



**FOR IMMEDIATE RELEASE**

September 17, 2008

**Two Intercare Insurance of San Diego Executives  
Receive Top Industry Honors; a First for One Company**

*Insurance Trade Journals Name John Kahle “Employee  
Benefits Adviser of the Year”, Mike Barone Honored as “Power Broker”*

SAN DIEGO – Intercare Insurance Solutions, an innovator in providing value-based benefits, corporate wellness programs and a wide array of services beyond those of traditional brokers, announced today that two of its principles have been honored in cover stories by major industry publications. Mike Barone, president, has been named a “Power Broker” by *Risk and Insurance Magazine* and *Human Resources Executive*. And John Kahle, senior vice president and chief wellness officer, has been recognized as Employee Benefit Adviser of the Year by *Employee Benefit Adviser*. Intercare is the only brokerage firm in the nation to be honored with both of these prestigious annual industry awards in the same year.

Barone was honored as a “Power Broker” by *Risk and Insurance Magazine* and its sister publication *Human Resources Executive* for his well-known leadership in the employee benefits and wellness arena, particularly through his formalized educational program, Intercare Wellness University, which provides employees and employers programs to increase employee health and productivity. Client testimonials raved about Barone’s work to help increase his clients’ ROI through sophisticated negotiations and customized employee benefits plans.

“Most brokers will provide a service to their clients – for a fee of course,” wrote *Risk & Insurance*, “but Power Brokers will do whatever it takes – and sometimes for free.” The article goes on to quote one of Intercare’s clients, “Without that type of negotiating and finding the right product, we may not be here today. He literally helped us stay in business.”

John Kahle, Intercare’s chief wellness officer, was named by *Employee Benefits Adviser Magazine*, as the 2008 Employee Benefit Adviser of the Year, for his efforts to transform the way employers look at group health benefits, encouraging a shift from managing disease to managing health. Kahle provides the leadership necessary

to ensure that the benefits plans offered by Intercare continually enhance employee health and workforce productivity.

“Kahle is confident that with the help of his colleagues at Intercare Insurance Solutions they can transform group health insurance,” wrote Employee Benefits Adviser in their September cover story.

The “Employee Benefits Adviser of the Year” award is recognized to be the insurance industry’s premier award. Recipients demonstrate a consistent commitment to providing creative leading-edge counsel to clients on employee benefits.

The insurance brokerage industry is plagued by what Barone calls “the value gap.” The number of companies selling national health insurance plans has fallen from 25 in 1995 to just four today. This means that a traditional, placement oriented broker has to do only a fraction of the work he did 13 years ago. Yet insurance rates have skyrocketed, climbing by 78 percent in the last five years alone, bringing in windfall increases in commission.

“The overwhelming majority of insurance brokers today are significantly overpaid,” remarked Barone. “So our philosophy is that we have to work harder than ever at customer service, and offer a significant suite of additional services to earn our commissions.”

Since its inception in 2004, Intercare has consistently grown revenues in excess of 50% a year. In San Diego, the company has grown from the 19<sup>th</sup> largest brokerage to the third largest, in just two years.

### ***About Intercare Insurance Solutions***

Intercare Insurance Solutions provides insurance brokerage, employee benefits consulting, and risk management services to clients in San Diego, Houston, and the Bay Area. The firm was founded in 1994 on the principle that insurance should be managed as an investment, not a cost. It has become one of the fastest growing brokerages in the industry through its pioneering wellness program, which first benchmarks each employee’s health and then establishes incentives and action plans to improve individual health, well-being and productivity, to the benefit of corporate ROI.

Now the third largest insurance brokerage in San Diego, Intercare has 50 employees, and serves more than 300 clients across the biotech, medical device, manufacturing, financial services, and hospitality industries. Intercare’s brokerage divisions include Employee Benefits Brokerage and Consulting, Workers’ Compensation Brokerage, Property & Casualty Brokerage, and Qualified & Non-Qualified Retirement Plan Brokerage, and Consulting.

**Contacts:**

***Gable PR – 877-251-3888***

Tom Gable

[tom@gablepr.com](mailto:tom@gablepr.com)

Cell: 619-251-3881

Erin Koch

[erin@gablepr.com](mailto:erin@gablepr.com)

Cell: 619-246-9249

###