



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

June 1, 2009

BREAKFAST BITS

Issue: 11

DON'T FORGET TO FORWARD THIS TO YOUR STAFF!



This Week:

June 2-Applied Users Group Meeting
 June 3-Commercial Liability (AAI)

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A Thank You from Steve Earll

May 15, 2009

Dear All,

I have been home 5 or 6 weeks and back to work, driving, etc, for the past three weeks. No more home P.T. and now go to our Fitness Center at Kenwood to work on getting some strength and muscle back. This has been quite an ordeal, needless to say.

I want to thank you so very much for your calls, concerns, and of course my "Little Stevie Bear." We have spent a lot of time together. He now has a place of honor in our family room for all to enjoy. Doug and I have a firm date of 7/2 for our Qualifier and are waiting on getting some players. I will see you at Turf Valley and again
THANK YOU!!

Steve

Mr. Earll served as IIAM President 2004-2005.

The Trusted Choice National Junior Golf Classic information:

IIAM Education Programs



UPCOMING SEMINARS:

41stTrusted Choice® Big "I" National Championship
Dornick Hills Golf & Country Club
Ardmore, Oklahoma
July 25-30, 2009

For additional information on the national tournament, [click here](#).
For information about the Maryland Qualifier, contact [Doug Hines](#).

Official NFL 'Lenny Moore' Jersey

Raffle Chances for Autographed 'Lenny Moore' #24 Jersey?
Would you like to purchase a chance to win an authentic Lenny Moore Baltimore Colts #24 Jersey (it will be autographed by the legend himself at the 72nd Annual Installation Dinner on June 12, 2009). All proceeds from the jersey will be presented to Mr. Moore that evening. The proceeds will benefit the Leslie Moore Scholarship Foundation, a non-profit organization named in honor of Moore's son, Leslie. Leslie passed away in January, 2001 at the age of 43 after a nine-year battle against scleroderma, a rare autoimmune disease that involves tightening and thickening of the skin.

Tickets are \$1.00 each. Requests should be sent with payment to IIAM, made payable to the Leslie Moore Scholarship Foundation. The drawing will take place at the June dinner!

You haven't registered for the dinner? No problem, [click here to register](#).
See you in a few weeks!

What's Going On With MVRs?

Maryland law is specific in that agents cannot charge their clients for MVRs (MAIF producers are the exception-see Section 27-216 (a) (2) (iv)). Carriers require driving records, it is an underwriting tool. Who pays? We have learned that many agents are charged for the records. In fact, we have been told that several carriers have changed their policy to pay and are now passing that charge on. IIAM wants your feedback. If you would answer the following three questions, it will be helpful in our study of the problem.

Who pays for MVRs? You, the agent, the client or the carrier?
What is the charge?
Is the issue addressed in your contract?

If you have received any correspondence from carriers regarding the issue, it too would be helpful. Send you responses and any additional information to Shelley at iiamarnold@aol.com

FDIC Extends increased FDIC insurance through 2013

Deposits at FDIC-insured institutions are now insured up to at least

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!](#)

**Don't forget the
72nd Annual
Installation Dinner
June 12, 2009
The Turf Valley
Resort**

Dinner Registration

Dinner Sponsor Form

\$250,000 per depositor through **December 31, 2013**. On January 1, 2014, the standard insurance amount will return to \$100,000 per depositor for all account categories except for IRAs and other certain retirement accounts which will remain at \$250,000 per depositor. (This supersedes the October 3, 2008 changes.)

For more information, [click here!](#)

NEW!! Member Marketing Activity Center (MMAC)

Simply the most cost-effective way to market your Agency!

- **Personal & Commercial Lines List Prospecting**
This new prospecting tool enables you to identify both personal lines and commercial prospects. This tool offers thousands of criteria combinations and gives you the ability to get very specific results. The commercial search allows you to use SIC codes to pin-point the business sectors you would like to market to. When it comes to campaign marketing, ProspectNOW will save you time and money.
- **Online Insurance Leads Generation**
Let's face it. Do-Not-Call lists, expensive yellow page and newspaper ads and costly telemarketing makes it harder to market personal lines of insurance. With dozens of companies selling insurance leads, how can you tell which one is a good fit for you? With the help of LeadsNOW, you can now buy leads with confidence! The best leads available at an IIABA member discounted price! **Be one of the first 1,000 to register for MMAC and receive \$100 in free leads...no strings attached!**
- **Consider This Your Agency's Print Marketing Team!**
Print marketing campaigns have never been easier! You have access to pre-designed, customizable marketing materials! Choose the product you would like to market and choose any or all of the items you would like to include in your campaign, add your agency's contact information and that's it! With DirectMailNOW, you can send your postcard mailing with a touch of the mouse...it's really that easy!
- **Cross-sell Your Current Book of Business with MMAC!**
It's no secret that cross-selling is the easiest way to grow your business. It is easier and less costly to sell another line of business to an existing customer than it is to find and sell a new one. Plus the more lines of insurance a customer has with you the more likely they are to keep their business with you. CrossSellNOW can help you have higher retention, and with that, comes more revenue to your agency!
- **Increase client retention with these quick and easy-to-implement newsletters!**
Everyone knows that improving an agencies retention ratio is the least expensive way to grow policy count and premium. The cost of retaining customers is less than the cost of finding and acquiring a new one. With the RetainNOW service, improving your retention has never been easier! MMACnewsletters are written and reviewed by insurance professionals and ready for you to download and send!

- Better manage your agency...right now!
Managing an insurance agency is not easy. It's hard enough attracting and retaining clients. Staying on top of agency management issues can be a more daunting task. With the ManageNOW service, you can tap into a comprehensive online archive of webinars and audio/video presentations with top consultants and agents sharing their knowledge on "hot" topics designed to help you better manage your agency!
- MMAC overview webinar: This 10-minute, pre-recorded webinar provides an overview of what MMAC is and what it does. [Click here](#) to watch this video. (Note: MMAC will be directly tied to Big "I" Markets, so you will be directed to www.bigimarkets.com and asked to click the MMAC logo in order to access MMAC and all associated marketing materials.)
MMAC service-specific webinars: There are also pre-recorded webinars for each component of MMAC explaining how to use the different features. These webinars give you more insight into how the tools can actually be used. To view these webinars, [click here](#) and then click the "View Webinar" link for the service of interest.

*IIABA is offering access to MMAC at an INTRODUCTORY ANNUAL FEE OF \$18.96!

[Why \\$18.96? The Independent Insurance Agents & Brokers of America association was founded at the turn of the 19th century, \(1896 to be exact\) and they are celebrating how far we have come together by offering this great new service to our members.](#)

Hurricane Season Begins this Week

Many Americans in the Gulf and Atlantic coastal states have made no preparations for the impending "mean season," according to a new Mason-Dixon poll, commissioned in part by Travelers, which was released Thursday. The poll is part of the National Hurricane Survival Initiative, which Travelers is sponsoring for the fourth consecutive year.

Insurance concerns were also revealed in the poll including:

- *49% are not sure if their homeowners insurance requires repairs to be made to prevent further damage before they are compensated for their losses.
- *48% do not have a homeowners insurance policy that covers damage caused by a flood and another 15% were not sure if their policy covered flood damage.
- *22% said they were not sure or not at all confident that they had the right type and amount of insurance coverage to rebuild their home as it currently stands. Experts say these findings mean there is a significant risk that many residents would not have sufficient coverage to rebuild if they suffered a catastrophic loss.
- *21% did not know their policy number or how to reach their agent or carrier.

Agents must be diligent in explaining to their insureds the restrictions in their Homeowners and the availability of flood coverage.

Other elements of the initiative include an informative and interactive Web site, www.HurricaneSafety.org and a 30-minute television program, "Get Ready, America!" The television program will be broadcast throughout hurricane season on more than 55 television network-affiliate stations, with secondary broadcasts on cable and government access channels from Texas to Maine.

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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