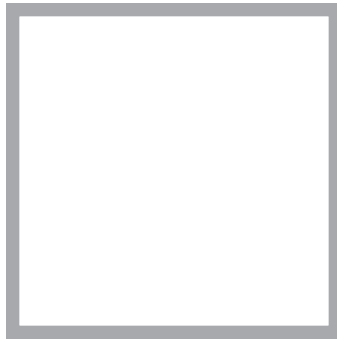
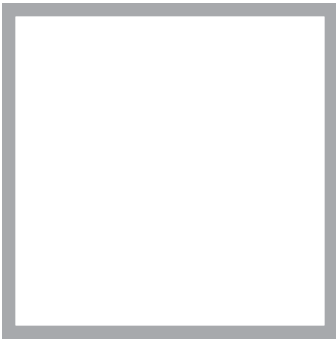
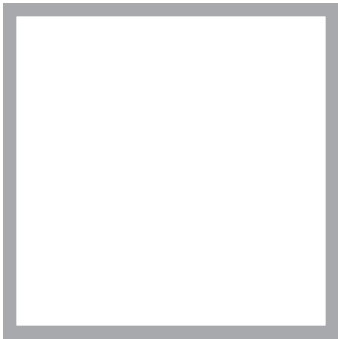


It's all about leadership

with substance



The Council of Insurance Agents & Brokers 2006 Year In Review





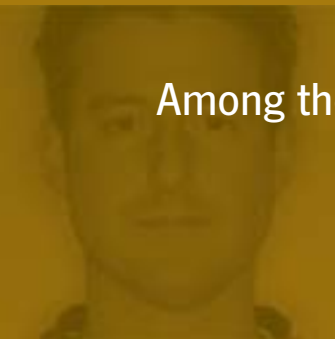
Since 1913, The Council of Insurance Agents & Brokers has been a prevailing force in the commercial insurance sector, providing unequalled networking, advocacy and business intelligence to member firms. As an industry leader, The Council has never been content to stand pat. Rather, the association has consistently sought to improve the business environment for its members, take on battles that need to be fought, identify action areas that can make a critical difference to the industry, and provide venues for members to forge critical business relationships and engage in thoughtful, productive discourse.



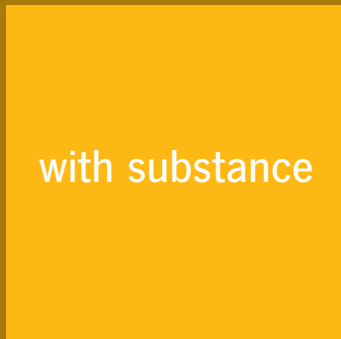
The Council's members are the top producers in the industry, so they demand an association that is on the cutting edge of industry trends and anticipates and addresses their needs in a proactive, not a reactive, fashion. The Council recognizes the preeminent position of its members and knows their business expertise demands exceptional value from their trade association. The Council is its members, and its members lead the industry. To meet their needs, The Council must lead, too.

But it is one thing to call yourself a leader and quite another to step up to the challenge of actually leading.





Among the industry players,
it's The Council that leads

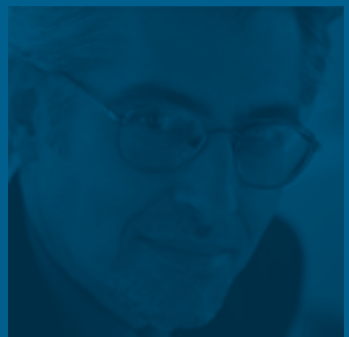


with substance





It's The Council



...that recognized the need to **launch a full-scale lobbying campaign** to ensure that critical issues affecting members' business priorities are at the forefront of the legislative and regulatory agenda.

H. Wade Reece, president, BB&T Insurance Services, is the long-time chair of CouncilPAC.

J. Martin Brayboy, vice president, Rose and Kiernan, Inc., chairs the Government Affairs Subcommittee of the Council of Employee Benefits Executives.

The Council's highly respected Government Affairs team, assisted by Government Affairs Committee Chairman Wade Reece on the p/c side and CEBE Board Member J. Martin Brayboy on the benefits side, is:

- **Making sure important legislation reforming the surplus lines insurance market gets priority consideration.** The Council worked with the House Financial Services Committee leaders to assure House passage of important legislation to reform the surplus lines market. Subjecting surplus lines transactions to a single regulation — that of the insured's home state or principal place of residence — would save millions of dollars and free commercial brokers and agents from a morass of conflicting and confusing state regulations. The Council also testified before the Senate Banking Committee on the need to act on surplus lines reform even as the panel begins an anticipated lengthy debate over an optional federal charter for the insurance industry.
- **Teaming up with other respected benefits organizations to advance an agenda aimed at preserving the employer-based health insurance and retirement system.**
- **Playing a key role on the steering committee of the HSA Working Group**, a coalition of employers, insurance companies, agents and brokers and others involved in the success of health savings accounts and other consumer-invested products.
- **Helping drive debate within the industry on issues associated with a permanent solution for catastrophe coverage in light of serious shortcomings that became apparent following Hurricanes Katrina, Rita and Wilma.** The Council is urging that the bankrupt Federal Flood Insurance Program be replaced with a more effective program for catastrophe coverage.
- **Using the unique position of Council members as advocates for employers and business partners of insurers to educate Capitol Hill staff members on the impact of legislation changing the health insurance marketplace.** The Council was instrumental in conveying the need to keep the regulatory and legislative playing field level for both open market plans and association health plans to minimize unintended consequences and maximize coverage options.
- **Working with key lawmakers and regulators to achieve a workable, permanent program to address the realities of the new, terrorism-conscious business environment.** The Council played a key role in winning a two-year extension of the Terrorism Risk Insurance Act at the end of 2005 but an additional extension is unlikely. The Council is committed to finding another solution to ensure an orderly marketplace that meets the needs of commercial customers in high risk locations.
- **Bringing Council members from both the p/c and benefits sides of the business to Washington every February to the annual Insurance Legislative Summit** to forge one-on-one relationships with lawmakers who make a difference to their business and hear from key government leaders on issues critical to the industry.
- **Responding to former Council Chairman Hyatt Brown's oft-stated reminder that money is the mother's milk of politics by exponentially growing CouncilPAC**, the association's political action committee, so The Council's clout on Capitol Hill is commensurate with its members' clout in the marketplace.



It's The Council



...that saved its members millions of dollars a year by successfully **challenging every remaining countersignature law on the books** in the United States and the territories of Puerto Rico and the Virgin Islands.

James (Ted) Joyce, vice president of marketing and commercial operations for JMB Insurance of Chicago, was the plaintiff in The Council's countersignature suit in South Dakota.

It was The Council, and The Council alone, that launched this battle for its members because bringing down barriers in the commercial insurance marketplace translates into major dollars on the bottom line.

The Council's legal battle against the protectionist, indefensible countersignature laws began in 2002 when the association filed suit in federal court in both Florida and Nevada, then filed similar suits in West Virginia, South Dakota, Puerto Rico and the Virgin Islands. In two of the suits,

Council members Rebecca Restrepo in Nevada and James (Ted) Joyce in South Dakota, served as plaintiffs.

The first victory came in Florida in September 2003; the final victory came in the Virgin Islands in June 2006.

West Virginia's legislature repealed the state's egregious countersignature law rather than defend it in court. In every other case, federal judges agreed with The Council that countersignature laws are unconstitutional restrictions on free trade.

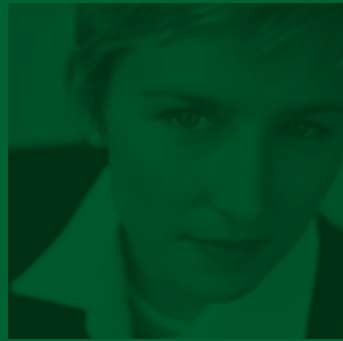
The Nevada and the Virgin Islands rulings are still in the appeals process, so those decisions are not yet final. But a clean sweep is in sight.

Countersignature is the template for how The Council is driving the surplus lines debate. If unsuccessful in changing the surplus lines marketplace through legislation, The Council is prepared to use the same legal arguments to eliminate the conflicting and unnecessary requirements now imposed on commercial brokers.

Rebecca A. Restrepo served as the plaintiff in the Nevada countersignature lawsuit filed by The Council.



It's The Council



...that brings leaders of the commercial insurance business together every year — on the property/casualty side in the fall and the benefits side in the spring — at the industry’s premier market meetings.

The Insurance Leadership Forum at The Greenbrier and the Employee Benefits Leadership Forum at The Greenbrier are the only market meetings of their kind and provide exceptional value to members.

For 93 years, industry leaders in the commercial property/casualty business from both the agency/brokerage and the carrier sides have gathered at The Greenbrier resort in White Sulphur Springs, W.Va., to renew long-standing business relationships and create new business opportunities.

How exclusive is the fall Greenbrier meeting?

Fully 65 percent of the attendees from both the broker/agent and carrier sides of the business have the titles of Chairman, CEO, President, Managing Director, Vice Chairman, Principal or Director after their names.

Five years ago, The Council recognized a need for a similar networking and market meeting for the employee benefits sector and launched the Employee Benefits Leadership Forum. As The Council prepares for the sixth annual “Benefits Greenbrier,” attendance has grown to 600 people and soon will rival the p/c meeting. Savvy benefits broker-consultants know it is a “must attend” because the people they need to know are there.

Working closely with Council Chairman Charlie Daniels and CEBE Board Chair Mike Paschke, The Council ensures that the fall and spring meetings offer a venue where business can be done. Each year, the program agenda features high quality speakers and discourse on timely, relevant topics that both educate and entertain the conference attendees. The Greenbrier conferences are an exclusive and incomparable benefit for Council members.

Charles R. Daniels III, CPCU, executive vice president, Rose and Kiernan, Inc., is the 2006 chairman of The Council of Insurance Agents & Brokers.

Michael A. Paschke, executive vice president, Brown & Brown, Inc., chairs The Council of Employee Benefits Executives Board.



It's The Council



...that provides expert marketing and communications services to member firms and **serves as point-central for association or industry-related news and happenings.**

Bruce D. Guthart, chief operating officer, Hub International Limited, chairs the External Relations Committee of The Council's Board of Directors.

Mark L. Gardner, vice president and chief compliance officer, USI Holdings, calls The Council's Electronic Library Service "the Holy Grail" of compliance in a testimonial advertisement.

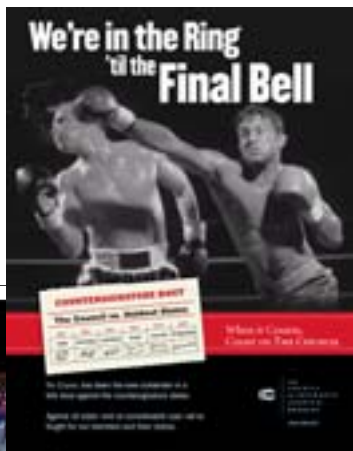
E.R. Graham Clarke, chief executive of Miller, is vice chairman of the External Relations Committee of The Council's Board of Directors.

With a variety of electronic and web-based communications products, The Council keeps member firms up-to-date on the latest business intelligence, including market trends from the quarterly commercial p/c market index surveys and twice-a-year surveys of the benefits marketplace.

The Council's weekly Market & Company Reports provide a summary of Council activities, developments on the legislative and regulatory fronts and key industry, state and international news. A specialized electronic newsletter provides regular updates on important developments in the employee benefits arena.

Through its ground-breaking Electronic Library Service, The Council gives members the ability to keep track of the fast-changing state legislative and regulatory landscape in the important areas of surplus lines, trust accounts, fees and commissions and data security.

The Council promotes association activities through regular news releases, op eds and media interviews, as well as advertisements in industry and general-circulation publications that highlight the benefits of Council membership and the suite of custom services Council members offer to their commercial customers.



It's The Council



...that is taking affirmative steps to identify and develop the insurance industry's future leaders.



(Left to right) Khadine Adams is a junior at Howard University in Washington, D.C. Greg Cohen is a senior at the University of Georgia Terry College of Business. Mandy Holden is a senior at California State University at Sacramento. Jessica Hussong is a senior at the University of Wisconsin-Madison.

Under the direction of co-chairmen Fred Burns and Fred de Grosz, The Council's Foundation for Agency Management Excellence (FAME), a 501(c)(3) charitable foundation, launched an important new initiative to help develop a young talent pool of producers by providing scholarships to risk management students at four colleges and universities.



The first FAME scholars are underclassmen 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. Each of the students received a \$5,000 scholarship based on need and scholastic record; starting next year, they may be eligible for the same assistance to complete their undergraduate degrees — and four more talented students will be selected for scholarship assistance as well.

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 has continued its mission of educational research to promote leadership and excellence in the agency and brokerage community. This year, FAME is financing a study that will examine the options for catastrophic exposure and develop a series of sensible, comprehensive recommendations for catastrophe coverage.

And FAME was proud to donate \$125,000, the proceeds of its annual fundraising auction, to local charitable organizations in Louisiana and Mississippi to assist hurricane victims.

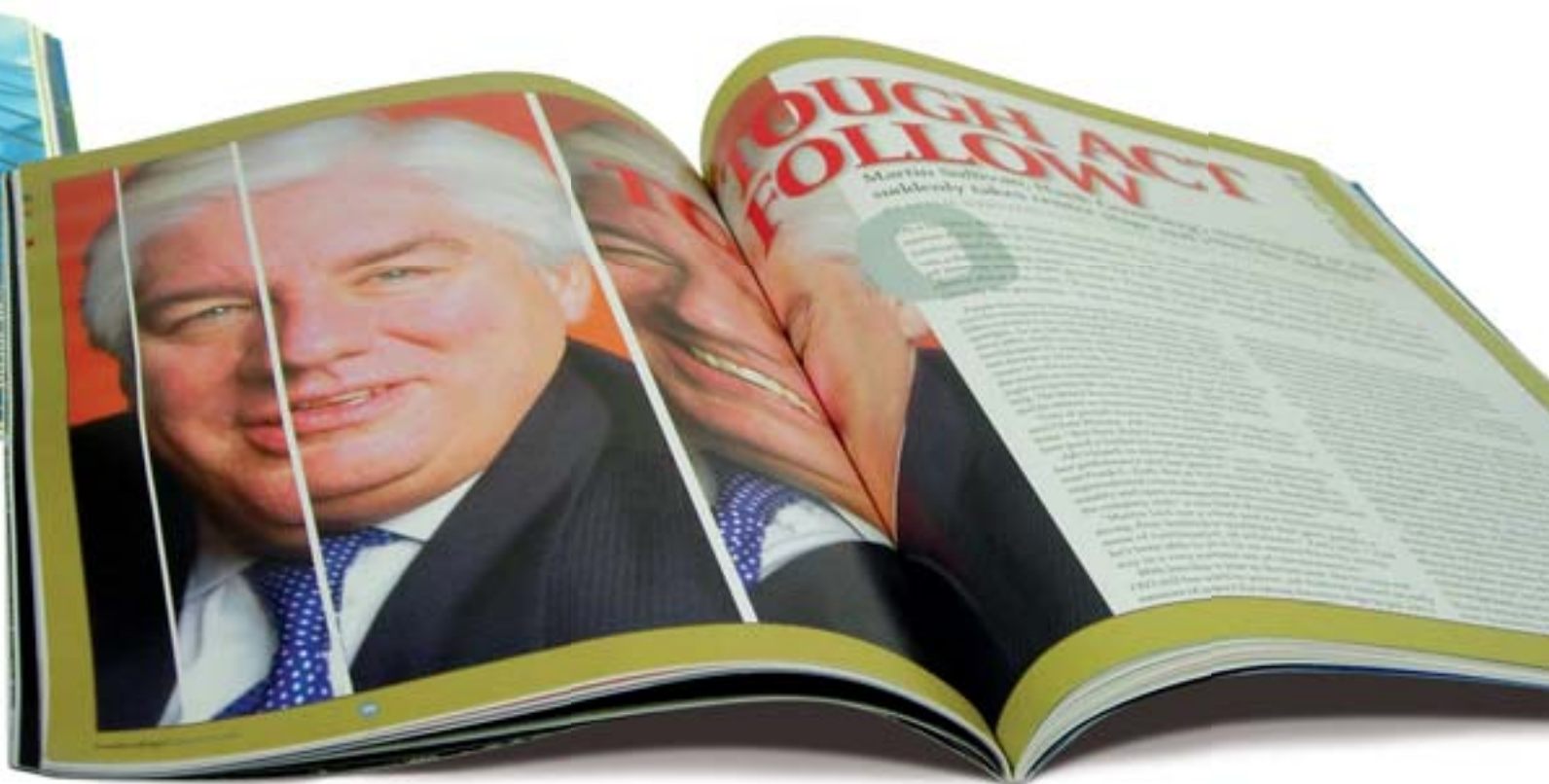


It's The Council

...that is seeking to **lead industry opinion** through its insightful, contemporary magazine, *Leader's Edge*.

Leader's Edge, The Council's prize-winning magazine, is the only publication aimed specifically at commercial insurance agents and brokers. Month after month, readers eagerly await their copy of *Leader's Edge* for compelling profiles of industry leaders and in-depth stories on insurance trends around the country and the globe.

Council experts provide the latest developments in such important areas as government affairs, legal developments, international issues and HR to more than 14,000 subscribers who know that *Leader's Edge* is the way to stay on the cutting edge of the industry.





It's The Council



...that is seeking technology solutions and improved business practices to lessen the back-office burdens on member firms and free up agents and brokers to do what they do best, finding the best risk management solutions for their customers.

The Council is bringing power brokers to the table to create new efficiencies in the business through a ground-breaking insurance exchange that would allow brokers and agents to quote and place p/c and benefits business with multiple insurance carriers through a single, internet-based portal platform.

And through work with Acord, CEBE Board member Dennis Donahue is spearheading The Council's effort to create the same sort of uniform standards for the employee benefits business as those that bring efficiencies to the p/c business.

Andrew G. Cassidy, executive vice president, Early, Cassidy & Schilling, Inc., has been involved in discussions on the electronic insurance exchange.

Dennis M. Donahue, vice president, benefits practice leader, Acordia, Inc., is leading The Council's efforts to establish a standard-setting process for group employee benefits at Acord.



It's The Council



...that has spent nearly two decades **establishing a forceful presence on the international scene** to attract non-U.S.-based members and help domestic agents and brokers serve clients who do global business.

The Council has been a leader in international advocacy efforts. As business becomes more global, commercial brokers and agents need to be able to service clients who do business abroad. The Council's international efforts are aimed at promoting competitive insurance markets around the world.

Bruce M. Basso, Co-Chairman of ABD Insurance & Financial Services, chairs The Council's International Committee.

Jacques Verlingue, president and CEO, VERLINGUE, is an international businessman who has helped lead The Council's international activities.

Open markets and fair and transparent regulation are critical to providing clients with the needed insurance products and services. Under the leadership of Bruce Basso and Jacques Verlingue, The Council's International Committee tackles tough issues at the international level.

As chairman of the World Federation of Insurance Intermediaries, which The Council helped found, Basso has led the effort to head off onerous regulations and educate international regulators about the valuable role intermediaries play in the market.

The Council also has been actively engaged in world trade talks on financial services. Working with the Office of the U.S. Trade Representative, The Council gained important commitments from U.S. trading partners allowing brokers new opportunities to do business in those countries. Just as The Council works to bring down barriers to business in the United States, it also tackles barriers to international insurance business.

...that is drilling down into member firms to provide greater value to all brokers and agents through a series of working groups that **bring individuals with specific responsibilities together to explore issues of shared concern.**

M. Steven DeCarlo, president and CEO, American Wholesale Insurance Group, is head of the Wholesale Working Group.

In addition to International, the working groups include Wholesalers, Legal Counsels, CFOs, Surplus Lines and Business Processes. By focusing on areas of responsibility and working across firm lines, The Council is enabling some of the best minds in the business to share ideas and find solutions to critical industry issues.

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Assistant Director, Member Services & Administration

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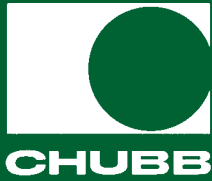
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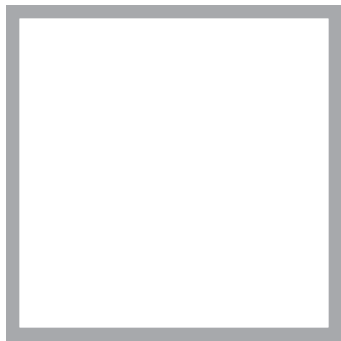
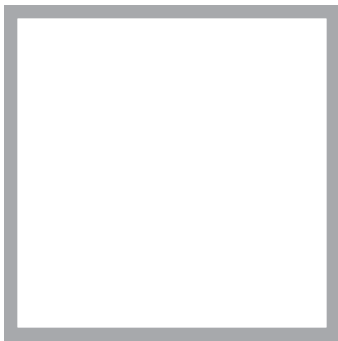
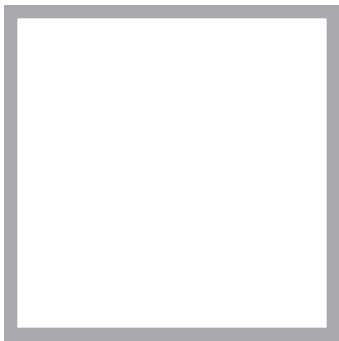
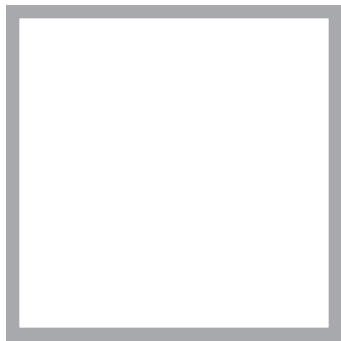
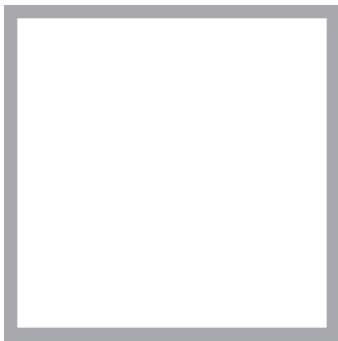
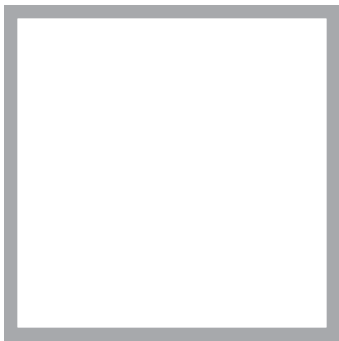
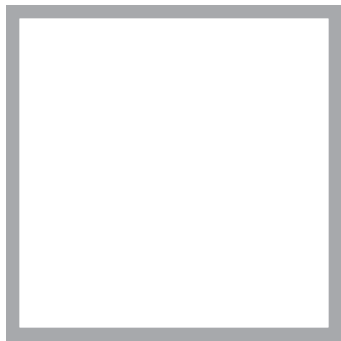
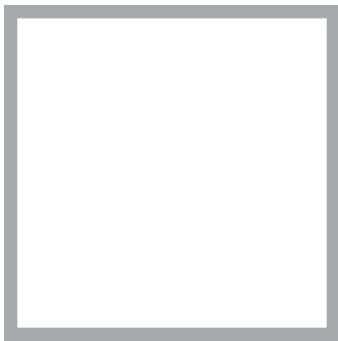
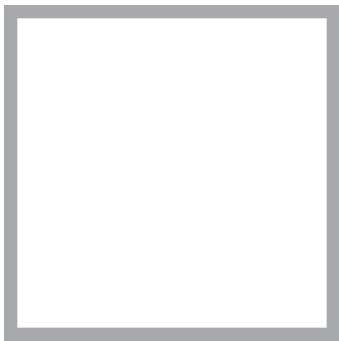


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