2009 Year in Review



Your BBB is Connecting with the World | www.westflorida.bbb.org



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Better Business Bureau serving Florida's West Coast Area



Our Mission: BBB's mission is to be the leader in advancing marketplace trust. BBB accomplishes this mission by creating a community of trustworthy businesses; setting standards for marketplace trust; encouraging and supporting best practices; celebrating marketplace role models; and denouncing substandard marketplace behavior.

Offices located at:

P.O. Box 7950 2655 McCormick Drive Clearwater, FL 33759 Clearwater, FL 33758

Office Hours:

8:00 AM - 4:30 PM Monday - Friday

Phone: (727) 535-5522 / (239) 334-4648 (24 Hours)

Toll Free: (800) 525-1447 Fax: (727) 539-6301 Email: info@bbbwestflorida.org

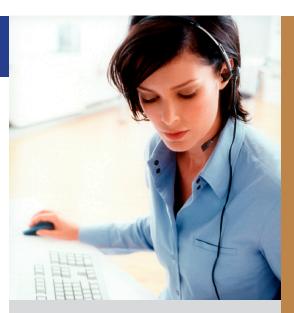
Pre-Purchase Reporting

Reliability Reports Requested

Most calls to your BBB are pre-purchase inquiries from consumers and businesses seeking reliability reports on area companies. These callers are seeking assurance that the company they are considering spending money with has no unresolved complaints or history of unethical practices in advertising or selling of their products and services on file at the BBB. In late 2008, the BBB enhanced its reporting procedure to include a well-formulated rating system, which generates an "A" through "F" letter grade for each company in its database. Some of the factors include length of time in business, complaint history, proper licensing, and volume of business. This reporting system has been adopted by BBB's nationally in an effort to assist customers and businesses alike in making a well informed pre-purchase decision and promote ethical marketplace behavior.

In 2009, your BBB provided information in response to **2,031,845** inquiries about local companies. Included in this statistic, **205,474** consumers requested we provide them with a listing of Accredited Businesses in a certain industry. Those BBB Accredited Businesses who have elected to display the BBB Online Seal on their website generated **870,148** inquiries. Miscellaneous inquiries such as Spanish reports, general advice reports and agency referrals totaled **6,578**.





Most Inquired About Industries

- 1) Air Conditioning Companies
- 2) Timeshare Resales / Vacant Lot Resales
- 3) Financial Services
- 4) Mortgage Brokers
- 5) Roofing Contractors
- 6) Work-At-Home Companies
- 7) Remodelers
- 8) Credit Debt Consultants
- 9) Swimming Pool Contractors
- 10) Insurance Companies

Most Complained About Industries

- 1. Fulfillment Services
- 2. Health Diet Retailers
- 3. Furniture Retailers
- 4. Air Conditioning Companies
- 5. Timeshare Resales / Vacant Lot Resales
- 6. Work-At-Home Companies
- 7. New Car Dealerships
- 8. Used Car Dealerships
- 9. Magazine Sales Departments
- 10. Collections Agencies



Dispute Resolution Services

Complaints Processed

Consumers who want to present a complaint to a company through the BBB often begin by calling. These consumers are provided with instructions for filing their complaint in writing or online.

BBB processed **31,058** written complaints during the year. It should be of interest to both Accredited Businesses and consumers to know that BBB Accredited Businesses had a settlement rate of **98.91%** in 2009. The remaining .09% of unresolved complaints represent those filed against firms whose BBB Accreditations were revoked by the Board of Directors. By comparison, Non-BBB Accredited Businesses had a lower resolution rate of **70.70%**.

Your BBB also serves as the central service bureau for the AUTO LINE® program in the State of Florida. Staff in this department provide mediation and arbitration services for automobile manufacturing disputes - concentrating on Florida Lemon Law guidelines.

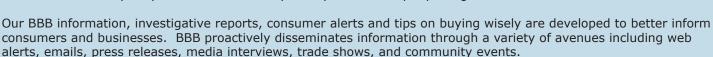
BBB has many fine volunteers who have received training and certification to conduct arbitration hearings held by the BBB offices. In 2009, the BBB conducted **121** arbitrations.

SERVICES Programs & Services

Start With Trust

Consumers need to know not only how to recognize and avoid fraud and deception in the marketplace, but also what their rights and responsibilities are as consumers. In a 2007 Princeton Survey, 7 out

of 10 consumers say they would be more likely to buy from a company designated a "BBB Accredited Business."



In 2009, your local BBB generated **772** local media mentions, including stories specific to unethical business practices to topics regarding enhanced BBB reporting procedures and services.

Request a Quote from an Accredited Business

In an effort to bring consumers and Accredited Businesses together, the BBB web site offers a "Request a Quote" service. This allows consumers to specify the service or product they desire from a given business(es) and receive a quote via their selected method (i.e. phone, email, or fax). This service has been utilized **1,957** times in 2009 and continues to grow in popularity.

Accredited Businesses by Industry

Consumers may obtain categorical listings of BBB Accredited Businesses in any given industry at no cost. These Accredited Business listings may be requested via telephone or obtained over the web. This service generated **205,474** listings in 2009.

Promoting Trust with BBBOnLine

Internet commerce is booming. Yet many people are nervous about actually purchasing goods online. Websites are easy to set up and maintain. Prospective customers struggle to know which online business is legitimate, and which can be trusted? Online Accreditation is the solution to building trust and confidence in today's marketplace.

Local Accredited Businesses who have elected to display the BBB*Online* Seal on their website have generated **870,148** inquiries in 2009.



RESOURCES

Internet at a Glance

www.westflorida.bbb.org

From the website, consumers may search a business by category or name and read a specific company report. BBB Reports on Accredited Businesses provide important information about a company's past marketplace performance, license verification, address, telephone numbers, plus a brief description of products and/or services offered. BBB also provides a direct link to the company's website.

This website was visited **1,022,072** times with a total of **3,383,378** pages viewed in 2009. This service is available 24-hours a day, seven days a week.

The local BBB website generated **70.03** % new visits in 2009 from **183** different countries.