

## FORE! ... ARRANGING COVERAGE AND ROOTING FOR A CLAIM

*Golf contests, other promotions produce goodwill, boost charity coffers*

By Edward O'Hare

A hole in one! Shooting one has always been every golfer's dream. And now there's an added incentive—the chance to shoot for prizes as high as \$1 million in hole-in-one contests that have become exciting highlights of hundreds of charitable tournaments around the country. And independent insurance agents are helping to create these contests by arranging for the insured prizes that boost both participation and fundraising.

Hole In One International/Odds On Promotions of Reno, Nevada, makes it possible through its prize indemnification business. "Our experience with golf runs the gamut from competing successfully at the amateur and professional levels to developing the nation's most successful golf tournament promotions company," says Mark Gilmartin, president, who played golf at the University of Nevada and competed nationally in many USGA (United States Golf Association) tournaments. Kirk Triplett, who currently plays on the PGA Tour, is also a founding shareholder.

"We've taken our extensive knowledge of and affection for the game, combined it with business know-how and A-rated underwriting, to offer the best rates in the business and service that's second to none," says Gilmartin. The company's offerings are underwritten by Praetorian Insurance Company, a subsidiary of Praetorian Financial Group and a member of the QBE Insurance Group.

Hole In One International was founded in 1991. Odds On Promotions was added to respond to the explosion in new

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*Mark Gilmartin is President of Hole In One International, based in Reno, Nevada.*

marketing strategies using games, contests and promotions to increase sales, popularize brands and build traffic for businesses, sporting events, shows and conventions, media and Web sites. The contests include basketball shooting from half court, rolling dice to spell a brand name, predicting the Dow Jones Average and playing Internet Lotto, among others. One popular marketing strategy involves the use of direct mail for maximum response.

Together, Hole In One International and Odds On Promotions insure prizes for more than 17,000 promotions a year— giving the company a big chunk of this \$125 million a year business. To date, it has paid out more than \$24 million in prize money. And its list of marquee clients includes Fortune 500 companies such as American Express and Texaco, the Chicago Bulls and Tampa Bay Buccaneers, Daimler Chrysler and Mercedes Benz, and thousands of marketing and promotion coordinators in every walk of life.

Unlike raffles and sweepstakes, the common thread in prize indemnification is that there must be risk and there is no guaranteed prize winner— two factors that enable a company to offer the \$1 million hole-in-one prize for under \$200 in premium, not to mention the 13,000 to 1 odds against making the shot. Still, the contest is the top choice of insurance agents and their sponsoring clients, many of whom also offer spanking new cars and other valuable prizes. Along with the low premiums, agents praise Hole In One International for ease of binding coverage and quick payment for prizes won, along with providing free sponsor signs, tee markers and instructional booklets.

### **Raves from agents**

Curtis C. Knight of CC Knight Insurance Agency in Santa Clarita, California, calls Hole In One International “the best in the business,” adding that they “give you a lot for what they charge.” And once the sponsor pays the premium, he says, everyone can root for someone to win the big prize. In a tournament that raised \$250,000 for a local hospital, Knight and the sponsor added a closing contest from the Odds On Promotions side that was a real crowd pleaser. As more than 500 people watched at the outdoor dinner, a helicopter dropped numbered golf balls bought by participants for \$5 each onto a green at the driving range— with a prize of \$50,000 for a shot in the hole and \$5,000 for closest to the hole. The winning number was contained in a



*Stacey Naveran, pictured above, and Jonna Stewart, below, work on a few of the creative promotions that Hole In One International arranges for clients to popularize brands and build traffic for businesses, sporting events, shows and conventions, media and Web sites.*



hand-held computer provided by the company. For agents considering a similar contest, Knight has one caveat: Be sure you have free access to the copter and the pilot.

Randy Maddox of Morrison Insurance Agency in Metairie, Louisiana, provides insured prizes for a major auto dealer who sponsors about 40 hole-in-one contests a year. And he works closely with Louisiana State University in other contests. Playing to a 10 handicap, Maddox has had two holes in one but never at a target hole. And he just missed a \$10,000 prize when his 50-foot putt went in and out of the cup.

For Tom Holter of TRICOR Insurance and Financial Services in Greater Beloit, Wisconsin, just thinking about the upcoming 25 golfing events and the many charitable organizations that will benefit from them warms him up against the winter freeze. In some tournaments, Holter's client, a car dealer, will often sponsor three hole-in-one contests and offer prizes of either cars or free two-year leases on them.

John Supinski of Supinski Bonding & Insurance, Rockville, Maryland, publishes a newsletter to help publicize the 50 to 75 hole-in one-contests for which he arranges prizes. Along with golf, Supinski has been involved in promotions involving basketball shots from half court and a field goal try at a Baltimore Ravens football game.

Tony West of Jacobs Vanaman Insurance Agency, Inc., in Coshocton, Ohio, like the other agents, has yet to see a hole in one made on the target hole. "I'd love to see someone do it and win a new car; it would be great publicity for the sponsor," he says.

Because premiums for the prizes are low, the financial return for agents is modest. The big payback, they say, comes from providing an additional service to their existing clients and the satisfaction of being involved in contests that raise thousands of dollars in charitable funds. They also say that having a reputation for providing this insurance can lead to referrals for other business.

Among the organizations that benefit from their efforts are local hospitals, Boys and Girls Clubs, Big Brothers and Big Sisters, YWCA, United Cerebral Palsy, Youth Service Bureau, Kiwanis



*Mark brainstorms promotional ideas with Kevin Hall, Vice President, and Zachary M. Woodhead, Promotion Coordinator.*



*A recent promotion at the University of Nevada, a Hole In One production.*

and Lions Clubs, as well as individuals in dire need of financial help.

### **Getting started**

For agents looking to break into prize indemnification, Mark Gilmartin says they might start with a Combination Putting contest for a new car for a premium as low as \$150. Make a 10-footer and win a sleeve of balls (provided by the sponsor), make a 30-footer and win a golf shirt (once again provided by the sponsor), make a 50-foot or longer putt and win the new car provided by Hole In One International.

To generate \$50,000 or more for charities, schools, sports teams and others, Gilmartin suggests organizing a shootout—setting up a 125-yard hole at a local, high-traffic driving range with a 3- to 5-foot circle around it. Over a three- to five-day period, charge \$1 to \$2 per shot to allow golfers to qualify for the finals by knocking the ball into the circle. Bring back all of the qualifiers at the conclusion of the event to take their shot from 150- plus yards to “join the ranks of the rich and famous” by getting the hole in one.

Because many sponsors are car dealers, Gilmartin says agents can interest them in a direct mail contest that will draw scores of people to their showrooms. The dealer can design a mailer with a real or make-believe key enclosed, inviting recipients to the showroom for a chance to win a car. Once a recipient is there, the key can either start the car or open a vault containing the keys to the car. The prize can be either a new car or a year's monthly payments on a new car.

When it comes to prize indemnification, Gilmartin says, anyone is a potential client. He recalls an exciting promotion in which a furniture store in Chicago offered to rebate the price of furniture bought over Labor Day weekend if the Chicago Bears shut out Brett Favre and the Green Bay Packers in the opening game of the professional football season last September. In his entire career— in the pros, college, high school and Pop Warner— Favre had never been shut out. Guess what? The Bears beat the Packers 26 to 0, snapping not only Favre's streak but also the 233-game scoring streak of the Packers. Scores of happy shoppers got their money back. And Odds On Promotions happily paid the tab. \*

**For more information:**

Web sites:

[www.holeinoneinternational.com](http://www.holeinoneinternational.com)

[www.odds promotions.com](http://www.odds promotions.com)

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