

Subj: **Breakfast Bits from IIAM Week of 11-16-09**
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November 16, 2009

BREAKFAST BITS

Issue: 25

DON'T FORGET TO FORWARD THIS TO YOUR STAFF!



This Week:

- November 17-Flood
- November 19-E&O Loss Control
- November 19-Executive Committee Meeting

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

Big "I" Disappointed with House Democratic Health Care Bill

Bill includes 'public option' and adds billions of dollars in tax burdens to small business.

WASHINGTON, D.C., - The Independent Insurance Agents & Brokers of America (IIABA or the Big "I"), expressed their disappointment with the Democratic Health Care Reform bill that was passed by the U.S. House of Representatives. "Just last week, the House Democratic Leadership unveiled a 1,990

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IIAM Education Programs

page bill that was touted as the byproduct of months of negotiations between House Democratic Leadership and members of the moderate and more liberal factions of their caucus yet the 'revised' bill closely resembles the original bill," says Robert Rusbult, Big "I" president & CEO. "The Big 'I' is greatly disappointed that after months of negotiations, hearings, votes and debate in three House committees we seem to be back on square one: a bad bill that includes a 'public option' and deprives the American people of true choices in their health care."

"The House passed a bill today that includes a government-run health insurance plan ('public option') that would unfairly compete with the private insurance marketplace, limit consumer choice and increase the taxpayer burden," says Charles Symington, Big "I" senior vice president of government affairs. "This bill picks winners and losers, and small businesses and health care consumers are the biggest losers today."

In order to finance the government-run health insurance plan, a 5.4% surtax would be imposed on successful small businesses that file as individuals. The legislation will also force small employers with more than \$500,000 in payroll to offer their employees health insurance and subsidize their premiums, 72.5% subsidy for individual plans and 65% for family plans, regardless of their current plans or taking into account what they can actually afford. If a small business is unable to afford this new mandate, they will be subject to an 8% payroll tax.

"An unreasonable employer mandate coupled with a huge tax increase will put many small businesses in the untenable position of deciding between job cuts, employee pay cuts, or shutting their doors," says Symington. "Health care reform should not be financed on the backs of small businesses that are struggling to make ends meet in this very difficult economic time."

Finally, the legislation creates a new Small Business Administration grant program that would award federal money to non-profits for the purpose of providing small businesses with less than 100 employees assistance with consumer information, outreach, counseling and enrollment. "Small businesses seeking information on what health insurance plan best fits their needs should be able to count on sound advice from a licensed health insurance agent, broker or consultant," continues Symington. "It is simply reckless to hand this trusted role over to random non-profits with no relevant health care background or training."

"As the Senate and House move to conference, the Big 'I' urges Congress to reconsider what this bill will do to consumers and small businesses," says Rusbult.

The ACSR program is coming to YOU!

***Agents can obtain all the required c.e. credits (excluding Ethics) and earn a designation in less than one year.
Approved for c.e. in Maryland, Delaware and Pennsylvania***



UPCOMING SEMINARS:

SEATS AVAILABLE!!

November 17-Flood

**November 23-Insuring
the In-Home Business**

**November 23-Personal
Umbrella**

**P/C Licensing
November 30-December
4**

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

We are so proud of our ACSRs and of the program, we are bringing the entire program to four locations around the state. The entire nine modules will be offered at our BWI facility, in Salisbury, Elkton and in Hagerstown. You and your staff can sign up for one module or the entire program (the program discount will save the agency big bucks!)

The Program:

For an overview of the program and the modules, [click here](#). Personal Lines CSRs need to complete modules 1-5 and pass the examination at the conclusion of each class to earn the personal lines ACSR designation. The Commercial Lines CSRs are required to complete modules 4-9 and pass the examination to earn the commercial designation. If a candidate is unsuccessful, they may retest for a nominal fee. Retests will be done at the BWI facility.

Continuing Education:

Each module carries six (6) c.e. credits. We have filed and received approval for Maryland, Delaware and Pennsylvania. So if you are on the Eastern Shore, but your employee has a Delaware license, they may still earn the c.e. credits and the designation.

Waivers:

To learn about waivers available for those that have or are working on the CISR program, contact Rebekah at ijambecka@aol.com. Are you ready to start working toward your ACSR designation?

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)

A TOOL EVERY AGENCY SHOULD HAVE!

***Paying too much for access to NAICS, SIC, GL & WC CODES?
 Do you need a Commercial Lines &/or Personal Lines Risk Exposure Evaluation System?
 Do you need coverage identification for OVER 600 risks?
 Do you need access to PF&M and ACORD forms?
 Do you need help finding markets for hard to place risks?***

LOOK NO FURTHER, THE VIRTUAL RISK CONSULTANT (VRC) IS HERE!

Agency Size (per state):	Annual Subscription Price:	Four-Year Prepaid Subscription Price:
Up to 15 users per agency	\$250	\$750
More than 15 users per agency	\$500	\$1,500

The VRC includes Risk Assessment, Proposal, Marketing & Prospecting, and Insurance Marketplace Tools. Attached is an overview of the VRC's features. [To see the VRC in action, click here to experience a limited demo.](#)

LOOKING FOR A VOLUNTEER!

Harford Community College and the Small Business Development Center of Harford County is seeking a volunteer instructor for a basic property/casualty course. This is not a licensing/c.e. program, just a course to assist small businesses in understanding their insurance needs.

If interested, contact Russell C. Teter, III at the Small Business Development Center, 410-836-4237, Ext. 5.
www.harford.edu/sbdc

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

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