

Subj: **Breakfast Bits from IIAM Week of 7-6-09**  
Date: 7/5/2009 11:00:13 PM Eastern Daylight Time  
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July 6, 2009

# BREAKFAST BITS

Issue: 14

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



### This Week:

Flood Seminars-July 7. Morning class from 9-11a.m. and afternoon class from 1-3p.m.

Your July 2009 Issue of the 'Maryland Messenger' is available online. [Click here for your copy!](#)

House Democrats Health Care Reform Legislation-[Click here to read the 'Summary of Major Provisions'](#).

### **MORE CONDO NEWS! GOOD NEWS!**

IIAM has received a letter from ISO addressing our concerns regarding the assessment of the condominium's deductible to 'unit

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[IIAM Education Corner](#)

### IIAM Education Programs



### **UPCOMING SEMINARS:**

owners'. ISO had previously reviewed former House Bill 646 upon its enactment and determined that, since the law changes addresses the legal responsibility of a unit owner and does not address insurance coverage requirements for loss assessments, the law change does not require any revisions to the ISO Homeowners Policy Program in Maryland.

Since that time, and after receiving input from carriers, which indicated higher deductibles were routinely purchased on commercial property policies insuring the common elements of condominiums, ISO staff decided to eliminate the \$1,000 cap on assessments resulting from a master policy deductible contained in HO 04 35. The change will be reflected and implemented on a multistate basis with the next general revision to the ISO Homeowners Policy Program.

The good news and I quote, "In light of the concerns raised in IIAM's inquiry, we have decided to expedite this change for Maryland, and we expect to submit the necessary filings to the Maryland Insurance Administration in July.

IIAM appreciates ISO's cooperation and quick action.

SEATS AVAILABLE!!

**Two Day Licensing  
CRAM  
8-17 & 8-18, 09  
Requires a minimum of  
1 year experience &  
affidavit approved by  
Insurance Department**

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

## Agency Shield Webinar

Join us for a Webinar on July 8

Space is limited.

[Reserve your Webinar seat now..click here!](#)

**ATTENTION SWISS RE POLICYHOLDERS:** Learn how to Save 10% on Your E&O Premium, Improve the Profitability of Your Agency, and Reduce Your Exposure to Claims!!! Space is limited to the first 1000 callers so register today and come early.

Join Swiss Re and the Big "I" for a FREE webinar on Wednesday, July 8th from 2 p.m. to 3 p.m. Eastern Time to learn more about saving 10%\* on your Swiss Re agents E&O policy by completing Agency Shield Program™ (ASP™), an agency procedural self-audit program that not only saves you money, but improves your business practices. This program is exclusively available as a value-added service to Swiss Re (Westport) policyholders.

Distributed through your local Big "I" association, ASP™ is designed to be an affordable and easy to implement tool to reduce E&O exposure, improve client service and build sustainable, profitable processes. Introduced to Swiss Re policyholders in late 2008, many policyholders have already completed ASP™ and are enjoying the benefits of more standardized procedures, better productivity, and reduced E&O exposure.

On the webinar attendees will learn:

- What is the Agency Shield Program™?

- How this easy-to-use, self-paced program works and the time commitment involved to complete it.
- The benefits for the agency of completing ASP™
- How and when the 10% premium credit is applied\*
- How to purchase the ASP™ product directly from your Big "I" state association

Can't make this webinar but want to learn more about the Agency Shield Program™ [click here](#). This is a free, value-added resource exclusively available to Swiss Re policyholders.

\* 10% credit availability dependent on approval by state Insurance Departments.

**Title:** Big "I" Professional Liability Program: Improving Agency Operations with the Agency Shield Program™

**Date:** Wednesday, July 8, 2009

**Time:** 2:00 PM - 3:00 PM EDT

After registering you will receive a confirmation email containing information about joining the Webinar.

#### System Requirements

PC-based attendees

Required: Windows® 2000, XP Home, XP Pro, 2003 Server, Vista

Macintosh®-based attendees

Required: Mac OS® X 10.4 (Tiger®) or newer

## **New Legislative Changes Regarding Continuing Education**

IIAM has sent several transmissions as well as written the new rules in the 'Messenger' and on our website.

For those still unaware, the Maryland Insurance Administration has posted information about recent legislative changes on the home page of its website. [Click here for information.](#)

You can also find the revised PSI Candidate Information Bulletin at [www.psiexams.com](http://www.psiexams.com).

## **IIA Carroll County to hold Annual Golf Outing/Crab Feast!**

The Independent Insurance Agents of Carroll County are holding their 17th Annual Crab Feed and Golf Outing on Thursday, September 17, 2009. Golf will be played at Oakmont Green Golf Club in Hampstead, MD beginning promptly at 12:00 p.m. A bag lunch will be provided. The Crab Feed will follow at 6:00 p.m. at the

Westminster Elks Lodge #2277. The menu will consist of steamed crabs, fried chicken, Maryland crab soup, corn on the cob, potato salad, cole slaw, beer, soda, and dessert.

The cost of the event is \$85.00 per person. If you just want to golf, the price is \$45.00 per person, and for those who would like to attend just the crab feed, the price is \$40.00 per person. Hole sponsorship is just \$50.00 per hole.

If you are interested, and would like further information, please contact Angela Ferguson at [angelaferguson@verizon.net](mailto:angelaferguson@verizon.net) or Bill Knobloch at [bill3@knoblochinsurance.com](mailto:bill3@knoblochinsurance.com).



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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