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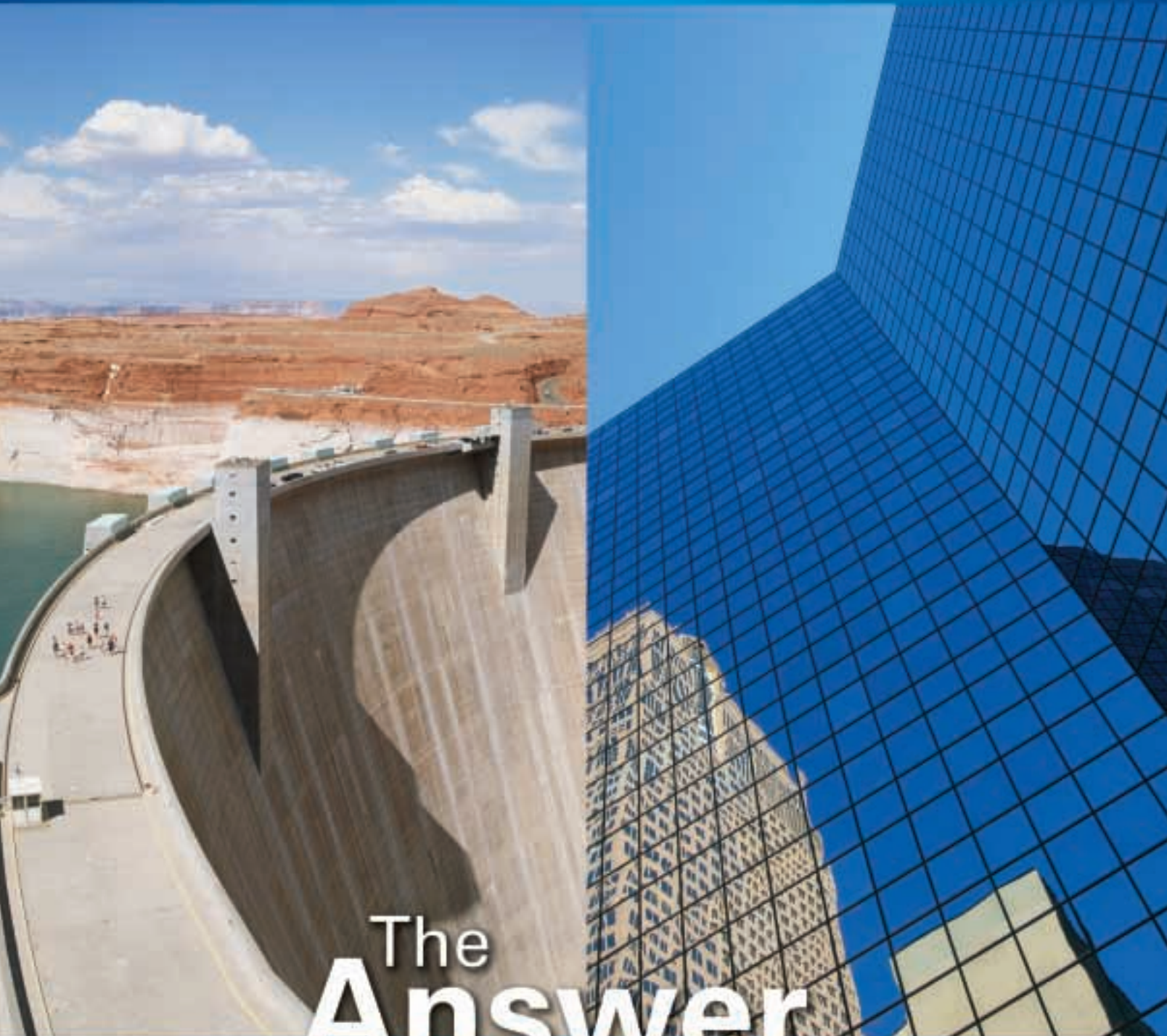
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Brokers of South Carolina

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Who has Vacant Building coverage
that's not just an empty promise?



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IIABSC Chairman of the Board

Jon A. Jensen, AAI, AIP



Independent Insurance Agents
& Brokers of South Carolina

You can't watch the news these days without hearing business reporters talk about brands and branding. But many agents believe that branding is something only big-budget companies like Coca-Cola®, Nike® and Microsoft® practice. At the South Carolina Big "I" we disagree with this notion.

To help promote the Trusted Choice® brand in South Carolina — and ultimately drive customers to Trusted Choice® agents — IIABSC and Trusted Choice® have signed on with the Clemson and USC football networks for the 2007 season as a radio sponsor. Clemson and USC football games are broadcast on more than 60 radio stations throughout South Carolina.

You also may have seen that Trusted Choice® has partnered with The Learning Channel's program "Designing Spaces," to sponsor a series on important insurance issues for homeowners. The series consists of three separate two-minute segments featuring one-on-one interviews with three Trusted Choice agents.

IIABSC-member Julie Turner (The Turner Agency) of Greenville, SC, was one of the featured agents in a piece on home remodeling insurance coverage concerns. Julie's segment has already aired on TLC and WE (Women's Entertainment) and is expected to receive 20 airings throughout the summer and fall.

Links to Julie's segment can be found on the IIABSC Web site, www.iiabsc.com. She has been a member of Trusted Choice for at least five years and successfully used one of the stock press releases (found on their Web site) to get invited by her local news channel to talk about insuring valuable Valentine's Day gifts.

The other DS segments featured Big "I" President Alex Soto (InSource, Inc.) of Miami on flood insurance and Brick, NJ, agent Jeanne Heisler (The Ronan Agency) discussing personal umbrella policies and social host liability issues.

Promoting Trusted Choice® in the Palmetto State

Radio ads to appear on Clemson and USC Football networks

Why should you care about branding?

First of all, you and I are already being branded — negatively — by our competition. Though you and I both know that independent agents aren't irrelevant, unnecessary, expensive or lazy, don't think that message isn't being swallowed by many consumers. As an important distribution channel, we must fight back.

Second, we've lost significant market share in the past 30 years — around \$60 billion worth. Though that trend has abated in the last two years, we still have much to do to win back those customers and their business.

By being a Trusted Choice® agent, you take a big step in overcoming all these negatives. This consumer-tested branding initiative will communicate the value we bring to insurance buying — choice, customization and advocacy. And it will help us attract and retain those clients.



Trusted Choice® SC Consumer Awareness Campaign Continues

In an effort to increase consumer awareness of the Trusted Choice® brand and SC's participating agents, two 30-second spots will be played per radio broadcast of all USC Gamecocks and Clemson Tigers football games this fall.

Trusted Choice® Member Agents can log on to the Trusted Choice Web site (www.trustedchoice.com) and listen to the ads in the Agents/Brokers Area. Click the "Advertising" heading and then "Commercials – Radio." Decisions:25 and 26 Flavors:25 are the two ads to be played with the following tag: "To find a Trusted Choice® agent in your area, visit www.trustedchoice.com"

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As this fall issue of *South Carolina Agent & Broker* hits your desk, I am finishing out my sixth and final year as the SC Big “I” State National Director (SND) to the national association. It has been a great honor to represent my fellow South Carolina members on the Board of the national Big “I” and the experience has made me appreciate, even more, what our state and national associations do for our businesses.

For most of us, there is little or no recognition of the differences between our state and national associations — and that is the way it should be. As a Big “I” member, you are looking for information and resources that help you succeed as an insurance agent.

Educate, Advocate, Communicate — these are the primary ways our association serves us and it comes from an outstanding combination of state and national resources.

The Big “I” of South Carolina is the premier provider of **insurance education** in the state. From top-level professional designation programs to basic training on specific coverage lines to updates on recent changes in the SC marketplace, you and your staff can get the information and training they need from the IIABSC education programs.

We can also be proud that IIABSC is the dominant **advocate** for independent agents in the legislative and regulatory arenas in South Carolina. Also, every spring

IIABA sponsors the national Legislative Conference and Convention in Washington, DC where member agents advocate with congressional leaders on federal insurance issues.

The association also offers a variety of sources and platforms to **communicate** industry information to your office. This process occurs through email newsletters, our new quarterly magazine, the state Web site that is partnered with our national association and conventions and conferences that are held throughout the year.

If you are concerned about the future of our industry, as I feel you should be, I urge you to get involved with our association. Participate in events — attend education classes, *join us next April in Washington, DC*, volunteer for a committee at the state level - donate to InsurPac so our national staff can continue to fight for your business, or become a grassroots contact for your local legislator.

Whatever you decide to do, just PLEASE get involved because together we can make a difference. Your membership investment with the Independent Insurance Agents & Brokers of South Carolina is a valuable one and helps IIABSC continue to be the leading provider of benefits and services to independent insurance agents in South Carolina.

Thank you for the opportunity to serve this association as State National Director, and I look forward to seeing you at a Big “I” event soon!

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IIABSC President Frank Sheppard, AAI



Independent Insurance Agents
& Brokers of South Carolina

Big Leap for Agency Automation

Agency system coalition promoting Real Time and download capabilities

There may be no more important topics in your agency than automation and technology. Every week, our office fields calls from agencies looking for help, advice or guidance on computer issues. It is so important that your association leadership has made technology education a top priority for the coming year and will be leading our efforts to help your agency deal with technology issues.

During the national Big “T” annual convention in April, an unprecedented industry coalition launched an independent agency system-wide initiative to raise awareness of real time and download technology and to increase implementation of these key interface applications by agencies and their carriers.

The use of real time and download by agencies will speed the processing of transactions and inquiries. The time saved can be used to broaden relationships with existing clients, develop relationships with new clients and generate new business.

Real-time communication provides a single, consistent workflow for agencies to use with their carriers, which greatly eases agency staff training. The workflow processes real-time inquiries and transactions from a client’s file, automates logons to carrier Web sites and systems, and provides prompt responses. It also automatically sets up a client E&O loss-control activity record in the agency’s system for each inquiry or transaction.

Insurance companies also will gain a business advantage by offering real time and download and helping agencies with their implementation. Carrier implementation also will greatly improve the rating process for new business.

An important resource for information is a new Web site—www.getrealtime.org. At the site, agents, brokers and carriers can learn about real time and download and how the interface applications can enhance their business operations. Also, agents can see what transactions are supported by their carriers and automation vendor; get assistance from their carriers and vendor with implementation and troubleshooting; and obtain the helpful



Independent Agent’s Real Time Implementation Guide, a step-by-step outline for implementing real time.

Those of you who are newer to the industry may be wondering “What the heck is Real Time, anyway?” It is the ability to click on a button from a client file in an agency management system or comparative rater for immediate access to carrier information on that client. The transaction may be a quote, billing inquiry, claim inquiry/loss run, policy view, endorsement or a request for information. Real time provides a single workflow for independent agencies and brokerages for servicing or quoting business.

Download, an essential part of real-time transaction processing, is defined as the movement of customer policy data from an insurer to its partnering agency or brokerage’s agency management system. This information download normally occurs after a transaction is performed by an agent or by the insurer.

The Real-Time/Download Campaign is dedicated to improving the competitiveness of the independent agency distribution channel. Its participants include independent agencies and brokers, carriers, technology providers, user groups, and agent and industry associations. All organizations displaying the campaign logo and participating on www.getrealtime.org are supporters of the campaign, including the Independent Insurance Agents & Brokers of South Carolina.



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IIABSC Vice President

Becky McCormack,
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Independent Insurance Agents
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“Because I Said So”

No four words were ever more frustrating when you were a kid:

“Clean your room” – “Why?” – *“Because I said so.”*

“Take out the trash” – “Why?” – *“Because I said so.”*

“Eat your vegetables” – “Why?” – *“Because I said so.”*

No arguments or discussion allowed, just do it. Either comply, or suffer the consequences.

Once we became parents ourselves, we realized that “Because I said so” was actually a valid reason in many cases. After all, we had their best interests at heart, so it was just another way of telling our children that we’ve used our superior knowledge and considered the options to determine what needs to be done in order to help them grow up to be dependable, mature and trustworthy adults.

But sometimes as adults, this same reasoning is harder to swallow when we’re told to do something yet we’re not allowed to have input on why we’re being required to do it. For example, most of you know by now that insurance agents in South Carolina have been given two additional “requirements” to maintain their licenses –

- 1) all agents who sell or service flood insurance must complete a three-hour flood course, and
- 2) all agents who are required to comply with CE must complete three hours of Ethics training.

Why? Because they said so – “they” being those who regulate our industry.

As a collective groan goes up in the agency ranks, try to keep in mind that our goal as independent insurance agents and the regulators’ goal as the insurance industry’s monitor

is actually the same – providing the best possible protection for our clients. While many agents would attend continuing education seminars regardless of whether it was mandatory, there are always those who claim to be too busy or who think they know it all already (thus the implementation of mandatory CE several years ago).

Now, recent catastrophes and scandals in our industry have focused the attention of the regulators squarely on the shoulders of the agents – whether justified or not. And the regulators feel that additional mandatory training is needed in certain areas to decrease the possibility of reoccurrences. With so much national attention focused on the devastating hurricanes in Florida and the Gulf Coast in recent years, and the investigations into producer compensation, state regulators had no choice but to take some kind of action or risk intervention from the federal government in ways that could jeopardize many of the traditional ways we do business.

So, like our parents so many years ago, the regulators have considered the options and issued the mandates for us to comply with – “because they said so.” There is no need for us to whine, argue, or complain...they are the boss of us, and they have told us what they want us to do. Either we listen or we suffer the consequences.

While additional classroom time may not be the most exciting way we would spend our time, hopefully the results will make us more knowledgeable and better informed agents so we can better serve our clients. (Just like eating all those vegetables was good for us too!) Won’t our parents be proud!?

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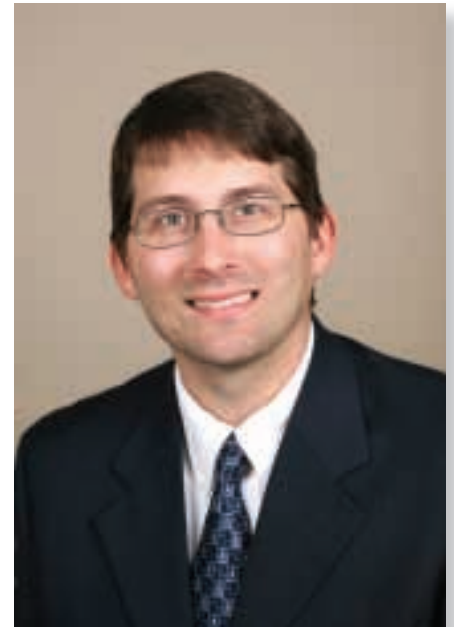
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***2007 South Carolina
Outstanding Customer Service
Representative of the Year Award***
Matt Wiseman, CIC, CISR



Matt Wiseman, CIC, CISR, of Peoples Underwriters, Inc., in Conway has been selected as the South Carolina Outstanding CSR of the Year. This award is the highest honor for insurance Customer Service Representatives who have distinguished themselves through contributions to their industry and profession.

Once nominated, Matt was required to provide professional letters of recommendation and complete an essay on the following prompt:

Twenty-five years ago, CSRs attended “Gal Friday” seminars, but now the position has evolved and grown into one of significantly greater importance, including both men and women with wide ranges of industry experience.

What factors or changes in the insurance business have been responsible for the evolution of the CSR position into its current professional status?

Wiseman has been entered into the national competition by the National Alliance for Insurance Education & Research.

Winning Essay

**“The evolution of the Customer Service Representative
In the Insurance Industry”**

(Edited for length)

The insurance industry has been in existence in some form for hundreds of years, and so have the men and women who service them, the Customer Service Representatives. The role of the CSR has evolved greatly over the years, primarily due to changes in technology, society and within the industry itself. The role of the CSR is becoming increasingly important as social and individual needs become more and more complex.

Without question, technology has introduced many changes into the insurance industry. From the expanded use of the cellular phone, email, and Internet Rating, their introduction has resulted

in the need for a CSR with a higher set of skills and understanding of the industry than ever before.

Internet Rating, for example, is an area that has seen a vast change. The days of manual rating have long since departed and shifted to Internet Rating platforms. This shift has resulted in the need for the acquisition of new skills and education. As each company offers its own unique platform, the CSR must learn and master each system. He or she not only must have a level of understanding of the computer and Internet but also of the company in which the system is being used.



From interacting with customers to relaying information to companies, the job has evolved into much more than that of a person answering the phone and taking messages. Today’s CSR is a critical part of the team of professionals that comprise the insurance industry.”

There have also been changes in society that have led to the advancement of the role of a CSR. One example of change has been the need for bilingual representatives. In our office, Peoples Underwriters in Conway, we constantly recognize the need for this service. Our area has a higher than average concentration of Hispanic residents, all who have families and are running businesses and buying cars and homes. They are in need of Personal as well as Commercial Insurance and oftentimes bring a language barrier that can create errors and omission issues for the agency.

As insurance coverage has become more advanced and technical, the need for highly educated people is no longer a luxury but a necessity. In insurance agencies, CSRs interact with agents, insurance companies and policyholders. They handle

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much of the paperwork related to insurance policies, such as applications and changes or renewals. They answer questions regarding coverage, help with reporting claims and do anything else that may be needed. Although they must know as much about insurance products and carry similar credentials as insurance agents, the duties of a CSR differ from those of an agent mainly in that they are not responsible for actively seeking potential customers. Education becomes a must, and requirements for service become essential.

“As the insurance industry continues to develop, so will the sophistication and skill set needed by the CSR. Technology will continue to play an important role in the operation of agencies and companies. Increased training in the use of computers and rating software will become routine among employees. The need for bilingual support will continue as our nation becomes a more inviting place to live.”

As the insurance industry continues to develop, so will the sophistication and skill set needed by the CSR. Technology will continue to play an important role in the operation of agencies and companies. Increased training in the use of computers and rating software will become routine among employees. The need for bilingual support will continue as our nation becomes a more inviting place to live, which has become very evident in the area in which I live.

Finally, more is being asked of the CSR. From interacting with customers to relaying information to companies, the job has evolved into much more than that of a person answering the phone and taking messages. Today's CSR is a critical part of the team of professionals that comprise the insurance industry.

“The insurance industry has been in existence in some form for hundreds of years, and so have the men and women who service them, the customer service representatives. The role of the CSR has evolved greatly over the years, primarily due to changes in technology, society and within the industry itself. The role of the CSR is becoming increasingly important as social and individual needs become more and more complex.”

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Seeing double over double entry?

The recent AUGIE survey found that agency owners have great difficulty training their CSRs on company-proprietary Web sites. And most said double entry is their major automation “time-waster.”

Relax! There is a better way.

It's called Real Time and it can eliminate double entry. Also, using Real Time to secure a rate or check a customer's billing will substantially cut customer service response times.

The best part is Real Time is a couple clicks away on your agency's automation system.

Go to www.getrealtime.org today. Learn about specific Real Time functions provided by your agency's automation system and your carriers and see how to get started. Then watch your life become easier.

Real Time. Make it your business.



This message brought to you by the Independent Insurance Agents & Brokers of America, a proud supporter of the Real-Time/Download Campaign, which is dedicated to improving the competitiveness of the independent agency distribution channel. Participants include independent agencies and brokers, carriers, technology providers, user groups, and agent and industry associations.



Rainmaking with Personal Umbrellas

Cross-selling is a key strategy in growing your agency.

Consider implementing a cross-sales process that includes cross selling specifically for umbrella protection. With a phone-based process you would call your customers 60 days prior to renewal and ask questions to uncover a need. For example, customers with low auto liability limits need to be coached on the wisdom of increasing the limits, making it easy to transition into a conversation about umbrella protection.

Verify discounts by making sure all of your customers are getting the discounts they qualify for. If they are not, add the ones they deserve and suggest that the premium saved be allocated to an umbrella policy. For customers with only one line of business, the personal umbrella is an inexpensive policy to get as a second line, often qualifying the customer for a multi-policy discount. The premium saved on the discount can offset a good portion of the umbrella premium. Recommending higher deductibles is another way of saving premium that can be re-invested in an umbrella policy.

These objectives could also be met by using a mail-based process to get the needed information. At the end of the questionnaire, provide a checkbox for products customers might want to know more about and make sure personal umbrella is listed as an option.

Just ask. Implement a “Just Ask” program. Have your CSRs “just ask” everyone who walks or calls in if they have a personal umbrella policy. Have a brochure ready to hand out. You might be surprised at how much business can be generated by a simple question.

Personal umbrellas sales are a great way to round out any customer's portfolio while earning commissions and improving retention. For more information on stand-alone RLI Personal Umbrella Policy and In-Home Business Policy, visit www.iiabsc.com or contact Charlene Bernotas, IIABSC Agency Administrator, at 803.731.9460, ext 22, cbernotas@iiabsc.com.

Last year sales of RLI's Personal Umbrella product skyrocketed across the country. New applications submitted by IIABA members increased 53 percent while total premium written grew almost 25 percent. In addition to being priced competitively, the RLI umbrella can be written as a stand alone product with limits of up to \$5 million.

In our increasingly litigious society, no one is safe from the threat of being sued. Your customers need to know that they face the risk of devastating financial loss, and it's your job to educate them about their potential liability.

Here are some marketing ideas to consider implementing in your agency to draw attention to the need for an umbrella policy.

Generating awareness is critical. Offer an umbrella policy every time you offer an auto, homeowner or renter's policy. When working up these quotes, also provide an umbrella a quote. Explain why an umbrella should be considered. Don't ask permission to do the umbrella quote, just do it and assume your customer will understand the need after you educate him or her.



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TODAY'S IMMIGRATION LAW: **How's your compliance and** **your customers'** **compliance?**



*By J. Hagood Tighe
Fisher & Phillips, LLC*

What is the status of the law?

Hardly a day goes by without several news stories about the country's "immigration problem" and the latest proposed legislative solution to the problem. There is little doubt that new immigration laws are in our future. Although uncertainty remains as to which "solution" will become law, what is certain is that any new immigration law will have a profound effect on employers.

Do violations result in criminal convictions?

As the pressure to enact new law continues to increase, so does the government's enforcement of the existing immigration laws that have been on the books since 1986. Government enforcement actions have resulted in criminal and other charges against employers and management personnel and the shutdown of several businesses. Those involved face possible jail time and significant penalties for "harboring" illegal immigrants.

Why should you worry now?

The current focus of the government's enforcement efforts is the construction, agriculture, hospitality, garment and food processing industries, and critical infrastructure (airports, sea ports, military bases, etc.), but all employers are fair game. Unfortunately, many employers do not realize they have obligations under the current law and may not realize their compliance shortfalls. Other employers have simply ignored their obligations because for many years they faced little risk of "getting caught" and the consequences were relatively minor. That reality may no longer be true. For this reason, now is a

great time for employers to determine their compliance status and correct any problems they find.

What should you know?

Understand that every employer is covered by the current immigration law regardless of size, type of business or workforce demographics. In other words, an employer has compliance obligations even if that owner and all its employees were born and raised on Main Street, USA.

What should you do?

Before commencing work, the law requires an applicant to provide the employer with original documentation verifying identity and right to work. Using these verification documents, the employer and employee must complete an I-9 form confirming that this process occurred.

What documents should you have?

You should have a fully and accurately completed I-9 form for every employee on your current payroll hired after Nov. 6, 1986, and for some who are no longer on your payroll. Employees must complete and sign Section One before any work begins and employers must complete and sign Section Two within 72 hours of the hire date, after reviewing original documents proving identity and work authorization (one document from list A or one each from lists B and C). Employers are not required to retain copies of verification documents. (I-9 forms and accompanying instructions are available at www.uscis.gov)

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When asked about her relationship with Builders Mutual, which goes back to the self-insured fund days, Michelle simply states, "We understand each other." She appreciates having the ear of upper management, because her concerns are really taken to heart.

She feels both BOB and Builders University have given her a competitive edge in attracting and retaining customers. With Builders Mutual's online quoting system, she's able to retrieve quotes faster and differentiate what she offers from her competitors. "And, since they're so involved in the building industry, they know how to react to changes. The ease of doing business is second to none."

In the nearly two decades since Michelle has worked with them, Builders Mutual has grown considerably, yet she hasn't lost touch with who's in charge. "If there's a problem, I pick up the phone and they pick up the phone. They listen to agents and they respond."



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How long must you keep I-9s?

You must keep I-9s for three years from the date employment commences *and* one year from the date employment terminates. Do not throw out an I-9 form until and unless you meet both tests. For example, if you have an employee that has worked for you for ten years, you would be at liberty to shred their I-9 form one year after their termination date because three years had already passed from the employee's start date. However, if you have an employee who only sticks around for six months, then you will need to keep their files for an additional 2.5 years after the one year anniversary of their termination date, because it had not yet been three years since the employee's start date.

Can you fix any I-9 problems you have?

Yes. You can obtain "missing" I-9s from current employees and correct mistakes on incomplete or improperly completed I-9s, using current dates for the corrections. While correcting mistakes is not a guarantee that you will escape liability completely, it is a good start.

What are the penalties for non-compliance?

Assuming you are not arrested, there are civil money fines for:

- knowingly hiring an employee who has no authorization to work
- failing to verify identity or work authorization
- continuing to employ someone you knew or should have known is not authorized to work.

The penalties range from \$275 - \$2,000 for the first violation to \$3,300 - \$11,000 for the third violation (per employee). Violations of the I-9 paperwork requirements range from \$110 to \$1,100 for each individual I-9. Criminal penalties and more significant monetary penalties also are possible.

What are your chances of an audit?

Who knows? We do predict a strong likelihood that a government audit will ruin your day. For this reason, we suggest a self-audit to determine your compliance level and to correct any mistakes you have. Information on how to conduct a self audit is available at www.laborlawyers.com.

Hagood Tighe is a partner in the law firm of Fisher & Phillips LLP, whose exclusive practice is the representation of employers in labor and employment matters. A regular speaker at IIAASC programs, Hagood can be reached at 803.255.0000 or htighe@laborlawyers.com

This article is not legal advice and is intended for general information purposes only.



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Agent E&O Do You Know Your Legal Duties?

by Matt Rengel
from "E & O Angle"
Independent Agent Magazine,
June 2005

An agency's ability to balance its legal duties to its customers while maintaining or exceeding their expectations is critical to surviving an errors & omissions claim. In a customer-driven profession, an independent agency's success is tied to the relationship it fosters with customers. These relationships must be tempered with a respect and understanding of the fundamental legal duties—broken into the concepts of reasonability, promptness and consistency—imposed on an agency's business.

Reasonability. Agents' livelihoods are determined by their ability to develop and maintain strong working relationships with customers. An agent's primary duty is to conduct his or her business with the reasonable skill and diligence that can be fairly expected from a person in that profession or situation. Although nebulous, this duty — defined by its core concept of reasonability — instills an obligation to treat customers with the same attention and thoroughness as their peers. The courts generally characterize reasonability as decisions that are suitable under the circumstances and can be generally expected by a person of like profession or situation. As a result, this duty sets a level playing field for all agents to conduct their business.

Promptness. After deciding to provide their services, agents must act on clients' applications with a reasonable promptness either by obtaining the desired coverage or by issuing a rejection of the risk so that clients will not be lulled into a false sense of security or be prejudiced by the delay from seeking coverage elsewhere. This duty does not impose any extraordinary burdens on agents, but serves as a great starting point to set the tone of customer relationships. Much of clients' impressions of customer service comes from the perceived attention agents pay to their particular needs. By quickly and effectively placing clients' policies, agents can capitalize on that perceived attention and lay the groundwork for the relationships' future.

Consistency. Although not codified or tangibly laid out by case law, courts expect agents to treat their clients in a consistent manner. In treating clients consistently, accommodations made for one client will likely need to be made for all future clients as well. In addition, providing preferential treatment to a client will likely necessitate that the treatment be maintained throughout the tenure of the agent/client relationship. For example, if an agent pays a client's premium for one month because the client cannot make the payment, it is likely to create a reliance interest by the client. That client will be able to credibly argue that any subsequent cancellation of the policy for non-payment was improper because it reasonably relied on the agent to pay the premium to the carrier. Additionally, if an agent provides one client with preferential treatment regarding notice of an impending renewal, it will likely result in the expectation that the agent inform all clients of their policy renewals. Therefore, agents who strive to provide exceptional customer service must be conscious of their decisions to provide individual concessions to their clients as those actions may have unintended and burdensome results.

Guided by these three fundamental concepts, agents can establish a solid foundation to meet their clients' reasonable service expectations in a consistent manner.

Matt Rengel is claims counsel for GE Insurance Solutions, the former carrier for the Big "I" Professional Liability Program prior to Swiss Re/Westport.

Be Prompt, Not Rushed

While it is in the interest of the agent to place coverage promptly, the primary duty of an agent, to act with reasonable skill and diligence, runs quietly through this endeavor. All too often, an agent rushes to place the coverage and hurriedly takes an application over the phone or signs an application for a client to expedite the handling of the coverage request.

While seemingly benign in its intentions, these actions potentially open an agency and its producers to serious liability. Instead of taking these applications over the phone and signing them on behalf of the client, agents should use these situations as opportunities to meet with clients and provide that one-on-one customer service that solidifies relationships.

—M.R.



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First Session 117th General Assembly in Retrospect

No major insurance legislation left pending at General Assembly adjournment

After enactment of the significant workers' compensation reform package in the final days of the General Assembly and the previous passage of the Sanford Administration's Omnibus Coastal Property Insurance Relief Act of 2007 (for details on this legislation, see www.iiabsc.com), there was no major legislation affecting the property and casualty insurance industry still pending when the General Assembly adjourned in late June.

For certain there are more than 100 bills still alive that could affect property and casualty insurance when the General Assembly returns in January for the second session of the 117th General Assembly. Some are of concern in the insurance industry, but none are considered crucial for the Department of Insurance, insurance companies or the Big "I."

Senators' view of coastal property market might revive Hurricane Plan

The views of a few coastal Senators could bring major coastal property legislation to the fore again next year should the Senators feel that the provisions in the Coastal Property Relief Act and expansion of the Wind Pool territory are not having a positive effect on availability and price of property insurance in coastal areas. Charleston's Sen. Glenn McConnell, the powerful Senate President Pro Tem, has promised that he would push his "Hurricane Insurance" plan if he is not satisfied with market conditions in January. He has the support of Conway Sen. Luke Rankin, Little River's Sen. Dick Elliott and his colleague from Charleston, Sen. Robert Ford.

The "Hurricane Plan" would replace the Wind Pool and offer insurance for damage by named storms to anyone in the state wishing to purchase it. Under McConnell's bill, the new plan's losses in excess of reserves would be covered by a tiered system of assessments. Hurricane Plan policyholders in coastal counties would first be assessed, then policyholders in the rest of the state. Should those assessments not cover losses, the Governor could order an assessment of all property policyholders in the state. Needless to say, the McConnell Hurricane Plan is very controversial. It is opposed by insurance carriers and the Department of Insurance and has met resistance from midland and upstate legislators. Insurance companies believe it would

be difficult for a Governor to decree a state-wide assessment, leaving the industry to pick up major hurricane losses.

Sen. McConnell has not said what will trigger his pushing for the Hurricane Plan.

Key element of Workers' Comp reform agenda excluded to get bill this year

A key element of the original workers' comp reform agenda was not included in the reform bill enacted in June. The business/insurance agenda for reform initially included setting guidelines on how much Workers' Compensation Commissioners can increase impairment ratings to determine disability. One carrier says South Carolina commissioners are increasing initial impairment ratings by 181%, far more than any other state in which it does business.

The business/insurance coalition SC Civil Justice Coalition proposed the guidelines as a ceiling based on American Medical Association (AMA) guidelines for impairment. These objective standards became the most controversial item in the reform agenda. Claimants' attorneys put up such a fight over the provisions that it threatened to stymie any significant reform. Even House members who usually support business would not support the AMA guidelines, despite the fact that NCCI said the guidelines would have the most effect on premium rates. So the business coalition that pushed for reform this year decided not to include the guidelines in its 2007 agenda.

When the coalition told legislators that it would not press from the guidelines in 2007, the right was reserved to pursue in the future an effort to establish guidelines for commissioners. The coalition has not yet decided how it will pursue the guidelines, but has engaged in conversation with Gov. Sanford's office on how to proceed. Sanford is a strong supporter of the need for guidelines.



*By Lee Ruef
IIABSC Director of State &
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Some bills of concern to the insurance industry still alive:

There are a few bills that the insurance industry will be watching closely when the General Assembly convenes.

Glass repair company claims administration

For several years independent glass repair businesses have been trying to persuade the General Assembly that allowing a glass repair company to administer claims should be outlawed. Many auto insurance companies employ a company that is also in the repair business to administer glass claims. The independent glass shops say that an administrator steers business to themselves or a network and doesn't allow the consumer to select who will repair auto glass, as the law requires.

Insurance companies say the legislation will virtually outlaw car repair networks that allow carriers to negotiate favorable pricing and service. Many carriers employ a glass repair administrator. IIABSC supports the carriers in their effort to stop this legislation.

So far, the bill hasn't ever cleared the subcommittee hurdle in either house. Independent glass repair industry has been dogged in pursuit of the prohibition. We would not be surprised to see a renewed effort in 2007 (S.236 by Sen. Joel Lourie of Columbia).

Family member exclusion on auto policies

During the past year Senate Banking and Insurance

Committee chair Sen. David Thomas introduced a bill that would prohibit auto insurance policies from excluding members of a family from coverage for accident injuries. There have been no hearings or discussion of the bill since its introduction. (S.536).

Uninsured Motorist Fee increase

The Auto Insurance Agents Association has proposed that the Uninsured Motorist Fee be increased from \$2.00 to \$2.50 so the Department of Motor Vehicles can give agents online access to the records of all cars in a household. Insurance carriers are opposed, and so far there has been no ground swell of support for the bill in the Senate (S.380 by Sen. Ronnie Cromer, R-Newberry).

Traffic Diversion Program Bill (close to passage)

A bill of concern to auto insurers that would allow for a traffic offense diversion program passed the House and nearly reached final passage in the Senate this year. This legislation would allow Solicitors to contract for a program allowing first-time traffic law offenders to attend a diversion program and not have the offense included in motor vehicle records.

Sen. Gerald Malloy, D-Darlington, put a hold on the bill in the last days for the General Assembly, but it appears that the diversion program will pass in 2007. Insurance carriers are certain to lobby Governor Sanford to veto the bill. His views on it are not known.

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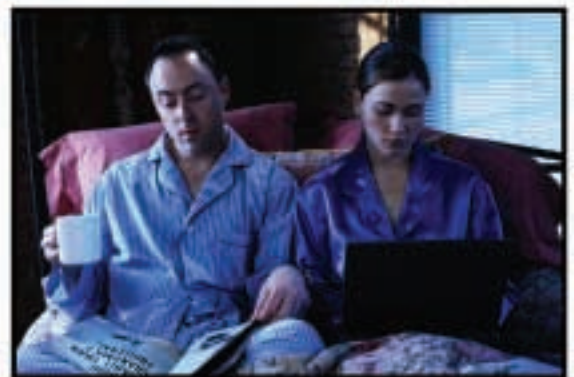
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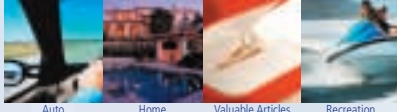
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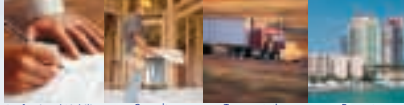
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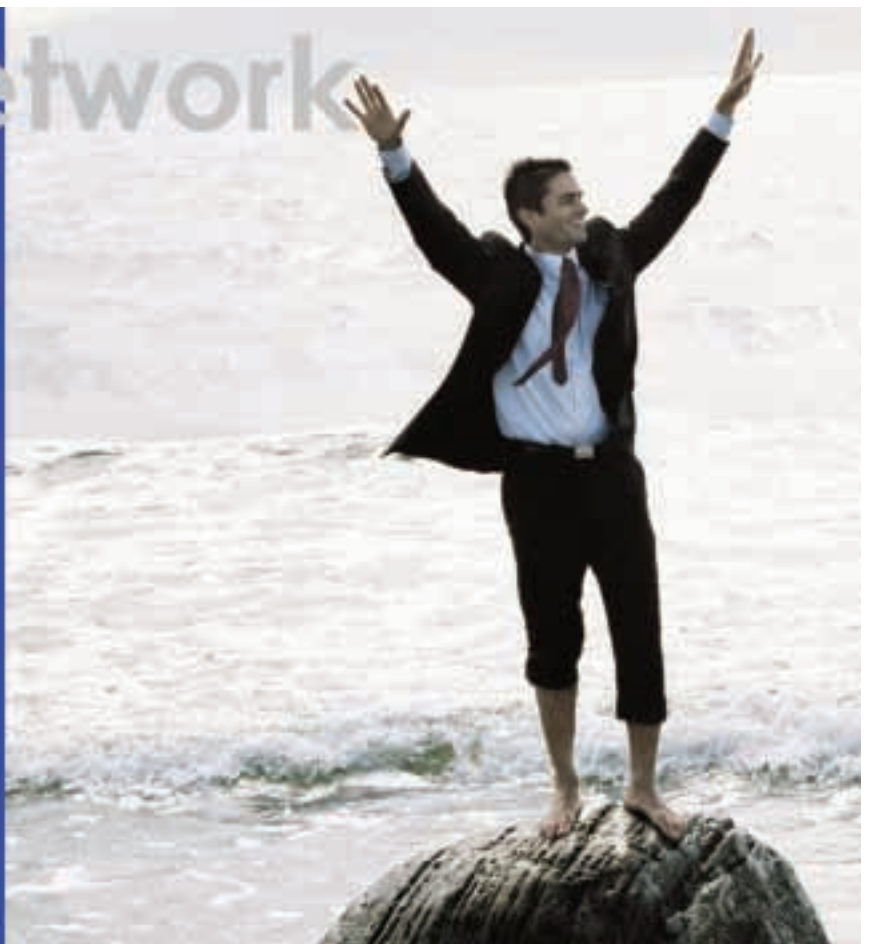
Contact South Carolina Agent Network:

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Young Agents Scholarship Golf Tournament

May 21, 2007

WildWood Country Club

Columbia, SC



TOURNAMENT RESULTS:

Closest to the Pin - Matt Watson

Long Drive - Terence Jenkins

Lowest gross - Team Safeco

Lowest net - Team Travelers

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Past President Charlie Dorton of Columbia registers his team.



Young Agents Committee Chairman Ashley Brady of Marion gives the players some last-minute instructions before sending them out.



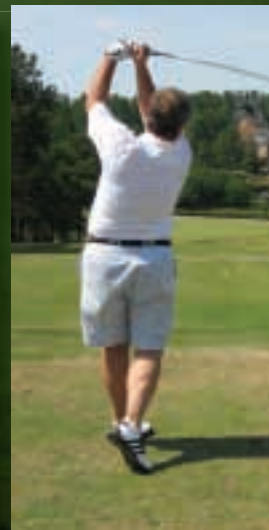
Will Fowles (left) and Tom Glaz (right), both of the Adams Eaddy & Associates in Columbia, stop for the camera as they select their clubs.



Lowest Net - Team Travelers: (l. to r.) Matt Watson; Geoff Amidon; David Walker; and Boone Walker



Lowest Gross - Team Safeco: (l. to r.) Wayne George; Jewell McLaurin; David McLellan; and Felix McLellan



ELITE SALES SCHOOL

The 2007 Class of the IIABSC Elite Sales School, held at the association office in Columbia, took an interesting field trip during their May classes. On the syllabus is a section on "Conflict and Politics," usually taught by former President and IIABSC lobbyist Lee Ruef. Vice President Becky McCormack asked Lee to include a State House visit to give the sales students an up-close look at government in action.

The class was briefed on legislation of interest to insurance agents, and then went to the State House where they viewed sessions of both the Senate and House of Representatives. In the House, the class was introduced by Rep. Bob Walker of Landrum, an independent agent who is also Chairman of the House Education Committee. Rep. Walker asked the class to take a photo with him on the State House porch to commemorate the visit. "It was great trip," Ruef said. "Enjoyed by all."

The Elite Sales School was developed by independent agents to teach students the full psychology of the sale from negotiation skills and time management to relationship building and teamwork. Quarterly three-day sessions are led by guest speakers, industry-recognized sales agents and specially trained IIABSC facilitators. Students are required to report their sales activity before each session, and their progress is tracked over the year.



Left to Right: Representative Bob Walker; DuPre Keys, Palmetto Insurance Associates; Scott Stonestreet, Anderson Insurance Associates; Richard Owens, Aiken & Company; Ray Finocchio, Peoples Underwriters; Kimika Dhara, Coastal Plains Ins.; Chad Boozer, Russell Massey & Co; Jeff Phillips, Citizens Trust Ins.; Garrett Wreden, Kinghorn Ins. Agency of Beaufort; Lee Ruef, IIABSC Dir. of State & Gov. Affairs.



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TRUSTED CHOICE BIG "I" JR. GOLF TOURNAMENT JULY 2 - 3

Spartanburg, Sumter and Orangeburg Teens Advance to the Trusted Choice Big "I" Junior Classic National Finals in Boise, Idaho

More than 120 South Carolina juniors competed in the state Trusted Choice Big "I" Junior Classic state qualifying golf tournament held July 2-3 at Wildewood and Woodcreek Farms country clubs. Brad Sill, 17, of Duncan shot a 2nd round 74 on Tuesday to maintain his lead and win first place in the boys' division with a two-day total of 143.

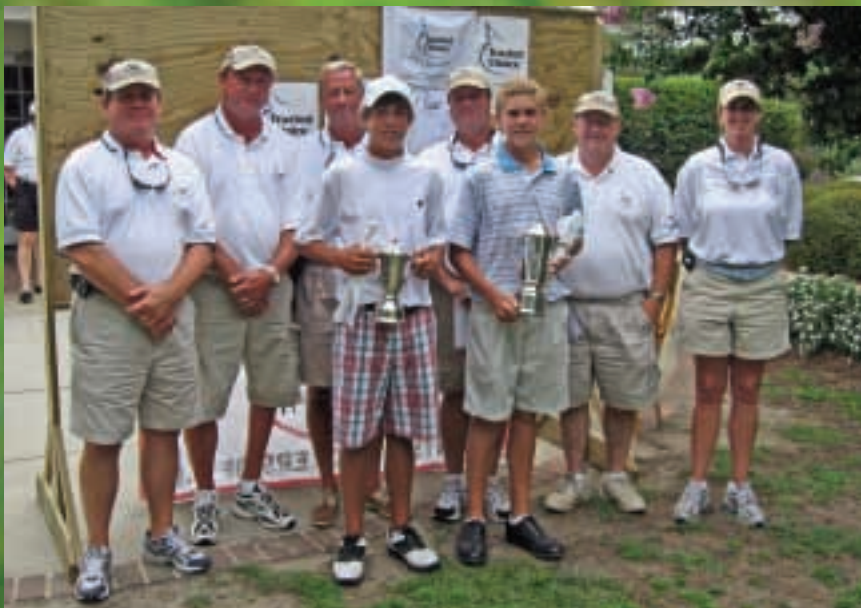
Heyden Letien, 15, of Sumter, finished second with a total score of 145. His second-day score was one-under: 71. Sill and Letien earned berths in the national Big "I" tournament held July 28 - August 2, 2007 in Boise, Idaho, where Letien tied for ninth place overall.

Ellie O'Brien, 17, of Charleston won the girls' division with a two-day total of 149. She will be unable to make the trip to Idaho; runner-up Carmen Jones of Orangeburg, who scored 158 in two days, will take her place.

As a junior golfer, current PGA Tour player Tiger Woods won two Big "I" championships in 1990 and 1992, claiming the Big "I" National Long Drive Championship in '90 and '91.

In addition to Woods, the distinguished list of current professional players who as juniors played in the IIAJC includes Billy Andrade, Fuzzy Zoeller, Bob Tway, Craig Stadler, Hale Irwin, Casey Martin, David Duval, Phil Michelson and Bobby Clampett.

Thanks to all our sponsors listed on the next page, Darin Bradford of FirstComp and our Jr Golf committee members: Chairman Lee Ellis, Ashley Brady, Bobby Bryant, Kent Edwards, Cecilia Fournil, Doug Gore, Rocky Hudson, Scott Moseley, Vance Stine and John Thomason.



The Boy's Division Champion and Runner-up surrounded by Big "I" Jr. Golf Tournament committee members. (l. to r.) Doug Gore of Barnwell; Rocky Hudson of Hampton; Kent Edwards of Spartanburg; Boy's Runner-up Heyden Letien of Sumter; Chairman Lee Ellis of Hampton; Boy's Champion Brandon Sill of Spartanburg; John Thomason of Anderson; and Cecilia Fournil of Columbia.



Girl's Champion and Runner-up surrounded by Big "I" Jr Classic Golf Tournament Committee members. (l. to r.) Kent Edwards of Spartanburg; Girl's Runner-up Carmen Jones of Orangeburg; Bobby Bryant of Orangeburg; Girl's Champion Ellie O'Brien of Charleston; and Chairman Lee Ellis of Hampton.



Awards were presented as the flights came in and a winner was declared. Both flight winners and runners-up were given plaques and, the flight winners were given tournament flags.



Boys Flight 2

(l. to r.) Runner-up Luke McClellan of Springdale; and Flight Winner Brandon Trusedale of Winnsboro. Trusedale also tied for third place overall with Garland Smith of Johnston, and McClellan tied for fifth place overall with Andy Moore of Blythe-wood, Zachary Capps of Easley and JB Murphy of Columbia.



Boys Flight 3

(l. to r.) Flight Winner Clay Butler of Fort Mill; and Runner-up Ryan Turner of Columbia.



Boys Flight 4

(l. to r.) Runner-up Michael Kozlowski of Fort Mill; and Flight Winner Cory Taylor of Greer.



Boys Flight 7

(l. to r.) Runner-up Logan Hall of Gray Court; and Flight Winner Jeff Reid of West Columbia.



Boys Flight 5

(l. to r.) Runner-up Greg Jaeggi of Simpsonville; and Flight Winner Caulder Moore of Isle of Palms.



Boys Flight 8

(l. to r.) Runner-up Zakary Byrd of Hartsville. (Not pictured: Flight Winner Chance White of Spartanburg.



Boys Flight 6

(l. to r.) Runner-up Caleb Sturgeon of Laurens; and Flight Winner AJ Andrews of Orangeburg.



Boys 13 & Under Flight 1

(l. to r.) Flight Winner Wesley Long of Bluffton and Runner-up Jackson Moore of Isle of Palms.



Boys 13 & Under Flight 2

(l. to r.) Flight Winner Weston Bell of Piedmont and Runner-up Dorn Brown of Columbia.



Champion Ellie O'Brien of Charleston, 17, and her father.



There are no golf carts for these young people! All participants had to walk both courses.



There was a lot of waiting involved, at first, for the players...



...but most of them found some pretty creative ways to pass the time.



Teeing off at Hole No. 10 during Day One at Wildewood County Country Club in Columbia, SC.



Each team had ten minutes to tally and turn in their scores. Thanks to Mary Kathryn Thomason (bottom left) and Claire McCormack (bottom right) who were our official scorers.

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Girls Runner-up Carmen Jones of Orangeburg, 16, attended the national tournament in place of Girls' Champion Ellie O'Brien, who elected not to go.



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The Right Way to Find New Insurance Prospects and Sales On the Internet

Send / Receive

*by Gary Savelli
Independent Agent
and Agency Internet Consultant*

If you're like most of us, the first thing you do today when you want to find out about a particular service or product is search for it on the Internet. This simple tenor should be sufficient to cause independent agents and brokers to radically rethink how their agency markets for new customers, and yet most have not done so. Take this simple test: "Google" a particular type of insurance in your community or "insurance agent, (your community)." Does your agency show up?

When ACT studied the major hard trends that will likely affect our distribution system significantly over the next five years, having a strong brand on the Internet and being reasonably positioned on the search engines emerged as two key needs. Our concerns were heightened when we reviewed the results of the recent AUGIE survey, which found that while 75% of agencies have Web sites, a majority of these agencies put no emphasis or resources into them. 56% of the agencies with Web sites stated that they only update them rarely or never.

At the 2006 ACT meeting, the industry decided that improving agency branding on the Web and marketing through search engines are industry "must-do" issues. An ACT work group has begun to raise awareness about the benefits some agencies are already deriving from having a strong web presence. In the coming months, the work group will develop a series of tools to help agencies decide the Web strategy that best fits their agency's brand and market focus and help them understand the issues involved with search engine positioning. The group will also work with vendors and carriers to increase the amount of real-time functionality available to customers through the agency

Web site (such as billing, claims, policy inquiry and making payments).

My focus as an independent agent for the last several years has been to use the Internet to gain new prospects and business. Now I consult with agents across the country on this subject, building Web sites that are specifically focused on driving prospects to the agency.


Tips for generating meaningful sales from the Internet As I speak at agent conferences around the country, I rarely find an agent actually making money selling insurance on the Internet. The primary reason is they are all doing the same, wrong thing. Most agency Web sites are a general catch-all site that has a blurb about the agency, links to various kinds of quotes (such as auto, homeowners, etc.), a report of some kind and so on. It's always the same thing, with the same result - zero sales.

I'm asking for you to go prospecting a new way. Develop a Web site that does just ONE THING, and does it so simply that you cannot miss!

"Examples?" You ask.

Prior to having a Web site, our family agency's new business count for California monoline earthquake insurance was zero - unless one of our existing homeowner policyholders requested it. Now we often see monthly commission checks for more than \$500 and even closer to \$1,000 just on earthquake insurance sold online! Yes, that is NEW business, SOLELY from Internet customers, and it's because I developed an earthquake insurance only Web site.

Prior to having a Web site, we sold one or two surety bonds



LPGA Tour Professional **Jeanne Cho-Hunické** says confidence is the most important part of her game. Universal is proud to sponsor this promising young rookie.

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on a good month (the source: a yellow pages ad). Now, surety bonds are one of the main sources of new business income at the agency (sometimes amounting to an excess of \$1,000 or \$2,000 in commissions a month on contractor bonds, license bonds and more).

There are lines of insurance that are MADE for the Internet; the keys are to be there to help where few others can and have a Web site for that one product and market it well. Your imagination is the limit; think about the unusual. For instance, everyone writes auto insurance. It's getting harder to find customers when everyone offers it, so don't worry about auto insurance for now. Instead start developing an agency site that goes after something that FEW other agencies write.

List a toll free number for an instant quote, and encourage "call-in" business, which I have found to be most effective for sales. List pricing examples of recent accounts and have a very short, simple quote application to fill out for after-hours customers

(on the home page if possible, but no more than one click away). Do not ask for sensitive information on the quote form such as drivers' license or social security numbers. Your Web responses must be fast in every way, by phone and by email.

Special programs your agency may have are PERFECT for listing on the Web. Guaranteed issuance of life insurance for smokers; motorcycle insurance for drivers regardless of points on driving record; instant issuance of travel insurance; bonds for contractors with bad credit; or flood insurance --- these kinds of programs are tailor-made for the Internet. Look over your inventory and get to work!

You will NOT get these customers to find your special programs from an agency home page that offers everything. It just won't happen. You must begin to develop separate sub sites that have keyword-oriented domain names, such as ContractorBonding.com, etc., for these specific types of coverage.

Again, the key is to have a site with a definite purpose that is simple and clean with some, but not too many graphics

In summary - pick a product. Build a website for that product once you know there is a need. List a toll free number for instant quotes and an easy-to-complete form, and begin to position yourself with the search engines. There is a gold mine out there, but you need to do the right things to get some of it now!

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and encourages consumer interaction. You also need to have a champion who will continuously measure the site's effectiveness and revise to keep it fresh and effective. That individual should plan to spend one to two hours a week for this purpose alone on a simple agency site.

An effective domain name using the products and lines of coverage you are selling is extremely important to positioning your site with the search engines. Key words are those that consumers are likely to use when conducting a search. Try to include your state of business if you write in only one state ("floodinsuranceNY," "Texashomeinsurance"), use a .COM if possible and keep it less than 20 characters. www.godaddy.com is a good place to go for domain name services.

Search engine positioning. You and your Web site developer need to be focused on positioning with the search engines using key word domain names, good content, quote links that are textual with key words in them, keyword-rich graphic "alt" tags, and effective meta-tags in the HTML code. Also, it is often overlooked that you MUST submit these sub pages to the search engines every three to four weeks to maintain and improve your positioning. Longevity of the site also contributes to search positioning. You may also want to consider a modest pay-per-click campaign with Google or Yahoo that targets your specialized product and community to keep the costs reasonable.

Some additional tips:

- Have your Web site on everything that goes out of your office
- Add your Web address to your office window or a sign that reads "free online quotations 24/7"
- Include in your hold message that callers can get a quote or service online at your Web site
- Develop reciprocal links with partners such as mortgage brokers, real estate agents, car dealers, etc.
- Have your CSRs get an email address from every caller and add them to your regular electronic newsletter
- Have an online viewer-referral contest or program
- Cross-sell every quote request you receive.

*Gary Savelli is President of Internet Sales of Basic West Insurance Agency in San Francisco, CA, and twice winner of the "idea of the year" award at the AAACO Convention. Go to www.insurance-web-sales.com for more information about Savelli's services and book, *Selling Insurance on the Internet*. Contact Gary at: 502-445-2382; gsavelli@aol.com. This article represents the views of the author and should not be construed as an official statement of ACT.*





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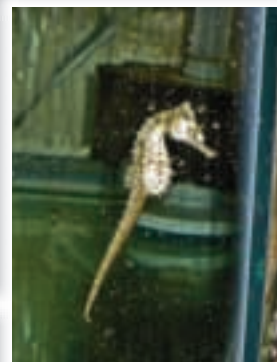


2007 Young Agents Conference July 12 - 15

*The Mills House
Charleston, SC*

Hotel

♦ The 2007 Young Agents conference was held in mid-July at the newly renovated, 150-year old Mills House Hotel in downtown Charleston. More than 100 young agents and company representative were in attendance for the three-day event.



Aquarium Tour

Attendees were given a Behind-the-Scenes tour of the SC Aquarium through the seldom-viewed areas such as the top of the Great Ocean Tank and the food prep area. On the tour, participants learned that the SC Aquarium is given four baby sea turtles per year to try and nurture into adulthood.



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♦ **Darin Bradford** of *FirstComp Insurance* watches the baby sea turtles while tour guide *Ann* explains the many challenges they will face to make it into adulthood.

♦ **Gregg London** of *AmTrust North America* discusses with wife **Diana** how the prehistoric shorelines of South Carolina were as far inland as present-day Columbia.



Leadership

The first CE session was a team-building workshop that allowed participants to evaluate their own personality style and pay attention to how they interacted with the other styles (D – Dominate, I – Influence, S – Stability, C – Conscientious) as they completed three tasks.



Task One

The first task had participants pretend they were team members of a bomb squad that had to diffuse a their target by moving the golf ball off the top of the tower without reaching their hands into the felt-circle area using the materials found at their stations, which included several pieces of string, a funnel and a bandanna.



Anything they removed from the tower had to be replaced before the bomb could be considered diffused.

Of course there were several different possible solutions to the task, but participants were supposed to go around the table and brainstorm ideas before starting. Instructors Alan Welch and Jeff Pepper admit that doesn't always happen. The question of whether peeking at their neighbors was "allowed" was also addressed.



Task Two

The second task required team members to replicate from the blocks on their table of a model located outside the room. The catch is that they were only allowed to send team members outside one at a time to view the model, and the teammate could only view one side of the model at a time.



They were allowed to record their viewings, but were penalized for checking up on their teammates with extra turns outside.

Task Three

The third and final task required team members to be the first to finish a 100-piece jigsaw puzzle for a cash prize.

It sounded simple enough, but instructors Alan Welch and Jeff Pepper managed to throw a few kinks into their progress.





Mock Trial

♦ *IIABSC Vice President* **Becky McCormack** put the “mock” in our Errors & Omissions Mock Trial by Westport Insurance Corporation as she played the overworked and disorganized CSR, “Busy Betty.”

IIABSC President **Frank Sheppard** played Insurance Adjuster Sammy Sleuth to *Board Secretary* **Kathy McKay’s** agent Carla Carefree, managing to finagle the Plaintiff’s original case files without her first contacting her E&O insurance company representative.



♦ Three local professional malpractice defense lawyers from Parker, Poe, Adams & Bernstein agreed to play council in our Mock Trial. Here, **Nelson Chandler**, who represented the No way Insurance Company, makes his opening statement.



♦ *IIABSC Incoming Chairman* **Jules Anderson** joined in the fun of the Mock Trial by playing Lonnie Longgone, No way’s former Underwriter who was no longer with the company and is shown here being cross-examined by Attorney **Kristina Young** of *Parker Poe*, who played council for the defendant, independent insurance agent Carla Carefree.

♦ **Krista McGuire** of *Parker Poe* makes her closing statement on behalf of Plaintiff Glen Hogan (played by Young Agents Chairman Ashley Brady).



Door Prize Drawings

♦ After the jury (audience) reached their verdict, *Young Agents Chairman* **Ashley Brady** drew door prizes. Some examples of prizes given away over the three days included a margarita blender, i-pod Nano, digital picture frame, espresso maker and \$50 gift certificates.

Watersports

♦ It’s a go, despite a threatening thunderstorm, as a Tidal Wave sports employee gives the Wave Runner Safari participants a few instructions and safety precautions before leading them to the dock to board their watercraft.



♦ Wave Runner Safari participants look like little ducklings in a row as they prepared for their launch from the Isle of Palms Marina.



Dinner Cruise


♦ On the final night of the conference, attendees boarded the “Spirit of Carolina” for a Dinner Cruise past the Battery, Cooper River Bridge, Waterfront park, Patriots Point, Fort Sumter, Fort Moultrie and the Charleston seaport.

♦ Low tide at the Isle of Palms Marina



♦ After dinner, attendees danced the rest of the evening away as the band played their favorite beach classics.





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- Friendly, broad underwriting so most people easily qualify for the program.
- A simple, self-underwriting application that lets you know immediately if the insured is accepted and offers automatic, direct billed renewals.
- Support your association by accessing the RLI personal umbrella.

For more information on this program, please visit

www.iiabsc.com

Education Calendar

Independent Insurance Agents

Brokers of South Carolina

September

- 5** AAI-83: Segment A, *Greenville, SC*
- 6** AAI-83: Segment A, *Charleston, SC*
- 11** AAI-83: Segment A, *Columbia, SC*
- 12** CISR William T. Hold Seminar, *Columbia, SC*
- 18** Ethics in the Insurance Industry, *HHI, SC*
- 18** Ethics in the Insurance Industry, *Florence, SC*
- 19** Ethics in the Insurance Industry, *Charleston, SC*
- 19** CISR Commercial Casualty, *Greenville, SC*
- 20** Ethics in the Insurance Industry, *Myrtle Beach, SC*
- 26-28** CIC Commercial Property, Kingston Plantation Embassy Suites, *Myrtle Beach, SC*

October

- 2** Ethics in the Insurance Industry, *Greenville, SC*
- 3** Ethics in the Insurance Industry, *Columbia, SC*
- 4** CISR Agency Operations, *Columbia, SC*
- 4** CISR Dynamics of Service, *Florence, SC*
- 5** AAI-83: Segment B, *Greenville, SC*
- 9** Ethics in the Insurance Industry, *Rock Hill, SC*
- 10** AAI-83: Segment B, *Charleston, SC*
- 11** CISR Commercial Property, *Myrtle Beach, SC*
- 16** Business Income – The Mystery Continues
Bluffton, SC
- 18** AAI-83: Segment B, *Columbia, SC*
- 23** E & O - Loss Control Best Practices
Myrtle Beach, SC
- 24-25** Brokers Pre-Licensing, *Columbia, SC*
- 30** CISR Personal Residential, *Charleston, SC*
- 30** CISR Agency Operations, *Bluffton/HHI, SC*
- 31** CIC Agency Management, Day 1, Hilton Oceanfront Resort, *Hilton Head, SC*

November

- 1-2** CIC Agency Management, Days 2&3, Hilton Oceanfront Resort, *Hilton Head, SC*
- 8** CISR Personal Auto, *Columbia, SC*
- 9** AAI- 83: Section C, *Greenville, SC*
- 14** CISR Dynamics of Service, *Rock Hill, SC*
- 14** AAI- 83: Section C, *Charleston, SC*
- 29** AAI- 83: Section C, *Columbia, SC*

December

- 4** E & O - Loss Control Best Practices, IIABSC Office
Columbia, SC
- 5** CISR William T Hold Seminar, *Charleston, SC*
- 6** CISR Dynamics of Service, *Myrtle Beach, SC*
- 11** CISR Personal Auto, *Greenville, SC*
- 12** CISR Commercial Casualty, *Columbia, SC*



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IIABSC Annual Convention October 14 - 16 Savannah, Georgia Hyatt Regency

*Top company leaders
confirmed to participate
on CEO Panels:*

- Accident Fund
- Auto-Owners Insurance Group
- Companion
- General Casualty
- Key Risk
- Montgomery Insurance
- National Grange
- State Auto Ins. Companies
- SC Dept. of Insurance

For program details
or registration information, visit:

www.iiabsc.com

Sunday

2:45 - 5:15 pm

Exhibit Hall open
(No Sunday CE session gives
agents ample time to visit)

5:30 - 6:00 pm

IIABSC Business Session

6:30 - 9:00 pm

Group Event @ Savannah Station

Monday

7:30 am

Continental Breakfast
Exhibits open until 10:30 am
w/ periodic door prizes

8:45 - 10:15 am

Keynote: Bryan Townsend
"Making Good Things Happen"

10:30 - 11:45 am

Presidents Panel: Commercial Lines
& Industry Issues
*Attendees will have opportunity
to submit questions for our panel*

10:00 am

Paula Deen tour (spouses, guests)

12:30 pm

Golf tournament

1:15 - 4:00 pm

CE session: Ethics

6:45 - 7:45 pm

Chairman's Reception

7:45 pm

Banquet
w/ \$500 agent drawing

Tuesday

8:30 - 11:00 am

Breakfast & Closing session
Presidents Panel:
Workers Comp Issues

*Breakfast is sponsored by the IIABSC Foundation
and open to all attendees*



BIG I MARKETS



Big "I" MarketsSM is the IIABA member's online market access program with no fees, no volume commitments and competitive commissions.

BIM Product Availability | Spring 2007

Commercial Lines:

Claims Adjusters
Commercial Auto
Commercial Builders' Risk
Commercial Package (150 subclasses)
Community Banks Business Insurance Program
Contractors' Equipment
Contractors' Liability
Employee Practices Liability
Event Liability
Executive Liability (Wrap+)
Financial Advisors' E&O
Flood Insurance
General Contractors' Insurance
Medical Malpractice - Allied Health Groups
Medical Malpractice - Physical Therapists
Medical Malpractice - Students
Miscellaneous Professional Liability
Non-Profit D&O Liability
Real Estate E&O
Recreational Vehicles
Restaurant Program
Technology Consultants Professional Liability
Workers' Compensation

Personal Lines:

Affluent Package Program
At-Home Business
Event Liability
Flood Insurance
Gap Insurance
Marine Insurance
Personal Excess Policy
Personal Umbrella Policy
Recreational Vehicles

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