

AGENTS FIRST!

A publication of Georgia Insurance Agents Alliance (www.towrent.com/GIAA)



WHAT DO YOU GET FROM GIAA?

One voice multiplied ... Agents First!

GET HEARD!

Uninsured Motorists. Agency Service Fees. Guaranteed Ownership & Commissions. To Georgia's Legislators and DOI, these are "issues". To you, they are real life. By telling your story in Agents First!, you can show them what's really at stake.

One voice multiplied ... Agents First!

GET INVOLVED!

Want to help control your future?

There are changes being planned that will directly affect your specialty agency operation. GIAA lead the fight to reduce Uninsured Motorists through the creation of GEICS, which was opposed by standard auto insurance carriers that attempt to dictate the legislative agenda of certain agency organizations.

One voice multiplied ... Agents First!

GET SMARTER!

Want to save real money on business expenses? GIAA members are entitled to special discounts such as 10% off pre-licensing classes, 20% off on-line CE, and 50% off GIAA-sponsored events. More discount programs are being added all the time.

One voice multiplied ... Agents First!

GET CONNECTED!

Want to solve an agency problem real fast? GIAA members can get down-to-earth practical advice from the "Movers & Shakers" of the Specialty Insurance Industry.

One voice multiplied ... Agents First!

YOU NEED GIAA!

GIAA has made great strides in the struggle for Agent's Rights ... and GIAA has far to go!

One voice multiplied ... Agents First!

2003 LEGISLATIVE AGENDA

When GEICS temporarily took effect on February 1, 2003, GIAA members benefited the most! Agencies from all over Georgia reported that agency income increased 25% (most reported an extra \$5,000 in net income!) and mid-term cancellations dropped to 10% from 35%! GIAA's 2003 Legislative involvement is bringing GEICS back for good on January 1, 2004. You'll earn many times over your GIAA membership in the first week of 2004!

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2004 LEGISLATIVE AGENDA

Changing Georgia's Code to specifically include the option for an agent to charge fees for services that are not usual & customary to insurance transactions. Optional Agency Services Fees include \$25 for new, rewritten or lapsed application, \$10 reinstatement fee, \$25 home re-inspection, \$5 for home or auto photo, \$5 for cash payments and the actual cost of MVRs.

Recovering the expense of these fees will more than pay your annual GIAA membership in the first month!

One voice multiplied ... Agents First!

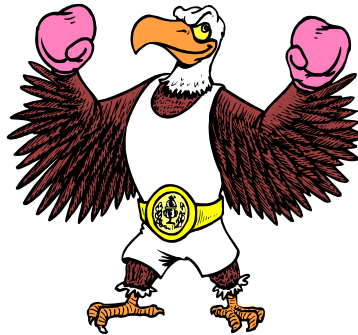
2005 LEGISLATIVE AGENDA

Guaranteed Ownership & Commissions. Current Georgia Legislation instructs carriers to legally "steal" books of business from terminated agents. The law is silent on carriers that change rate filing that included their acquisition costs without re-filing. GIAA will endeavor to restore Agent's Rights of ownership & commissions.

One voice multiplied ... Agents First!

Your 2004 GIAA Membership Renewal is due. Please take a few moments to join hundreds of specialty agents from all across Georgia and make the decision to GET HEARD, GET INVOLVED, GET SMARTER, & GET CONNECTED!

One voice multiplied ... Agents First!



"Together we'll soar in 2004!"



Why Should You Join GIAA?

I was recently asking a group of insurance agents if they thought our biggest problem was

ignorance or apathy.

One of the attendees spoke up and said, "I don't know and I don't care!"

Unfortunately, some insurance agency owners and carriers faced with shrinking budgets have questioned the value of membership in agent associations. This shortsighted approach could have future ramifications far greater than the cost of dues. GIAA strives to develop a substantial number of valuable member benefits. In addition to those benefits, it's important to realize the value propositions that our organization provides.

Think about the difference in trying to run your business with or without the *content* available only from our organization. When do you need the most support? When do you need the fastest answers? When do you need a network of friends?

When all is well or when you are under intense pressure? When there is plenty to go around or when you've run out of options? Membership in GIAA may be an easy line item to cut except that we need each other now more than ever.

Where can GIAA take you? Intangible benefits of membership can be overlooked if we don't do our part to remind our members of their importance. Benefits such as enhancing professional growth, career development and training, access to information, industry promotion and representation before the government.

With today's increasing market pressures GIAA helps agencies manage the strategic challenges of shrinking budgets, downsizing staff and rapid advances in technology. We forecast trends in industry to help agencies plan their futures and capture best practices in areas as diverse as financial management, technology, communications and government relations. These best practices are tangible benefits that save agencies time and money. All of this is done collectively with input from members of an entire industry, and the shared economies of scale enable many to benefit at a much more reasonable cost--it doesn't work single-handedly.

For example, a membership in GIAA provides you with a nationwide network of collective expertise searching, reading, gate keeping, solving, debating, analyzing, projecting, publishing, sharing, winning. Ask yourself: What will it cost you to do this all by yourself? What will it cost you to do all this without your association?

But membership is more than that; it's also about civic responsibility. Perhaps Teddy Roosevelt said it best, *"Every man owes part of his time and money to the business or industry to which he is engaged. No man has a moral right to withhold his support from an organization that is striving to improve conditions within his sphere."*

#1 REASON:

SPECIALTY AGENT COMMUNICATION

As Strother Martin said to Paul Newman in *Cool Hand Luke*, "What we have here is ... Failure to Communicate."

Changes in today's society have brought about major changes in the way associations operate. Our members are widely scattered and seldom together but their needs still need to be met. They need to exchange technical information and ideas in order to avoid technical obsolescence and to keep current with constantly changing regulations.

Many members of the insurance industry cannot or will not easily change. Many times the concepts are evolving and have yet to be clarified, such as the credit scoring issue. GIAA has the ability to help guide its members through the minefield of changes that are constantly on the horizon.

GIAA endeavors to examine all sides of each issue and present reports on how our members can maximize the opportunities while avoiding the pitfalls. GIAA's analysis of agency management systems, electronic uploads, comparative raters, application processing, rating structures, credit scoring underwriting, instant MVRs, customer service and claims handling do more to move us to a common format than any other single industry project. Companies that get report cards on performance have an incentive to improve, it's that simple.

#2 REASON: SPECIALTY AGENT UNITY

GIAA is the **VOICE** for its members. It is the **VOICE** that is heard in the State Legislature, the **VOICE** that is heard in the Department of Insurance, the **VOICE** that is heard in the Department of Motor Vehicle Safety, the **VOICE** that is heard in the Governor's Office of Consumer's Insurance Advocate, and the **VOICE** that is heard by our Insurance Companies.

"Together we'll soar in 2004!" ... Eddie K. Emmett, GIAA President



President's Message

If you write any Specialty Insurance (& who doesn't?), you need to be a member of GIAA. Nowhere else can you get the info and support "For Specialty Agents From Specialty Agents".

Should you join other organizations? YES ... if the organization has benefits that suit your needs. No one organization can completely fit the needs of any agency. GIAA believes in ACTIVE MEMBERSHIP. If you don't get help from GIAA, get it somewhere. I encourage you to check out all membership benefits.

GIAA wishes to work closely with other organizations on issues in common. If we agree ... GREAT! There's strength in numbers. If we disagree, open communication can help avoid wasted efforts that can tear our industry apart.

My GIAA presidency will continue to encourage such cooperation between organizations.

If you are not already a member, please consider accepting my personal invitation to join GIAA.

GIAA also offers a quarterly payment plan to fit any agent's budget. If you are already a member of GIAA, please share this invitation with someone who is not.

What area intrigues you most? Don't wait to be asked but if you are asked, don't be shy and refuse. To make this organization effective, it's going to take more than the efforts of one person or just a few. Your first task is to help spread the word about GIAA.

Remember ... Teamwork is the ability to work together toward a common goal. The ability to direct individual accomplishment toward organizational objectives. It is the fuel that allows common people to attain uncommon results.

"I am only one, but still I am one. I cannot do everything, but still I can do something; and because I cannot do everything, I will not refuse to do something I can do."

Please consider joining the GIAA Team!

Together we'll soar in 2004!

Eddie K. Emmett

eddieemmett@mindspring.com

GIAA President

www.towrent.com/GIAA

GIAA NEEDS YOU!

Georgia Insurance Agents Alliance, Inc.

www.towrent.com/GIAA

2004 NEW / RENEWAL MEMBERSHIP FORM

Name _____

Agency / Company _____

E-Mail Address _____

Mailing Address _____

Phone☺ (____) _____

Fax: (____) _____

Annual Payment:

___ Agency @ \$160.00 + Multi-Offices ___ x \$75.00
___ Company Affiliate @ \$100.00

Quarterly Payment:

___ Agency @ \$50.00 + Multi-Offices ___ x \$25.00

Please make your check payable to GIAA and mail to:
Danny L. Emmett – Membership / Treasurer
C/O AssetAmerica Insurance
4415 Covington Hwy, Building 1100
Decatur, GA 30035
(404) 289-4744 FAX: (404) 289-0305
e-mail: demmett@assetamerica.com

YOU NEED GIAA!



www.national-auto-agents.com

(An affiliation of National Auto Agents Alliance, Inc.)

"Together we'll soar in 2004!" ... Eddie K. Emmett, GIAA President

AGENTS FIRST!

A publication of FYI: Insurance Views and News (www.fyigeorgiaviews.com)



ONE VOICE MULTIPLIED ... AGENTS FIRST!

... The VOICE of GIAA MEMBERS

The power of the electronic pen and open ridicule force changes to areas that are long overdue in the Independent Insurance Industry. In the long haul it will make the programs more profitable for the companies, agents and GIAA.

Take for example; if a member has an idea for a new approach to solving problems common to all members, the cost of passing it directly to each individual member would be prohibitive for the average agent.

Fortunately, with today's high-speed communications such as e-mail and fax machines, the individual elements which make up an organization can share their thoughts, beliefs, and ideas back and forth with others.

It is the communications network that holds together their community of interest and makes it possible for them to think and react as a group without coming together in the same place at the same time.

It is the communications network through which mutually valued information can be disseminated and through which common goals may be achieved. It is through this medium that members can extend their individual influence and convictions to government, colleagues, other associations, and all other elements of society. It is through GIAA's Communications Network that the individual agent, almost lost in the insurance industry, can amplify his efforts and ideas into a force greater than he could ever hope to generate on his own.



MEMBERSHIP HAS ITS ADVANTAGES!

AGENTS FIRST! is a FREE publication issued monthly for members of Georgia Insurance Agents Alliance.

Contents of this newsletter and much more may also be found on GIAA website at www.towrent.com/GIAA and on the FYI website at www.fyigeorgiaviews.com



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