

Look into the future - what is going to be happening in the future that we'd better be aware of?

1. Avoiding becoming a commodity and providing service that is better and superior to local competition, and having the insurance people appreciate that.
 - a. I loved what Jaime said about the before/after photos – send them to the insurance agent and adjustor – keeping them in the loop.
2. Estimating, software changes, material changes, but people never change. Personal relationships are huge – we need to pay a lot of attention to in the future. How do we make them help us be successful?
3. We discussed selling our businesses and what do we need to do to be ready? Make sure your numbers are good, maybe move into other areas, figuring out how to get family members happy
4. The third party administrators and how to get on the programs or how to stay away from them. Health care issues – depending on what happens. EPA regulations – chemical use
5. Regulation – definitely have a Big government mindset currently. Become politically active. The erosion of direct dealing with the adjustor will be a big change....you will become the adjustor/contractor/mitigator....will have pros and cons and will make the claims process adversarial to some degree.
6. The 10 and 10 and the subcontractor discussions – figuring out a way to prevent ourselves from taking on liability or committing fraud and still being able to make the margins we need to make to stay in business and to avoid litigation – we have to figure it out.

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7. Be alert and aware of what is going on around us. Be able to figure out and aware.
8. 20 years ago, the business was about restoring. Now, it is becoming more of a business and we have to transition more to business men.
9. We don't want to marginalize our business based on the numbers. On the 10 and 10 – software doesn't take into effect economies of scale –
10. Technology – in the future it could really displace your position in the market. If you're not nimble, you could be out of business. Understanding the challenges your clients are experiencing and how it effects your business. Pricing and policies. **FIGURE IT OUT**
11. It's my opinion that we are going to see claims deductibles are going to increase and claims will decrease on smaller items.
12. As a group we are all facing the same issues - we have to protect ourselves from not being a commodity. We don't want to just be the labor. We have to constantly be aware of the changes in technology and government.
13. The 10 best jobs 10 years from now don't even exist today.
14. Concept of inner/outer circleremembering what we can control – reduce overhead, more automation, automated payments and systems.
15. Eroding marketshare - software helping insurance companies hammer down margins....groups like BN will be critical to not just deal with processes and procedures - but **FINDING SOLUTIONS** using our collective brain trust. How will we address the eroding marketshare?

MILLION DOLLAR IDEAS:

1. Having and Taking CE classes
2. Differentiating Ourselves:
 - a. Daily updates to our clients - informing (per the service info) the right person who needs to know.
 - b. They just introduced a Priority Service Agreement (PSA) customized service standards, readiness plans.
3. How to increase our sales and get out there and make sure they know who we are. Finding work isn't extremely difficult - just an incremental marketing increase would make a big difference. Making sure that everyone has buy in for customer service.
4. Million dollar savings - it's great that we have our own contracts, but it will come that we are working off of their contract - having a great attorney.
5. Don't just invest in marketing – have a way to measure it and hold people accountable. You want a return on your investment. Get 20% better....with the people you already have....develop your talent.
6. Know all the players, don't get pushed out of a loss. Don't make fraudulent documents and have good Up Front Contracts.
7. Diversification: think outside of the box – don't be over dependent on any one thing.
8. If you look back 3 years and your business is basically the same, you are probably in trouble. Figure out where you're going to be 3 years from now.
9. Be adaptable and diversify - find another well or find a way to get more water out of the well you have.
10. Venturing into the commercial side – marketing and trying different avenues of marketing; satellites in bigger metro areas.

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11. Building better relationships with larger accounts
12. Relationships and communication documentation - being very thorough, and having the explanation already there. Make sure you hand deliver all your sub bids.
13. Read or Re Read - Seven Habits of Highly Effective People
The audio tapes are great.

Based on discussion, it has been requested to move Gathering of Eagles to the fall of 2014 at Bandon Dunes, OREGON. Golfing... they have the #1 course in the world! It is on the Oregon coast.