"Every member of The ERIE Family—Employee or Agent—is an important part of the insurance industry."
—H.O. Hirt

The Bulletin

4,236th Week | ERIE "App" A Week Club | October 17, 2012

This Week@ERIE

In the Oct. 16 issue of *This Week@ERIE,* read these stories:

- **Commercial Extra Liability Coverages Comparison Chart Updated**
- **Workers' Comp Rate Changes in Ill., Ind., and W.Va.**
- **Annualized Commission Election Change Form Due Oct. 31**

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Let us know!

Watch for more details about a brief *Bulletin* readership survey. Your feedback is important. To fill out the survey, go to the main page of *agentexchange.com.*

Solid Underwriting and Reunderwriting the 'Secret' to a Profitable Agency

ERIE is experiencing solid premium growth this year. What's exciting is that nearly all 2,100 of our agencies are growing with us, fueling our gains in market share.

Leading the pack are ERIE's Elite Agents. The latest rankings are now online, and you'll see them listed in a special insert in next week's issue of *The Bulletin.*

We applaud the efforts of every agency on this list and recognize their contributions to ERIE's success. We know they aren't there by accident.

In addition to high production levels, these agencies set themselves apart with good loss ratios driven by solid underwriting and reunderwriting practices. These practices not only benefit individual agencies—they contribute to our collective success. A good loss ratio overall is necessary for a strong competitive position over the long term.

Achieving and sustaining a good loss ratio is also a shared responsibility. It's ERIE's role to set appropriate rates, manage claims well and provide superior service to you and our Customers. It's the Agent's role to select good risks, ensure they are rated accurately, share in our service commitment and continue to evaluate the agency's book of business.

Lou Colaizzo, senior vice president, Sales and Agency

Our Elite Agents offer an example of how to do this well. Their "secret" to managing a profitable agency is focusing on the details and using good judgment in all decisions. They underwrite well and continue to reunderwrite.

Continued on back page

Great Agent…

Lee Sharman

Lee Sharman & Associates Insurance, Illinois Branch

"Lee has the heart of a teacher and makes sure you understand what you are purchasing before completing anything. I highly recommend Lee Sharman!" ■

— Submitted by Michael K. of Watseka, Ill., via *erieinsurance.com*

60 seconds with…

Kim McWilliams, government relations specialist

Your Vote is Your Voice

Kim McWilliams

During the first week of November, a number of ERIE Agents and leaders will gather in Orlando, Fla., for Combined Task Force. The meeting coincides with General Election Day, Nov. 6. Event organizers from Sales and Agency were very proactive in educating the agency force about how to get absentee ballots.

Even if you're not attending Combined Task Force, voting matters. If you'll be away on Nov. 6, there are steps you can take to make your vote count on Election Day.

Many states offer early voting in person, by mail, or both, and if your state doesn't, you may qualify to vote early as an absentee voter. Also, don't forget to check your polling location and your state's voter identification laws. State voting laws vary greatly so it is best you check with your state or local elections authority. For more detailed information, visit the Legislatures & Elections tab on the National Conference of State Legislatures website (*ncsl.org*).

Political issues impact our professions and our livelihoods every day. We know that all too well in the insurance industry since we look to our legislators to strike a fair regulatory balance. Political engagement is not an option. It's a necessity. The least each of us can do is cast a well-informed vote on Election Day.

American Journalist George Jean Nathan once said, "Bad officials are elected by good citizens who do not vote." A few minutes of preparation today will ensure your voice is heard on Nov. 6. ■

Shopping Life Insurance, Front and Center

When Life Insurance Awareness Month rolled around this September, the Bruckner Insurance Agency in Lower Gwynedd, Pa., really wanted to get the word out. The plan? To occupy a kiosk in the center of a busy local mall where his target market of families with school-aged children would also be out back-to-school shopping.

Principal Agent **Stuart Bruckner** and a fellow employee took turns working the station during the entire month of September. The timing coincided with the launch of new Erie Family Life customizable marketing materials (see above right). The eye-catching materials enticed shoppers to learn about life insurance, even when agency Employees weren't there to hand them out in person. A drawing for a free iPad as well as pen, balloon and coloring book giveaways also attracted prospects. Shoppers not in the market for life insurance heard more about ERIE's auto and home policies.

Stuart Bruckner (right) pictured with his DSM Lisa Jacobs-Smith at the Montgomery Mall in North Wales, Pa.

This year's kiosk builds on the success the Bruckner Insurance Agency experienced with renting a mall kiosk two years ago, also to promote Life Insurance Awareness Month.

Both times, Stuart and his staff member had hundreds of conversations with consumers in the market for life insurance.

"I like the kiosk idea because it's a billboard thousands of people pass by every day," said Stuart. "We're following up with more than 30 leads now and know that others will contact us in the future."

"It's a no-brainer to invest in one," said Stuart, who reports that a kiosk rental will be part of a new marketing plan he's developing. ■

Stuart used the following life materials available on My Marketing: Get More Pay Less (AC1301), Term Life Flyer (AC519) and Annuity Rate Chart Flyer (AC769).

What Works

Agency Builds Brand Awareness through Wide-Ranging Marketing Strategy

Dan McEntee

Mike Joyner

CG Caldwell

Agency: North State Insurance Group in Morrisville, N.C. (Raleigh Branch)
Elite standings: #11 on the Personal Lines Elite List (as of Sept. 30) and on pace to achieve Triple Crown status
How they're doing it: Principal Agents **Dan McEntee**, **Mike Joyner** and **CG Caldwell** each contribute different tools, including indoor advertising, radio spots and a strong referral program. These strategies helped increase their PIF by 14 percent over 2011.

Collaboration is key

"All three of us use our natural talents," explains Dan. He contributes to the agency's success by collaborating with realtors and vendors at boat and real estate trade shows. There he talks with vendor clients, hands out collateral pieces and is on hand if any insurance questions arise. "The vendors use me as their labor," Dan says. "At the same time, if someone is in the market to buy a house, I have a natural opportunity to introduce myself."

In addition to Dan's collaboration with vendors, Dan, Mike, and CG teamed up with other Agents in the area to generate ERIE awareness in the North Carolina market. Using MarketShare dollars, they bought radio spots highlighting the ERIE brand. The spots caught listeners' attention. "I had several clients and referral partners say, 'I heard your ad on the radio,'" Dan says.

Generating referrals and following up

In addition to shared media buys and trade shows, referrals are a large part of North State Insurance Group's success. That's where Mike and CG contribute much of their business-building talent. "I've been successful networking with existing clients to get referrals," Mike says. "I've been able to add lots of personal and commercial umbrella liability policies that way." CG pursues referrals through his leadership positions in community organizations such as the Cary-Kildaire Rotary Club and the Cary Chamber of Commerce.

Once they acquire a new Customer, the Agents send the "Who is Erie Insurance?" brochure (S1206), along with product-specific brochures, such as the "Homeowners Q&A for N.C." brochure (S312) for new home insurance Customers. When Customers with at least two accounts have birthdays, the agency sends a treat, for example, novelty peanuts or chocolates. Customers and referral partners also often receive ERIE logo items such as letter openers or post-it notes with the support of MarketShare dollars.

"With our comprehensive marketing strategy, our agency's name is on the desks of our Customers and referral partners as well as on the radio in their cars," says Dan.

Raleigh District Sales Manager **Pete Davis** commends the Agents on their efforts. "They are constantly marketing, and they aren't afraid to try new things," he says. ■

To order either of the two brochures mentioned here, go to My Marketing on *agentexchange.com*.

New A.M. Best Brochures Available for Order

Agents can now order the latest A.M. Best brochures. The following Best's Rating Reports are available from My Marketing on *agentexchange.com*:

- Erie Insurance Company—AMBESTCO
- Erie Insurance Exchange—AMBESTEX
- Erie Insurance Exchange (large)—AMBESTLE
- Erie Insurance Group—AMBESTGR
- Erie Insurance Group (large)—AMBESTLG
- Erie Family Life—AMBESTL ■

To order any of the brochures, simply go to My Marketing and select Browse Catalog. Type "AM Best" in the search box.

‘Secret’ to a Profitable Agency

Continued

Time spent on frontline underwriting and reunderwriting may be even more important than generating new business. According to research by J.D. Power and Associates, periodic insurance reviews—or even an offer to do a review—will significantly increase policy retention. ERIE’s experience shows that the longer a policy stays with the company, the better the loss ratio becomes.

There are two and a half months remaining in 2012. That means there is still opportunity to grow your agency—and do so profitably. For each piece of new or renewal business, ask yourself, “Am I willing to put my Founders’ Award and competitive position on the line with this piece of business?” If the answer is yes and the risk is rated properly, you’re likely set for a positive outcome.

As of June 30, ERIE is on track to outpace projected industry growth. It’s one thing to lead the pack. Leading the pack with a good loss ratio—and powering ERIE’s future competitive position—is true victory. ■

You can find Elite rankings as of Sept. 30 on *agentexchange.com* under Agent Resources, Reports.

Back in the Day…

A Pint of Prevention

Well before the debut of the flu shot or the Neti Pot, ERIE Founder **H.O. Hirt** shared a cold and flu preventative in the 2,253rd issue of *The Bulletin*. The founder learned about this remedy, which he claimed kept him illness-free for years, from a doctor who treated him during his one-year stay at a New Mexico tuberculosis sanitarium.

“The following simple remedy is offered chiefly as a preventive of colds and flu, if used several times a week during this season when colds and flu are so prevalent.

First, provide yourself with a 16 ounce (pint) glass or jar, into which you will put a level teaspoon of table salt.

Next, blend your hot and cold running water so that your hand will tell you the combination is lukewarm (neither hot nor cold).

Then when the water is running just right, fill the glass and stir the salt until it is completely dissolved.

Then, while leaning over the basin of your lavatory, pour some of the salt solution into the palm of your left hand and snuff it up your nose as hard as you can, so as to be sure that it is getting into your sinuses…Repeat this until the entire pint has been used up. If you have a bad case of sinus trouble, you should repeat this every night and morning until you are cured. A cure is guaranteed!” ■

H.O. captioned this photo “Oh you hypo” because of the large hypodermic needle held by Dr. Earl Bullock. Bullock was the founder (1905) of the New Mexico Cottage Sanatorium, located three miles from Silver City, N.M., which dubbed itself the “Golden Climate.” It is where H.O. spent about nine months (Nov. 1915–July 1916) “chasing the cure” for TB, the treatment for which was highly regimented and based on four principles: rest, fresh air, ample good food and a positive attitude. Gaining weight was a measure of success for the “lungers,” as they were called. H.O.’s salt water cure for sniffles originally came from Bullock.

New ERIE Agents

Welcome to our new ERIE Agents:

Columbus

Al Montana
Montana Insurance & Financial Services
Worthington, Ohio

William W. Montgomery
Insurance Works
Dayton, Ohio

Joseph Mullins
Ronald Vinson II
Mark Andresen
Citadel Insurance Associates
West Chester, Ohio

Illinois

Christopher Oliver
Oliver Agency Insurance
Greenville, Ind.

New York

Kevin Hudson
K.L. Hudson Agency
Tonawanda, N.Y.

Tennessee

Joey Maness
Maness Insurance Agency
Selmer, Tenn.

John Cooper
John Cooper Insurance
Savannah, Tenn.

Geoff Linder
Linder Insurance Agency
Germantown, Tenn.

Wisconsin

Choj Vang
Charles V. Vang Insurance Agency
Milwaukee, Wis. ■