

2012

Adapting to a Changing Marketplace

BBB 2012 Year in Review



Start With Trust[®]
bbb.org

Better Business Bureau[®]

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Serving the following counties: Pinellas, Hillsborough, Pasco, Hernando, Charlotte, Collier,
DeSoto, Hardee, Lee, Sarasota, Manatee

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Better Business Bureau

Advancing Trust for over 100 Years!

By promoting trust in the marketplace, the Better Business Bureau (BBB) has set and upheld high standards for ethical marketplace behavior since 1912. The organization provides consumers with objective, unbiased information about businesses and charities and distributes consumer and business education information, tips and alerts. BBB helps people make smarter buying decisions through innovative programs and services such as BBB Business Reviews® and ratings, BBB Accredited Businesses, advertising review services, BBB AUTO LINE®, BBB Military Line®, dispute resolution and our online scam portal, Scam Stopper.

There are 114 local BBBs serving communities across the U.S. and Canada, evaluating and monitoring more than 3 million local and national businesses and charities.

Your BBB, serves 11 counties on Florida's west coast. These include: Pinellas, Hillsborough, Pasco, Hernando, Charlotte, Collier, Desoto, Hardee, Lee, Sarasota and Manatee.

OUR VISION:

An ethical marketplace where buyers and sellers can trust each other.

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*
- *Denouncing substandard marketplace behavior*



BBB ACCREDITATION STANDARDS

BUILD TRUST: Establish and maintain a positive track record in the marketplace.

ADVERTISE HONESTLY: Adhere to established standards of advertising and selling.

TELL THE TRUTH: Honestly represent products and services, including clear and adequate disclosures of all material terms.

BE TRANSPARENT: Openly identify the nature, location and ownership of the business, and clearly disclose all policies, guarantees and procedures that bear on a customer's decision to buy.

HONOR PROMISES: Abide by all written agreements and verbal representations.

BE RESPONSIVE: Address marketplace disputes quickly, professionally and in good faith.

SAFEGUARD PRIVACY: Protect any data collected against mishandling and fraud, collect personal information only as needed and respect the preferences of consumers regarding the use of their information.

EMBODY INTEGRITY: Approach all business dealings, marketplace transactions and commitments with integrity.



20
12

Connecting Consumers with Trustworthy Businesses *Adapting to a Changing Marketplace*



BBB Website Visits
21% increase from 2011 **2,808,899**

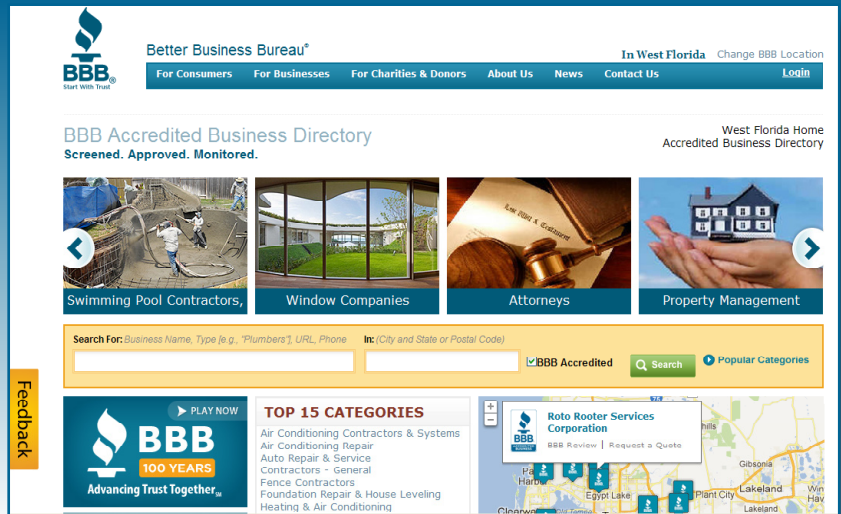
BBB Business Reviews provided
29% increase from 2011 **2,405,293**

BBB Website Page Views
7% increase from 2011 **5,551,545**

Type of Business Rosters Requested:
5% increase from 2011 **369,824**

Request a Quotes Processed:
59% increase from 2011 **10,276**

BBB's enhanced Accredited Business Directory makes locating trustworthy businesses easier than ever



*Stay Connected with BBB via
BBB Smart Phone APP and
Social Media*



westflorida.bbb.org/find-us-on

BBB keeps you Informed of Scams and provides marketplace tips through:

- **BBB's web based News Center**
- **Blogs on local sites such as Patch.com**
- **Local Media interviews through TV, Radio, and Newspaper**
- **Trade shows and presentations**

2012 Media Mentions **786**



Complaints

25,524

Total Complaints Handled

24

Average Days to Settle Complaints

99.4 %

Accredited Business Complaint Resolution Rate

77.2 %

Non-Accredited Business Complaint Resolution Rate



Most Complained About Industries

- 1) Furniture Retailers
- 2) Air Conditioning Companies
- 3) Mortgage Brokers
- 4) New Car Dealerships
- 5) Used Car Dealerships
- 6) Collection Agencies
- 7) Telemarketing Companies
- 8) Magazine Subscription Agents
- 9) Timeshare Marketers
- 10) Auto Repair Services

Most Inquired About Industries

- 1) Air Conditioning Companies
- 2) Roofers
- 3) Insurance Companies
- 4) Swimming Pool Contractors
- 5) Used Car Dealerships
- 6) Collection Agencies
- 7) Timeshare Companies
- 8) Movers
- 9) Telemarketing Companies
- 10) Auto Repair Services



Mediation • Arbitration • Investigation

966

Informal Mediations conducted via Telephone

87

Arbitrations & Formal Mediations

414

In-Depth Company Investigations and local Advertising Reviews



Our dispute resolution program can help you resolve your lemon law complaint, and you don't even have to hire a lawyer. Our lemon law complaint program covers car warranty issues against participating manufacturers.

BBB AUTO LINE®

Fast. Free. Fair.
Car problems? Let us help.

2012 - Year of the Scam Stopper!



BBB TOP 10 Scams of the Year

Fake Check Scam: Car Ads



Want to get paid to have a logo on your car? Watch out for fake checks that bounce.

Emergency Scam: Grandparent Scams



Were your grandkids arrested and need money ASAP? Double check. Odds are they are safe at home.

Employment Scam: Mystery Shopping



Easy money? Think twice.. it could be a scam. Check mysteryshop.org for legit offers.

Prepayment Scam: Nonexistent Loans



"No credit check" loan sound good? Scammers want a payment first to "secure" the loan. Don't fall for it.

Phishing Scam: President Obama Will Pay Your Utility Bills



He needed to get re-elected, so he'll pay your bills. Wrong! Do your research even if the website looks official.

Lottery Scam: Jamaican Phone Lottery



"You just won \$2 million! Just repay a fee and it's yours." Hang up and file a phone fraud report.

Identity Theft Scam: Fake Facebook Tweets



A friend tweets that you're in an embarrassing video on Facebook. Don't click; it's a virus.

Home Improvement Scam: Sandy "Storm Chasers"



An emergency is no time to take shortcuts. Check out bbb.org for reliable contractors.

Sales Scam: Real Stars, Fake Goods



Cheap Super Bowl tickets? Too-good-to-be-true usually is!

Scam of the Year

Newtown Charity Scams

The worst kind of fraud:

Fake charity pages on social media taking advantage of a terrible tragedy.

Check out BBB's tips for donors at give.org



Start With Trust[®]

1912 NATIONAL VIGILANCE COMMITTEE IS FORMED IN DALLAS based on "Ten Commandments of Advertising" by Samuel Candler Dobbs of Coca-Cola.

FIRST BBB OPENS IN MINNEAPOLIS, MINNESOTA FOLLOWED BY CLEVELAND AND SALT LAKE CITY IN 1913.

TOP INDUSTRIES FOR COMPLAINTS IN 2010

DOOR TO DOOR SALES

TOTAL INSTANCES OF SERVICE IN 2010

1,432,228



1916 **ARTHUR F. SHELDON**, founder of a well-known school of salesmanship, suggests the name "Better Business Bureau."

The Indianapolis, Kansas City and Louisville BBBs form.

A "federal" organization of local BBBs evolved through several name changes such as

1921 NATIONAL BETTER BUSINESS COMMISSION, INC. OF THE ASSOCIATED ADVERTISING CLUBS OF THE WORLD

Headquartered in Cleveland, Ohio

and

1921 NATIONAL ASSOCIATION OF BETTER BUSINESS BUREAUS, INC.

and

1946 ASSOCIATION OF BETTER BUSINESS BUREAUS, INC.

1928 BBB GOES INTERNATIONAL OPENING A BBB LOCATION IN MONTREAL.

1930 ASSOCIATION OF BBBs DEVELOPS TRUTH IN ADVERTISING STANDARDS which underpin Federal Trade Commission advertising rules.

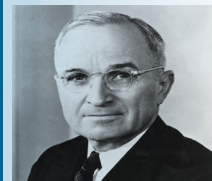
1945

New ad slogan: "Before You Invest, Investigate."

BBBs warned of swindlers. National BBB dedicates a division to protect servicemembers from con artists.

PSstst! - I CAN GET IT FOR YOU WHOLESALE!

OH YEAH! LAST TIME IT COST ME MORE THAN AT A LEGITIMATE RETAIL STORE!



1950

"Your Bureaus have not relied on propaganda extolling the virtues of business. They have gone to work to clean out the shady areas in the commercial world.

They have set out to give real meaning to their slogan: Private enterprise in the public interest."

Henry J. Truman



1951

"Over a million people a year call upon Better Business Bureaus for help with many kinds of business problems, yet it's a service I think we've all taken for granted."

INCORPORATED ON JULY 31, 1970

COUNCIL OF BETTER BUSINESS BUREAUS

Was formed by a merger of National Better Business Bureau & Association of Better Business Bureaus

1971 COUNCIL OF BETTER BUSINESS BUREAUS (CBBB)

NATIONAL CHARITY REVIEW CHILDREN'S ADVERTISING REVIEW UNIT



1973

HENRY FORD II SOLICITS BUSINESS SUPPORT FOR THE COUNCIL OF BETTER BUSINESS BUREAUS "TO RESTORE THE CONFIDENCE OF THE PUBLIC IN THE MARKETPLACE."

1978 **BBB AUTO LINE[®]** ESTABLISHED LARGEST CONSUMER ARBITRATION PROGRAM IN US HISTORY

1981

General Motors extends the GM/BBB arbitration program to cover all of its customers in the U.S.A.

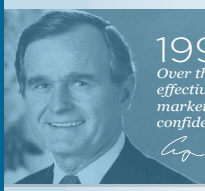


1987

Down through the years the Better Business Bureaus have resolutely stayed the course, showing themselves to be the best friends American consumers have ever had.

Ronald Reagan

1989 ACROSS THE COUNTRY, BBB EXPANDS ITS ARBITRATION PROGRAM TO RESOLVE DISPUTES BETWEEN BUSINESSES AND THEIR CUSTOMERS.



1990

Over the years, Better Business Bureaus have effectively promoted truth and fairness in the marketplace and, in so doing, have earned the confidence and gratitude of the American public.

Go Bunker

1994 **BBB GOES TO THE WEB**

One of the first non-profits there.

Today BBB websites receive more than six million visitors a month.



1996 WITH BROAD BUSINESS SUPPORT, BBB LAUNCHES ITS FLAGSHIP TRUSTMARK PROGRAM TO PROMOTE TRUST AND CONFIDENCE ON THE INTERNET.



"The strength of your organization today exemplifies the ongoing commitment to integrity and service that inspired your founders."

Tom Chisum

- BBB SETS STANDARDS FOR TRUST
- 1991** BBB WEB PRIVACY PROGRAMS LAUNCHED
 - 2000** CODE OF ONLINE BUSINESS PRACTICES
 - 2003** REVISED CHARITY ACCOUNTABILITY STANDARDS
 - 2006** CHILDREN'S FOOD AND BEVERAGE ADVERTISING

2004 **BBB SUPPORTS THE ARMED FORCES WITH BBB MILITARY LINE[®]**

2007 **BBB UPDATES ITS BRAND**

BBB gets a facelift and combines its business practice codes to clarify the standards BBB uses to accredit more than 400,000 businesses.

2010

4 MILLION BUSINESS REVIEWS

1 MILLION CONSUMER COMPLAINTS RESOLVED

TOP INDUSTRY FOR COMPLAINTS IN 2010

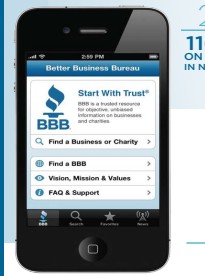
AUTO DEALERS - NEW CARS

TOTAL INSTANCES OF SERVICE IN 2010

88,594,720

TOP INDUSTRIES FOR INQUIRIES IN 2010

ROOFING CONTRACTORS



2011 **116 BBBs ON THE GROUND IN NORTH AMERICA**

BBB SCAM SOURCE bbb.org/scam

Many top scams use a famous name to trick you into sharing data:

- Facebook's Mark Zuckerberg says you've won \$1 million.
- Video of Osama bin Laden's death.
- Email from BBB with a complaint against your company.

2011 **BBB APP RELEASED**

Download the BBB iOS App.

LET BBB HELP YOU FIND BUSINESSES, BRANDS AND CHARITIES YOU CAN TRUST.

GO TO **BBB.ORG** TO FIND A RELIABLE BUSINESS OR CHARITY, FILE A COMPLAINT, OR LEARN ABOUT THE LATEST SCAMS - ALL FOR FREE.

TESTIMONIALS

"I would like to say thank you so much for all of the assistance you provided. Without your help, many consumers would be victims of fraud and poor sales practices. I know **your help made a difference** for me in receiving my refund."

"It was nice to receive a phone call from an **actual person**, not just an automated e-mail or letter in the mail. She was very helpful. It is wonderful to have the BBB as a resource for dealing with companies who are not helpful to their clients."

"**Two days** after I filed my complaint with the BBB the business called to make an appointment to pick up their product. I had been trying for a **month** to get them to do that."

"Since recently becoming a member I have already seen and **increase in business within the first 2 months!** Though my company has been in business since 1993 the extra exposure has been very helpful."

"We have received more than we ever expected of perspective buyers and quotes - the business has definitely blossomed! It was **one of the BEST business decisions** I ever fought for us to have and I owe it all to you in making it "Doable" for us - Thanks A Billion!!"

"I can personally say that in this economy, I can think of no other lead source that a small or even large business can use to **effectively reach new customers** more, than by utilizing the BBB Google program."



**Better
Business
Bureau**



There are more than 30 million
businesses in North America.

Our Job?

To help you **find the ones you can trust.**