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This week at IIAM:

Wednesday, December 7-AAI 83C
Thursday, December 8-Applied Users Group Meeting
Saturday, December 10-Southern Agents Conference

DON'T FORGET TO FORWARD THIS TO YOUR STAFF!

For the November/December issue of Messenger, [click here!](#)

**Home for the Holidays? Young Talent Is-and
Looking for Work
Post a free internship listing on the Insurance**

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IIAM Education Programs

Career Center.

The holiday season is fast approaching, and it's a perfect time to have young, motivated talent intern at an agency or company.

Students are home for the holidays and eager to make a few extra bucks, all while expanding their network and skills. The Big "I" allows free internship postings on its Insurance Career Center to put an agency or company in front of driven young professionals.

Other insurance professionals have had great success in offering internships, and even hired the interns to work fulltime upon completion.

"I sought out hosting an internship as my business partner and I started our agency from scratch and needed some help along with our desire to get our name out there in the community," says Michael Ludwig, principal agent at Strategic Insurance Services in Clearwater, Fla.

"We were really excited about our intern's work ethic and motivation," Ludwig adds. "He ended up coming back to work summers with us and was able to get his 440 license and started doing some selling. We were fascinated with his sales ability. Since then we've hosted two more internships and they've all turned out to be great experiences."

To list a free internship posting, go to www.insurancecareercenter.org and click on "employers."

Managing Agency E&O Exposure to Data Breaches, Cyber Liability

Free agency E&O risk management webinar available to members on Dec. 7.

Big "I" Professional Liability and its endorsed carrier, Swiss Re Corporate Solutions, are hosting a free webinar focusing on the exposures facing agencies from data breaches and cyber liability. It will be held Wednesday, Dec. 7 at 2 p.m. EST.

The webinar will be about an hour. Agency staff, including agency owners, managers, producers and CSRs, can benefit from attending this free member webinar. [Click here to register](#). The Big "I" recommends registering soon-there are only 98 spots left.



UPCOMING SEMINARS:

[Commercial Auto, Surety, CIPS and Miscellaneous-CRIS](#)
December 13, 2011

[Principles of Insurance](#)
January 3, 2012
[AAI Program](#)

[Homeowners](#)
January 9, 2012

[Workers Compensation for Contrators-CRIS](#)
January 11, 2012

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

Insurance agents collect, use and store personally-identifiable information on a daily basis. Agents have exposure to both regulatory penalties and potential first- and third-party liability, if customer information fails to be secured appropriately. The cost associated with data breaches can be staggering with potential fines, legal fees, costs of customer notification, and probably the most damaging, the loss of customer trust.

Liability from cyber attacks is on the rise, and it's often reported by news media that companies' records are being hacked and protected personal information is exposed. The webinar will feature a group of panelists discussing key considerations agents should consider for their exposures associated with protecting customer data. These topics include the impact of state and federal laws, the definition of personally-identifiable information, methods to mitigate internal and external exposures and coverage available to protect agents and their customers.

The webinar is not filed for continuing educations credits, but is being recorded for those that can't attend the live session. Any questions may be directed to David Hulcher (david.hulcher@iiaba.net).

IIAM Getting Ready for our BIG 75th Anniversary!!!

The next year will be an exciting year for the Big 'I' Maryland. We will celebrate our 75th Anniversary. That's right, 75 years of serving Maryland agents. We want to make this an extra special year and want to have a big celebration at our '75th Annual Installation Dinner', which will be held on June 8, 2012 at the Baltimore Museum of Industry on Key Highway.

Although only in the early stages, many of the plans have been confirmed. We would like to prepare a 'Souvenir Program', which would highlight the years we have been serving Maryland agents, as well as provide advertising opportunities for our agencies as well as our carrier partners. The program will be a 'historical' remembrance of our past presidents, conferences, etc. Agencies may take regular ads or may also take 'memorial' ads, remembering founders, principals, owners and employees that are no longer with us. Years from now, those that follow in our footsteps will be reminded of the years of dedicated service independent agents have made to their agencies, their communities and their country.

Agencies and Carriers will have the opportunity to advertise in the program and also to 'sponsor' the '75th Annual Installation Dinner'. Advertising rates, sizes and requirements are attached, as is the 'sponsor' form. Sponsors will receive tickets to the 'Gala' event. It is our hope that all of our 'Past Presidents' will be in attendance and it is also our hope that you will join us for this festive occasion.

[IIAM's 75th Anniversary Program Advertisements](#)
[IIAM's 75th Anniversary Sponsor Forms](#)

Please keep checking back and register (Registration forms will be posted as soon as catering and other plans have been confirmed) as soon as possible.

If you have any questions, please do not hesitate to contact me (iiamarnold@aol.com) or any of our officers or staff.

Big "I" Responds to Administration's MLR Decision

Association disappointed in dismissal of NAIC recommendations.

IIABA issued the following statement regarding the U.S. Department of Health and Human Services (HHS) announcement of the Obama administration's final rule on Medical Loss Ratios (MLRs). The recommendations by the National Association of Insurance Commissioners (NAIC) were not accepted.

The following statement is by Charles Symington, Big "I" senior vice president of government affairs:

"The Big 'I' is extremely disappointed in the final rule issued by HHS today on Medical Loss Ratios. HHS completely ignored the NAIC's recently passed resolution in which the Commissioners urged HHS to provide agents and brokers with relief from the MLR calculation. This relief is essential in order for consumers to have continued access to the professional services of agents and brokers. It was our association's understanding that the Administration looked to the state insurance regulators for their expertise on this issue. For this final regulation to have been issued with no changes to the treatment of agent compensation so quickly on the heels of the NAIC's resolution is surprising and will not only harm our thousands of small business owners but most importantly the consumers they serve. The Big 'I' will continue to forcefully advocate for HR 1206, the 'Access to Professional Health Insurance Advisors Act of 2011' by Reps. Mike Rogers (R-Mich.) and John Barrow (D-Ga.), which will provide the needed relief legislatively."

Keep our Friend Elmer Rhody in Your Thoughts & Prayers

Elmer Rhody, past IIAM president and lifetime friend of the association is being released from the hospital. At this time, they

have requested no calls or no visits for his initial rehabilitation, but I am certain Mr. Rhody would love to receive a note or card. Mr. Rhody is old school, so cards and notes would be better than emails. If you would like to send him a card or a little note, his address is:

Elmer Rhody
216 Glenn Ellen Circle
Baltimore, MD. 21208-1028

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

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