

“We grew
because we became members of...

...The Council.

It allowed us to think bigger and become

bigger.”

Growing your business has many similarities to farming. You need rich soil to till and the right growth strategy to have the best harvest. Will you go for organic growth to increase the yield from your existing business, or will you go the merger and acquisition route, adding more production area to your operations?

The seeds of business that work for one company may not work for another. To decide on the right strategy, it is important to have as much information as possible about the business climate and the market conditions, and it is critical that the fields of business are easy to navigate and free of barriers.

However you decide to increase your business yield, those fields must be well tended to ensure your business strategy has adequate nourishment to achieve unfettered growth. And finally, it is necessary to have the right tools, the right timing and the right workforce to harvest the rewards.

Just as successful farmers rely on agricultural and meteorological experts to get the critical information they need to maximize their profits, leading commercial insurance agents and brokers turn to The Council for support in growing their businesses.

Through The Council, they have access to the premier networking opportunities in the

industry at the annual Greenbrier meetings for commercial property/casualty brokers and benefits consultants and underwriters. Our advocacy efforts and leadership in seeking to dismantle regulatory barriers are second to none. The information services and business intelligence we provide ensure that our members are aware of trends and developments critical to their decision-making.

As part of our outreach efforts, The Council this year conducted an extensive membership survey to see what is on your minds. The quotes highlighted in this report are verbatim responses from members who took part in that survey.

Your responses were positive and strong, but we also heard your worries.

You are concerned about finding the talent you need to grow your business.

And you are anxious to find the right training programs to ensure your senior and middle management teams are up-to-speed on the latest strategies, developments and trends. You wonder what sort of pay and benefits are needed to attract and retain a quality workforce.

To that end, The Council has just completed the most comprehensive compensation study ever undertaken for the producer force. We expect this research to set the industry standard, and unlike previous compensation studies, the data will be updated annually to ensure you have the most current and best information available.

But we know you need more, and be assured that we will do more. You can Count on The Council to be an engaged, trusted and active partner as you grow your business.



“We rely on the relationships we develop at The Council every day.”

**“WE DECIDED TO JOIN FOR
THE GREENBRIER — THE
NETWORKING. FROM EUROPE,
IT’S CRUCIAL.”**

The Council’s members are the top producers in the industry, and they know the importance of making the right contacts and maximizing their business opportunities through networking.

The Council’s two annual meetings, the fall Insurance Leadership Forum at The Greenbrier and the spring Employee Benefits Leadership Forum at The Greenbrier, have no equal in the industry.

Since 1913, top executives from both the producer and the carrier sides of the property/casualty industry have gathered

at The Greenbrier to nurture their long-standing business relationships and cultivate new business opportunities. For six years, The Council’s Employee Benefits Leadership Forum offered the same unparalleled networking experience to savvy benefits broker-consultants.

These two meetings give broker and carrier executives uninterrupted time to connect with the people most important to their bottom lines. As the merger/acquisition trend in the insurance industry continues, The Greenbrier meetings are becoming even more valuable. They can literally save precious days of travel by bringing far-flung operations together in a single venue, and they offer the chance to conduct a series of business meetings that might have taken months to schedule, if at all.

The Insurance Leadership Forum is always a sell-out. Attendance at the Benefits conference has grown four-fold since the inaugural meeting in 2002, and it gains in popularity every year.

The list of attendees for both conferences reads like a “Who’s Who” of dealmakers and policy setters. But The Greenbrier networking opportunities are not for everyone. Only our members enjoy this premium offering.



“Advocacy helps us be more **efficient** **and deliver better products and services to our clients.”**

**“THE COUNCIL IS THE
CONDUIT TO ALLOW PEOPLE
LIKE US TO ENGAGE IN
WASHINGTON POLITICS.”**

As the marketplace continues to consolidate, the winners are increasingly confronting issues that divide along the lines of protectionism versus a modern regulatory environment that gives businesses the ability to thrive, be more profitable and better serve their clients. The winners are members of The Council; our advocacy efforts are aimed at helping them reach the top and stay there.

That’s why The Council is busy protecting the interests of its members, not protecting a business environment whose time has passed.

We have taken the lead on Capitol Hill to achieve much needed regulatory reform for the surplus lines market. There is simply no higher priority, and the unanimous vote of the House this year in favor of comprehensive surplus lines reform was a signature victory for logic and fairness. We are engaged in a full-court press to win Senate approval of this legislation, but if Congress does not act, The Council is prepared to move to the courts to challenge the costly, confusing and duplicative surplus lines regulatory framework.

And The Council is actively involved in efforts to preserve and protect the employer-based health care system while seeking ways to expand coverage and reduce the number of uninsured. One of our initiatives in this area is a study by the Foundation for Agency Management Excellence reviewing the

various reform proposals to see which have the greatest potential to improve the system.

The Council has been working hard to ensure the Terrorism Risk Insurance Act is extended so the marketplace — and your clients — will not suffer from disruption and uncertainty. We were successful in getting two “musts” added to the bill: Domestic acts of terrorism and a “make available” provision for coverage of nuclear, chemical, biologic and radiological risks.

The Council also is working with key lawmakers on a full range of regulatory reforms, chief among them the optional federal charter for insurance brokers and carriers and an end to arcane rebating statutes.

drive

“Their ability to

legislation will get us out of this regulatory morass.”

“WHAT THEY REALLY DO
WELL FOR US IS EDUCATE
US ON THE REGULATORY
ENVIRONMENT, WHICH IS
VERY COMPLEX, AND THEY
PROVIDE ADVOCACY ON
THE ISSUES.”

Council members are innovative and creative. They do not need to erect barriers to entry to ensure their success. On behalf of its members, The Council has fought a hard battle to bring down every countersignature statute in the country, as well as those in Puerto Rico and the Virgin Islands.

In court battle after court battle, federal judges embraced The Council's legal arguments that countersignature laws posed an unconstitutional barrier to free trade. We are awaiting word on appeals by regulators in both Nevada and the Virgin Islands, but for all practical purposes, countersignature statutes have been relegated to the junk heap of history.

Those successful lawsuits have added millions of dollars to the bottom lines of Council members.

The Council's crack legal team is actively involved in monitoring efforts on Capitol Hill to fight the repeal of the McCarran-Ferguson antitrust exemption for the insurance industry as well as moves to expand or alter the federal flood insurance program.

On the international front, The Council is working with industry trade groups and the U.S. Trade Representative to press the case for a more level international field of business. We also keep track of developments relating to international regulatory requirements through our work with international intermediary organizations.

And we keep track of the National Association of Insurance Commissioners and developments in the complicated system of state regulations.

If there are changes in the regulatory environment that affect your business, The Council is your weathervane, developing in-depth information and getting it to you in real time so you know which way the wind is blowing.

“In a service business, you have to be sure you have

good people in place.”

**“THERE ISN'T
ENOUGH TALENT
AVAILABLE.”**

One critical element in growing your business is an adequate supply of talent in the personnel pool to meet future business needs.

The Council's Foundation for Agency Management Excellence (FAME), a 501c(3) charitable foundation, is doubling its efforts this year to increase the number of young people who choose risk management as a career.

Working with four colleges and universities that have specialized risk management programs, FAME is awarding nine \$5,000 scholarships to promising students who are majoring in risk management.

The FAME scholarship program, aimed at students with financial need, began last year at California State University at Sacramento; Howard University in Washington, D.C.; the University of Georgia at Athens; and the University of Wisconsin at Madison.

The first four FAME scholarships were awarded to undergraduate students at each of those schools in 2006. This year there will be nine scholarships available. The scholarships will go to the previous winners to help them complete their studies and to a new group of talented underclassmen enrolled in the schools' risk management programs.

FAME hopes to build and expand on this scholarship program in years to come as part of The Council's strong commitment to the future of the industry.

In addition, FAME is developing a comprehensive blueprint for company internship programs that will help firms work with colleges and universities to develop a pipeline for new talent and increase industry exposure among undergraduate and graduate students to encourage more young people to pick insurance as a career.

FAME also is continuing its mission of educational research by financing a study to look at various proposals to reform the nation's health care system and examine their potential impact.



intelligence

“The Council gives us the market

so we can see around the corner faster.”

**“WE JOINED FOR THE
GREENBRIER MEETING;
WE STAY MEMBERS BECAUSE
OF STRONG COMMUNICATIONS
AND UPDATES ON
THE INDUSTRY.”**

No matter where their business takes them, Council members are assured of a steady flow of critical information and industry insights from a variety of electronic and web-based communications products.

Our weekly electronic newsletter, Council Edge, looks beyond the headlines to give members a sense of what these developments mean to their business. With its cutting-edge design and graphics, Council Edge is valuable not only to domestic brokers and agents but also to international members seeking to keep tabs on the U.S. business climate.

Every month, For Your Benefit provides insight into the complicated legislative and regulatory environment facing benefits broker-consultants. For Your Benefit is a particularly valuable business tool at a time when health care, Social Security reform,

pension plans and retirement benefits are regularly in the headlines.

For brokers and agents seeking a sense of the industry trends, the quarterly commercial property/casualty market survey and semiannual benefits survey are invaluable tools and among The Council's most popular communications products.

Members stay abreast of Council activities through a regular flow of association news and special post-conference reports that capture the highlights of major meetings such as the

spring and fall Greenbrier conferences and the annual Legislative Summit. Business intelligence, analyses and reports available only to members are featured on The Council's web site, www.ciab.com.

When important information needs to get into the hands of members, The Council makes it happen.

substance

“Leader’s Edge magazine has articles of real

and quality.”

The Council’s award-winning magazine, aimed directly at commercial insurance agents and brokers, is rapidly becoming the industry’s premier “must-read” publication.

Delving behind the headlines and probing the personalities of key players on the brokerage, carrier and regulatory side of the insurance equation, Leader’s Edge regularly shows that what’s happening in the insurance industry can be a fun read.

Leader’s Edge has no time for the tedious and the mundane. That’s why it was singled out this year for the Society of National Association Publishing’s highest honor, the EXTRA! Award, for outstanding innovation in association publishing.

One of only three magazines ever to receive the EXTRA! Award, Leader’s Edge first had to win an award for general excellence for magazines in its circulation category before being considered for the special recognition.

In announcing the honor, the judges said, “Aptly named, this magazine is truly on the ‘Leader’s Edge’ of association publishing. Edgy design and a vibrant writing style reach right out and pull you in. Leader’s Edge looks, feels and reads like a leader.”

The Leader’s Edge web site is www.leadersedgemagazine.com.



“If I didn’t belong, I’d feel I’m

floating

without a net.”

“BEING A COUNCIL MEMBER IS EXCLUSIVE, AND IT’S A HIGHLY RECOGNIZED MEMBERSHIP THAT GENERALLY BELONGS TO THE HIGHEST QUALITY FIRMS WITHIN OUR BUSINESS.”

When it comes to member services, The Council excels at bringing the right players to the table and identifying cutting-edge technology and information solutions that will help our members eliminate inefficiencies and grow their business.

We produced a major industry compensation study, to provide our members with the most accurate, detailed and up-to-date pay and benefit information for the entire producer workforce. This is the most comprehensive compensation study ever undertaken, and it will be updated annually to provide real-time information on what salary levels are needed to recruit and retain quality employees.

The Council also has begun a special wholesaler’s working group and is considering a number of other initiatives to address the special needs of the wholesale segment of our industry.

We have worked behind the scenes for nearly two years to facilitate a groundbreaking electronic insurance exchange that will give brokers and agents the ability to consolidate their account information, enter the data once and send all material—or parts of it—to a variety of insurers. The exchange is expected to become a reality in the next year.

At both the Insurance Leadership Forum at The Greenbrier and The Employee Benefits Leadership Forum at The Greenbrier, The Council offers its members insights

into state-of-the-art technology solutions that can improve their business operations and free the producer force to do what they do best: keep existing business and seek out areas to expand.

All in all, The Council is helping you be where you need to be to grow your business through quality service, now and in the future.



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