

2007 RESULTS

SURVEY OF STATE INSURANCE ORGANIZATIONS

Sixteen organizations responded to the survey. Percentages for questions do not necessarily add up to 100%, as some questions on some surveys were not answered.

I. Organization and Budget

1. How diverse is your regular or full membership? Check those that apply.

100%	P&C companies
75%	Domestic companies
43.8%	Any state licensed company
31.3%	Includes life and health companies
25%	As members
6.3%	Type of associate membership
43.8%	Includes agent organizations
0%	As members
43.8%	Type of associate membership
87.5%	Includes national trade associations
6.3%	As members
94%	Type of associate membership

2. How many company groups and/or unaffiliated companies are members?

Regular

37.5%	Less than 15
25%	15-30
6.3%	30-45
25%	45+

Type of Associate Member

50%	Less than 10
31.3%	10-20
12.5%	20+

3. Do all regular member companies have a seat on your Board of Directors?

68.8%	Yes
31.3%	No

4. If the answer to question 3 is "No," how many sit on the Board?

Average – 17.2

5. How often does your Board of Directors meet?

50%	1 to 3 times a year
37.5%	4 to 8 times a year
12.5%	More than 9 times a year

6. Association Structure

94%	501(c)6
6.3%	501(c)3
0%	For-profit service corporation
0%	Insurance trust
0%	Other

7. What is the size of your current operating budget?

31.3%	\$250,000 or less
6.3%	\$250,001 to \$500,000
25%	\$500,001 to \$750,000
18.8%	\$750,001 to \$1,000,000
18.8%	More than \$1,000,000

8. What percentage of your operating budget is funded from income other than member assessments/dues?

81.3%	Less than 10%
18.8%	11 - 25%
0%	26 - 33%
0%	34 - 50%
0%	Over 50%

9. What percentage of your income is derived from seminar and educational programs?

100%	Less than 10%
0%	11 - 25%
0%	26 - 33%
0%	34 - 50%
0%	Over 50%

10. What percentage of your budget do you report for IRS purposes as earmarked for lobbying and government affairs?

37.5%	Less than 10%
18.8%	11 - 25%
12.5%	26 - 33%
31.3%	34 - 50%
0%	Over 50%
0%	None

11. What percentage of your budget is earmarked for communications/public relations/consumer education activities?

50%	Less than 10%
12.5%	11 - 25%
6.3%	26 - 33%
6.3%	34 - 50%
25%	Over 50%

II. Staffing & Salaries

1. What percentage of your budget constitutes salaries?

6.3%	Less than 10%
6.3%	11 - 25%
0%	26 - 33%
43.8%	34 - 50%
37.5%	Over 50%

2. How many professional staff members (non-support) do you have?

6.3%	0 professional staff
18.8%	1
37.5%	2
0%	3
6.3%	4
12.5%	5
0%	6
12.5%	7

3. Indicate support /professional staff ratio.

43.8%	1:3 or less
18.8%	1:2
0%	2:3
18.8%	1:1 or greater
0%	0.5:1

4. Staff

Number of full-time staff as of July 1, 2004

6.3%	0
0%	1
25%	2
18.8%	3
12.5%	4
18.8%	5
0%	6
6.3%	7
0%	8
6.3%	9

Number of part-time staff as of July 1, 2004

62.5%	0
0%	1
12.5%	2

5. What type of organization are you?

25%	Public information: exclusively focused on communications/public relations/consumer education.
18.8%	Government relations: exclusively focused on lobbying activities.
50%	Combined activities: conduct both lobbying and communications activities.

III. Chief Executive Officer

1. Number of years you have held the position of CEO in this organization:

37.5%	0-5 years
12.5%	5-10 years
18.8%	10-15 years
25%	15-30 years

Immediately prior to this position, where were you employed, and for how many years?

	<u>Prior Position</u>	<u># of years</u>
18.8%	Current Association/Different Capacity	13 average
12.5%	Another Association	2.5 average
37.5%	Government	7.3 average
0%	Military	
0%	Private Industry	
12.5%	Self-Employed Professional	9.5 average
0%	Educational Institution	
6.3%	Media	10 average
6.3%	Chamber of Commerce	3 average
6.3%	Lawyer	

2. Which category best reflects the annual salary paid to you by your association?

0%	Under \$74,999
12.5%	\$75,000 - \$94,999
18.8%	\$95,000 - \$114,999
18.8%	\$115,000 - \$134,999
18.8%	\$135,000 - \$154,999
6.3%	\$155,000 - \$179,999
12.5%	\$180,000 - \$194,999
6.3%	Over \$195,000

3. Education (Check highest level attained)

6.3%	High School
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43.8%	Bachelor's degree
25%	Master's degree
18.8%	Law degree

4. Under what type of arrangement are you retained by the association? Please check the appropriate arrangement.

50%	At will employee
6.3%	Formal Contract
0%	Verbal Agreement
25%	Letter of Agreement
12.5%	Retained by Resolution of the Board
0%	Other (specify)

5. By what process is the chief executive staff officer evaluated?

18.8%	Reviewed by the Executive Committee
37.5%	Reviewed by the Board
18.8%	Reviewed by Other

6. Is there a clause in the contract allowing the association to terminate it before the specified number of years?

12.5%	Yes
50%	No

If yes, what notice must they give before termination? 1 month

Is there a clause in the contract providing for severance pay?

18.8%	Yes
31.3%	No

If yes, please indicate the basis for the amount provided:	6.3%	2 months
	6.3%	3 months
	6.3%	6 months

6. Gender:

62.5%	Male
31.3%	Female

IV. Compensation Practices

1. Does your association have an established salary structure?

Salary Grades

6.3%	Yes
87.5%	No

Salary Ranges

31.3%	Yes
68.8%	No

2. What type(s) of salary increases are usually granted to personnel? Please check all that apply.

62.5%	Merit increases
43.8%	General (across-the-board) increase
12.5%	Cost-of-living increases
0%	Length-of-service increases

3. What are the usual intervals and timing of merit salary reviews for exempt personnel?

0%	6 Months
43.8%	12 Months
18.8%	Fiscal year
6.3%	Anniversary date
25%	January 1
0%	No set interval
0%	Annual Convention
0%	Other: Budgeted (July – August)

4. Does your association have any type of cash bonus or financial incentive program or system for management personnel?

	<u>Yes</u>	<u>No</u>
Chief Paid Executive Officer	62.5%	31.3%
Second Highest Paid Executive	37.5%	43.8%
Department Head	18.8%	43.8%
Others	0%	0%

Comments: 1) Performance/Merit; 2) Plan of work goal; 3) Recruitment Bonus; 4) Member; 5) Exception results and/or results above and beyond job expectations; 6) Success in legislature/new members

V. Professional/Support Staff

1. Please use the following table when reporting rates of pay for **full-time** employees only.

A = Under \$19,999	D = \$30,000 - \$34,999	G = \$45,000 - \$49,999
B = \$20,000 - \$24,999	E = \$35,000 - \$39,999	H = \$50,000 - \$59,999
C = \$25,000 - \$29,999	F = \$40,000 - \$44,999	I = \$60,000 - \$69,999
		J = \$70,000 +

<u>Professional Staff:</u>	<u>Rates</u>	<u>Male</u>	<u>Female</u>
Assistant Executive Director (#2 person)	F – 6.3%	6.3%	
	H – 6.3%		6.3%
	J – 25%	6.3%	18.8%
Office Manager	D – 12.5%		12.5%
	F – 12.5%		12.5%
	H – 12.5%		12.5%
	J – 6.3%		6.3%
Director of Meetings, Education	D – 6.3%		6.3%
	H – 6.3%		6.3%
	J – 6.3%	6.3%	
PR Director	F – 6.3%		6.3%
	H – 18.8%	12.5%	6.3%
Membership Director	H – 6.3%	6.3%	
Personnel Director	H – 6.3%	6.3%	
	J – 6.3%		6.3%
Government Relations Director/Lobbyist	H – 6.3%	6.3%	
	I – 12.5%	12.5%	
	J – 12.5%	12.5.3%	
Legislative Analyst	D – 6.3%	6.3%	
	H – 6.3%	6.3%	
Managing Editor/Publications Director	H – 6.3%	6.3%	
Controller/CFO			
Manager – Computer Systems			
Systems Administrator			
Hotline Consultant	D – 12.5%		12.5%

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C = \$25,000 - \$29,999	F = \$40,000 - \$44,999	I = \$60,000 - \$69,999
		J = \$70,000 +

<u>Support Staff:</u>	<u>Rates</u>	<u>Male</u>	<u>Female</u>
Bookkeeper			
Executive Secretary	H- 6.3%		6.3%
Administrative Assistant	A - 6.3%		6.3%
	D - 6.3%		6.3%
	E - 6.3%		6.3%
	F - 6.3%		6.3%
Secretary/Clerk	D - 6.3%		6.3%

VI. Benefits/Professional Staff

1. Does the association pay for a retirement plan other than a 401(k)?

	<u>Yes</u>	<u>No</u>
Chief Paid Executive	37.5%	56.3%
Second Highest Paid Executive	31.3%	50%
Department Head/Manager	18.8%	50%
Support Staff	18.8%	56.3%

2. What percentage of salary is paid by your association toward retirement for:

Chief Paid Executive	0%	6.3%
	3%	6.3%
	6%	6.3%
	7%	6.3%
	9%	6.3%
	10%	18.8%
	12%	6.3%
	13%	6.3%
	20%	6.3%
Second Highest Paid Executive	5%	6.3%
	6%	6.3%
	7%	6.3%
	9%	6.3%
	10%	12.5%
	12%	6.3%

	13%	6.3%
	20%	6.3%
Department Head	9%	6.3%
	10%	6.3%
	13%	6.3%
	20%	6.3%
Department Head/Manager	9%	6.3%
	10%	12.5%
	13%	6.3%
	20%	6.3%
Support Staff	7%	6.3%
	10%	6.3%
	12%	6.3%
	13%	6.3%
	20%	6.3%
Others	10%	12.5%
	13%	6.3%
	20%	6.3%

3. Does the association offer a 401(k) plan?

62.5%	Yes
31.3%	No

4. Does the association match 401(k) contributions?

43.8%	Yes
31.3%	No

Percentage of Matching Funds: 3%, 4%, 6%, 10%, 12%, 50%, 100%

5. Does the association provide insurance benefits?

68.8%	Yes
257%	No

If yes, please indicate which of the following receive such benefits:

	<u>CEO</u>	<u>#2 Exec</u>	<u>Dept. Head</u>	<u>Other</u>
Group Life Insurance	56.3%	50%	31.3%	43.8%
Accidental Death & Dismemberment	37.5%	31.3%	12.5%	25%
Travel Accident Coverage				
Long-Term disability	18.8%	18.8%	18.8%	18.8%

6. Does the association provide medical insurance?

56.3%	Yes
25%	No

If yes, please indicate which type of coverage:

	<u>Single Plan</u>	<u>Family Plan</u>
Basic Hospitalization/Surgical	18.8%	18.8%
Major Medical	37.5%	37.5%
Health Maintenance Organization	18.8%	18.8%
Hospital Indemnity Insurance	12.5%	12.5%
Direct Medical Expense Payments	18.8%	12.5%
Prescription Plan	31.3%	37.5%
Dental Insurance	37.5%	50%

What percent of total medical insurance cost does the association pay?

	<u>Single Plan</u>	<u>Family Plan</u>
100%	31.3%	18.8%
51 – 99%	25%	31.3%
50%	0%	0%
Below 50%	0%	0%

9. Please indicate which of the following your association makes available:

	<u>CEO</u>	<u>#2 Staff Exec</u>	<u>Other Staff</u>
Car or Car Allowance	62.5%	18.8%	12.5%
Country/Residential Club Membership	37.5%	18.8%	0%
In-Town Club Membership	31.3%	18.8%	0%
Spouse's Travel Expenses	6.3%	6.3%	0%
Association Dues Paid	68.8%	43.8%	37.5%
Liability Insurance	25%	12.5%	12.5%
Educational Expenses	66.7%	56.3%	50%
Executive Physical Examination	6.3%	6.3%	0%
Low/No Interest Loan Program	0%	0%	0%
Funded personal Tax Services	0%	0%	0%
Travel Expenses	6.3%	6.3%	6.3%
Benefits Allowance	6.3%	6.3%	6.3%
Flexible Medical Savings Plan	6.3%	6.3%	6.3%

VII. Personnel Policies/Support Staff Benefits

1. How many hours per week do your full-time employees work?

6.3%	35 hours
12.5%	37.5 hours
50%	40 hours

12.5% 40+ hours

2. What is your normal probationary period for new employees?

37.5% None
6.3% 30 Days
6.3% 60 Days
31.3% 90 Days

3. Do you have written job descriptions?

75% Yes
12.5% No

4. Do you have an employee policy manual?

43.8% Yes
43.8% No

5. When do your employees become eligible for health insurance coverage?

6.3% 1 day
31.3% 30 days
6.3% 60 days
6.3% 90 days
12.5% 6 months

6. Please indicate the benefits that your association provides its employees. Please check all that apply.

62.5% Health Insurance
50% Life Insurance
62.5% Dental Insurance
6.3% Tax Sheltered Annuity
68.8% Time Off for Death in Family
56.3% Maternity Leave
62.5% Major Medical Insurance
37.5% Accidental Death/Dismemberment
43.8% Pension Plan
43.8% Education Program Assistance
6.3% Benefits Allowance
6.3% Flexible Medical Savings Plan

7. How many weeks of vacation do your employees earn in relation to years of full-time employment?

Years of Employment

Weeks of Vacation

Less than one	31.3%	1 week
	6.3%	Pro-rated (2 weeks)
	25%	2 weeks
One	6.3%	1 week
	62.5%	2 weeks
	6.3%	12 days
Two	68.8%	2 weeks
	6.3%	12 days
Five	31.3%	2 weeks
	50%	3 weeks
Ten	6.3%	2 weeks
	37.5%	3 weeks
	6.3%	18 days
	31.3%	4 weeks
Fifteen	6.3%	2 weeks
	12.5%	3 weeks
	6.3%	18 days
	37.5%	4 weeks
	12.5%	5 weeks

8. How many paid sick days do you provide to full-time employees?

<u>Years of Employment</u>	<u>Sick Days</u>	
Less than one	6.3%	1 day
	6.3%	6 days
	12.5%	7 days
	25%	10 days
	6.3%	15 days
One	6.3%	2 days
	6.3%	6 days
	12.5%	7 days
	25%	10 days
	12.5%	15 days
Two	6.3%	2 days
	6.3%	6 days
	12.5%	7 days
	25%	10 days
	12.5%	15 days
Five	6.3%	2 days
	6.3%	6 days
	12.5%	7 days

	257%	10 days
	6.3%	15 days
	6.3%	8 weeks
Ten	6.3%	3 days
	6.3%	6 days
	6.3%	7 days
	6.3%	9.5 days
	25%	10 days
	6.3%	15 days
	6.3%	10-20 weeks
Fifteen	6.3%	3 days
	6.3%	6 days
	6.3%	7 days
	25%	10 days
	6.3%	14 days
	6.3%	15 days
	6.3%	20 weeks

9. Unused sick leave time is:

31.3%	Canceled at the end of the year.
0%	Paid for at the end of the year.
37.5%	Carried over to the following year.

10. How many paid Holidays are provided to employees each year?

6.3%	7 days
18.8%	8 days
12.5%	9 days
6.3%	9.5 days
18.8%	10 days
6.3%	13 days

11. What paid holidays do you provide to employees: *Check all that apply.*

12.5%	Martin Luther King Day	81.3%	Day After Thanksgiving
25%	President's Day	62.5%	Christmas Eve
31.3%	Good Friday	81.3%	Christmas Day
81.3%	Memorial Day	37.5%	New Year's Eve
81.3%	Fourth of July	12.5%	Personal Day
81.3%	Labor Day	6.3%	Employee's Birthday
6.3%	Veterans' Day	31.3%	Other: New Year's Day
81.3%	Thanksgiving Day		
37.5%	Floating Holidays #: 1	6.3%	Floating Holiday #: 2

12. Do you offer any of the following programs to your employees?

50%	Flex-time
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0%	Compressed (4 days) workweek
31.3%	Work from home office

VIII. Operations

1. Does your organization maintain a Web Site?

100%	Yes
0%	No

If yes, do you maintain a password protected membership section?

81.3%	Yes
18.8%	No

2. Does your organization have the following electronic communications tools:

100%	E-mail
81.3%	Broadcast fax capability
0%	Other

IX. To Be Completed By Organizations with a Government Relations Function

1. Does the staff CEO lobby?

68.8%	Yes
0%	No

2. Does the CEO act as the chief lobbyist and legislative spokesman?

62.5%	Yes
6.3%	No

3. If the answer to question 2 is "No," how is your lobbying handled?

6.3%	By other staff members
0%	By contract lobbyists

4. Please indicate the total number of staff members who lobby:

18.8%	1 lobbyist
25%	2 lobbyists
6.3%	3 lobbyists
6.7%	4 lobbyists

Full time

25%	1 lobbyist
25%	2 lobbyists

6.3% 3 lobbyists

Part time

6.3% 2 lobbyists

5. Does your association have a legislative/gov't affairs committee of member companies who review, analyze and establish positions on proposed legislation?

62.5% Yes

6.3% No

6. If "Yes," how often does this committee meet during the legislative sessions?

18.8% Weekly

12.5% Monthly

6.3% Bi-Monthly

25% Only as needed

7. Does the staff intervene with your state's insurance department on behalf of individual members?

43.8% Yes

25% No

8. Do you have a grassroots network to supplement your lobbying efforts?

56.3% Yes

12.5% No

9. If you maintain a grassroots network, how many individuals does it have?

43.8% Less than 250

6.3% 250 - 500

6.3% 501 - 1,000

0% 1,001 - 2,000

6.3% Over 2,000

10. Do you maintain a Political Action Committee (PAC)?

43.8% Yes

25% No

11. If "Yes," how much did your PAC contribute to state legislative candidates in?

2004: \$20,750 (avg.)

12. How does the PAC determine contributions?

12.5%	By committee
31.3%	Based on your recommendation
0%	Other

X. To Be Completed By Organizations with a Public Relations Function

1. What is the primary focus/audience of your communications efforts? Please prioritize using a scale of 1 to 3, (1= primary focus).

Media

68.8%	1
12.5%	2
0%	3

Consumers

25%	1
31.3%	2
18.8%	3

Companies

6.3%	1
18.8%	2
37.5%	3

Other

Statewide Safety Groups and Government Agencies

6.3%	3
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Regulators/Legislators

12.5%	2
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Community Coalition/Government Stakeholders

6.3%	1
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2. Are any of the communications programs or projects of your organization provided through a contract for service arrangement?

31.3%	Yes
62.5%	No

If yes, what percentage:

12.5%	100%
0%	75%
0%	50%
6.3%	25%
6.3%	Less than 25%
6.3%	Less than 10%

3. Do you find that reporters/media contacts use electronic communications such as e-mail and information posted on a Web Site?

81.3%	Yes
0%	No

In addition to the information requested in this survey, I would like information on the following to be included in the next survey of my peers:

- Update operations part of survey to reflect current technology: How to reach out to reporters, use of measurement devices, web content, etc.
- Break the data down between public information and lobbying associations.
- Attach a copy of dues policy/membership categories to be distributed to all Executives.