

Subj: **Breakfast Bits from IIAM Week of 11-2-09**  
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From: [iiamarnold@aol.com](mailto:iiamarnold@aol.com)  
To: [iiamarnold@aol.com](mailto:iiamarnold@aol.com)

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**Independent Insurance Agents of Maryland, Inc.**  
**2408 Peppermill Drive, Suite A**  
**Glen Burnie, Maryland 21061**  
**Telephone: 410-766-0600**  
**Fax: 410-766-0993**  
**Email: [iiamarnold@aol.com](mailto:iiamarnold@aol.com)**  
**Website: [www.iiamd.org](http://www.iiamd.org)**

November 2, 2009

# BREAKFAST BITS

Issue: 24

DON'T FORGET TO FORWARD THIS TO YOUR STAFF!



### This Week:

November 4-2nd Annual Legislative Summit

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

### Big "I" Issues White Paper on Catastrophic Homeowners 'Exclusion'

*How a work relocation, foreclosure, routine home sale, or extended illness could result in the loss of a home by the owner or mortgage company*

While the recent hard market has created a homeowners' insurance affordability problem for many consumers, a new report issued by the Independent Insurance Agents & Brokers of America (the Big "I") Virtual University (VU) also addresses growing concerns regarding potential homeowner policy gaps when a residence is left vacant.

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[FREE Webinar](#)

[IIAM Education Corner](#)

IIAM Education Programs

"Although most homeowners policies provide coverage for the dwelling on the 'residence premises,' a term typically defined to include the dwelling 'where you reside,' the question is, what happens if you no longer (or never) reside(d) there?" says Madelyn Flannagan, Big "I" vice president of agent development, education and research.

To address these questions, the Big "I" VU Technical Affairs Committee has published a white paper entitled, "'Where You Reside' - The 'Where's Waldo®?' Catastrophic Homeowners Policy 'Exclusion' That Could Bankrupt Your Insureds."

The situations addressed in this white paper can arise unexpectedly with emergency admissions into long-term care facilities, urgent job relocations, military deployments, illnesses or deaths, and other situations beyond the control or understanding of insureds.

"According to some interpretations and court cases, there are situations that could result in claims for damage to the dwelling to be denied by insurers," says Bill Wilson, CPCU, ARM, AIM, AAM, Big "I" associate vice president of education & research and Virtual University director. "We have reviewed a number of real-life claim denials and court decisions of up to six-figures in size because of circumstances not contemplated by consumers. In the case of foreclosures, both the homeowner's and lender's interests may be imperiled."

The Big "I" recommends that families and businesses ask their Trusted Choice® independent insurance agent to review their policies and make sure they are covered if one of these situations should arise. A Trusted Choice® agent can review the family or business risk and look for the best personalized coverage.

Additionally, there will be a one-hour webinar on this subject on December 3, 2009. Click [HERE](#) to register (cost \$39).

To download the white paper and an executive summary, go to [www.independentagent.com/VU](http://www.independentagent.com/VU).

## IIAM's 2nd Annual Legislative Summit

Date: November 4, 2009  
 Location: The Conference Center at the Maritime Institute  
 692 Maritime Boulevard  
 Linthicum Heights, MD 21090-1952  
 Toll Free (866)-629-3196  
 Time: 8:00 a.m.-4:00 p.m.  
 Cost: \$100.00 Member  
 \$150.00 Non-Member  
 C.E. **6 Hours P/C L/H ET**  
 To register on line, [click here!](#)  
 For a flyer/registration, [click here!](#)

To date, we have five legislators (Senate-Finance-THOMAS M. MIDDLETON. House of Representatives-Economic Matters-JAMES J. KING, ROGER MANNO, BRIAN K. McHALE, WARREN E.



### UPCOMING SEMINARS:

SEATS AVAILABLE!!

**November 10-  
Professional  
Development**

**November 11-Agency  
Management (AAI)**

**November 17-Flood**

**November 19-E&O Loss  
Control**

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

MILLER ) attending and Commissioner Tyler.

### **Update on Flood Extension:**

The House and Senate have reportedly reached an agreement to extend the National Flood Insurance Program (NFIP) until **December 18, 2009**. As you may remember, a month long extension was passed at the end of September, and the program is scheduled to expire this Saturday, October 31. We expect the House and Senate to pass a Continuing Resolution tomorrow, which will keep the federal government fully funded until December 18. Included in this CR will be the NFIP short term extension.

We realize that these continued short term extensions cause uncertainty in the marketplace, and we have been actively lobbying for a longer term extension. We expect the House and Senate Appropriations Committees to work on an Omnibus Appropriations Bill which should be passed before December 18th. We are told that appropriators plan to include a longer term extension of the flood program in this Omnibus bill. We do not yet know whether this longer term extension will be for 6 months, a year, or perhaps longer. While we continue to work on reforming the NFIP, we are also pushing heavily for the longest extension possible in order to provide some certainty for our members and their customers.

### **Big "I" to Host Free Webinar on Protecting Client Information and E-Mail Security**

*Nov. 11 session to include discussion on implementing TLS on a Microsoft Exchange 2007 server*

IIABA and the Agents Council for Technology (ACT) will be hosting a free Webinar titled "Protecting Independent Agent Clients with Secure E-mail Using TLS (Transport Layer Security)," on **Wednesday, Nov. 11 from 1:30 to 2:30 p.m. EST.**

TITLE: Protecting Independent Agent Clients  
with Secure Email Using TLS  
(Transport Layer Security)  
MODERATOR: Jeff Yates, ACT Executive Director  
PANELISTS: Jim Rogers, Director of Distribution  
Technology, The Hartford  
Tim Woodcock, President, Courtesy  
Computers  
DATE: Wednesday, Nov. 11, 2009  
TIME: 1:30 -2:30 p.m. EST  
REGISTRATION: [Click HERE](#)  
COST: **Free**

The first 30 minutes of this Webinar is designed for agency business leaders and explains the risks of unsecured e-mail and how TLS works. The second 30 minutes will get into a more technical discussion regarding implementation of TLS and will newly focus on implementation on a Microsoft Exchange 2007 server (rather than the 2003 server as in the past).

"ACT encourages independent agents and carriers implement TLS

e-mail encryption whenever possible to protect confidential and sensitive client information if it is transported by e-mail between agent and carrier, as well as to and from clients," Yates adds. "These vital measures position the agency to also comply with the various federal and state privacy, security and data breach laws."

TLS is available on most up-to-date in-house e-mail servers (such as Microsoft Exchange and Lotus Notes). It is not currently available on hosted e-mail such as Hotmail, Gmail or Yahoo. Once implemented by the agency's technology professional, TLS is transparent to the user and the primary cost is for the security certificate. It provides a better agent workflow than proprietary e-mail solutions imposed by the carrier. Many carriers are already enabled with TLS.

ACT has produced the article "Protect Your Clients with Secure E-mail using TLS," as well as agents' frequently asked questions about TLS, which can be found at [www.independentagent.com/act](http://www.independentagent.com/act) at the "Security and Customer Privacy" link. The Web page also includes a list of carriers enabled for TLS as well as a recording of the previous webinar.

## RLI Introduces e-signature and credit card payments!

Hundreds of you signed up for last week's webinar introducing these new enhancements to the RLI Personal Umbrella market. The webinar was recorded and you can watch it by logging onto [www.iiaba.net/RLI](http://www.iiaba.net/RLI). While you are there also check out the "New procedures for Credit Card & signature processing" webinar that goes over the new PUP Special enhanced underwriting guidelines."

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

**[Are you taking advantage of IIAM's Stimulus Package. Learn how to make Big 'I' Bucks to help pay for dues, classes and more!](#)**

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