

THE COUNCIL OF INSURANCE AGENTS & BROKERS

**YOUR
BUSI-
NESS**

IS OUR BUSINESS

2008 YEAR IN REVIEW

SUPPLEMENT TO LEADER'S EDGE MAGAZINE



Not every firm belongs to The Council.

If you're fearful, afraid of change, hesitant to pioneer new products and services or reluctant to compete without protectionist barriers, you would be uncomfortable as a Council member.

The future of the insurance industry centers on the dynamics of change. Our members are ready to accelerate, take chances and drive into new territory. The Council is right there—with the support and resources essential to see you reach the top.



SEASONED VETS AND TOMORROW'S STARS

The commercial insurance business is built on personal relationships. No association provides greater opportunities to establish professional contacts than The Council.

Every year, industry executives gather at The Council's premier industry forums for benefits consultants, property/casualty producers, and wholesalers/MGAs. Top executives from the producer side meet with the leading carriers in an uninterrupted setting, forging new business relations and building on long-standing associations for the future.

Away from these meetings, competition among the most successful and innovative agencies and brokerages is fierce. But at The Council's leadership forums, seasoned veterans and industry legends extend a hand of friendship and share hard-won industry knowledge with younger CEOs and top executives who are tomorrow's stars.

Only an elite class of commercial brokers and agents earns its way to Council membership. Only the most successful recognize the value of their investment.



DYNAMIC VELOCITY

You're in a fast-paced business environment. You must be knowledgeable, nimble and energetic. You must be armed with the right information to make the difference between a viable long-term strategy and a business plan that falls short of its goals.

The Council offers the insight you need for developments before they occur.

The Council:

- Facilitates working groups where specialists—including legal counsels, international experts and CFOs—share information and experiences.
- Sponsors industry gold standard annual compensation and incentive pay studies.
- Addresses talent and succession concerns with a solid program to help recruit and retain exceptional performers and successfully blend business cultures during mergers and acquisitions.
- Brings top executives together to implement HR programs that help meet the challenges of a shifting business environment.



AT THE TOP OF OUR GAME

From the White House to Capitol Hill, on issues domestic and international, The Council is on the move, working to protect and advance your interests.

The Council:

- Wins a decades-long battle to eliminate countersignature laws, saving members millions in unnecessary and excessive fees.
- Is committed to vigorously defending employer-based delivery in America's health care debate.
- Supports spreading the risk among all coastal properties to solve the wind insurance crisis.
- Plays an active role in removing global trade barriers to enhance business opportunities.
- Advances a reasonable solution to compensation issues through a strong disclosure and transparency agenda.
- Believes in knocking down state protectionist barriers sustained by local groups who want to inhibit competition.
- Ensures access through an increased lobbying presence and a strong political action committee, CouncilPAC.
- Hosts an annual Insurance Legislative Summit in Washington to establish critical personal contacts with home state members of Congress—essential when grass-roots feedback is required.



NAVIGATING TREACHEROUS TERRAIN

Through innovative communications, The Council provides a steady flow of information that demystifies market trends and helps you map the best business strategies.

- Our quarterly commercial p/c market index and semiannual benefits surveys are reliable thermometers, gauging the temperature and pricing trends of the market.
- *Council Edge*, a weekly e-newsletter, keeps you at the top of your game, delivering the latest industry news and behind-the-scenes observations from Council experts.
- *Leader's Edge* magazine—the ultimate attitude-rich, award-winning monthly publication that paints a picture of our industry like no other.
- *For Your Benefit*, a monthly e-newsletter, provides critical information on the latest legal and legislative developments affecting the benefits business.
- Detailed information, such as legislative policy positions and analysis from legal counsel, are regularly updated on The Council's web site, www.ciab.com.
- Up-to-the-minute bulletins for you to share with clients during industry crises such as this year's developments at AIG.
- The Council's electronic library, Compliance CYA, gives you instant access to state regulatory developments and rules involving fees and commissions, surplus lines, compensation disclosure and fiduciary responsibilities for trust accounts.



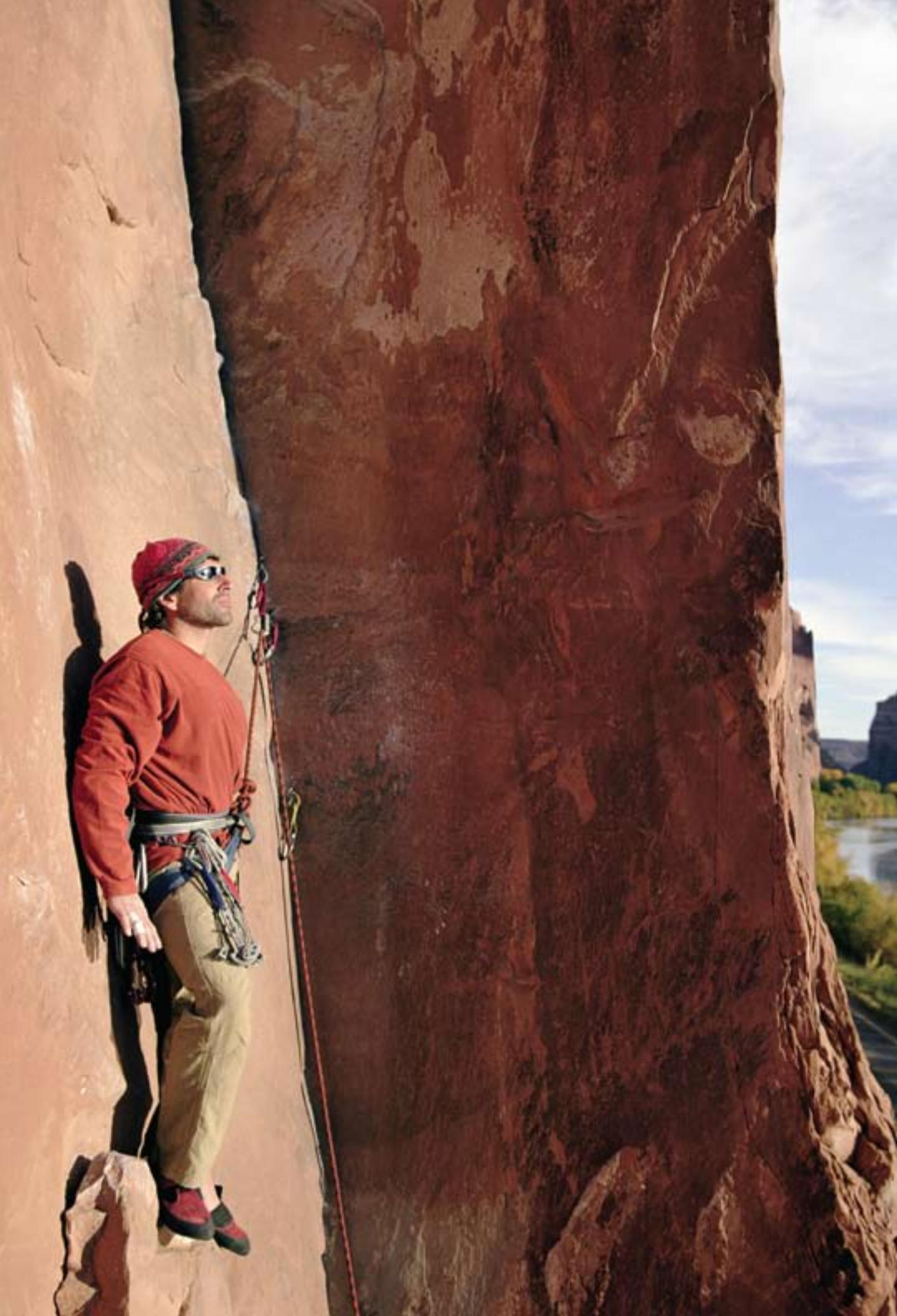


GAINING FAME

The Council's charitable and educational arm, the non-profit Foundation for Agency Management Excellence (FAME), helps prepare promising young students for careers in risk management through its scholarship program.

In this academic year, FAME awards \$5,000 scholarships to 10 hard-working, high-achieving students who need financial assistance. The program is helping students pursue degrees in Insurance and Risk Management at five schools: the University of Georgia Terry School of Business, Howard University, the University of Wisconsin-Madison, California State University at Sacramento and the Katie School of Business at Illinois State University.

After reaching out to our industry partners this year, Wells Fargo has agreed to expand the program by funding a special scholarship named in its honor.



ROCK SOLID: WE'VE GOT YOUR BACK

The Council provides key information, support and insights to help our members negotiate the twists and turns of a dynamic market. The Council is behind you, making sure you have the best fuel, resources and fine-tuning to navigate the course and secure your rightful place in the winner's circle.

The Council:

- **Takes into account the totality of your business operations and provides specialized services to address changing needs.**
- **Anticipates market developments and ensures member firms have the business intelligence they need to maximize opportunities.**
- **Addresses critical concerns such as the looming talent crisis by providing workable solutions.**
- **Offers the best networking forums for industry-leading producers and underwriters.**
- **Advances your business agenda from Capitol Hill to the White House, from state capitals to world capitals.**
- **Protects your interests so you can protect your clients.**

We exist, quite simply, to make your business our business.

Our job is to cover your back.

BOARD AND STAFF

The Council Board of Directors

OFFICERS

CHAIRMAN

George A. Steadman III
Rutherford

VICE CHAIRMAN

Markham R. McKnight
BancorpSouth Insurance
Services, Inc.

TREASURER

H. Wade Reece
BB&T Insurance Services, Inc.

SECRETARY

James R. Pender
Oswald Companies

PRESIDENT

Ken A. Crerar
The Council of Insurance
Agents & Brokers

DIRECTORS

F. Scott Addis
The Addis Group

Nancy J. Ayers
Mesirow Financial

Don J. Bailey
Willis North America

Michael W. Battle
Keen Battle Mead

David O. Becker
Cottingham & Butler

Steven L. Brockmeyer
Bolton & Company

Anthony P. Campisi
Glatfelter Insurance Group

Andrew G. Cassidy
Early, Cassidy & Schilling, Inc.

Bob Cawley
RCM&D

William M. Choate
Aon Risk Services, Inc.

E.R. Graham Clarke
Miller Insurance Services Ltd.

Robert L. Cohen
IMA Financial Group, Inc.

Kevin W. Conboy
The NIA Group, LLC

James R. Davis
John L. Wortham & Son, L.P.

M. Steven DeCarlo
AmWINS Group, Inc.

Philip J. Edmundson
William Gallagher
Associates, Inc.

Bruce W. Ferguson
The Underwriters Group, Inc.

Gary R. Griffith
Apex Global Partners

Bruce D. Guthart
Hub International Limited

Joseph W. Hamilton
Wachovia Insurance Services

Jim W. Henderson
Brown & Brown, Inc.

Bill Henry
McQueary Henry Bowles
Troy, LLP

Daniel D. Hite
First Horizon Insurance Group

Scott R. Isaacson
Wells Fargo Insurance
Services, Inc.

Lawrence S. Kaminsky
Thomas McGee, L.C.

Stanley D. Loar
Woodruff-Sawyer & Company

John L. Lumelleau
Lockton Companies

John O. McDonald
Herbert L. Jamison & Co., LLC

Joseph M. McSweeney
Marsh Inc.

Dave E. McGurn Jr.
Arthur J. Gallagher & Co.

Johnny R. Pitts
Lipscomb & Pitts Insurance

Steven J. Topel
JMB Insurance

Fred R. Tripp
Starkweather & Shepley, Inc.

Scott E. Trofholz
The Harry A. Koch Co.

Jacques Verlingue
SAS VERLINGUE

Thomas G. Williams
InterWest Insurance Services, Inc.

The Council of Employee Benefits Executives

CHAIR

Christopher J. Nadeau
William Gallagher Associates

VICE CHAIR

Dennis M. Donahue
Wells Fargo Insurance Services

John A. Barron Jr.
Brower Insurance

J. Michael Brewer
Lockton Companies

William H. Brockman
Early, Cassidy & Schilling

Adam Bruckman
Digital Insurance

Timothy J. Byrne
Mortenson, Matzelle &
Meldrum (M3)

Bob Cawley
RCM&D, Inc.

Peter Cella
Beere & Purves Inc.

Michael D. Craford
Craford Benefit Consultants

Vince A. Daboul
TD Banknorth Insurance
Agency, Inc.

Kerry B. Drake
Wright & Percy Insurance

Howard A. Engel
Mesirow Financial

Lawrence V. Giusti
Harden & Associates

Roy Gonella
Mercer

Peter S. Gruenberg
HRH Insurance

Joseph J. Helfert II
Sterling & Sterling, Inc.

Thomas E. Hughes
InterWest Insurance Services, Inc.

Thomas L. Mangan
Hub International

Kyle Moss
McQueary Henry Bowles
Troy, LLP

David O. Oberkircher
TRION

John L. O'Brien Jr.
Herbert L. Jamison & Co., L.L.C.

Charlie Rosson
Woodruff-Sawyer & Co

Cynthia O. Villemarette
Eustis Benefits, LLC

Harold W. Wells IV
Harold W. Wells & Son

Steven S. Williams
Heffernan Insurance Brokers

Marc E. Zanger
CBIZ Insurance Services

John G. Zern
Aon Consulting

David M. Ziegler
Gallagher Benefit Services, Inc.

CEBE COUNCILPAC CHAIR
Robert J. Klonk
Oswald Companies

PAST CHAIRS

Robert N. Munao
2001-2003 Founding Chair

Charles J. Falvey
2003-2005

Michael A. Paschke
2005-2007

CICE Executive Committee

Frederick H. Eppinger
The Hanover Insurance Group

John D. Finnegan
Chubb

Chuck Kavitsky
Allianz of America

Pierre L. Ozendo
Swiss Reinsurance

Mark T. Willis
AIG Commercial Insurance

Foundation for Agency Management Excellence

CHAIRMAN
Frederick J. de Grosz
ABD Insurance & Financial Services / Wells Fargo

VICE CHAIRMAN
Albert R. Counselman
RCM&D, Inc.

TREASURER
Bruce D. Guthart
Hub International Limited

SECRETARY
Ken A. Crerar
The Council of Insurance Agents & Brokers

J. Hyatt Brown
Brown & Brown, Inc.

Fred C. Burns
John L. Wortham & Son, L.P.

Charles R. Daniels III
Rose and Kiernan, Inc.

Bruce W. Ferguson
The Underwriters Group, Inc.

Joseph W. Hamilton
Wachovia Insurance Services

Daniel D. Hite
First Horizon Insurance Group

Dave E. McGurn Jr.
Arthur J. Gallagher & Co.

Markham R. McKnight
BancorpSouth Insurance Services, Inc.

Michael A. Paschke
Brown & Brown Insurance

James R. Pender
Oswald Companies

Thomas J. Rodell
Aon Risk Services

George A. Steadman III
Rutherford

J. Bransford Wallace
Willis Group

Distinguished Past Chairmen

1913-14
Wade Fetzer

1914-15
W.D. O'Gorman

1915-16
George D. Webb

1916-18
John A. Morrison

1918-20
W.G. Wilson

1920-21
Charles E. Hood

1921-24
Thomas E. Braniff

1924-26
James W. Henry

1926-28
Charles H. Burras

1928-31
W.G. Wilson

1931-33
T.E. Braniff

1933-35
James R. Millikan

1935-37
C.A. Abrahamson

1937-39
Cliff C. Jones

1939-41
W.D. O'Gorman

1941-44
Lew H. Webb

1944-45
John E. O'Neil

1945-47
Carl P. Daniel

1947-49
Wheaton A. Williams

1949-51
Holton R. Price, Jr.

1951-53
Lyle S. McKown

1953-55
Thomas W. Earls

1955-56
Paul Sisk

1956-57
J. Edward Cochran

1957-58
B.H. Paddock

1958-59
C.W. Olson, Jr.

1959-60
Walter M. Sheldon

1960-61
Guy T. Warfield

1961-62
Travis D. Bailey

1962-63
Edwin P. Simon

1963-64
E. Stuart Windsor

1964-65
Ralph Neely

1965-66
R. Lewis Patton

1966-67
Elwin T. Gammons

1967-68
Cliff C. Jones, Jr.

1968-69
H. Thorp Minister, Jr.

1969-70
David G. Wyer

1970-71
C. Peyton Daniel

1971-72
Chase Ridgely, Jr.

1972-73
John C. Conklin, Jr.

1973-74
William G. Russell

1974-75
Edward W. Sunder, Jr.

1975-76
John K. Woodworth

BOARD AND STAFF

1976-77

Edward W. Cochran

1977-78

Alexander Ellis, Jr.

1978-79

John S. Childress

1979-80

Philip L. Cochran

1980-81

Gerald K. Cassidy

1981-82

Philip L. Cochran

1982-83

William D. Kientz

1983-84

Allen H. Carruth

1984-85

Sidney A. Stewart

1985-86

James W. Noyes

1986-87

John F. Doetzer

1987-88

John F. Russell

1988-89

John A. Kohler

1989-90

Timothy N. Thoeleck

1990-91

William T. Huntley

1991-92

William P. Wallace

1992-93

J. Bransford Wallace

1993-94

Fred C. Burns

1994-95

Erland P. Stevens, Jr.

1995-96

Harry A. Koch, Jr.

1996-97

Albert R. Counselman

1997-98

John C. Adams, Jr.
Jane Hill Fleming

1998-99

Christopher M. Collins
James J. Kilbride

1999-00

Robert A. Gleason, Jr.

2000-01

Thomas J. Rodell

2001-02

John L. Van Osdall

2002-03

William R. Wilkerson, III

2003-04

Frederick J. de Grosz

2004-05

J. Hyatt Brown

2005-06

Charles R. Daniels, III

2006-07

Thomas J. Rodell

The Council Staff

Ken A. Crerar

President

Barbara S. Haugen

SVP

Joel Wood

SVP, Government Affairs

Nicole Allen

VP, Industry Affairs

Alison E. Bowman

VP, Member Svcs.

Coletta I. Kemper

VP, Industry Affairs

Maura M. Nelson

VP, Mktg. & Communications

James A. Rodda

CFO

Alicia Anderson

Senior Accountant

Cheryl Arvidson

Asst. Dir., Strategic
Communications

Kathryn Farley

Government Affairs Assc.

John Fielding

Counsel, State Affairs

Diane Giles

Dir. of Creative Dev.

Molly Hoffman

Production Assistant

Paula Karchner, CMP

Dir. of Meetings

Joel Kopperud

Dir. of Government Relations

Julia Kramer

Mgmt. Resources

Caroline Lubin

Meetings & Member Svcs. Assc.

Cheryl Matochik

Dir. of Initiatives, Office of the
President

Kelly Miller

Strategic Resources Assc.

Webb Milward

Dir. of Political Affairs

Chantee Mosley

Receptionist

Rick Pullen

Editor in Chief

Christy Schmidt

Asst. Dir., Meetings

Frank X. Sentner

Dir. of Strategic Tech.

Scott Sinder

General Counsel

Katherine Jarvis Smith

Exec. Asst. to the President

Ann G. Steadman

Dir., Leadership Circle
Sponsorship Program

Adrienne Stewart

Accounting Assc.

Meg Thurgood

Mktg. & Communications Assc.

Patricia Wade

Asst. Dir. of Member Svcs.

Nora Wallace

Legislative Assc., Employee
Benefits

Cory Washington

Office Services Clerk

Jacquetta Williams

Database & Advertising Assc.

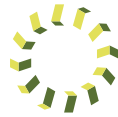


THE COUNCIL'S LEADERSHIP CIRCLE

DIAMOND

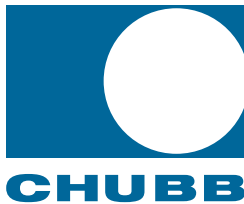


Liberty Mutual



VERTAFORE

PLATINUM



CHUBB

TRAVELERS 

GOLD



AIG



LLOYD'S

STEPTOE & JOHNSON LLP

SILVER



ACORD

We want you to know[®]



Aetna



Allianz



Fireman's Fund



AMERITAS GROUP



APPLIED SYSTEMS
The power to make you more profitable.



Arch Insurance Group

assist america[®]



BROOKE CAPITAL ADVISORS



CIGNA
A Business of Careing.



GREAT AMERICAN INSURANCE GROUP



GUY CARPENTER
MARSH MERCER KROLL
GUY CARPENTER OLIVER WYMAN



THE HARTFORD



ISO



KAISER PERMANENTE



Munich Re America
Munich Re Group



Swiss Re



unum



ZURICH

CONTRIBUTORS



American Insurance Association



Business Insurance



CANANWILL PREMIUM FUNDING

DEWEY & LeBOEUF LLP



MGL

MGL Consulting Corporation
Risk Management & Business Solutions



RAA

**WE EXIST, QUITE SIMPLY, TO MAKE
YOUR BUSINESS OUR BUSINESS.
OUR JOB IS TO COVER YOUR BACK.**



THE COUNCIL
of INSURANCE
AGENTS & BROKERS
Count on THE COUNCIL™

701 Pennsylvania Ave. NW Suite 750

Washington, DC 20004-2608 USA

TEL 202-783-4400

FAX 202-783-4410

WEB www.ciab.com