Big Independent Group

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MiniVENTION III OAKLAND COLISEUM

September 1, 2015

AGENDA

Tuesday, September 1, 2015

2:00 PM to 2:20 PM Exhibitor setup

2:20 PM Registration opens

2:30 PM to 6:30 PM Minivention opens includes meal

3:30 PM to 5:30PM Commercial 101 class provided by Mike Russ Training Center (2 hours C.E. Credits)

6:30 PM to 6:45 PM Door prizes and giveaways

7:05 PM to 9:45 PM A's versus Angels Baseball game

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OUR WORTH AS INDEPENDENT AGENTS/BROKERS By Jon Spaugy , BIG CEO

According to something called the Reagan Consulting Organic Growth and Profitability (OGP) quarterly survey, independent agents and brokers posted median organic growth of 5.9 % for the second quarter of 2015, slightly higher than the 5.8% recorded in the first quarter of 2015 and second quarter of 2014. ("Organic growth" is the growth rate that a company can achieve by increasing output and enhancing sales. I had to look it up).

What this means is independent agencies are growing steadily. For good reason, I might add. Insurance aggregators, like Google Compare and others, aren't able to fully advise insurance shoppers. Sure, there are screens which offer definitions of various insurance coverages. But where is the insurance professional ready to explain whether these coverages are needed by the customer? They are working in the local insurance agency. Online shoppers don't always know what kind of coverage they need, some thing that can hurt them when it comes time to file a claim. "I thought I was covered for this" are words that can be avoided simply by going to an independent agent/broker.

Direct writers offer convenience and some certainly provide good coverage at a fair price. The advantage of an independent agent/broker is the variety of markets offered to customers. As we all know, neither price nor name shouldn't be the primary drivers in deciding which coverages to purchase. Independent agencies provide the guidance and expertise that most customers need to become adequately protected from all eventualities.

I realize I am preaching to the choir here, but I just wanted to remind all of you how much your local community depends upon you to help them find the right coverage within their budgets. Most agencies can't compete with the "big guys" as far as advertising reach and national name recognition go, and they shouldn't. Everyone has heard the adage "being a big fish in a small pond." In this case, that's exactly what you want to do.

Your community is your customer base. That's where you want to spend your time and resources. People don't want to "enter their account number and press the pound sign" when they need customer service, they want to shake someone's hand and have a seat. They want to talk to the name on the back of their son's Little League uniform. They want to run in to their insurance agent at the park. They want to talk to someone down the street when they call with a problem or claim and not to

some faceless person in a giant call center.

You don't need to compete with the corporate giants. Studies show that insurance customers want a independent insurance professional. They want you!

Get Active Get Involved GET BIG!

Jon Spangy



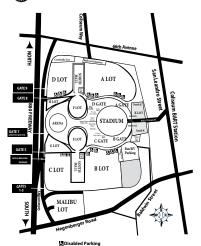
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Infinity **Iroquois Group ITC Turbo Rater J.E. Brown & Associates** Kemper MacAfee & Edwards. Inc -Mexican Insurance **Specialist** Mapfre Mexipass **Mike Russ Training Center Nationwide Insurance Penguin Insurance Services QQ** Solutions **R.E.Chaix Record Guardian Risk Placement Services** Safeco Insurance **Stillwater Insurance Superior Access** Tapco Vertafore/FSC

PARKING

STADIUM PARKING MAP



Arriving by Vehicle

- *Enter the parking lot through the 66th Avenue Entrance.
- *Park in parking lot A (as close to Gate A as possible).
- *Walk up the ramp located next to Gate A.
- *Once at the top of the ramp, enter through the center glass doors (LL or MM Gate highlighted on the attached parking map).

Arriving by BART

- *Take the BART train to the Coliseum Station. *After exiting the train, walk across the BART ramp towards the Stadium.
- *Once you have reached the Stadium, enter through the center glass doors.



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