



2015 Annual Report
Better Business Bureau® *Serving West Florida*



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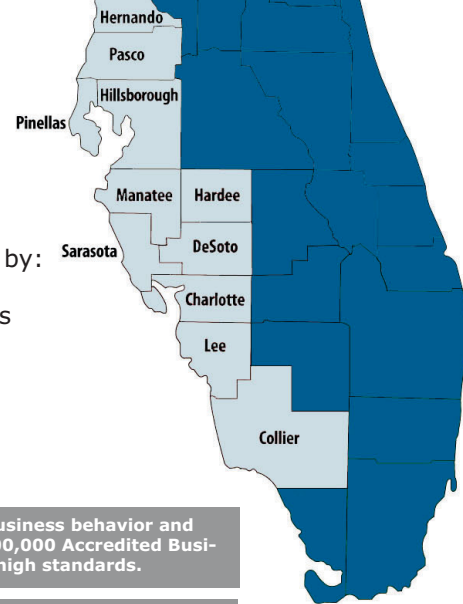
OUR VISION:

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 sets standards for ethical business behavior and monitors compliance. Almost 400,000 Accredited Businesses meet and commit to our high standards.



BBB helps consumers identify trustworthy businesses, and those that aren't, through more than 4 million BBB Business Reviews.



BBB sets standards for and evaluates thousands of advertisements each year to ensure that people can trust what advertisers say.



BBB sets standards for and evaluates the practices of thousands of charities so that donors know where their money is going.

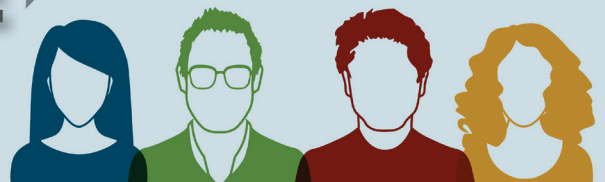


BBB coaches businesses on ethical behavior and how to build stronger, more trusting relationships with their

HOW PEOPLE DESCRIBE BBB

Helpful (79%)
Valuable (78%)

Trustworthy
(81%)



Local Market Impact

BBB helps people find and recommend businesses, brands and charities they can trust.

In 2015, BBB's relevance continued to grow in leaps and bounds. Most notable for BBB Serving West Florida, were the number of website visits and BBB Business Reviews requested by both consumers and businesses.

In addition, BBB provides consumer and industry tips, media reports, timely scam alerts and offers help in bringing businesses and consumers together when problems arise. As a result, thousands of consumers and businesses are building solid relationships based on trust.



Facts about BBB Serving West Florida Website

8,084,403	BBB Website Page Views
4,809,367	BBB Business Reviews Provided
3,977,128	BBB Website Visits
677,843	Type of Business Rosters Requested
14,658	Request a Quotes Processed

Industries with most complaints

- 1) Furniture Retailers
- 2) Auto Rental & Leasing Companies
- 3) Collection Agencies
- 4) Untested Medical Product Providers
- 5) New Car Dealerships
- 6) Television - Cable, CATV and Satellite
- 7) Skin Care Suppliers
- 8) Air Conditioning Companies
- 9) Health Diet Retailers
- 10) Used Car Dealerships

Industries with most inquiries

- 1) Air Conditioning Companies
- 2) Roofers
- 3) Furniture Retailers
- 4) Insurance Companies
- 5) Collection Agencies
- 6) Swimming Pool Contractors
- 7) Used Car Dealerships
- 8) Health Diet Retailers
- 9) Plumbers
- 10) General Contractors

Helping Consumers and Businesses

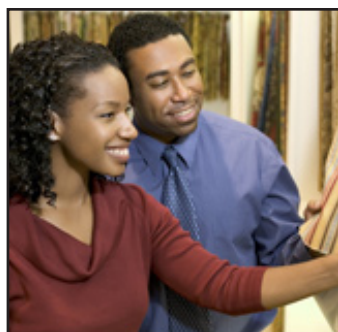
Dispute Resolution

A leader in the industry, BBB incorporates the best practices for dispute resolution providing transparency, accessibility, fairness and due process. As indicated below, there is a relatively low percentage of disputes not resolved through voluntary mediation and conciliation. BBB's focus is on reaching mutually agreeable settlements for both consumers and customer-focused companies - a preferred method for resolution over arbitration hearings. BBB arbitrators provide the final word for the relatively few cases not resolved through voluntary mediation and conciliation.

Quick Facts

Complaints • Mediation • Arbitration

20,049	Total Complaints Handled
22.06	Average Days to Settle Complaints
99.45 %	Accredited Business Resolve Rate
75.49 %	Non-Accredited Business Resolve Rate
1,252	Informal Mediations via Telephone
153	Arbitrations & Formal Mediations



"CUSTOMER
REVIEWS FROM
A BRAND
YOU TRUST." SM



Read & Submit

a Review

bbb.org

Advertising Review

BBB regularly monitors local advertising to foster truth and transparency in advertising claims. The self-regulatory review process promotes advertiser compliance to increase public trust in the credibility of advertising. It also creates a level playing field for settling disputes among competing advertisers.

154

Ad Review Cases

Investigations into Business Practices

Once BBB is made aware of a business whose practices are called into question, we contact the business itself, their consumers and in many cases state and local agencies to gather information. When warranted, we forward our findings to, and collaborate with, local law enforcement to expand the investigation. BBB also issues a press release and updates the company's Business Review to alert the community.

320

Investigations

Customer Reviews

BBB now offers the ability for consumers to read and submit reviews. Of the customer reviews submitted in 2015 - 3,710 were positive, 1,367 were negative and 90 were neutral.

5,167

Customer Reviews

BBB in our Community



BBB engages with local communities - keeping you informed of scams and providing 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
- "LOOK FOR THE SEAL." campaign
- Postings on social media
- BBB Scam Tracker
- Unlicensed Awareness campaign
- Free Shred Day
- Enterprise Village and Finance Park

1,517

Local Media Mentions
in 2015



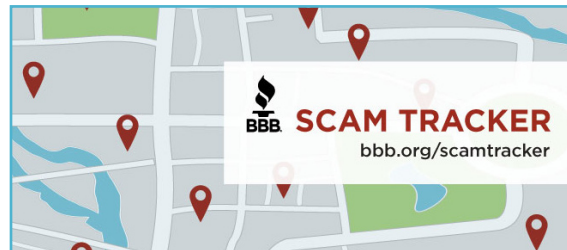
BBB providing consumer tips to local news



BBB urging consumers to "Look for the Seal"



BBB volunteering at Free Shred Day event



BBB promoting Trust and Business Ethics to tomorrow's leaders at Enterprise Village and Finance Park

BBB Standards for Trust

When you see the Better Business Bureau seal, it means that the business has agreed to:

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.

SAFEGUARD PRIVACY:

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

EMBODY INTEGRITY:

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

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.

LOOK FOR THE SEAL.



bbb.org

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

THE CONSUMER JOURNEY

HOW INFORMED CONSUMERS MAKE PURCHASING DECISIONS



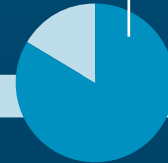
Consumers Base Their Purchasing Decisions on BBB Trustmarks



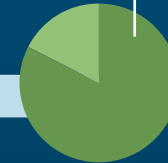
BBB
Angie's List
Yelp

How Trusted is BBB Compared to Other Review Sites?

84% familiar with the BBB Ratings are more likely to purchase if a business has a high BBB letter grade



83% familiar with the BBB are more likely to purchase when a business displays BBB's Accreditation Seal



Consumers consult the BBB before utilizing

- Online Retailers
- Retail Stores
- Auto Dealerships

- Contractors
- Financial Services
- Salons
- Health Clubs
- Medical Care
- Travel Services

What the accreditation seal symbolizes to consumers



Visit bbb.org and start your next consumer journey with trust.