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To: iiamarnold@aol.com

Subject: Breakfast Bits from IIAM Week of 1-11-2010

Date: Sun, Jan 10, 2010 11:00 pm

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January 11, 2010

Happy New Year!

BREAKFAST BITS

Issue: 27

DON'T FORGET TO FORWARD THIS TO YOUR STAFF!



This Week:

January 12-Insurance 'Ethics'-3 hours c.e. credits

January 13-Maryland General Assembly opens for Session

Track introduced legislation on our [2010 Legislative Bulletin](#)

[Click here](#) for your November/December 'Maryland Messenger'

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Big 'I' Markets-Most Frequently Asked Questions??????

1. How can others in my office get their username/password?

IIAM Education Programs

They can click on the "[Need Your Password?](#)" link on www.bigimarkets.com, enter their email address and their login information will be emailed directly to them.

2. When I click on 'Request a Quote' it says *This product is not available to quote.*

There are two possible reasons.

1. The product actually is not available to quote through BIM because:
 - a. The product may be handled by your state association
 - b. The product may not be available for new business (e.g. Balboa Non-standard HO).
 - c. The product may be temporarily suspended for contractual/legal reasons.
2. You do not have the Producer role activated (i.e. we do not have your Agent license information). You may fax it to 703-995-4406. Be sure to identify your agency by name and address to avoid a delay.

3. What products are available?

The most accurate list of available products is what you see when you log in to Big "I" Markets. Those are the products currently available in your state.

4. What are the commission levels?

Commissions vary by product. The specific commission level, and how they are paid, is located on the Underwriting and Coverage page for each product. Simply choose the product of interest and then click on the link for 'Commissions & Policy Administration.'

5. How do I contact the underwriter?

Once a quote request has been submitted electronically, you can click on the link for 'New Message' in the quote detail for your customer and complete the fields that appear in the pop-up window. Your communication will be date/time stamped and the underwriter will respond in the same fashion. Of course, sometimes it is necessary to have a conversation in person; therefore, we have listed the Underwriter's contact information in the Company Credential section of the Underwriting & Coverage page for each product.

6. Why does the 'New Message' or 'Contact the Underwriter' feature only give the option to 'Save', not 'Send'?

When you click on 'New Message' or 'click on image to contact the Underwriter' the message you leave is not sent to the underwriter. Instead a notification message is generated when you click on "Save." The actual message remains in the message log to preserve the electronic 'paper trail' behind a login/password.

Got a question not covered here? Contact Carla at 410-766-0600 or email her at iiamcarla@aol.com.



UPCOMING SEMINARS:

SEATS AVAILABLE!!

**January 12-
Insurance Ethics**

**January 19-Commercial
General Liability
(Note Date Change)**

**January 20-CRIS
Commercial Property
for Contractors**

**January 25-
Homeowners
(Salisbury)**

**January 28-
Miscellaneous Personal
Lines**

**For an entire listing of
our programs for the
remainder of the year,
[click here!](#)**

**Legislative Session
Activity**



Keep track of the bills that impact you and your business. The IIAM Legislative Bulletin is online and all bills may be viewed or saved from that site. Don't wait until the session is over. Check in regularly to see the bills and what the IIAM Legislative Committee is

The ACSR program is coming to YOU!

Register NOW! If there are not enough registrants at the remote locations, classes will be cancelled.

We really thought we were responding to our agent's needs. We heard from many of you that we needed to provide classes closer to your agency. We also heard you loud and clear that the classes should be filed for Delaware and Pennsylvania c.e. We responded by putting the ACSR program in Hagerstown. We responded by filing the classes in Delaware and Pennsylvania. We responded by providing reduced rates for the entire program.

Unfortunately, you haven't responded. If we do not receive additional registrations for the ACSR program by the end of the month classes in Hagerstown will be canceled.

ACSR is a NATIONALLY recognized designation program. We are prepared to offer all nine modules at four locations.

Benefits:

- Nationally recognized designation
- ACSRs receive 50% discount to IIAM education seminars
- Classes discounted so that the entire program costs \$450 for personal lines and \$540 for commercial lines
- Each module carries 6 hours of c.e.
- You don't need to sign up for the entire program. Each module may be done individually. The cost of an individual program is \$120 per module for members and \$180 per module for non-members.
- ACSR #4 qualifies for the E&O Loss Control credits approved by Westport.

Information about program

For Salisbury students, [click here](#). (Wicomico Public Library)

For Elkton students, [click here](#). (Hawthorn Suites, Elkton)

For BWI students, [click here](#). (IIAM Headquarters)

For Hagerstown students, [click here](#). (Brethren Mutual Insurance Company)

For additional information call Rebekah at 410-766-0600 or email her at iambecka@aol.com.

Flood Insurance Extension Update

On December 19, 2009 the Senate passed the Defense Appropriations bill with the flood insurance extension included. The extension will last until **February 28, 2010**.

This will be the fourth extension this year alone. We fully realize that these continued short term extensions cause uncertainty in the marketplace and we have been actively lobbying for a longer term

doing.

Click here to visit IIAM's
Legislative Bulletin

extension. They (House Financial Services and Senate Banking) have assured us that they will make long term extensions and reform a priority next year. IIABA will continue to work with the committees on these needed reforms. Because next year is an election year and the Senate Banking committee will be focused on financial services regulatory reform, there is still a strong possibility that we will have to live with additional short term extensions. We will keep you up to date!

InsurPac reaches the \$1 million mark!

InsurPac eclipsed the one million dollar mark in 2009!

How did it finish:

- 4784 individuals contributed \$1,006,970.50 nationally (Maryland \$3870.00-about 1/3 of their goal).
- 183 donors gave \$1,000 or more
- 4 states raised an average of more than \$100 per agency and will receive the InsurPac Eagle Award (South Carolina, Nebraska and North Dakota). Texas raised the most of any state (\$67,405).
- 37 States achieved their InsurPac goal

Thanks to our Maryland InsurPac contributors:

Douglas Ahearn	Jerry Nicklow
Shelley Arnold	Gabe Pringle
Lynn Fishman	G. Bradford Reeves
Glenn Goldburn	Angela Ripley
Charles Grant	William Schwallenberg
Albert Lietzau, III	Caroline Scruggs
Thomas Lowe	Jane Speicher
Joseph McCartin	Julie Statland
Michael McCartin	

Contributions may be accepted from individuals. The corporate approval form, which allows IIABA to solicit individuals within your agency may be found [here](#).

Maryland 'I' Day-April 13, 2010

Time: Registration begins at 8:00 a.m.
 Place: Conference Center at the Maritime Institute
 692 Maritime Boulevard
 Linthicum Heights, MD. 21090
 Cost: \$99.00 (Member of IIAM)
 \$125.00 (Non-Member)
 \$80.00 (Retiree)
 C.E. Six (6) hours PENDING

Program: 9:00 a.m. - Noon: 'Turning Challenges into Opportunities'

A Panel Discussion-A panel of industry leaders will address the many concerns facing the insurance industry today. Representatives from both national and regional carriers,

property/casualty insurance agencies, E&S agencies, and life/health agencies will be present and address 'health reform', 'the soft market', 'carrier appointments', 'delivery methods' and what the current legislative session may bring to the mix.

1:15 p.m.-4:15 p.m: 'Errors & Omissions Mock Trial'-Join our battling attorneys as they present a 'typical' E&O case dealing with the 'ever present' problems associated with additional insureds and certificates of insurance. The case will be litigated by two practicing attorneys and include testimony from key witnesses. You be the jury!

Registration must be done online. You may pay by check, but still must register online. [Click here to register.](#)

ACORD Forms Alert: Regulatory Revisions Made to ACORD Certificates

Recently, ACORD notified all of its forms program participants about changes made to ACORD Certificates due to regulatory requirements.

The forms affected are:

- 20 - Certificate of Aviation Liability Insurance
- 21 - Certificate of Aircraft Insurance
- 22 - Intermodal Interchange Certificate of Insurance
- 23 - Automobile Certificate of Insurance
- 24 - Certificate of Property Insurance
- 25 - Certificate of Liability Insurance
- 27 - Evidence of Personal Property Insurance
- 28 - Evidence of Commercial Property Insurance

Revised versions of ACORD 24 and 25 are already available and the remainder will be released in the first quarter of 2010.

The required regulatory revision is being made to the disclaimer and cancellation text found on page 1 of all these certificates and will now read:

"Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions."

To learn more, [click here](#) for an ACORD video.

Shelley Arnold, CPCU, AU, ARM, AAI, ACSR
Independent Insurance Agents of MD

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