

Subj: **Breakfast Bits from IIAM Week of 9-7-09**
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September 21, 2009

BREAKFAST BITS

Issue: 20

DON'T FORGET TO FORWARD THIS TO YOUR STAFF!



This Week:

September 21-25-P/C Licensing
September 24-Executive Committee Meeting
September 24-Young Agents 'Meet & Greet', Dock Bar in Annapolis, 4-7 PM

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Senate Finance Committee releases their health care reform bill America's Healthy Future Act 2009

To view, [click here!](#)

After several months, Chairman Baucus has led bipartisan negotiations to develop a compromise bill. The bill, as of this writing, hasn't received Republican support. For a 'first look' review, please email Shelley at iiamarnold@aol.com. It will be emailed to you. A comprehensive review should be completed within the next week or so.

IIAM Education Programs



UPCOMING SEMINARS:

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. 3 hours Ethics & 3 hours P/C L/H
 To register on line, [click here!](#)
 For a flyer/registration, [click here!](#)
 If you wish to sponsor the event you may register online as well or email [Shelley](#) or call her at 410-766-0600.

SEATS AVAILABLE!!

**Commercial Auto,
 Surety, CIPS (CRIS)
 September 30**

**Miscellaneous Personal
 Lines
 October 1**

**Ethics
 October 8**

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

Identity Theft Market Available

Identity fraud is one of the fastest-growing crimes in the country, affecting several million people per year. According to the 2009 Identity Fraud Survey report released by the Better Business Bureau and Javelin Strategy & Research, about 9.9 million people were victims of identity theft in 2008. This means one out of every 28 consumers was a victim of the crime, with total out-of-pocket expenses exceeding \$4.9 billion. Generally, banks or credit card companies will reimburse identity theft victims for their direct financial loss.

However, most identity theft victims are not reimbursed for the hundreds of hours and thousands of dollars in out-of-pocket expenses they may incur in re-establishing their credit and clearing their names. The hard reality is that victims must painstakingly prove - often to disbelieving creditors - that the debts are not their own.

Travelers Bond & Financial Products pioneered identity fraud expense reimbursement coverage in 1999. [Travelers Wrap+](#) identity fraud expense reimbursement coverage is designed to allow commercial businesses or non-profit organizations to provide their employees with fraud expense coverage, which not only pays for the expenses associated with clearing up the victim's credit, but also gives them the information and guidance they need to resolve the problem.

Agents can access the Wrap+ on Big "I" Markets. Identity theft coverage is just one in a suite of liability coverages available in the Wrap+, and agents can sell the coverages individually or in combination. Use identity theft as a lead-in line with existing clients to help account round their policy portfolio, or use it to attract new clients. This [ID fraud coverage checklist](#) can be reviewed with clients and prospects. Learn more by visiting www.bigmarkets.com.

Two New Webinars

September 25th-State of Excess & Surplus Lines Market

Join a **Free** Webinar on State of E&S Marketplace On Sept. 25, A.M. Best and NAPSLO will co-host a free webinar entitled, "State of the Excess and Surplus Lines Market." The webinar will be held from 11 a.m. - noon EST and will feature panelists Steve DeCarlo, CEO of AmWins; Neil Abernathy, president & CEO of Swett & Crawford; Peter Eastwood, CEO of Lexington Insurance Co. and Joseph Roethel, assistant vice president of A.M. Best Co. The panelists will discuss the findings of an upcoming report by A.M. Best and the Derek Hughes/NAPSLO Educational Foundation on the current state of the E&S marketplace, and how companies are faring within it. The webinar will also explore changes to E&S distribution and how they may affect agents and brokers. [Click here](#) to register for the webinar.

September 29th-Changes in the National Flood Program

Changes are effective 10/1/2009-Changes You Need to Know!

When: 9/29/2009

Time: 2:00 P.M. Eastern

[Link to the FREE upcoming free webinar registration page!](#)

Don't Forget

Mark Your Calendar! October 2, 2009

The 63rd Annual F. Addison Fowler Fall Seminar

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

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

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