

Subj: **Breakfast Bits from IIAM Week of 9-6-2010**
Date: 9/3/2010 7:55:09 AM Eastern Daylight Time
From: iiamarnold@aol.com
To: iiamarnold@aol.com

Having trouble viewing this email? [Click here](#)



The Trusted Choice®

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
Website: www.iiamd.org

September 3, 2010

DON'T FORGET TO FORWARD THIS TO YOUR STAFF!

Issue: 40



In This Issue

[Hurricane Earl Advisory](#)

[NFIP Releases Manual Changes](#)

[NCCI Submits Loss Filings](#)

[IIAM Education Corner](#)

Happenings this week:

September 6-Labor Day Association Office Closed
September 8-Miscellaneous Commercial Lines
September 9-AAI 83 B

[Click here](#) for your September/October 'Maryland Messenger'

Special Notes:

The IIAM received notification that Dave Bollinger, Barnes-Bollinger Insurance in Carroll County, was involved in a serious accident and was released from 'Shock Trauma' last night. I am certain Dave Bollinger would appreciate cards and that he and his family would wish you to keep them in your thoughts and prayers. Send a card to:

IIAM Education Programs

Dave Bollinger
 Barnes-Bollinger Insurance Services, Inc.
 P.O. Box 569
 Westminster, MD. 21158

Note: Shelley Arnold will be out of the office from September 13 to September 29. Please contact her with any urgent matters or follow ups this week, as she may not have access to email.

[MIA Releases Bulletin 10-126](#) ['Temporary Moratoriums and Weather](#) [Related Events'](#)

Hurricane Earl Media Advisory

Trusted Choice® agents offer consumer safety tips as massive storm churns toward Eastern Seaboard.

ALEXANDRIA, Va., - Severe weather from Hurricane Earl is headed toward the East Coast of the United States. Dangerous weather leaves behind paths of destruction and experts say harsh conditions from this storm are likely from the Carolinas to New England. The Independent Insurance Agents & Brokers of America (IIABA or the Big "I") and Trusted Choice® advise consumers to avert disaster by taking safety precautions that will help protect them and their possessions this season and any time of year.

Trusted Choice® independent insurance agents and spokespeople are available to offer the following tips for hurricane safety and explain how to:

Have a disaster evacuation plan in place. Find out how you and your neighbors would be informed about an imminent disaster. Ask if evacuation routes have been established. Contact your city's or town's planning and emergency assistance organizations. Make sure everyone in your household knows what to do and where to go in a disaster.

Assemble a disaster supplies kit and heed weather warnings. This kit should include first-aid supplies, non-perishable food, battery-powered flashlights and radio, bottled water and blankets.

Inventory your belongings. Keep a list and/or videotaped inventory of your valuables in a safe place, along with insurance policies and other important documents.

Make a utilities checklist. Be sure adults in the household know how to turn off gas, water and other utilities if necessary.

Review your homeowners insurance coverage. Check



UPCOMING SEMINARS:

[Miscellaneous Commercial Lines](#)
[September 8, 2010](#)

[The Insurance Production Environment AAI83B](#)
[September 9, 2010](#)

[Property/Casualty Pre Licensing Week of](#)
[September 13, 2010](#)

[CRIS \(Construction Risk Insurance Specialist\)](#)
[program begins in](#)
[September](#)

SEATS AVAILABLE!!

For an entire listing of our programs for the remainder of 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](#)

annually to make sure you are fully protected in weather-related disaster.

Survey the area around your home. Remove dead branches from trees in or near your yard. Bring pets inside, move cars into garages, and secure windows, awnings, and lawn furniture. Driving wind or hail can cause severe damage to these items.

Watch for flash floods. Never walk or drive through fast moving water. Flash floods can develop so fast and move so swiftly, they can sweep cars away.

After a severe storm, report downed utility wires and stay out of damaged buildings and areas.

A recent national survey by Trusted Choice® and the Big "I" found that most Americans are not fully prepared in the event of a natural disaster. Of all survey respondents, less than 22% said they felt they are fully prepared in case of a disaster. More than half of respondents (51%) admitted they are only somewhat prepared, and more than a fifth of households (22.7%) reported that they were not prepared at all.

**PLEASE SHARE WITH YOUR
INSUREDS!**

NFIP Releases Manual Changes

The National Flood Insurance Program has released the October 1 manual changes that include rate changes as well as many other changes including the new 2 year Preferred Risk Policy (PRP) extension. For policies effective on or after January 1, 2011, FEMA is extending PRP eligibility for 2 policy years following the effective date of a map change for buildings previously in zones B, C, D or X now included in SFHAs.

Underwriting Requirements

Validating PRP extended eligibility will require the writing companies and/or agents to verify the loss history, current and previous flood maps and maintain documentation of the building's flood risk zone before and after the map change. Digital FIRMs are available for many communities via the Internet. In some cases, historic map information is also available. Digital FIRMs are available online at the FEMA Map Service Center at www.msc.fema.gov. For a more detailed look at the changes, including a summary of what they mean for agents, [click here](#).

NCCI Submits Workers Compensation Loss Filings to the MIA

The filing proposes an increase of 5.7% for the industrial classes, an increase of 15.6% for the coal classes, and a decrease of 8.0% in federal classifications, effective 1/1/2011.

We will advise of any further developments.

Tame the Certificate Chaos New certificates of insurance webinar planned for Oct. 27.

Cost is \$79.00 for Each Connection

When it comes to the number of questions received by the Big "I" Virtual University, no other industry topic comes close to Certificates of Insurance and related issues. The continuing interest and confusion on certificates, combined with the fact that ACORD's licensing agreement will compel agents to discontinue use of pre-September 2009 editions of the ACORD 24/25 by the end of September 2010, can only mean that it's time for another countrywide webinar.

The webinar, planned for Oct. 27 from 1:30 to 3:30 p.m. ET, will focus on the most critical issues involving certificates, as well as providing "pushback" strategies. If you get resistance from certificate holders, please share your experiences-good and bad-by e-mailing bill.wilson@iiaba.net. The webinar will include time for Q&A that can be submitted before and during the session. Start sending in your questions now, or you can submit them during the registration process for the webinar

This webinar will involve a roundtable discussion by some of the top certificate experts in the country and will be presented in a lively, informal format. The tuition is \$79 and the webinar can be presented conference style for the entire office to participate. [Click here to register](#). If you have questions, e-mail bestpractices@iiaba.net.

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

[Forward email](#)

✉ [SafeUnsubscribe®](#)

This email was sent to iiamarnold@aol.com by iiamarnold@aol.com.
[Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

Email Marketing by



Independent Insurance Agents of MD | 2408 Peppermill Dr., Ste A | Glen Burnie | MD | 21061