 303 | 33600 | LM Ins Corp | IL | 5,877 | 0.10% | 96.14% | 4,656 | 4,088 | 87.80% |
| 361 | 11198 | Loya Ins Co | TX | 6,920 | 0.12% | 95.04% | 6,707 | 7,433 | 110.82% |
| 175 | 37745 | Maiden Specialty Ins Co | NC | 0 | 0% | 100.00% | 0 | -25 | 0% |
| 361 | 29939 | Main St Amer Assur Co | FL | 959 | 0.02% | 99.72% | 1,042 | 1,190 | 114.20% |
| | 28932 | Markel Amer Ins Co | VA | 236 | 0.00% | 99.96% | 242 | 174 | 71.90% |
| 140 | 19356 | Maryland Cas Co | MD | 0 | 0% | 100.00% | 0 | 51 | 0% |
| 111 | 22306 | Massachusetts Bay Ins Co | NH | 845 | 0.01% | 99.74% | 1,021 | 459 | 44.96% |
| 88 | 22454 | Mendakota Ins Co | MN | 416 | 0.01% | 99.88% | 457 | 230 | 50.33% |
| 3548 | 33650 | Mendota Ins Co | MN | 65 | 0.00% | 99.99% | 69 | 54 | 78.26% |
| 311 | 31968 | Merastar Ins Co | IL | 2,967 | 0.05% | 98.45% | 3,110 | 1,418 | 45.59% |
| 88 | 10015 | Mercury Ind Co Of GA | GA | 28,055 | 0.48% | 81.12% | 29,357 | 20,337 | 69.27% |
| 598 | 34410 | Mercury Ins Co Of GA | GA | 391 | 0.01% | 99.89% | 415 | 185 | 44.58% |
| 3478 | 23353 | Meridian Security Ins Co | IN | 12,117 | 0.21% | 91.35% | 10,446 | 9,019 | 86.34% |
| 19 | 24821 | Meritplan Ins Co | CA | 0 | 0% | 100.00% | 0 | 5 | 0% |
| 408 | 40169 | Metropolitan Cas Ins Co | RI | 14,340 | 0.25% | 89.29% | 14,214 | 11,066 | 77.85% |
| 38 | 25321 | Metropolitan Drt Prop & Cas Ins Co | RI | 395 | 0.01% | 99.88% | 417 | 123 | 29.50% |
| 140 | 39950 | Metropolitan Gen Ins Co | RI | 432 | 0.01% | 99.86% | 444 | 253 | 56.98% |
| 3495 | 34339 | Metropolitan Grp Prop & Cas Ins Co | RI | 34,514 | 0.59% | 79.57% | 32,375 | 22,624 | 69.88% |
| 91 | 26298 | Metropolitan Prop & Cas Ins Co | RI | 5,283 | 0.09% | 96.91% | 5,437 | 3,040 | 55.91% |
| 140 | 40150 | MGA Ins Co Inc | TX | 6,516 | 0.11% | 95.61% | 6,896 | 5,159 | 74.81% |
| 215 | 38660 | MIC Gen Ins Corp | MI | 1,320 | 0.02% | 99.49% | 1,457 | 1,296 | 88.95% |
| 38 | 21687 | Mid Century Ins Co | CA | 4,643 | 0.08% | 97.41% | 3,295 | 2,031 | 61.64% |
| 84 | 23434 | Middlesex Ins Co | WI | 33 | 0.00% | 100.00% | 35 | -14 | -40% |
| 361 | 42447 | National Gen Assur Co | MO | 8,374 | 0.14% | 93.73% | 9,433 | 7,324 | 77.64% |
| 241 | 23728 | National Gen Ins Co | MO | 2,036 | 0.04% | 99.15% | 2,161 | 770 | 35.63% |
| 91 | 32620 | National Interstate Ins Co | OH | 436 | 0.01% | 99.85% | 483 | 900 | 186.34% |
| 1326 | 19445 | National Union Fire Ins Co Of Pitts | PA | 45 | 0.00% | 100.00% | 45 | -241 | -535.56% |
| 241 | 19119 | National Unity Ins Co | TX | 12,294 | 0.21% | 91.15% | 8,241 | 4,257 | 51.66% |
| 660 | 26093 | Nationwide Affinity Co of Amer | OH | 99,379 | 1.71% | 64.76% | 91,229 | 77,601 | 85.06% |
| 111 | 10723 | Nationwide Assur Co | WI | 252 | 0.00% | 99.95% | 283 | 199 | 70.32% |
| 169 | 23760 | Nationwide Gen Ins Co | OH | 0 | 0% | 100.00% | 0 | -91 | 0% |
| 4509 | 25453 | Nationwide Ins Co Of Amer | WI | 94 | 0.00% | 99.99% | 123 | 21 | 17.07% |
| 111 | 23779 | Nationwide Mut Fire Ins Co | OH | 36,787 | 0.63% | 78.38% | 38,323 | 21,314 | 55.62% |
| 38 | 23787 | Nationwide Mut Ins Co | OH | 0 | 0% | 100.00% | 0 | 93 | 0% |
| 783 | 37877 | Nationwide Prop & Cas Ins Co | OH | 38,562 | 0.66% | 75.17% | 40,668 | 24,601 | 60.49% |
| 225 | 23841 | New Hampshire Ins Co | PA | 0 | 0% | 100.00% | 0 | -6 | 0% |
| 4716 | 12130 | New South Ins Co | NC | 103 | 0.00% | 99.98% | 154 | 41 | 26.62% |
| 69 | 14788 | NGM Ins Co | FL | 0 | 0% | 100.00% | 0 | 15 | 0% |
| 91 | 36455 | Northbrook Ind Co | IL | 23,720 | 0.41% | 85.09% | 24,852 | 16,929 | 68.12% |
| 140 | 19372 | Northern Ins Co Of NY | NY | 0 | 0% | 100.00% | 0 | -1 | 0% |
| 785 | 40231 | Old Dominion Ins Co | FL | 181 | 0.00% | 99.97% | 208 | 99 | 47.60% |
| 88 | 34940 | Omni Ind Co | IL | 13,357 | 0.23% | 90.71% | 11,178 | 7,636 | 68.31% |
| 69 | 39098 | Omni Ins Co | IL | 145 | 0.00% | 99.98% | 177 | 49 | 27.68% |
| 311 | 21970 | OneBeacon Ins Co | PA | 0 | 0% | 100.00% | 0 | -6 | 0% |
| 4799 | 32700 | Owners Ins Co | OH | 74,055 | 1.27% | 71.80% | 71,660 | 52,779 | 73.65% |
| 2898 | 20346 | Pacific Ind Co | WI | 550 | 0.01% | 99.79% | 584 | 38 | 6.51% |
| | 37850 | Pacific Specialty Ins Co | CA | 169 | 0.00% | 99.97% | 178 | 176 | 98.88% |
| 69 | 23442 | Patriot Gen Ins Co | WI | 2,035 | 0.03% | 99.19% | 2,195 | 2,410 | 109.80% |
| 3678 | 25755 | Peachtree Cas Ins Co | FL | 1,121 | 0.02% | 99.63% | 709 | 824 | 116.22% |
| 140 | 18139 | Peak Prop & Cas Ins Corp | WI | 4,943 | 0.08% | 97.09% | 4,665 | 3,763 | 80.66% |
| 2538 | 24198 | Peerless Ins Co | NH | 5,884 | 0.10% | 96.04% | 7,262 | 5,216 | 71.83% |
| 2538 | 37648 | Permanent Gen Assur Corp | OH | 6,674 | 0.11% | 95.39% | 7,579 | 6,591 | 86.96% |
| 140 | 22906 | Permanent Gen Assur Corp Of OH | OH | 11,880 | 0.20% | 91.56% | 13,190 | 10,474 | 79.41% |
| 84 | 13714 | Pharmacists Mut Ins Co | IA | 55 | 0.00% | 99.99% | 50 | 20 | 40% |
| 69 | 18058 | Philadelphia Ind Ins Co | PA | 1,333 | 0.02% | 99.47% | 1,314 | 937 | 71.31% |
| 111 | 25623 | Phoenix Ins Co | CT | 5,711 | 0.10% | 96.54% | 6,170 | 2,521 | 40.86% |

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| Gro Cod | Cocode | Company Name | Domicile | Direct | Market | Cumulative | Direct | Direct | Pure |
|---------|--------|-----------------------------------|----------|------------------|-------------|--------------|------------------|------------------|-------------------|
| | | | | Premiums Written | Share | Market Share | Premiums Earned | Losses Incurred | Direct Loss Ratio |
| 3362 | 12873 | Privilege Underwriters Recp Exch | FL | 1,246 | 0.02% | 99.51% | 878 | 887 | 101.03% |
| 1326 | 11851 | Progressive Advanced Ins Co | OH | 13,957 | 0.24% | 90.01% | 14,552 | 8,053 | 55.34% |
| 775 | 24252 | Progressive Amer Ins Co | OH | 15,562 | 0.27% | 88.80% | 16,526 | 9,451 | 57.19% |
| 2538 | 17350 | Progressive Bayside Ins Co | OH | 14,040 | 0.24% | 89.77% | 14,807 | 6,277 | 42.39% |
| 111 | 24260 | Progressive Cas Ins Co | OH | 0 | 0% | 100.00% | 0 | -2 | 0% |
| 111 | 42994 | Progressive Classic Ins Co | WI | 14,179 | 0.24% | 89.53% | 14,964 | 6,790 | 45.38% |
| 12 | 16322 | Progressive Direct Ins Co | OH | 11,803 | 0.20% | 91.76% | 12,414 | 5,823 | 46.91% |
| 796 | 42412 | Progressive Gulf Ins Co | OH | -2 | 0% | 100.00% | 1 | -211 | -21100% |
| 3596 | 24279 | Progressive Max Ins Co | OH | 0 | 0% | 100.00% | 6 | -209 | -3483.33% |
| 169 | 35190 | Progressive Mountain Ins Co | OH | 385,683 | 6.62% | 27.15% | 385,216 | 258,693 | 67.16% |
| 361 | 38628 | Progressive Northern Ins Co | WI | 0 | 0% | 100.00% | 0 | 13 | 0% |
| 31 | 42919 | Progressive Northwestern Ins Co | OH | 0 | 0% | 100.00% | 0 | -5 | 0% |
| 215 | 37834 | Progressive Preferred Ins Co | OH | 0 | 0% | 100.00% | 0 | -9 | 0% |
| 867 | 21735 | Progressive Premier Ins Co Of IL | OH | 238,396 | 4.09% | 42.43% | 233,250 | 158,999 | 68.17% |
| 84 | 38784 | Progressive Southeastern Ins Co | IN | 8,049 | 0.14% | 94.29% | 8,461 | 4,561 | 53.91% |
| 215 | 34690 | Property & Cas Ins Co Of Hartford | IN | 2,154 | 0.04% | 99.08% | 2,426 | 1,746 | 71.97% |
| | 24295 | Providence Washington Ins Co | RI | 0 | 0% | 100.00% | 0 | -1 | 0% |
| 661 | 43044 | Response Ins Co | IL | -6 | 0.00% | 100.00% | 214 | 52 | 24.30% |
| 311 | 26050 | Response Worldwide Ins Co | IL | 16 | 0.00% | 100.00% | 198 | -134 | -67.68% |
| 1129 | 13056 | RLI Ins Co | IL | 335 | 0.01% | 99.93% | 165 | 132 | 80% |
| 218 | 25405 | Safe Auto Ins Co | OH | 20,136 | 0.35% | 86.60% | 20,171 | 12,515 | 62.04% |
| 761 | 24740 | Safeco Ins Co Of Amer | NH | 6,492 | 0.11% | 95.72% | 6,856 | 5,916 | 86.29% |
| 218 | 39012 | Safeco Ins Co Of IL | IL | 26,743 | 0.46% | 82.53% | 22,767 | 13,791 | 60.57% |
| 155 | 11215 | Safeco Ins Co Of IN | IN | 24,164 | 0.41% | 84.27% | 18,412 | 12,008 | 65.22% |
| 212 | 24759 | Safeco Natl Ins Co | NH | 6,325 | 0.11% | 95.94% | 6,575 | 4,893 | 74.42% |
| 212 | 25640 | Safeway Ins Co Of GA | GA | 50,494 | 0.87% | 73.71% | 51,367 | 36,504 | 71.07% |
| 761 | 40460 | Sagamore Ins Co | IN | 12 | 0.00% | 100.00% | 10 | 0 | 0% |
| 218 | 24988 | Sentry Ins A Mut Co | WI | 349 | 0.01% | 99.90% | 741 | 307 | 41.43% |
| | 22888 | Southern Fire & Cas Co | WI | 45 | 0.00% | 100.00% | 48 | 53 | 110.42% |
| 1281 | 37141 | Southern Gen Ins Co | GA | 24,552 | 0.42% | 83.86% | 23,734 | 16,676 | 70.26% |
| 212 | 26867 | Southern Ins Co Of VA | VA | 11,504 | 0.20% | 91.96% | 11,645 | 6,856 | 58.88% |
| 12 | 15172 | Southern Mut Ins Co | GA | 5,784 | 0.10% | 96.44% | 5,667 | 3,661 | 64.60% |
| 155 | 22861 | Southern Pilot Ins Co | WI | 5,798 | 0.10% | 96.34% | 5,727 | 4,801 | 83.83% |
| 69 | 12610 | Southern Trust Ins Co | GA | 7,590 | 0.13% | 94.42% | 7,690 | 5,632 | 73.24% |
| 3495 | 19070 | Standard Fire Ins Co | CT | 8,215 | 0.14% | 94.15% | 9,195 | 5,580 | 60.69% |
| 69 | 32387 | Star Cas Ins Co | FL | 1,378 | 0.02% | 99.45% | 1,088 | 667 | 61.31% |
| 212 | 25127 | State Auto Prop & Cas Ins Co | IA | 5,158 | 0.09% | 97.00% | 5,859 | 6,310 | 107.70% |
| 12 | 25135 | State Automobile Mut Ins Co | OH | 1,151 | 0.02% | 99.60% | 1,243 | 748 | 60.18% |
| 3495 | 25143 | State Farm Fire & Cas Co | IL | 129,533 | 2.22% | 61.02% | 123,159 | 107,888 | 87.60% |
| 140 | 25178 | State Farm Mut Auto Ins Co | IL | 1,195,634 | 20.53% | 20.53% | 1,173,472 | 890,025 | 75.85% |
| 69 | 22683 | Teachers Ins Co | IL | 4,706 | 0.08% | 97.25% | 4,903 | 2,558 | 52.17% |
| 4725 | 13242 | Titan Ind Co | TX | 527 | 0.01% | 99.80% | 720 | 402 | 55.83% |
| 4684 | 28188 | Travco Ins Co | CT | 3,889 | 0.07% | 97.62% | 4,200 | 1,862 | 44.33% |
| 155 | 36137 | Travelers Commercial Ins Co | CT | 19,779 | 0.34% | 86.94% | 19,510 | 13,963 | 71.57% |
| 212 | 27998 | Travelers Home & Marine Ins Co | CT | 93,395 | 1.60% | 66.37% | 93,378 | 59,121 | 63.31% |
| | 25658 | Travelers Ind Co | CT | 2,038 | 0.04% | 99.12% | 2,191 | 863 | 39.39% |
| 12 | 25666 | Travelers Ind Co Of Amer | CT | 5,526 | 0.09% | 96.73% | 5,874 | 3,785 | 64.44% |
| | 41106 | Triumphe Cas Co | OH | 84 | 0.00% | 99.99% | 98 | 57 | 58.16% |
| 12 | 21709 | Truck Ins Exch | CA | 291 | 0.01% | 99.94% | 454 | 360 | 79.30% |
| 12 | 40118 | Trustgard Ins Co | OH | 2,789 | 0.05% | 98.74% | 2,988 | 1,085 | 36.31% |
| 12 | 29459 | Twin City Fire Ins Co Co | IN | 507 | 0.01% | 99.82% | 468 | 259 | 55.34% |
| 12 | 35319 | United Automobile Ins Co | FL | 23,019 | 0.40% | 85.89% | 22,181 | 17,498 | 78.89% |
| 8 | 25941 | United Serv Automobile Assn | TX | 180,335 | 3.10% | 48.70% | 177,956 | 145,320 | 81.66% |
| 1281 | 25895 | United States Liab Ins Co | PA | 25 | 0.00% | 100.00% | 24 | 40 | 166.67% |
| 62 | 16063 | Unitrin Auto & Home Ins Co | NY | 6,482 | 0.11% | 95.83% | 6,731 | 5,398 | 80.20% |
| 3494 | 10915 | Unitrin Direct Prop & Cas Co | IL | 2,917 | 0.05% | 98.55% | 2,793 | 1,644 | 58.86% |
| 140 | 25968 | USAA Cas Ins Co | TX | 138,607 | 2.38% | 56.50% | 136,339 | 108,657 | 79.70% |
| 244 | 18600 | USAA Gen Ind Co | TX | 75,392 | 1.29% | 70.53% | 69,205 | 58,884 | 85.09% |
| 155 | 42889 | Victoria Fire & Cas Co | OH | 107 | 0.00% | 99.98% | 152 | 83 | 54.61% |
| 155 | 10105 | Victoria Select Ins Co | OH | 7,284 | 0.13% | 94.67% | 7,152 | 4,134 | 57.80% |
| 4754 | 10777 | Victoria Specialty Ins Co | OH | 1,614 | 0.03% | 99.37% | 1,647 | 1,514 | 91.92% |
| 69 | 20397 | Vigilant Ins Co | NY | 336 | 0.01% | 99.92% | 353 | 150 | 42.49% |
| 3495 | 40428 | Voyager Ind Ins Co | GA | 19,405 | 0.33% | 87.61% | 18,728 | 1,656 | 8.84% |
| 69 | 19003 | Waco Fire & Cas Ins Co | GA | 166 | 0.00% | 99.97% | 282 | 277 | 98.23% |
| 36 | 26085 | Warner Ins Co | IL | 9 | 0.00% | 100.00% | 45 | -93 | -206.67% |
| 553 | 27502 | Western Gen Ins Co | CA | 7 | 0.00% | 100.00% | 1 | 4 | 400% |
| | 13250 | Workmens Auto Ins Co | CA | 1,230 | 0.02% | 99.53% | 1,463 | 1,202 | 82.16% |
| 3478 | 31267 | York Ins Co of ME | ME | 0 | 0% | 100.00% | 0 | 21 | 0% |
| 155 | 26220 | Yosemite Ins Co | IN | 294 | 0.01% | 99.94% | 217 | 29 | 13.36% |
| 215 | 16535 | Zurich Amer Ins Co | NY | 0 | 0% | 100.00% | 0 | 75 | 0% |
| 31 | | 291 Companies in Report | | 5,823,467 | 100% | 100% | 5,709,172 | 4,078,004 | 71.43% |

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We are excited to announce that Anchor Insurance Holdings is purchasing Southeast Surplus dba InServ General Agency, Spindletop Premium Finance, and Ranchers and Farmers Insurance Company from Mirage Interest, Inc. Ted Moor, Jr., Chairman of Mirage stated that "it was a difficult decision to sell, but I believe that we found an ideal purchaser in Anchor."

Wes Shipley, President of Ranchers and Farmers Insurance Company, added that "the purchase by Anchor will allow us to make many of the changes our agents have been requesting – additional capacity in certain areas, higher property limits, and new products." He went on to say that "our day-to-day operations will remain the same. We'll continue to operate out of our Beaumont offices. There will be no personnel changes. All of our staff that our agents have worked with through the years will remain the same. Our agents will continue to conduct business with us in the same way after the sale, as they did before the sale."

The sale is expected to close before the end of the year. Mitch Sattler, President of Anchor, stated that "we will be working closely with the staff in Beaumont to ensure that the transition will occur seamlessly so that our agents and their customers will continue to receive the quality service that they've come to expect over the years." He went on to state that "This combination of companies will allow us to add more products, more services, and cover a broader geographic area. We feel very fortunate to be able to join forces with Southeast, Spindletop, and Ranchers and Farmers Insurance Company. They have an outstanding reputation, and provide us with an outstanding platform to build and expand upon in the future."

Anchor Insurance was recently founded by a team of highly experienced insurance professionals with expertise in leading and growing successful property insurance companies. According to Jennifer Pintacuda, Chief Financial Officer of Anchor, "We are committed to making this acquisition a success, both from a customer experience standpoint and financially. By way of capital infusion, we will double the insurance company surplus, allowing us to grow and deliver on the plans we have made. This extra capital will also provide us with significant reinsurance buying power we need to protect the company and meet our claims obligations while we expand and add capacity."

More information about Anchor will soon be available at www.RelyOnAnchor.com.

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Attention: Senior Agents

George Nordhaus has shared one of the funniest videos I have seen in a long time!

This takes a little time. Save it for when you need a bit of humor. It is so realistic it hurts!

[2014 Final Conference on Aging for - YouTube](http://www.youtube.com/watch?v=LR2qZ0A8vic)
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