

Subj: **Breakfast Bits from IIAM Week of 8-17-09**
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August 24, 2009

BREAKFAST BITS

Issue: 17

DON'T FORGET TO FORWARD THIS TO YOUR STAFF!



This Week:

August 25-YAC Organizational Meeting - 10:30 a.m.
August 26-Specialized Insurance & Bonds

In This Issue

[Virtual Risk Consultant Available NOW!](#)

[Young Agents Committee](#)

[Incentives to Write FLOOD!](#)

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Virtual Risk Consultant-NOW AVAILABLE TO BIG 'I' MEMBERS

IIAM is introducing a new product available exclusively to IIABA members called the Big "I" Virtual Risk Consultant. The VRC can transform the way your agency serves its customers. The VRC is a web-based resource providing comprehensive tools that will improve the knowledge and professionalism of agency staff, creating opportunities for revenue growth. For more details and to purchase, visit www.iiaba.net/VRC.

To see the VRC in action, [click here](#) to experience a limited demo. Here are some more details on the tools the VRC offers and how your agency will benefit:

Commercial and Personal Risk Assessment Tools - Narrative

IIAM Education Programs



UPCOMING SEMINARS:

descriptions of operations of businesses in more than 650 different industries including minimum coverage recommendations, customized exposure identification surveys, tools to assist in creating winning proposals, and thorough coverage checklists for valuable customer file documentation should an E&O claim against the agency arise. Also included are recommended SIC, NAICS, GL, and WC classification codes.

Benefits: Agency staff is better prepared with specific knowledge to understand client operations/exposures and offer necessary coverage and relate more easily to your client! Be more effective writing new business and rounding out existing accounts.

Coverage Reference Resources and Proposal Tools - PF&M (Policy Forms and Manual)- A complete resource library of property/casualty policy forms, court cases, explanation of coverage with examples, and lists of endorsements. It also offers suggested brochure wording, proposal language, and exposure analyses. An ACORD® forms library allowing agency staff to have ACORD® applications at their fingertips.

Benefits: These resources sharpen the technical knowledge of agency staff and allow them to include coverage explanations in their proposals. Drive home the importance of the customer exposure to loss and the need for coverage using your insight of real court cases and decisions.

Marketing and Prospect Resources - Hundreds of templates of professionally written letters that can be used as a starting point for prospecting, account development, and general account activity. Access to articles and content on topics important to clients that the agency can use to keep their website and newsletters current.

Benefits: Not everyone likes to write and the marketing and prospecting tools on the VRC provide you with draft letters so you can focus on writing business rather than content.

The VRC was created at the direction of Big "I" volunteer member agents like you. They wanted a comprehensive tool to help them grow their business while avoiding agency E&O claims. It also had to be affordable! Similar tools cost thousands annually....not the VRC. Visit www.iiaba.net/VRC to purchase.

Agency Size (per state)

**Up to 15 users per agency \$250-Annual
\$750-4 Yr. Subscription (BEST VALUE)**

**More than 15 users per agency \$500-Annual
\$1,500- 4 Yr. Subscription (BEST VALUE)**

Young Agents Committee

Chairman Lars Olson has made it his personal goal to reactivate Maryland's YAC. What is YAC?

About the National Young Agents Committee

Mission

The Big "I" National Young Agents Committee (YAC) encourages young agents - those under 40 years of age or with less than 5 years experience in the industry - to become aware of and get

SEATS AVAILABLE!!

**August 26-Specialized
Insurance & Bonds**

**September 3-Personal
Auto**

**September 8-
E&O Loss Control**

**September 9-
Principles of Agency
Mgmt. (AAI)**

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

involved in the activities and programs of the Independent Insurance Agents & Brokers of America (the Big "I").

Goals

- Launch the next generation of independent agency system leaders
- Build involvement in and activism for the legislative issues vital to the future of the insurance industry
- Encourage the revitalization of state young agents programs and the strengthening of existing ones
- Develop awareness of and participation in the state and national activities of the Big "I"

Committee Charge

To ensure the perpetuation of the independent agency system, the Big "I" National YAC will provide young agents with leadership training and networking opportunities giving them the skills they need to improve and enhance their agencies and their state young agents programs. Through such educational opportunities and association involvement, the National YAC will help to develop the next generation of association and industry leaders.

If you are a Maryland Young Agent and wish to participate in Maryland's YAC, please contact Chairman Olson at 866-346-5766 or to email Lars, [click here!](#)

If you haven't taken our Young Agents Survey, please visit our website at www.iiamd.org and click the survey link. It will only take about 3-5 minutes of your time!

YAC Annual Dues: \$25.00

New Incentives to Write Flood

Selective, the National Flood Insurance partner for the Big "I" Flood program, has a new incentive program underway. During the contest period of Aug. 10 - Nov. 6, agents may be rewarded, in addition to standard commission, with \$10 for each new standard flood policy issued through Flood Online® or Big "I" Markets and \$15 for each new preferred risk flood policy issued through Flood Online® or Big "I" Markets. Big "I" Markets production can only be counted if system procedures are followed by the agent doing the "binder request." It is common knowledge that the NFIP flood program does not allow agents to issue binders, but in the Big "I" Markets system, the flood binder request alerts Selective's underwriter that the signed application and premium payment are being mailed. Then the system enables the underwriter to select "binder confirmed" when the policy is issued, thus closing out the quote and allowing the policy to be counted in the incentive program. Don't miss the boat on this promotion! [Click here](#) for full details. Learn more about the Big "I" Flood Program at www.iiaba.net/Flood or contact Linda Mackey at linda.mackey@iiaba.net.

Big "I" Professional Liability Program: Swine Flu -

E&O Risks of Pandemics to Your Agency (FREE WEBINAR)

Join us for a Webinar on September 16

Space is limited.

Reserve your Webinar seat now at:

<https://www1.gotomeeting.com/register/436565192>

Swine Flu: E&O Risks of Pandemics to Your Agency

On September 16, 2009 at 2 p.m. Eastern Time, Swiss Re and the Big "I" Professional Liability Program will present a FREE risk management webinar for all agency staff about the potential E&O risks that a widespread Swine Flu pandemic may cause for your agency and business. Please join us as we discuss important developments in the Swine flu pandemic, how this could affect your business, and provide useful methods for you to protect your agency. This is the latest webinar in our Risk Management Knowledge Series designed to bring IIABA members valuable and practical information that helps you identify, manage, and mitigate your potential exposure to E&O claims.

Our panelist is David Holt, vice president and claims consultant with the Swiss Re professional liability claims department specializing in insurance agent E & O claims. Dave graduated from Duke Law School in 1982. He was then was a civil litigation attorney in Kansas City, Missouri for 19 years. His work in private practice included representing insurance agents in E & O cases. Dave has been with the Swiss Re professional liability claims department since 2001.

Webinar attendees will learn more about:

- Latest information about the Swine Flu in the U.S. including
 - a historical perspective of pandemics
 - Overview of the potential E&O risks to your agency
 - Additional risks to the agency, including business interruption resulting from pandemic
 - Practical and proven ideas on how protect your agency from E&O claims

Be one of the hundreds of agency personnel that benefit from this FREE webinar. Please join us as we give you more ammunition to protect yourself in the ever-changing world of the independent agent. Register today as space is limited.

Don't forget to visit the Big "I" Risk Management Website - E&O Happens at www.iiaba.net/EOhappens
 Title: Big "I" Professional Liability Program: Swine Flu - E&O Risks of Pandemics to Your Agency (FREE WEBINAR)

Date: Wednesday, September 16, 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

Don't Forget

The Carroll County IIA's Golf Outing & Crab Feed-for information call Bill Knobloch at 410-239-4010 or Angela Ferguson at 410-876-6414.

Mark Your Calendar! October 2, 2009

The 63rd Annual F. Additon Fowler Fall Seminar

[Click here for information and a registration form](#)

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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