

February 2008

We've moved...

IBSi, along with our individual division (TPM), recently relocated to joint headquarters in Winston Salem, NC.

Our new street address is
3330 Healy Drive, Suite 100

Our phones, fax numbers and email addresses were unchanged.



Why IBSi?

IBSi is one of the few insurance marketing firms devoted solely to the ancillary segment of the group insurance market. **And we know that market well!**

Independent of any single insurer, IBSi works in your interest!

Service

One-stop access to multiple insurers.

When carriers compete for your business, you and your group clients win!

Knowledge

We are experts in plan selection and tailoring the right product/ carrier combination based on each group's individual needs.

This saves you time and increases your closing ratio!

Leverage

As a major production source for our core carrier partners, we proactively negotiate the most competitive rates possible—new sales & renewals.

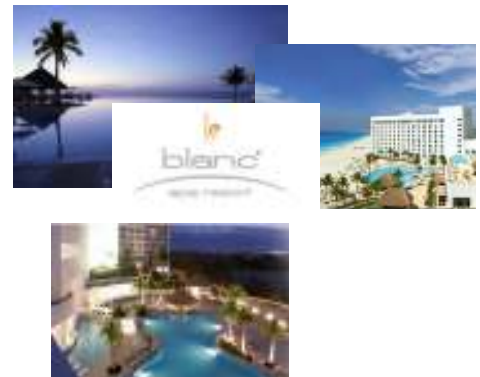
We can leverage rates you could not facilitate on your own!

IBSi brokers produced a record-setting \$3.3 million in new group ancillary sales for January '08. Thank You for your superior efforts!

When you think ancillary, think IBSi

Get your sunscreen ready!

Twenty seven agents and their guests will be joining us June 14 - 17 at the fabulous Le Blanc Spa Resort for IBSi's 2008 Broker Incentive Trip to **Cancun, Mexico!**



Congratulations to our qualifiers!

Need help insuring individual clients?



TPM—a wholly owned division of IBSi—can help! **TPM specializes in individual health** (major medical, STMM, senior plans and stand alone dental).

You can reach TPM by calling IBSi's toll free number and entering extension 103, 116 or 119. Or, call TPM direct at 800.998.1999.

Visit TPM's website at
www.TPMinsurance.com.

Increase your sales with these *Product Tips*



For only an additional 3% of premium, new and renewing pooled dental groups of 5-249 lives can lock in rates for TWO years! Plus, rates are reduced 5% for new groups; AND, renewing groups (5+) rates stay at the same level as 2007.



There's no participation requirement on dental groups with 5 or more enrolled; PLUS, implants are covered as a standard major services benefit!



New business rates for the Best Life PPO and Indemnity dental plans were recently REDUCED for groups of 10 or more enrollees in over 30 states.

For NC, the rate reduction of 5% - 10% takes effect 3/1. What's more, the entire state of NC is now rated as Area 1.



Groups can now select an option to roll-over their dental annual maximums.



Terri Pritchard Appointed to NCHIRP Board

IBSi's CEO, Terri B. Pritchard, has been appointed to the Board of Directors governing the newly legislated North Carolina Health Insurance Risk Pool (NCHIRP).

NCHIRP is a nonprofit organization not affiliated with any state agency.

Members of its board are appointed by the Governor, the President Pro Tem of the Senate, the Speaker of the House of Representatives, and the NC Insurance Commissioner. As public servants subject to the State Ethics Act, all appointments to the board are subject to NC Ethics Commission approval.



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Did you know?

- Allied and Reliance will accept **1099 employees.**
- Best Life, GroupLink and Renaissance will quote dental on **100% family related groups.**
- GroupLink will quote dental on **home based businesses.**
- Capital, Reliance, Best Life and Allied will allow **orthodontics on groups under 10 lives.**
- GroupLink includes **implants in major dental services.**
- Eastern now has a dental **rollover maximum.**
- AIG offers dental **rollover maximum.**
- Securian is offering **zero percent increases in 2008 on dental renewals** with 5-249 employees covered on pooled groups.
- Securian offers **2 year rate guarantees** with a 3% load.
- Securian can be quoted by IBSi with **no dental experience needed up to 249 lives.**
- United Concordia has **no dental waiting periods, no pre-existing conditions and does not require experience below 300 lives.**
- Morgan White offers **dental coverage to dental offices.**
- Renaissance offers **evidence based dentistry benefits.**

Service. Knowledge. Leverage.

What brokers are saying about IBSi...

"I began working with IBSi in 2000. From the very beginning, I have found the employees of IBSi work extremely hard on my client's behalf with access to a number of quality insurance companies. The service they provide is unmatched. They return phone calls promptly, follow up on proposals, knowledgeable answer questions, and get the benefits and rates we need for our clients. They are dedicated to being successful and making us successful by having the uncanny ability to "get the deal done" in almost every instance. It is a pleasure to work with such fine people and we sincerely appreciate the partnership we have with IBSi and look forward to continuing this partnership for years to come."

Kendall Moore
Wachovia Insurance Services
Charlotte, NC

"I have found IBSi to be a wonderful resource when placing dental insurance for our clients. While dental insurance is not the most complex part of the benefits package, it is very near and dear to the employees. Also, in most cases they are paying the majority of the premium and they expect quick and accurate service. IBSi has been able to consistently find dental options with great pricing and quality service over the last 5 years and I and my clients are very thankful."

Scott Anderson
Wachovia Insurance Services
Charlotte, NC

"Corporate Benefit Advisors has been utilizing the services of IBSi for over seven years. IBSi has continually provided us with the best in cost-conscious benefit plans, service and quality oriented carriers. This approach allows us to be very competitive in the group ancillary marketplace. The biggest reason our relationship has flourished is because of IBSi's accountability to our clients. If there are any issues, big or small, the IBSi staff steps right in to get them resolved. CBA can get rates and products anywhere. The reason we continually utilize IBSi is we are confident that they constantly have our and our group clients' best interest at heart."

Brian Flynn
Corporate Benefit Advisors
Davidson, NC

"I have worked with the people at IBSi for over 6 years and have found them to be a valuable partner in writing and retaining group business."

I have been impressed with the quality of their carriers and the professional manner in which they conduct their business."

Ken Adams
Brokers Insurance Service
Raleigh, NC

"We have had a long standing and rewarding relationship with IBSi. Their carrier partners have always delivered the highest quality service - the kind of service our clients expect and deserve."

Joe Hughes
Senn Dunn
Greensboro, NC

"I believe IBSi to be the best third party marketer in the group ancillary industry."

Their product knowledge, flexibility and service distances them from the field."

Alan Overbey
Strategic Employee Benefit Services
Greensboro, NC

"We thoroughly enjoy our relationship with IBSi. The IBSi team has always given us excellent service both pre-carriers and post-sale. You bring us quality support and a proven track record of and retain business."

Doug Dunn
Employee Benefits Advisors
Denver, NC

"Thank you for being such an awesome partner. When I came to Wachovia Insurance Services, an associate told me I should be doing business with IBSi because you GET THINGS DONE

That was some of the best advice I've ever received."

Bill Plyler
Wachovia Insurance Services
Charlotte, NC