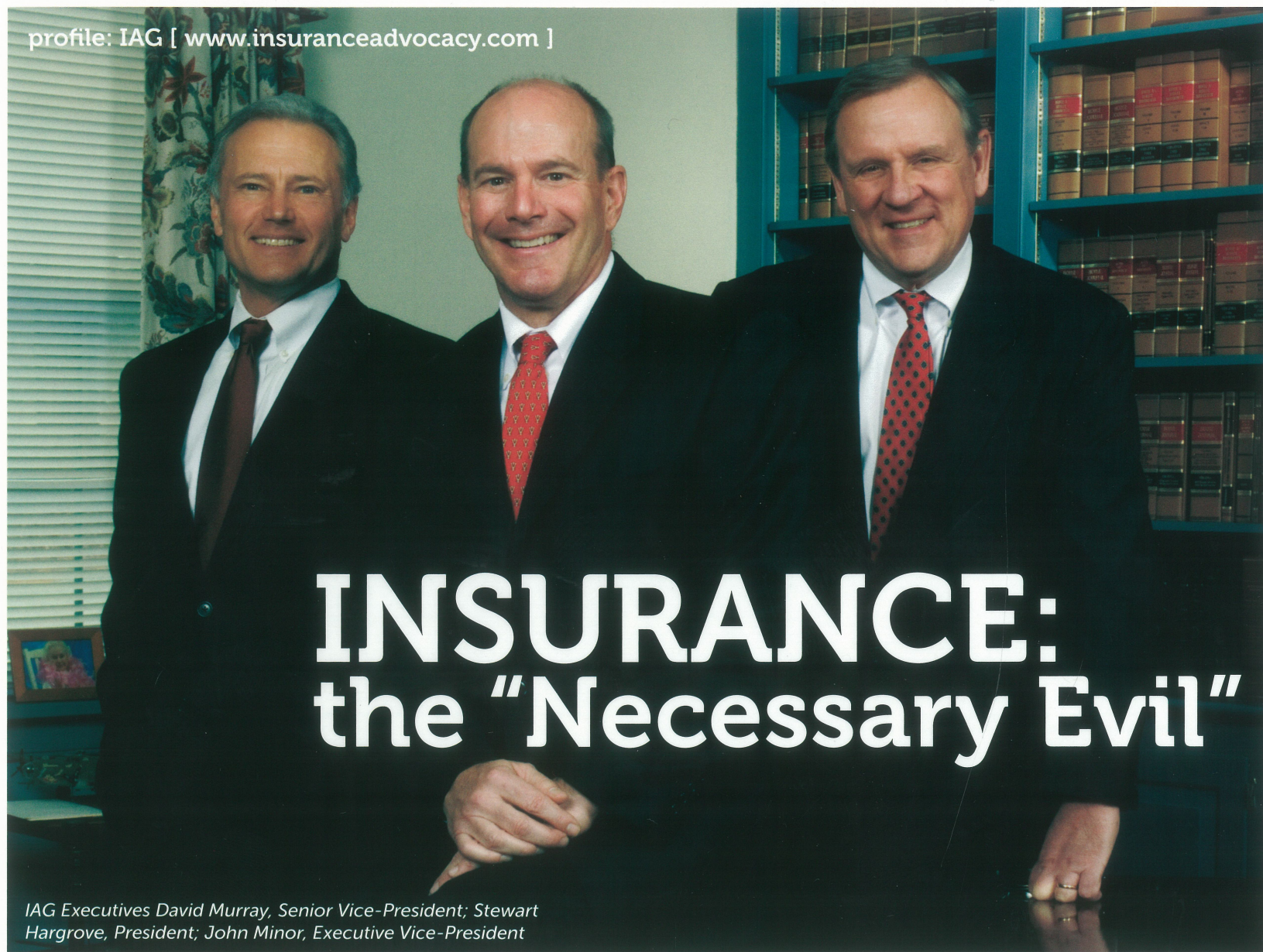


profile: IAG [www.insuranceadvocacy.com]



INSURANCE: the "Necessary Evil"

IAG Executives David Murray, Senior Vice-President; Stewart Hargrove, President; John Minor, Executive Vice-President

Instead of waiting for your Insurance Company to tell you how much you owe, how about advising them how much you are willing to pay?

by Mary Ellen Simmons

Insurance is just a sophisticated form of gambling where the buyer is betting against the house: the insurance company.

CEOs and CFOs often feel "gamed" by the system. They might trust and like their agent, but are conflicted because they realize their agent is selling the product by which they are compensated. Frustrated by the cost and complexity of insurance, most consider the product a "necessary evil." This situation is inevitable when you do not have someone on your staff with experience and knowledge of the detailed workings of the insurance industry.

PHOTO: Doug Buerlein

When managing the insurance product, the buyer isn't nearly as well informed as the agent or the insurance company. Most buyers have their hands full running their businesses and don't have the expertise, the time, the experience or the desire to delve into the finer details of the insurance industry.

Larger organizations have formal insurance departments staffed with experienced personnel, managing their property, casualty and group medical coverages. Mid-sized to smaller companies have that same need, but don't require a full-time individual with insurance experience.

IAG, founded by Stewart Hargrove, CPCU, acts as an outsourced insurance department with the understanding that insurance is expensive, complicated and the buyer is without a knowledgeable advocate on staff. Think of IAG as your internal staff of 30-year veterans representing your interest and your interest alone.

"I consider IAG our internal insurance department and depend on their knowledge to get results. We have used them for over six years and they have not only saved us significant premium but they have worked on getting us the right adjustment on complicated claims. I am not sure what we would do without them. IAG is one of our best business expenditures".

**Don Erbaugh, Controller
Holtzman Oil Corp**

Managing your insurance program in the same manner year after year hoping for a different result is flawed. Hope is not a strategy in cost negotiations or coverage issues. Achieving the right cost and coverage requires the buyer to develop a strategy of engagement and elevate their level of industry knowledge.

IAG relieves the buyer from having to become an expert in insurance.

IAG is not employed by any insurance company or insurance agency, and does not sell insurance. IAG is employed by you and represents only one party, the insurance buyer.

The professionals at IAG have over 90 years of successful insurance sales experience. They know the detailed workings of the insurance industry, and use this knowledge to achieve significant financial results.

Ultimately, buying insurance is a financial negotiation. In any negotiation, knowledge is a powerful asset.

You would never approach your banking or accounting relationship with the same lack of knowledge you approach the insurance industry.

With IAG on staff, the client becomes more informed, confident, proactive and less reactive. You will communicate more effectively with the agent and underwriter to build a more responsive insurance.

"We aggressively bid our insurance to three brokers in 2009 and saved approximately \$50,000 in cost. We hired IAG in the summer of 2010 to look at our cost and coverage structure and they were able to work with our current broker and further reduce our cost by over \$200,000. The IAG model works and they are a significant part of my risk management team."

**Harold Woods, VP
Hilldrup Moving and Storage Companies**

As your outsourced insurance department, IAG delivers detailed knowledge of the insurance industry and puts it to work for you. The playing field is leveled when all interested parties are working together.

With IAG you will get a focused and well-executed plan conducted by someone experienced in the field of insurance who works for you. Ask yourself:

- What if you knew what your insurance agent knew?
- What if you knew what the insurance industry wasn't telling you?
- What if you understood the detailed workings of the insurance industry?
- What if you were able to beat the house?

IAG is a financial game changer for executives who want to take control of this expensive and complicated product.

"We are proud of the financial, claims and coverage results we have managed for our customers. Our philosophy is simple: When all interested parties (Buyer, Agent, and Underwriter) can work together at the same level of knowledge everyone wins. Our job is to question the status quo and to manage insurance from a deeper understanding of the detailed workings of the industry and how those details might influence your cost, coverage and claims. We are well informed and use our insurance experience to level the communication playing field to drive results."

Stewart Hargrove, President, IAG