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January 10, 2011

Issue: 44

**DON'T FORGET TO FORWARD THIS TO YOUR STAFF!**



Happenings this week:

January 12-General Assembly Opens

January 12-CRIS-Contractual Transfer Seminar

[Your January/February Messenger is available online](#)

## **Fee or Commission... the RESULTS are in?**

In the last 'Breakfast Bits' we asked you to take our short survey. About 35% of our membership took the survey and the results are available. [Click here to see the results.](#) If you

**In This Issue**

[Survey Results](#)

[FREE Webinar](#)

[RLI Gets Better!!](#)

[Agency Challenges 2011](#)

[Annual Installation Dinner](#)

[New Flood Certificate](#)

**IIAM Education  
Programs**

haven't taken the survey and would like to participate, [click here!](#)

## ACT to Host FREE Webinar on Implementing an Effective Information Security Program in your Agency

Date: January 13, 2011  
 Time: 2:00 p.m. EST  
 Participants: Steve Aronson, Aronson Insurance; Ted Joyce, U.S. Placement Services, and Jeff Yates, ACT Executive Director

Federal and state law, as well as good risk management practice, have made it mandatory for agencies to implement an information security program that is anchored by a written security plan. This webinar highlights the major security risks independent agencies face and the practical steps they should take to protect the privacy of their private client and employee personal information whether in paper or electronic form.

[Click here to Register!](#)

## RLI's Stand-Alone A+ Rated Personal Umbrella Policy now includes Excess Uninsured/Underinsured Motorists Coverage!

RLI's Personal Umbrella Policy is accepting many new exposures including \$1,000,000 of Excess UM/UIM. There's something for almost everyone in their new underwriting box!  
 Now eligible for the RLI Personal Umbrella Policy:

- \*Excess Um/UIM -Maryland 2/2011
- \*Drivers of any age
- \*20-21 year old drivers can have up to 1 incident
- \*Drivers with an international license
- \*Up to 1 DWI/DUI per household
- \*Up to 6 moving violations and 3 at fault accidents per household
- \*Up to 10 autos (+25 antique autos) per household
- \*Up to 10 properties per household (5 may be rentals)
- \*Up to 5 non U.S. properties per household

**Not writing with RLI, sign up now!  
 Great Program with Competitive Commissions**

[Producer Agreement](#)  
[IBSC Sub-producer Agreement](#)  
[New applications/New Business-click here!](#)  
[RLI Rates \(Effective 2.1.2011\)](#)



### UPCOMING SEMINARS:

[Contractual Risk Transfer in Construction](#)

12 Jan 2011  
 8:30 AM ·

[Best Practices E&O Loss Control](#)

20 Jan 2011  
 9:00 AM ·

[Principles of Insurance - AAI 81A](#)

2 Feb 2011  
 8:30 AM

[Personal Automobile](#)

14-Feb 2011  
 9:00 AM

**SEATS AVAILABLE!!**

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

### Legislative



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. Check in regularly to see the bills and what the IIAM Legislative Committee is doing.

[Click here](#) to visit IIAM's Legislative Bulletin

For additional information or assistance, call Carla Short at the association office or email her at [iiamcarla@aol.com](mailto:iiamcarla@aol.com).

## **National Underwriter Article focuses on the challenges agencies will face in 2011.**

"P&C Insurance Agents Working To Get Their Financial Houses in Order in 2011"-InsurBanc's Chief Lending Officer, Robert Pettinicchi, provides some insight. [Click here](#) to read the article.

## **MARK YOUR CALENDAR!!**

**Mark your calendar now for June 10, 2011 at the Turf Valley Resort.**

**IIAM's 74th Annual Installation Dinner/Bull Roast & Casino Night!**

**Proceeds from the dinner will be donated to 'The Wounded Warrior' Fund.**

**[Click here to register for the dinner](#)  
[Click here to sponsor the dinner](#)**

## **New ACORD Evidence of Flood Insurance**

The ACORD 29 (2010/12) provides a coverage statement for mortgagees, additional insureds and loss payees. The form may also be used for condominium unit owner mortgagees.

ACORD 29, provides information about coverages currently in force on a policy. For NFIP policies, this form can only be used for issued or renewal NFIP policies. A separate Evidence of Flood Insurance is needed for each building.

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

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