

SUMMER 2008

SOUTH CAROLINA



Agent & Broker



*Don't Ruin Your Summer Vacation
Taking Time to Work on Your Business
A Nightmare on E&O Street
Home Business Policy Exclusions*



◀ *Rep. Bob Walker: South Carolina's
2008 Aviator of the Year*

We're a big company.

We're a billion-dollar insurer. Our sheer size alone reduces our exposures to volatility, while access to resources enables us to write policies a typical regional insurer can't touch.

We're a small company.

Whatever happened to the role of branch manager? Other insurers may have done away with the fully empowered executive charged with overseeing a regional office, but not us. We still believe in local decision making.



Big *and* small, that's super-regional.

generalcasualty.com



**GENERAL
CASUALTY**

General Casualty is a registered service mark of General Casualty Company of Wisconsin.

No matter what the Professional Liability risk,
who's got a handle on it all?



The
Answer

is



Burns & Wilcox™
Your Specialty Insurance Professionals

Global Resources. Local Relationships.

Morehead City, North Carolina
(252) 726-8992 / fax (252) 726-9484
moreheadcity.burnsandwilcox.com

SOUTH CAROLINA

Agent & Broker

Independent Insurance Agents
& Brokers of South Carolina

PO Box 210008, Columbia, SC 29221
800 Gracern Road, Columbia, SC 29210
803-731-9460 803-772-6425 (fax)
e-mail: information@iibasc.com

IIABSC Staff

G. Frank Sheppard, AAI

President
ext. 23, fsheppard@iibasc.com

Rebecca H. McCormack, CPCU, CIC, AAI, CPIW

Vice President
ext. 14, bmccormack@iibasc.com

Anita J. Trevino

Director of Communications
ext. 29, atrevino@iibasc.com

Beth Chastie

Director of Administration & Finance
ext. 17, bchastie@iibasc.com

Charlene Bernotas, CISR, ACSR

Agency Administrator
ext. 22, cbernotas@iibasc.com

Elaine Mikell

Meeting Coordinator
ext. 16, emikell@iibasc.com

Mary A. Ellis

Education Coordinator
ext. 12, mellis@iibasc.com

Jeanette Bloss

Education Coordinator
ext. 11, jbloss@iibasc.com

Sally Kluttz

Receptionist
ext. 10, skluttz@iibasc.com

Lee Ruef

Director of State Government Relations
lruef@iibasc.com

South Carolina Agent & Broker is the official magazine of the Independent Insurance Agents and Brokers of South Carolina and is published four times annually. IIABSC does not necessarily endorse any of the companies advertising in this publication or the views of its writers.

Articles and information published in this magazine may not be reproduced without written consent of the IIABSC. South Carolina Agent & Broker is not responsible for unsolicited manuscripts, art or photography. The publisher cannot assume responsibility for claims made by advertisers and is not responsible for the opinions expressed by contributing authors.

For more information on advertising,
Contact Jim Atkins
Blue Water Publishers
22727 - 161st Avenue SE
Monroe, WA 98272
360-805-6474 fax: 360-805-6475
jjma@bluewaterpublishers.com



Independent Insurance Agents



Brokers of South Carolina

Contents

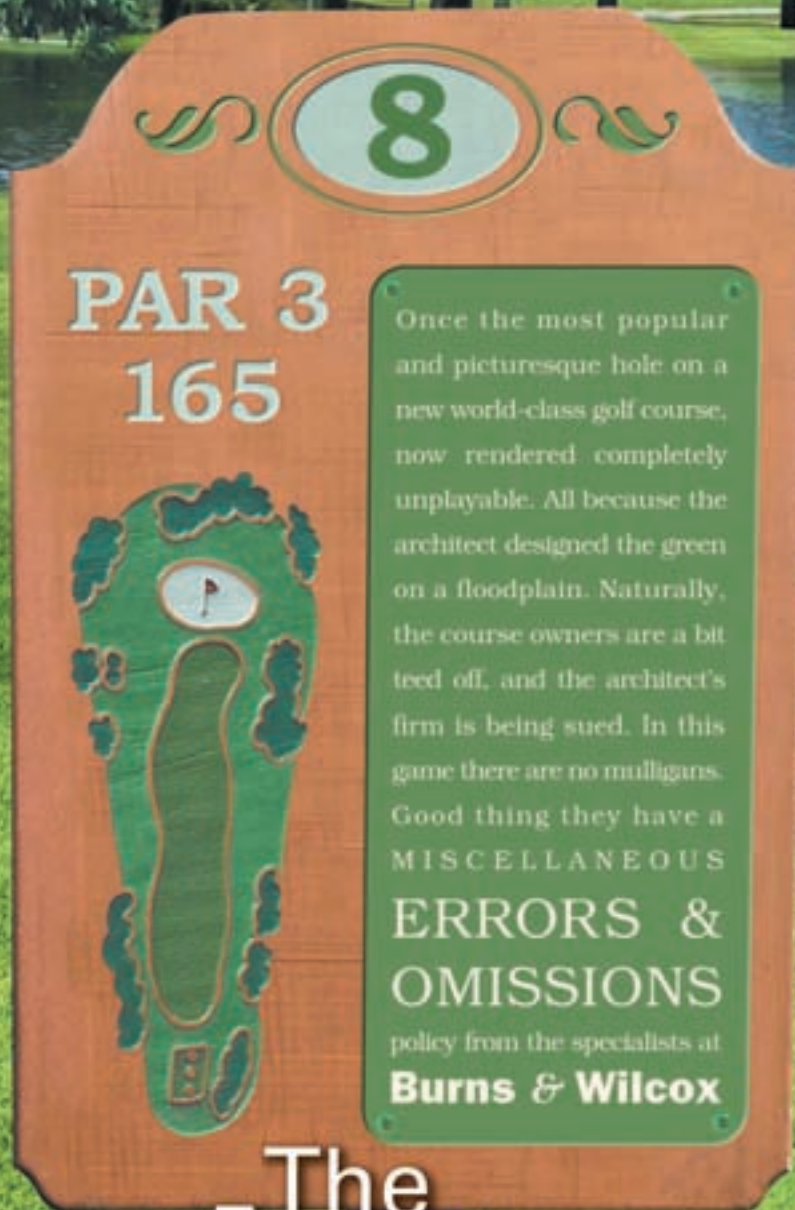
Message from the Chairman of the Board	6
Message from the President	8
Message from the National Director	10
Message from the Vice President	12
South Carolina's 2008 Aviator of the Year: Bob Walker	14
A Nightmare on E&O Street	18
Don't Ruin Your Summer Vacation	22
Taking Care of Business - Part 3: Home Business Policy Exclusions	28
2008 Big "I" Spring Conference	30
IIABSC 10th Annual Convention - October 5-7, 2008	33
IIABSC Foundation: Quietly Promoting Insurance Education and Awareness	34
Insure Your Future with InsurPAC / 2008 Contributions	35
ACT: Taking Time to Work On the Business	36
Big "I" Markets	42
IIABSC Calendar	44
2008 Board of Directors and Executive Committee	46

Advertiser Index

AequiCap Program Administrators	29	Jackson Sumner & Associates	23
Amerisafe	40	Johnson & Johnson	24, 25
Appalachian Underwriters	37	Montgomery Insurance	37
Auto Owners Insurance Company	44	Mutual of Omaha	43
Builders Mutual Insurance	13	Prime Rate Premium Finance	39
Burns & Wilcox	3, 5, 48	South Carolina Agent Network	17
Custom Assurance Placements	43	Southern Insurance Underwriters	9
Edwin M. Rollins Company	7	Southern Risk	19
Enterprise Rent-A-Car	38	Summit Marketing Services	37
FirstComp Insurance	43	TAPCO Underwriters	21
General Casualty Insurance	2	The Main Street America Group	11
Hanover Excess & Surplus	15	The Seibels Bruce Group	28
Hull & Company	47	Universal Insurance	27
Insurance House	19		

Cover Photo credit: "Carolina Sunrise" by Lonnie Wehunt at Mattworks Video and Multimedia, 311 Meetze Ave., Lexington, SC 29072, 803.356.8232. If you would like to purchase a print of the cover photo, framed or unframed, contact Lonnie at his studio or by emailing lwehunt@aol.com.

Whose Errors & Omissions coverage can
keep your clients from getting soaked?



The
Answer
is



Burns & Wilcox™
Your Specialty Insurance Professionals

Global Resources. Local Relationships.

Morehead City, North Carolina
(252) 726-8992 / fax (252) 726-9484
moreheadcity.burnsandwilcox.com

IIABSC Chairman of the Board

Jules J. Anderson, Jr., AAI



Independent Insurance Agents
& Brokers of South Carolina

A few weeks ago, IIABSC held its first Technology Conference – an event dedicated strictly to automation and management issues for agencies. Based on the early feedback from participants, the conference was a great success. *[Editor's Note: A recap and photo spread of the event will appear in the next issue of this magazine].*

Putting together any of our events takes planning and organization – and we are lucky to have a talented staff who knows how to put the details together. Making it even more challenging was the fact that this was a new conference for us – with untested issues and questions.

IIABSC could never have organized the Technology Conference without the time, effort and work of the Technology Committee. This group of agent volunteers – led by Clover Big “I” member Vance Stine – put together an agenda of topics and speakers that eventually became a very successful conference. And any of the time they spent on planning the Technology Conference was time away from their office and their “real jobs.”

This method is also exactly how IIABSC gets ALL of the major work done during the year. Volunteers from the membership make up the officers, directors and committee members that focus IIABSC on major initiatives, projects and events. How better to focus association services to its customers than to engage those very customers in its direction?

Directors serve three-year terms and are responsible for setting association policy and direction as well as overseeing IIABSC resources and finances. The Board empowers the IIABSC staff to carry out plans and operations. The Executive Committee, made up of the five officer positions, requires even more commitment to extra meetings and oversight responsibility – again, all the while taking time away from the business that makes them Big “I” members in the first place.

Thankfully, IIABSC is blessed with loyal and engaged volunteer leadership – individuals from agencies and companies who want to make a difference in their industry and serve to improve their association.

Thank You Volunteers!

Many of you have volunteered to serve on IIABSC committees and task forces including education, conference and events, government affairs, technical issues and special projects.

For all that are serving – or have served in the past – THANK YOU! IIABSC could not achieve what we are doing without your time, valuable input and hard work.

It is never too late to get involved, and we are trying to do a better job of getting you plugged in if you volunteer. Let someone know you want to help – another Big “I” leader or committee member or an association staff member. It helps if you have some area that you are interested in working on.

During the past couple of years, the IIABSC committee structure has been updated – eliminating under-utilized committees and focusing on task-force development to lead specific projects or tasks. Currently, the following committees/task forces are actively working for IIABSC:

- Education Committee
- CIC Committee
- Young Agents Committee
- InsurPac Committee
- Member Relations Task Force
- Technology Task Force
- Public Affairs Committee
- Trusted Choice Committee
- Property Insurance Task Force
- Consumer Awareness Task Force
- Big “I” Trusted Choice Junior Golf Committee

If you would like to explore becoming more involved, talk with a current officer, director or IIABSC staff member. You can also get more information on what each committee or task force works on by contacting our president, Frank Sheppard, at fsheppard@iiabsc.com.

IIABSC exists because of its members – and relies on them to keep the association a valuable resource for independent insurance agents. Volunteer and get involved.

We understand the value of
what is riding on these wheels



Take advantage of our expertise
in **Transportation Insurance**



Edwin M. Rollins Company

Experienced underwriters provide customized solutions for your customer's needs.

Phone: 1-800-432-7715 • Charlotte, NC • www.emrollins.com

Serving the Transportation Industry since 1946!

IIABSC President Frank Sheppard, AAI



Independent Insurance Agents
& Brokers of South Carolina

Trusted Choice® educates consumers about the benefits of using independent agents and brokers for their insurance needs: choice of companies, customized policies and advocacy support. Trusted Choice® is the consumer marketing identity for more than 10,000 independent insurance agencies, brokerage firms, their branch locations and more than 50 insurance companies.

Beginning in 2008 IIABSC dues includes membership in Trusted Choice®. Taking advantage of all that Trusted Choice® can offer an agency requires proactive steps - making sure that the agency profile is up-to-date on the TC Web site and the agency is identifying themselves as a proud Trusted Choice® member.

Implementing Trusted Choice® in your agency can seem daunting – but a great tool from Trusted Choice® makes it easy to brand your agency. The step-by-step “Live the Brand” guide, walks you through each step to thoroughly and effectively brand your agency and take full advantage of your Trusted Choice® membership.

You can get a printed copy of the “Live the Brand” implantation guide by emailing Anita Trevino (atrevino@iiabsc.com) or downloading an electronic version at www.TrustedChoice.com. Here are a couple of other new features for Trusted Choice® agents:

“You Need an Independent AgentSM” Brochure

This NEW brochure illustrates a variety of reasons why a consumer should use a Trusted Choice® independent agent. The brochure exposes the differences between an independent and captive agent and speaks to the benefits of choosing an independent agent. When searching for insurance, consumers want what our members offer: choice in companies, customization of policies and advocacy in the claims process. Included is the Pledge of Performance, which further demonstrates the service commitment of Trusted Choice® agents.

Moving Forward with Trusted Choice®

The brochure is viewable on our Web site’s (www.iiabsc.com) Trusted Choice® page, accessible under the “Member Resources” tab. Email atrevino@iiabsc.com for a hi-resolution version to print in house or through an outside vendor.

Trusted Choice® Agency of the Month

This is Trusted Choice®’s newest initiative in recognizing agents that are truly Living the Brand, and helping to encourage other agents to do the same. An Agency of the Month will be named each month of the calendar year. “Month” winners will be recognized in the Trusted Choice® Advantage newsletter and will receive plaques to hang in their agency and their choice of any Best Practices book or free VU registration. Any agency that wins the Trusted Choice® Agency of the Month will be eligible to also win Trusted Choice® Agency of the Year. “Year” winners will receive recognition in *IA Magazine* and the entire Best Practices library. Nominated agencies will be considered for the Agency of the Month if:

- It is a member in good standing of in Trusted Choice®.
- It has logged into www.TrustedChoice.com at least once during the recognition program for that calendar year to update its agency’s profile in the Trusted Choice® Agency Locator.
- Its Web site includes the Trusted Choice® logo, agency points of contact, 24/7 emergency contact information, and the Trusted Choice® Pledge of Performance.

Visit www.TrustedChoice.com for complete details on the program and a nomination form.

Trusted Choice® will only be effective if agents “Live the Brand.” Get on board today and move forward with Trusted Choice®!

SIU REVEALS A NEW PANORAMA *of* OPPORTUNITY FOR SOUTH CAROLINA



SIU's online Online Quoting system Provides you with the best quote for over 300 classes of business spanning 12 different "A-rated" carriers. From Personal to Commercial Lines SIURate will give you a FIRM quote that YOU can BIND online in minutes!



Write Business - Write Rewards. Welcome to a new program from SIU.

\$5

Every time you Bind a New & Renewal Personal Property Policy

\$10

Every time you Bind a New & Renewal Commercial P&C Policy



SIU's wants to pay your commission now with our Insured Bill Program! Quit wasting your time with soliciting renewals and collecting funds. Let SIU handle the notices while you enjoy the commission right way - visit us online for more information!

RECOGNIZED AS ONE OF THE MOST INNOVATIVE MGA'S IN AMERICA, SIU IS THE LEADER IN NEW TECHNOLOGIES AND GREAT CUSTOMER SERVICE. SIU HAS BEEN UNDERWRITING INSURANCE INDEPENDENTLY AS A FAMILY OWNED BUSINESS FOR OVER 43 SUCCESSFUL YEARS.

TRANSPORTATION:

- GARAGE
- PUBLIC TRANSPORTATION
- LOCAL, INTERMEDIATE, LONG
- LIABILITY
- PHYSICAL DAMAGE
- LOCAL, INTERMEDIATE, LONG HAUL TRUCKING

COMMERCIAL LINES:

- PROPERTY
- GENERAL LIABILITY
- ARTISAN CONTRACTORS
- HABITATIONAL
- SPECIAL EVENTS
- PROFESSIONAL RISKS - LIABILITY, EPLI, E&O, D&O,
- HIGH VALUED PROPERTY, INCLUDING COASTAL
- LARGE NATIONWIDE ACCOUNTS
- AND MUCH MORE...

PERSONAL LINES:

- HOMEOWNERS (HO₃, HO₄, HO₆, HO₈)
- DWELLING FIRE (DP 1, DP 2, DP 3)
- MANUFACTURED HOMES
- VACANT DWELLINGS
- PRIMARY FLOOD
- WATERCRAFT
- UMBRELLA
- INLAND MARINE
- AND MUCH MORE...

CONTACT US TODAY:
678-498-4500 (LOCAL)
800-568-1700 (TF)
WWW.SIUINS.COM





National Director

John R. Braddy, CIC, AAI



Independent Insurance Agents
& Brokers of South Carolina

B

ack in April, approximately 1,200 independent insurance agents and brokers from around the country descended on the nation's capitol for the Big "I" Legislative Conference & Convention. South Carolina was well represented with a combination of association leaders, volunteers and young agents.

The Big "I" Legislative Conference has become one of the premiere meetings for our national association. Highlights this year included an in-depth federal issues briefing session; appearances by numerous high profile speakers and hundreds of meetings on Capitol Hill between Big "I" agents and their elected representatives in Congress.

An especially proud moment for South Carolina occurred when South Carolina Congressman and House Majority Whip James Clyburn addressed all attendees during a morning session. South Carolina agents met personally with Senators, Congressman and staff to discuss specific federal issues that are of concern to independent agents.

Hopefully you already know that the Big "I" has one of the most respected and hard-working government affairs teams in Washington, DC. Day in and day out, our national staff advocates on your behalf protecting the interests of independent agents. But the Legislative Conference is about grassroots strength and personal contact with representatives.

I was very proud of our fellow agents that represented South Carolina. Not only did they have a good understanding of the national insurance issues, our delegation had strong personal ties to the Congressmen and Senators from South Carolina. There just is no replacement for personal relationships - whether dealing with government representatives or your own insurance clients.

This year, agents lobbied for support of the NARAB Reform Act (H. R. 5611), Natural Disaster legislation, Flood Insurance Program renewal while speaking against Optional Federal Charter legislation and McCarran-Ferguson Antitrust Repeal.

It is also comforting to know that our Congressmen

Working the Halls of Congress IIABA National Legislative Conference

and Senators rely on the input of our members when dealing with insurance issues – trusted information from trusted constituents. Our grassroots connections – individual Big "I" members living in the communities with our representatives – is a huge advantage that we should never take for granted.

Our South Carolina representatives in Washington hear from thousands of people on hundreds of issues and can easily get distracted by strong and aggressive advocacy groups. However, on insurance issues, members of the SC delegation rely on our national government affairs staff and the agents back home for guidance.

Another encouraging aspect of this year's Legislative Conference was the number of young agents from South Carolina that participated. Exposing young agents to this national event – and having them participate in meetings with our elected leaders – has been promoted by IIABSC leadership. The young agents meet their peers from other states, interact with IIABSC state officers and directors, learn more about the federal issues that



The SC Big "I" delegation to the national Legislative Conference had a good representation of Young Agents. A few of them are pictured here, (L to R:) Scott Moseley, Immo Insurance Agency in Irmo; Harrison Cline, Turner Agency in Greenville; Rep. Bob Inglis; Rob Hammett, CWS Insurance in Spartanburg; Frank Sheppard, SC Big "I" President.

affect their business and develop their personal relationships with Senators and Congressmen.

Federal insurance issues may not be at the forefront of your concerns. But rest assured – there are numerous entities out there trying to change the insurance landscape – and not always in your best interest. It is great to know that we have an office in DC that is “watching our back” and agents back home that Washington leaders call on. Put the IIABA Legislative Conference on your calendar next year and join us!



Senator Joe Wilson (center) sports his Heritage jacket surrounded by the visiting SC Big “I” delegation during the National Legislative Conference. (L to R:) Scott Moseley, Kathy McKay, Jay Taylor, Bonnie Cook, Frank Sheppard, Sen. Joe Wilson, Tommy Cook, Charles Paul Midgely, Hill Shaw, John Braddy, Cooper Carter.

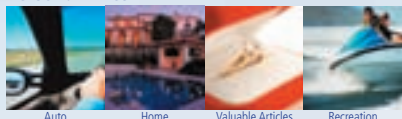


National Director John Braddy (right) poses with Congressman Jim Clyburn (left) at the national Legislative Conference, where the House Majority Whip addressed all attendees during a general morning session

“...a dominant regional provider of property & casualty insurance products”

— Jill K. Jinks, CPCU, ASLI, Insurance House CEO

Personal Lines



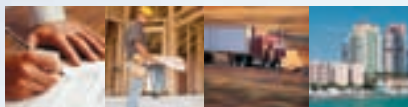
Auto

Home

Valuable Articles

Recreation

Commercial Lines



Professional Liability

Casualty

Transportation

Property

Resourceful, expanding, responsive, diligent, trustworthy.

Insurance House is a full-line property and casualty MGA and wholesale broker that represents admitted and non-admitted markets to cover a diverse range of customers.

At Insurance House, we are the people who make the insurance experience better.



Insurance House

insurancehouse.com



L.E. Harris
An Insurance House Company



Deering & Associates
An Insurance House Company



Founded in 1964, in Atlanta, Georgia, Insurance House is a managing general agency. Insurance House acquired Durham, NC based Deering & Associates in 2004, and Takoma Park, MD based L.E. Harris in 2006.



Maryland

L.E. Harris
1353 Holton Lane
Takoma Park, MD 20912
Phone: 301.439.4700
Fax: 301.439.5800

North Carolina

COMMERCIAL LINES
Deering & Associates
1007 Slater Road, Ste. 210
Durham, NC 27703
Phone: 919.383.9439
Fax: 919.383.5696

North Carolina

PERSONAL LINES
280 Charlois Blvd. #200
Winston-Salem, NC 27103
Phone: 336.293.1000
Fax: 336.293.1020

Georgia

Corporate Headquarters
1904 Leland Dr.
Marietta, GA 30067
Phone: 770.952.0080
Fax: 770.952.3274

Delaware | D.C. | Florida | Georgia | Maryland | North Carolina | South Carolina | Tennessee | Virginia

IIABSC Vice President

Becky McCormack,
CIC, CPCU, AAI, CPIW



Independent Insurance Agents
& Brokers of South Carolina

When It's Hot, It's Hot

The dog days of summer are upon us, and as is typical in South Carolina this time of year, it's hot, hot, hot! Isn't it funny how we eagerly anticipate each change in the seasons, and then when it arrives we long for another change? I always look forward to the summer and sunny days spent on the lake or at the coast, but as the temperature keeps rising, I once again find myself looking towards the fall and cooler days.

Another reason I'm looking forward to the fall is our IIABSC Annual Convention in Myrtle Beach October 5-7. For starters, it's at the Marriott Grande Dunes Resort, which is one of the most beautiful resorts around. We also have a great program lined up for the attendees. A giant welcome party starts us off by the Marriott's pools. There will be plenty of food and a live band to entertain you while you dance under the stars by the ocean.

Monday morning will feature internationally known humorist, author and adventurer, David Wood. In his keynote address, "Discover Your Inner Adventurer," David outlines his five-step approach for leaving comfort zones behind and pursuing life's goals and dreams. David doesn't just talk about adventures, he lives them too. His recent book, *Around the World in 80 Rounds*, details David's travels and challenges as he circles the globe playing on some of the world's most exotic golf courses. You don't want to miss David's insightful and entertaining message.

Other exciting sessions include a discussion with the presidents of some of the new carriers writing business in South Carolina. What they consider the benefits of SC as a marketing territory, what have been some of the challenges they have faced and where do they see the marketplace going in the next several years are just a few of the topics they will cover.

There will be a "political roundtable" discussion with some of the states leaders as they share their thoughts with us on some of the important political issues facing SC. These are just a few of the exciting sessions – more are still being finalized. Don't forget about the dozens of vendors and exhibitors that will be participating in our largest annual trade show, and the opportunity to network with your peers and company partners. Stay up-to-date on the latest details by visiting our Web site at www.iiabsc.com.

So bring on the cooler temperatures and get ready for a HOT time at the IIABSC Annual Convention in Myrtle Beach!



YOUR CUSTOMER NEEDS TOTAL COVERAGE. AT A MOMENT LIKE THIS, AREN'T YOU GLAD YOU HAVE BUILDERS MUTUAL?



You may not think of yourself as a builder, but that's the role you serve every day as you assemble coverage for your customers.

And like any efficient builder, you like all your tools to be in one box. Why bother writing workers' comp with one carrier and GL with another? Builders Mutual has it all, for residential and commercial builders and subcontractors. "One stop shopping" is just one of the strategies we've devised to make you more productive and successful.

Builders Mutual
INSURANCE COMPANY

Where Builders Come First®

800.809.4859
www.buildersmutual.com

South Carolina's 2008 *Aviator of the Year*

*Bob Walker:
Independent Insurance Agent,
Legislator, Aviator*



Rep. Bob Walker gazes upon his induction plaque, with a glimpse of his flight instructor days, that hangs in the SC Aviation Association Hall of Fame at Owen's Field in Columbia, SC.

[Editor's Note: At publication time it looked as though Rep. Walker had narrowly lost re-election in the primaries by only 19 votes. A recount is in process.]

Ask South Carolina State Representative Bob Walker about his chief interests in the General Assembly, and he will tell you “constituent service comes first.” But he quickly adds that the legislative matters of greatest interest to him are education (he is chairman of the House Education Committee), insurance (he is an independent insurance agent who wants to keep insurance markets competitive) and aviation.

Rep. Walker, 66, has received several honors and recognitions throughout a career in the Air Force, as an independent agent and as a legislator from Landrum (Spartanburg County) for the past 16 years. But a recent honor clearly means as much or more to him that any he has received. On February 7 of this year he was inducted into the South Carolina Aviation Association Hall of Fame and named the state's “Aviator of the Year.”

The induction recognizes more than 45 years as an aviator beginning when he took flying lessons in Columbia as a student at the University of South Carolina. Back in '60s, as still today, many male students opted to enroll in a Reserve Officer's Training Program (ROTC) offered on college campuses by the U.S. Army, Air Force and Navy. Walker chose the Air Force program. On an orientation flight he learned that he liked flying. Then he passed the test qualifying him to enter air force pilot training. So he took

the flying lessons, completed four years of ROTC training and entered the Air Force after graduation in 1965.

Bob Walker grew up on what he calls a “dirt farm” near Landrum, where there was no running water, but there was a wood-burning cook stove. So he views it as improbable that he would have a future as an aviator. He had never been in airplane until he went to college. His flying instructors told him he would have to learn to navigate in the air. He told them he hoped he could do it because “The only navigation I ever did was following the south end of north-bound mule.”

As in most of what he has undertaken, Bob Walker excelled in US Air Force Pilot School. After a year of training he finished near the top of his class and selected the option of becoming a jet aircraft flight instructor, which he did for four years, attaining the rank of Captain.

When he returned home to Landrum with his wife, Martha Anderson, and their year-old son, Walker worked for Milliken Textiles for a few years and then in 1974 joined his father-in-law, Thomas P. Johnson, at the Landrum Insurance Agency. He learned the business quickly and took over as president in 1975. In 2001 he merged Landrum Insurance Agency with the Correll Group of Spartanburg, but remains active in the business. He was IIABSC Agent of the Year in 1997.

High Risk?

We've Got You Covered.

Thanks to the support of independent insurance brokers throughout the southeast, Hanover Excess & Surplus is the preferred wholesaler of hard-to-place risks in North Carolina, South Carolina and Virginia. Since 1970, we've consistently expanded our products and services to meet our agents' needs. Whenever you need a quote for your high-risk customers in commercial property and casualty, transportation or personal policies, give us a call or visit us online. Our new online ratings service enables you to obtain quick and accurate quotes in just minutes at www.hanoverxs.com.



PERSONAL LINES

Homeowners - Inland and Coastal - NC & SC
Coastal Mobile Homes
Condos and Renters
Vacant Dwellings
Dwelling Fire
Excess Wind
Excess Flood
Watercraft - All Types
Builders Risk and Renovations
Wrap Around Policies
Personal Liability and Umbrella
Personal Inland Marine

COMMERCIAL LINES

Property
General Liability
Owners & Contractors Protective Liability
Artisan Contractors
Mercantile
Vacant Buildings
Builders Risk
Umbrella
Lessors Risk
Special Events

BROKERAGE UNIT

Property, High Value, including Coastal and Habitational
Casualty, including Contractors and Manufacturing
Excess / Umbrella
Special Risks
Public Entities; cities under 25,000, counties under 55,000

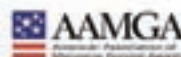
TRANSPORTATION

Liability
Physical Damage
Cargo
Truckers General Liability
Local, Intermediate, Long Haul
Excess / Buffer Coverage
Garage - Used Car Dealers, Service & Repair Shops
Garage Keepers Legal Liability

PROFESSIONAL LINES

For-Profit D&O
Not-For-Profit D&O
E&O Coverage
Professional Liability
Employment Practices Liability
Group Homes
Home Health Care Agencies

P.O. BOX 12450
WILMINGTON, NC 28405
800.672.9006
WWW.HANOVERXS.COM



There's yet another connection to aviation that brings a wide smile to Bob Walker's face: His 39-year-old son is US Air Force Lt. Colonel Greg Walker, who like his father is a pilot. Lt. Col. Walker has been in the Air Force for 16 years and is regarded as an excellent pilot. He has served as a Commander and Instructor in the C-130, the plane that flies troops and equipment around the world. He also helped write the pilot's manual for the C-130 model that only requires a crew of two on the flight deck. Greg and his wife, Robyn, have given Bob and Martha Walker three grandchildren - Sara, Tommy and Emma.

Bob Walker has never given up his interest in aviation. For many years he owned an airplane and frequently flew from Landrum to Columbia's Owens Field for General Assembly sessions. He still borrows his friend's plane on occasion for trips to Columbia. This spring he attended to legislative business in the Capitol and would fly back to Landrum in late afternoons to campaign as the June primary elections approached.

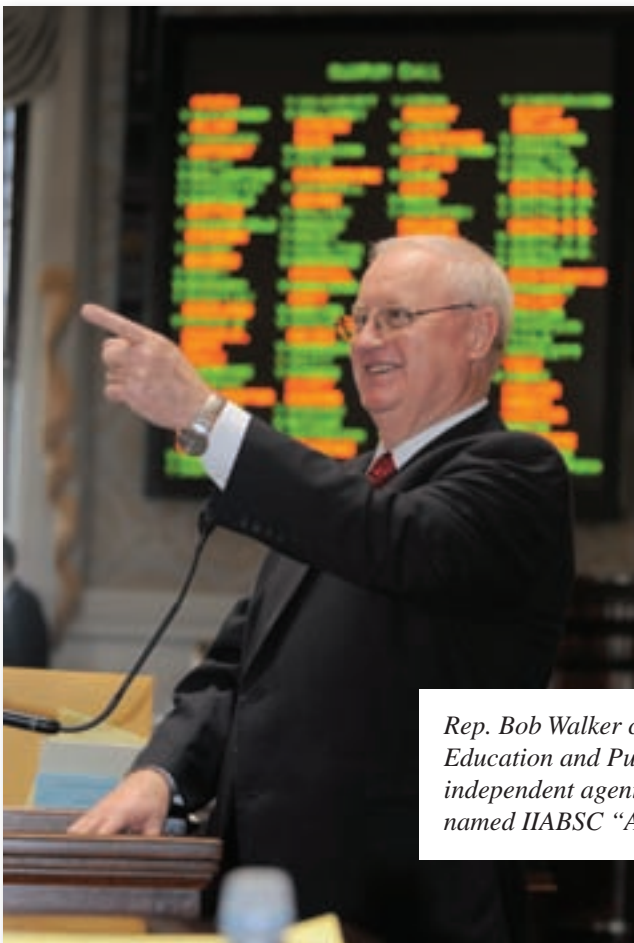
The SC Aviation Association citation says "from private pilot to United States Air Force to the South Carolina House of Representatives, Robert Walker has made a lasting impression on aviation in South Carolina." The association pointed out that



Rep. Bob Walker (right) and Owen's Field manager Jim Hamilton (left) pose by Walker's induction plaque hanging in the SC Aviation Association Hall of Fame at Owen's Field in Columbia, SC. One interesting visual aspect of the induction plaque is the photos transform depending on the viewing angle.

Walker is responsible for 2005 legislation that re-established the SC Aeronautics Commission, which had been abolished several years before. Under the late Gov. Carroll Campbell's (1987 – 1994) restructuring of state government the commission was abolished and responsibility for the state's fleet of aircraft was placed under the new Department of Commerce. Walker worked out a deal that leaves the aircraft under Commerce, but re-established a commission that sets state aeronautics policy.

Walker was elected to the General Assembly in 1992. He came to the General Assembly with a deep interest in education having served on Spartanburg County school boards for nine years before his election to the SC House. After two years on the Agriculture Committee, which is not unusual for freshmen, he achieved an ambition when he was appointed to the Committee on Education and Public Works (Yes, in the SC House the same committee oversees education legislation, the Department of Transportation and the Department of Motor Vehicles). For ten years he was chairman of the subcommittee that reviewed legislation on public education from Kindergarten through the 12th grade. Two years ago his committee colleagues elected Walker chairman of the full committee.



Rep. Bob Walker currently serves as the Chairman of the House Education and Public Works Committee, but prior to that was an independent agent and Big "I" member in Landrum, SC. He was named IABSC "Agent of the Year" in 1997.

Bob Walker says the highlights of his 16 years in the legislature have been the auto insurance reform of 1997, education accountability reform in 1998, reduction of property taxes passed in 2006 and re-establishing the Aeronautics Commission. The auto insurance reform has made South Carolina the envy of the country because, as independent agents know, it resulted in a very competitive marketplace. Education accountability reform has given South Carolina the recognition as being in the top five states in education accountability standards. Reduction of property taxes has been a goal of a number of reform-minded legislators for many years.

Bob Walker is a proud husband and father, a successful businessman, a state government leader and an aviator --- our SC Aviator of the Year for 2008.

By Lee Ruef, IIABSC Director of State and Governmental Affairs

Rep. Bob Walker smiles from the desk of his State House office, which is adorned with many reminders of his public and private lives. One he spoke of fondly was a photograph of his son, Lt. Col. Greg Walker, who followed his footsteps to the US Air Force as a flight instructor.




ProvenNetwork

ProvenSuccess

More Companies.
More Prospects.
More Growth.


ProvenResults


More Income.
More Value.
More Independence.



SOUTH CAROLINA
AGENT NETWORK

Contact South Carolina Agent Network:
Diane Wagner
P: 864.278.0160
E: dwagner@scagentnet.com
W: www.scagentnet.com

Member of




A clapperboard with "HOLLYWOOD PRODUCTION Nightmare" and "DIRECTOR Wes Craven" written on it. Next to it is a red and white striped bucket of popcorn and a blue film reel.

A Nightmare On E&O Street

By Matthew R. Davis, Esq.,
GE Insurance Solutions claims specialist

Even the casual film-buff knows the name Wes Craven. The former B-movie director made a considerable reputation for himself by creating horror films like “The Hills Have Eyes” (I and II), “Scream” (I, II and III) and “Nightmare on Elm Street” (I through VI, at last count). With minor variations, the films’ storylines tends to be the same. In the first scene, the hero faces a perilous choice: “Should I stop at this dark, scary house?” In the second scene, propelled by some inexplicable compulsion, the hero makes the wrong decision: “I guess nothing could go wrong if I just peek inside...” And, of course, in the third scene, mayhem ensues. In the balance of the film, the three scenes repeat until the supply of protagonists—like the bucket of popcorn—is gone. The shouts of the audience not to open that unmistakably sinister door sadly all go unheeded.

Curiously, the nightmare of the average professional liability claims handler follows a remarkably similar plotline. In the first scene, the insured encounters a thorny problem with a customer’s coverage. As in most horror films, the problem often is one he or she did nothing to create. In the second scene, the agent heroically wades in to try and fix the problem. In scene three, mayhem ensues. But instead of horror film gore, it’s buckets of money that fly as lawyers are hired, suits are filed and retentions vanish like ghosts in the night.

Somewhere around the third act, someone belatedly calls the agent’s E&O carrier (the local sheriff in Craven’s films), but by this time, it is simply too late to save the hero. The life-altering details of scene two, when the “I can fix this myself!” decision is

made, could use some elucidation, as most of these mistakes can readily be summed up and avoided.

The most egregious error of all: Deciding not to report the claim “until I really have to.” The basic problem with that decision (one that your Reservation of Rights/Declination letter fully explains) is that E&O policies don’t leave that choice in the agent’s hands. Instead, your policy likely contains language along the lines of: “The insured shall provide written notice of any ‘claim’ or ‘potential claim’ as soon as practical.” (Think: e-mail, fax or express mail today.) Your failure to abide by that “shall” requirement could easily result in your E&O coverage disappearing just when you need it most.

This reporting requirement is not unreasonable. Indeed, it exists in large part for the agent’s own protection. Consider that most insurance professionals have had few, if any, previous E&O claims. That’s the positive side of the equation. The flip side is that, when it comes to addressing an E&O situation, most are relative novices with little practical knowledge about how to proceed, much less an understanding of applicable law.

Your E&O carrier, on the other hand, is staffed with claims professionals who handle such matters on a daily basis. (Westport Insurance Corporation’s claims professionals average 13 years of claims handling experience). Moreover, they maintain a list of attorneys in each state and province who specialize in insurance agent E&O claims—genuine experts to whom they can, and regularly do, turn to for in-depth advice regarding the unique nuances of local law and their application to individual cases.



***We Perform
For You!***

- ✓ Property
- ✓ Casualty
- ✓ Professional
- ✓ Transportation
- ✓ Cargo

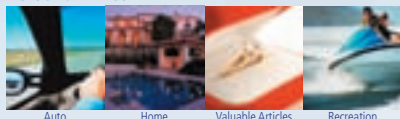
1-800-833-4684
quote@srisk.com
www.srisk.com

Southern Risk:
Handling your *simple accounts* with speed
and your *complex accounts* with expertise

"...a dominant regional provider of property & casualty insurance products"

— Jill K. Jinks, CPCU, ASLI, Insurance House CEO

Personal Lines



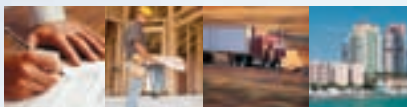
Auto

Home

Valuable Articles

Recreation

Commercial Lines



Professional Liability

Casualty

Transportation

Property

Resourceful, expanding, responsive, diligent, trustworthy.

Insurance House is a full-line property and casualty MGA and wholesale broker that represents admitted and non-admitted markets to cover a diverse range of customers.

At Insurance House, we are the people who make the insurance experience better.



Insurance House

insurancehouse.com



L.E. Harris
An Insurance House Company



Deering & Associates
An Insurance House Company



Founded in 1964, in Atlanta, Georgia, Insurance House is a managing general agency. Insurance House acquired Durham, NC based Deering & Associates in 2004, and Takoma Park, MD based L.E. Harris in 2006.



Maryland

L.E. Harris
1353 Holton Lane
Takoma Park, MD 20912
Phone: 301.439.4700
Fax: 301.439.5800

North Carolina

COMMERCIAL LINES
Deering & Associates
1007 Slater Road, Ste. 210
Durham, NC 27703
Phone: 919.383.9439
Fax: 919.383.5696

North Carolina

PERSONAL LINES
280 Charlois Blvd. #200
Winston-Salem, NC 27103
Phone: 336.293.1000
Fax: 336.293.1020

Georgia

Corporate Headquarters
1904 Leland Dr.
Marietta, GA 30067
Phone: 770.952.0080
Fax: 770.952.3274

Delaware | D.C. | Florida | Georgia | Maryland | North Carolina | South Carolina | Tennessee | Virginia

With these resources primed and ready—not to mention already paid for, in part, by your premiums— why go it alone? Do you fear that your premiums may rise? While that is not a certainty, it beats the alternatives of a hefty deductible payment or, worse yet, no coverage at all.

Another common error is admitting blame. Confession may be good for the soul, but it's terrible for coverage. Most E&O policies contain terse language to the effect that: "The Insured shall not, without our written consent, admit liability."

The challenge of obeying that admonition when an irate customer calls about missing or inadequate coverage may seem daunting at first blush. Understand, though, that there is an important difference between acknowledging a problem exists and accepting blame for creating it. Listen to your customer's concerns. Agree to investigate. You can even indicate, if need be, that you will report the matter to your E&O carrier. Do not, however, make any promises or guarantees regarding the outcome. This includes assurances to your customer along the lines of, "If the carrier doesn't pay this claim, I'm sure my E&O carrier will!"

Equally suspect is the insurance professional's decision to act as mediator when a dispute arises. More than one agent has walked into a room free of liability, but left with a bull's-eye on his back because he or she tried to negotiate a settlement among the various (guilty) parties involved.

Did the parties properly document the deal? Were the responsibilities of the various parties laid out carefully? Who will pick up the tab if one party defaults on its commitment? Was the agent even released? If the deal put together by the agent goes sour and the customer is forced to file suit to protect her rights, it's a safe bet that the person who orchestrated the deal-gone-bad will receive top billing in the complaint filed with the Department of Insurance or, worse yet, the nearest state or federal court.

To make matters worse, that word "shall" probably shows up again in your policy: "The Insured shall not, without our written consent, participate in any settlement discussions nor enter into any settlement." The upshot of these provisions: leave the negotiating to others.

Is there ever a situation where the insurance professional should take an active role in resolving the issue, usually by working with and encouraging the carrier to find coverage and pay the loss? Of course. There are bound to be situations that are recoverable.

But once you face what amounts to a claim, or potential claim, it's best to pursue that course of action in consultation with your E&O carrier.

The next time you sense a hint of danger ahead in your insurance practice, remember the old saying, "When you find yourself in a hole, stop digging."

Turn the claim over to your carrier, and leave the nightmares for summer popcorn movies.

A less-obvious mistake is turning over documents or appearing for a deposition without first consulting your carrier. Many E&O policies provide for defense counsel to assist the insurance professional in responding to such legal inquiries with no deductible payment. They do this to help avoid trouble before it happens, which is a win-win for agents and carriers.

It's an uphill battle—on a steep hill—to avoid liability once you make an inadvertent admission under oath or disclose documents that opposing counsel was not entitled to.

—M.D.

The Uh-Oh Moment

Most "claims" are easy to identify: suit papers, a department of insurance complaint against you or a demand letter of any sort almost certainly qualify. A bit less obvious, the typical policy defines a "potential claim" as "a proceeding, event or development which has resulted in or could result in the future result of a 'claim' against the insured." **In lay terms, there is a moment in the discussion when the phrase "uh oh" spontaneously springs to mind, accompanied by a sinking feeling.** That is the fork in the road where you need to stop, consider, make the right choice and act on it at once.

—M.D.

What's more *convenient* than 24-hour shopping?

**Convenience
Store coverage
in a five-minute
phone call**



Call. Quote. Bind. Using TAPCO's courteous and prompt call center, Convenience Store coverage can be quoted, bound and delivered to your e-mail inbox quickly and accurately during one five-minute phone call.

The TAPCO Service Pledge

- "A"-rated non-admitted carrier
- Competitive pricing
- Fast policy turnaround
- In-house financing available in most states
- Quick claims handling
- \$10 credit to your personalized TAPCO EZ Bucks Visa debit card with each policy
- Visa, MasterCard and ACH payments accepted

1,000 Strong

More than 1,000 classes of P&C business written under binding authority.

tapco
UNDERWRITERS, INC.
The Logical Choice.

800-334-5579
www.gotapco.com

DON'T RUIN YOUR SUMMER VACATION



Terry Tadlock, CIC, CPCU
CIC Education Consultant

Once again it is time for those wonderful summer vacations. I'm sure many of your clients are already making plans to visit their favorite beach for some fun in the sun. But as they plan I would be willing to bet that few, if any, are thinking about their insurance.

In my family, I usually ruin some part of our trip simply by applying a little insurance risk management to our vacation. This article will focus on one such trip and point out an important insurance tip that your vacationing families may want to consider.

It was several years ago at one of our favorite beach destinations, Destin, FL. The hotel was great, the city charming and the beach activities were fantastic. It didn't take long for me to pour cold water on their fun. My children, both teenagers at the time, came running up to me with a legitimate request... "Dad, let's go rent the jet skis!" (aka: wave runner). Much to their surprise I responded with a typical insurance professional answer. "Absolutely not! Have you lost your mind? Don't you know that jet skis are classified as inboards and our Homeowners policy will not cover a liability claim involving a rented inboard?"

Their look said it all. They not only didn't know our homeowners policy would not cover such a claim... they didn't care! Once again, Dad ruined the vacation. Trying to find some way to redeem myself in the eyes of my children, I decided to talk to the people who rent the jet skis. Just as I had expected, the three young kids that rented these "death machines" to the unknowing public had no idea about insurance. Now to the important question: did I rent the jet skis?

Yes, I did. I held my breath for the entire 30 minutes praying that my son would not run the Jet Ski into a group of swimmers or for that matter into someone on the beach. But I just couldn't stand ruining another vacation. At least I went into the situation with open eyes. Our clients more than likely have no idea that such a claim would not be covered.

Let's focus on how the Homeowners policy extends liability coverage to the use of watercraft and some possible solutions.

At left is the definition of "Watercraft Liability" as well as the Coverage E&F Liability exclusion found in the ISO 2000 Homeowners policy. I realize one can go blind reading all of this so I will summarize the policy language in a quick reference chart that should make it easy to explain to your customers.

B. In addition, certain words and phrases are defined as follows:

1. "Watercraft Liability" subject to the provisions in b. below mean the following:

a. Liability for "bodily injury" or "property damage" arising out of the:

- (1) Ownership of such vehicle or craft by an "insured";
- (2) Maintenance, occupancy, operation, use, loading or unloading of such vehicle or craft by any person;
- (3) Entrustment of such vehicle or craft by an "insured" to any person;
- (4) Failure to supervise or negligent supervision of any person involving such vehicle or craft by an "insured"; or
- (5) Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving such vehicle or craft.

b. For the purpose of this definition:

- (3) Watercraft means a craft principally designed to be propelled on or in water by wind, engine power or electric motor; and
- (4) Motor vehicle means a "motor vehicle" as defined in 7. below



JACKSON SUMNER & ASSOCIATES
Excess & Specialty Lines Broker

“Different”

Property & Casualty

Professional

Transportation

Personal Lines

INSTANT ONLINE CERTIFICATES



Reason #62 why we're *Different*

There are 2 ways to obtain instant online certificates from www.jsausa.com:

- 1) If binding a risk online, any requested certificates will automatically come with your Acord Binder in the binding email
- 2) Simple Certificates (no additional insureds or special wording) can be requested online and printed immediately in your office

*Other certificates can be requested online and will be sent
to your office within 15 minutes.*

Boone

Charlotte

Greensboro

Myrtle Beach

Atlanta

Phone 800-342-5572 • www.jsausa.com • 828-262-0754 Fax



Johnson & Johnson is made with our watercraft

Small Boats & Yachts:

Replacement cost/ Agreed value
Bahamas & Extended Navigation
Occasional Charter
Tender Coverage
Boat Lift Coverage
Jones Act coverage
Pollution Coverage

Commercial Marine :

Charters
Boat Rentals
Boat Builders
Artisan Watercraft
Ocean Cargo
Boat Dealers

Ocean Marine:

Charterer's Legal Liability
Marina Operators MGL
Ship Repairers MGL
Terminal Operators MGL
Marine Contractors MGL
Boat Builder MGL
Hull
Protection and Indemnity
Excess Marine Liability
Hull Builders Risk

making waves this summer and marine products.

And don't forget to finance it all with JJPF!

Your South Carolina Manager:

William G. Dodds: 843.442.1017 or wgd@jjins.com

800.487.7565

www.jjins.com



Johnson & Johnson
Preferred Financing



Johnson & Johnson

The Experience of the Past with a Vision for the Future

Notice that when the policy defines “Watercraft Liability” that it is very broad. Not only is the “Ownership” and “Operation,” but also “Entrustment,” “Supervision” and “Vicarious liability.” Entrustment could be allowing someone to use the watercraft without proper training, or heaven forbid, while intoxicated. Supervision may involve not providing the necessary oversight for the safe use of the watercraft. But the one that worries me the most is the reference to vicarious liability. This is when one person is held responsible for the acts of another such as a parent for a child. This means when the watercraft liability exclusion is used it will exclude all of these situations. Are any parents starting to get a little concerned at this point? Now let’s look at the exclusion.

Notice that this exclusion addresses three types of watercraft. Sailboats, outboards (this is a watercraft that is powered by a motor on the back of the boat), inboards (this is a watercraft that has an engine inside the hull of the boat). The following chart will describe the coverage provided in an easy-to-read format that although not as comprehensive as the policy language, should provide you with a pretty good tool to use with your clients.

WATERCRAFT LIABILITY COVERAGE		
Type of Boat	Covered	Not Covered
Sail Boat	Less than 26 feet	26 feet and over
Inboard	50 hp or less (rented)	Over 50 horsepower hp All owned
Outboard	25 hp or less	Over 25 hp
Borrowed Watercraft is Covered		

B. “Watercraft Liability”

1. Coverages E and F do not apply to any “watercraft liability” if, at the time of an “occurrence,” the involved watercraft is being:
 - a. Operated in, or practicing for, any prearranged or organized race, speed contest or other competition. This exclusion does not apply to a sailing vessel or a predicted log cruise;
 - b. Rented to others;
 - c. Used to carry persons or cargo for a charge; or
 - d. Used for any “business” purpose.
2. If Exclusion B.1. does not apply, there is still no coverage for “watercraft liability” unless, at the time of the “occurrence,” the watercraft:
 - a. Is stored;
 - b. Is a sailing vessel, with or without auxiliary power, that is:
 - (1) Less than 26 feet in overall length; or
 - (2) 26 feet or more in overall length and not owned by or rented to an “insured” or
 - c. Is not a sailing vessel and is powered by:
 - (1) An inboard or inboard-outdrive engine or motor, including those that power a water jet pump, of:
 - (a) 50 horsepower or less and not owned by an “insured”; or
 - (b) More than 50 horsepower and not owned by or rented to an “insured”; or
 - (2) One or more outboard engines or motors with:
 - (a) 25 total horsepower or less;
 - (b) More than 25 horsepower if the outboard engine or motor is not owned by an “insured”;
 - (c) More than 25 horsepower if the outboard engine or motor is owned by an “insured” who acquired it during the policy period; or
 - (d) More than 25 horsepower if the outboard engine or motor is owned by an “insured” who acquired it before the policy period, but only if:
 - (i) You declare them at policy inception; or
 - (ii) Your intent to insure them is reported to us in writing within 45 days after you acquire them.

The coverages in (c) and (d) above apply for the policy period.

Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

I hope you can see from this illustration that the Homeowners policy is saying “If you own a boat buy a watercraft policy. If you rent one, it had better be a small one.” Unfortunately, I have never seen a 50 horsepower inboard, but I am sure one exists somewhere. Of course, you could always just borrow a boat and be covered. The one problem with this theory is that no one with a decent boat would let you borrow it.

The one other place you may look for liability coverage for the use of the rented Jet Ski is your Personal Umbrella policy. Read them carefully! I am seeing more and more situations where they are not covered unless there is underlying coverage in the Homeowners policy. There is no standard language I can give you here, just a warning to make sure you have read it carefully before advising your clients.

One last compelling note before we end, while Personal Watercraft (jet skis, wave runners, etc.) comprise 4% of watercraft sales they are responsible for 70% of watercraft injuries. I realize as insurance professionals we can’t eliminate all the risks our clients may face, but this is one I feel they might need to be aware of. Pass on the word... and by all means enjoy those summer vacations.

Tadlock is a frequent instructor and speaker at IIABSC education events and state conventions. He spent most of his career as the principal of an independent insurance agency in Florida. He also supervised the creation of all state insurance exams with the Florida Department of Insurance and served on the national committee that sets standards for agent licensing exams.

Insurance... without the surprises.



© 2008 Universal North America

UNIVERSAL

TM

Universal North America

(866) 338-4262, ext. 6540

UniversalNorthAmerica.com

At Universal North America, we just hate surprises.

And we understand that when it comes to business, so do you. Sturdy, strong and stable, Universal does everything it can to guarantee you'll get the attention and service you deserve. And you'll see it coming a mile away.

If you want a partner that won't ever catch you off guard, talk to us about an appointment. Visit UniversalNorthAmerica.com or call us today.

Universal North America Insurance Company is rated A - (Excellent) by A.M. Best & Company.

Insurance products are issued and underwritten by one of the Universal Group, Inc. companies: Universal North America Insurance Company and Universal Insurance Company of North America. Issuance of coverage is subject to underwriting review and approval. Products may not be available in all states.

HOME BUSINESS POLICY EXCLUSIONS



This is the third and final segment in a series of articles about the RLI In-Home Business Policy (IBP). This article draws attention to common concerns about exclusions found in the standard ISO BOP policy, which is the form used by RLI to provide the In-Home Business policy to home-based entrepreneurs. RLI's IBP is endorsed by the Independent Insurance Agents & Brokers of America.

The first article made the case for why your homeowner clients might have inadequate coverage for their in-home business exposures if they incorrectly assume that their homeowner policy provides coverage. The second article focused on coverages provided by the RLI In-Home Business policy. This article draws attention to situations that might arise wherein a customer's loss might not be covered by his homeowner policy along with a brief overview of common policy exclusions found within the ISO Business Owners Policy.

The last thing an agent wants to hear from a client is "Why didn't you tell me I was not covered?" Telling a client a loss will not be covered is not something any agent looks forward to. So what can agents do to prevent that kind of conversation from happening?

Many things can change after an agent writes a homeowner policy for a customer. One of the first things an agent needs to do is identify clients who may have started operating a home-based business. A process to contact clients prior to policy renewal is a good way to do that. Specific questions should be asked pertaining to home-based business exposures and overall lifestyle within the home. When exposures are identified the agent can discuss the merits of an In-Home Business policy.

Once an In-Home Business policy is purchased, clients need to be aware of some common exclusions within the policy to prevent against any coverage disputes. Common Property Coverage exclusions are found in the RLI In-Home

Policy consistent with the ISO BOP form. It is important to remember that there is no Building Coverage under RLI's In-Home policy. Coverage for the home (which is the building for home-based businesses) should be found under the customer's homeowner policy. Additionally, there is no auto or professional liability coverage for RLI In-Home Business policyholders.

The RLI program is not intended for all types of in-home businesses. It is specifically targeted for small retail and service risks operated from the insured's residence premises and presenting minimal product liability, professional liability and/or off-premises exposures.

To learn more about the RLI@Home Business policy or the PUP, contact Charlene Bernotas at IIABSC or visit www.iiabsc.com and click "Insurance Coverage for your clients" under the "Member Resources" tab.



Cultivating Success

The Seibels Bruce Group, Inc. introduces Universal Insurance Company in South Carolina. Our mission is simple: to maximize potential and cultivate growth. Depend on us for quality insurance products, excellent customer service, and strong agent relationships.

Commercial Lines | Personal Lines

Universal Insurance Company



A proud member of
THE SEIBELS BRUCE GROUP, INC.®

www.seibels-uic.com



AEQUICAP PROGRAM ADMINISTRATORS, INC.

3000 West Cypress Creek Road

Fort Lauderdale, FL 33309-1710

1.800.275.2800

www.aequicap.com

As one of the most trusted names in the industry, AequiCap Program Administrators, Inc. will meet your underwriting needs.

AequiCap has experienced professionals and a proven track record of 23 years. We offer Online Quoting for both Worker's Compensation and Commercial Auto risks and are committed to customer service. This is what you should expect from one of the most trusted names in the industry. In today's market, it is good to know you have a stable and reliable managing general underwriter by your side.

Underwritten by AequiCap Program Administrators, Inc:

- * Commercial Automobile
 - Truck Coverages
- * Public Livery
 - Taxicab
 - Limousine
- * Property & Casualty
 - Truckers' GL
 - Physical Damage
 - Cargo
- * Claims Handling
 - TPA Services
- * Loss Control
- * Workers' Compensation
 - Dividend Program
 - Pay As You Go Program
- * Premium Financing



AequiCap



A name to remember. A team to believe in. A partner to trust.

2008 Big "I" Spring Conference



March 19-20
Embassy Suites Hotel
Columbia, SC



Rep. Harry Cato and former IABSC President and current lobbyist Lee Ruef pose for the camera.



Charlotte Bouchet (left) and Tracy Simmons, CISR, (right) of Custom Assurance Placements in Columbia flip through the Winter edition of SC Agent & Broker magazine with agent Stan Hurt (center) of Kinghorn Insurance Services in Ridgeland.



But it was Bryan Hatfield, III, of Palmetto Pride Insurance agency in Orangeburg who took home the most enviable prize, the \$200 cash prize Agent's drawing awarded at the very end of the night. He said it would be going towards his honeymoon later that year.



Rep. Harry Cato and Director of Insurance Scott Richardson chuckle over a private joke during the legislative panel. Cato is the House LCI Committee Chairman. Other panel members included House Insurance Subcommittee Chairman Rep. Wallace Scarborough and Sen. Jim Ritchie, who is on the Senate Banking Insurance Committee, a vocal supporter of workers comp reform and who had sponsored a bill to make the Director of Insurance an elected position.



Brothers David (left) and Bobby Bryant (right) from Robert Bryant and Son agency in Orangeburg have a drink with David Pfeifer (center) of Universal Insurance Co/ Seibels Bruce Group in Columbia.

Thank You!

SPONSOR LIST

Accident Insurance Co.
Allstate/ Encompass
Appalachian Underwriters, Inc.
Central Insurance Companies
Continental Special Risks
Grange Insurance
Johnson & Johnson, Inc., Mgrs., CMGA
Universal Insurance/ The Seibels Bruce Group
Southern Ins. Underwriters, Inc., CMGA / SIUPREM
Sunshine State Insurance Company



In true networking form, John Ferguson of Banking Insurance Services says hello to Fred Beckham of Reliance Administrators, a former industry colleague whose name he saw on the attendee register.



Jimmy Hoffner (left) and John Reeves (right), Enterprise Rent-A-Car.



Felix McLellan of Dillon Insurance Agency checks the corkboard to see whether he won an exhibitor's prize.



Exhibitor Jessica Tuggle of Servpro runs the business card of one of her booth's visitors through the laminator for a unique promotional item.

2008 CISR CONFEREES

Nicole K. Beard, CISR
 Sandi Becker, CISR
 June S. Bissette, CISR, ACSR
 Stacy R. Bowen, CISR
 Delores V. Capers, CISR
 James D. Carter, CISR
 Emily C. Chandler, CISR
 Heather T. Crosby, CISR
 Sonya L. Elsey, CISR
 Patricia R. Farrell, CISR
 Vicki M. Ford, CISR
 Diane L. Fowler, CISR
 Shannon M. Gardner, CISR
 Teresa Good, CISR
 Kevin Goodlett, CISR
 Cheryl L. Grindle, CISR
 Diana M. Harris, CISR
 Robin E. Hawkins, CISR
 Kathy G. Idell, CISR
 Colin Johnson, CISR
 Elizabeth B. Johnson, CISR
 Emily Renee Johnson, CISR
 Joni S. Jordan, CISR
 Kimberly Dawn Jordan, CISR
 Vicki Leigh Keisel, CISR
 Karen S. Kelsey, CISR, CPIA
 Mary Beth Kidwell, CISR
 Bonnie C. Knox, CISR
 Lynn E Kraft, CISR
 Tracy Darleen Mau, CISR
 Sharon Livingston Maxwell, CISR
 Lindsay E. McMillan, CISR
 Jennifer McNeal, CISR
 Crystal H. Meador, CISR
 Deborah K. Metzger, CISR
 Ginger Morris, CISR
 Barbara A. Moss, CISR
 Linda M. Patten, CISR, ACSR
 Kimberly E. Plemmons, CISR
 Felicia A. Poarch, CISR, AIA, ACSR, INS
 Joanne M. Rathbone, CISR
 Joel M. Richardson, Jr., CISR
 Etta M. Siau, CISR
 Tammie H. Smith, CISR
 Amanda K. Stalvey, CISR
 Elizabeth D. Stephenson, CISR
 Janet W. Stone, CISR
 Susan C. Sullivan, CISR
 Sandra F. Terebessy, CISR
 Claudia Urbina, CISR
 Ellen E. VanDervort, CISR
 Sandra M. Varner, CISR
 Carolyn B. Vidal, CISR, ACSR
 Dede Wade, CISR
 Cameron Lloyd Ward, CISR
 Stephanie K. White, CISR
 Julie K. Wilson, CISR, CPIW, AIS
 Theresa L. Wine, CISR

2008 CIC CONFEREES

Brian Bish, CIC, AAI, AIC
 Samuel O. Britt, CIC, CISR, AIP
 Harrison G. Cline, CIC, AIP
 Richard A. Collins, CIC
 Laura Cunningham, CIC, ACSR, AIS
 Stephanie L. Evans, CIC, CISR, AAI
 Lou Galloway, CIC, AAI, CPIW
 Charles Bennett Griffin, IV, CIC
 Elizabeth M. Harmon, CIC, CISR
 David Hey, CIC, ARM
 Joseph A. Huckaby, CIC
 Amy Marie Huellmantel, CIC, CISR
 Laura T. Huffman, CIC
 Amanda J. Lanford, CIC, CISR, AAI
 Daniel Lindberg, CIC, CWCA
 James T. Martin, III, CIC
 Jane C. Peele, CIC, CISR
 Michael D. Small, CIC
 Donna Jo Smith, CIC, CISR, ACSR
 Wendell C. Sutton, CIC
 Amy D. Thompson, CIC, AAI
 Nathaniel C. Toms, III, CIC, AIC
 Janice L. Williams, CIC, CISR, ACSR, CPIW
 Wesley R. Wommack, CIC

AAI COMPLETERS

Jessica Arnold, CISR, AAI
 Milton C. Beaty, AAI
 Denise S. Davis, CISR, AAI
 Caroline S. Deevey, AAI
 Raymond Finocchio, AAI, AIP
 R. Michael Hartman, CPCU, CIC, AAI, ARM, AIM, AU
 Deborah L. Hightower, AAI
 Mary Kidwell, CISR, AAI
 David Millinor, AAI
 Robert B. Rea, AAI
 Jennifer Scarberry, CISR, AAI, CPIW
 Sarah B. Smith, CISR, AAI, ACSR
 Virginia A. Wooten, CISR, AAI, CPIW

2007 ELITE SALES SCHOOL, AIP CONFEREES

Chad Boozer, AIP
 Raymond J. Finocchio, AAI, AIP
 DuPre Keys, AIP
 L. Richard Owens, Jr., AIP
 Jeffrey D. Phillips, AIP
 Scott A. Stonestreet, AIP
 R. Garrett Wreden, AIP



Rep. Wallace Scarborough and Rep. Harry Cato participate in the legislative panel.



Carolina fans were delighted with exhibitor Kimbrell Insurance Group's promotion of their farm program, each taking home gamecock-masked rubber duckies.



Terry Tadlock, CIC, CPCU explains the "law of deep pockets" in the early morning Ethics CE session. Terry is also the SC Education Consultant for the National Alliance for Insurance Education & Research.



The best part of the exhibitor's reception was easily the numerous doorprizes. Gregg London of AmTrust North America passes an impressive gift basket to his booth's winner, Ralph Ardis of Sumter Insurance Group.



Trusted Choice Big "I" Jr. Golf Chairman Lee Ellis, CPCU, CIC, AAI of Ellis Realty & Insurance Agency in Hampton catches up with Carolyn Muller, AIC, of Auto Owners Insurance Group in Columbia.



Outside the exhibitors hall in the atrium, Marshall L. Benson (right) of Benson Agency in Lancaster talk with representatives of the Key Risk Insurance Company.



Bob B. Lane (right) of Burns & Wilcox Morehead City talks with his fellow exhibitor during the evening reception.



Glenda Burch, CISR, of First Charter Co in Marion looks back while exhibitor Robert Sanders, Jr, CPCU talks with other agents about Preferred Specialty.

“Opportunities on the Horizon”

110th annual convention

October 5-7

Myrtle Beach Marriott Resort at Grande Dunes

Sunday, October 5

Join us poolside for scrumptious hors d'oeuvres, libations & dancing while we watch the waves of the Atlantic Ocean.

Monday, October 6

author of Around the World in 80 Rounds,

It's an election year! State leaders discuss upcoming elections and the possible effects on the state and national levels.

discussing emerging technology developments incl. Real Time & Download

Tuesday, October 7

with Presidents of carriers new to SC

For details & registration info, visit:

www.jiabsc.com

The IIABSC Foundation: *Quietly Promoting Insurance Education and Awareness*

In the early 1980s, Big “I” leaders had a vision for independent agent leadership in insurance education and public awareness. From that early vision the Independent Insurance Agents & Brokers of SC Foundation was established as a special means for South Carolina independent insurance agents to provide support for public safety, insurance-loss mitigation and insurance education for undergraduates and active insurance professionals. The Foundation’s objectives are carried out through annual and special grants.

The very first grant from the Foundation was \$5,000 to support arson-detection research. Over the years, the IIABSC Foundation has supported dozens of projects, programs and events that support insurance education or public safety and awareness. Groups or programs that have received support from the Foundation include the SC Fire Marshall, Clemson 4-H program, SC Safety Council, SC Criminal Justice Department, Palmetto Conservation Fund, Palmetto Institute and SC Council on Economic Education.

The Foundation annually provides scholarship grants for insurance students at the University of SC, Clemson University and the College of Charleston. There are also scholarship grants for the CIC and Elite Sales School program sponsored by IIABSC. The Foundation also supports business school endowments at USC and Clemson.

The Foundation annually provides scholarship grants for insurance students at the University of SC, Clemson University and the College of Charleston. There are also scholarship grants for the CIC and Elite Sales School program sponsored by IIABSC. The Foundation also supports business school endowments at USC and Clemson.

Foundation grants to association education programs support bringing unique insurance instructors to South Carolina and producing special education series during the year.

One of the most visible: The Foundation partners with the SC Insurance News Service and the State Law Enforcement Division (SLED) to sponsor the SC Arson Hotline Program. Hotline rewards are sponsored by the IIABSC Foundation for individuals that come forward with information that results in the arrest and conviction of arsonists.

The Foundation is governed by a five-member Board of Trustees, all past presidents/chairmen of the Independent Insurance Agents & Brokers of SC.

The Foundation was started with an initial donation of

Fast Facts - IIABSC Foundation

- Established in 1984
- Supports insurance education and awareness
- Over \$400,000 in grants and awards made
- Ongoing support for USC, Clemson, College of Charleston, CIC, Elite Sales School, SC Arson Hotline
- Governed by five-member Board of Trustees
- Foundation contributions are tax deductible

\$100,000 from IIABSC. Through investments and contributions, Foundation assets have grown to more than a half million dollars. More than \$400,000 in grants and awards have been made to recipients since the Foundation was started.

In 2001 the Clement Marshall Family made a substantial gift to the foundation that is dedicated to providing financial support to insurance agents seeking continuing professional education. Clement Marshall, a native of Sumter, was founder of a general agency in Charlotte. His son Tom Marshall was the long-time regional vice present of Auto Owners Insurance Company.

Today the Foundation relies on contributions from individual agents, agencies, local independent agent boards, companies, company foundations and all others affiliated with the insurance industry.

A memorial gift to the IIABSC Foundation is an excellent way to honor industry colleagues who pass on. Memorial donations can be made at any time and the families of those memorialized will be notified of the tributes.

All contributions to the IIABSC Foundation are tax-deductible donations.

The IIABSC Foundation - quietly promoting insurance education and awareness for the betterment of the industry.

Foundation Grant Recipients

- University of South Carolina Business School
- Clemson University 4 H Program and Endowment
- College of Charleston
- IIABSC Education, CIC, Elite Sales
- IIABSC Young Agents
- SC Arson Hotline
- SC Safety Council
- SC Fire Marshall
- SC Criminal Justice Department
- Safe Kids Calendar
- SC Council on Economic Education



Make Contributions to:

**IIABSC Foundation
PO Box 210008
Columbia, SC 29221**

Insure your future with InsurPAC

InsurPac is the Political Action Committee of our national association. Established in 1975 to complement IIABA's legislative program, it has since become the largest property-casualty insurance industry PAC in the country, but is being overspent by more than twice by groups such as the REALTORS®, Trial Lawyers and Bankers.

Through InsurPAC, IIABA is allowed the opportunity to educate members of Congress and develop working relationships with them. These relationships make it much easier to get a foot in the door when critical legislation is being decided.

*Thanks to our '08 contributors
(as of April 30, 2008)*

PLATINUM LEVEL

Jon Jensen	Correll Insurance Group
------------	-------------------------

CENTENNIAL LEVEL

Jules Anderson	Anderson Ins Associates
John Braddy	Braddy Insurance
Ashley Brady	First Charter Company
Tommy Cook	John T. Cook & Assoc
Ken Finch	CountyBanc Insurance
Kathy McKay	McKay Stelling & Assoc
Charles Paul Midgley, Jr.	Midgley Agency
Scott Moseley	Irmo Insurance Agency
Ross Turner	Turner Agency

GOLD LEVEL

Faye Bradham	Bradham Insurance Agency
Paul Eaddy, Jr.	Adams Eaddy & Associates
Dana Groome	Peoples Underwriters
Frank Sheppard	IIA&B of South Carolina

PIONEER LEVEL

Timothy Templeton	Gill Insurance Agency
John Vann	BB&T/ Carswell-Ins Services

FOUNDERS LEVEL

Barbie Bradham	Bradham Insurance Agency
Helen Graham	Bradham Insurance Agency
Teresa Graham	Bradham Insurance Agency
Will Hamer	Frank L. Siau Agency
Eric Holcombe	Irmo Insurance Agency
Barbara Kennedy	Bradham Insurance Agency
Michele Kimbrell	First Charter Company
Anthea Maffett	Irmo Insurance Agency
Mary Mahoney	Irmo Insurance Agency
Debbie Miller	Irmo Insurance Agency
Susan Morich	John T. Cook & Assocs
Lisa Moseley	Irmo Insurance Agency
Rudy Painter	Countybanc Insurance
Shelley Schommer	First Charter Company
Rusty Waddell	Frank L. Siau Agency
Gerry Werhan	Berkley Mid-Atlantic Group

Immediate Past Chairman Jon Jensen (right) accepts the third Eagle Award in a row on behalf of our association from Nathan Riedel, VP Political Affairs (left) at the national Legislative Conference in Washington, D.C., for averaging \$100 InsurPAC contributions per agency member.

InsurPAC

412 First Street SE, Ste. 300
Washington, DC 20003
202.863.7000
202.863.7015 FAX
insurPac@iiaba.net



Taking Time to Work *on* the Business

The work of ACT and AUGIE can help your bottom line.

By Jeff Yates, ACT Executive Director



135 dedicated agents and industry representatives attended the recent ACT and AUGIE meeting and discussed the progress being made with Real Time implementation and the need for more attention to the quality of Real Time and Download implementations. The article also discusses the other top process improvement priorities the participants voted the industry should tackle in 2008.



With all of the day-to-day pressures to produce and service business, especially in this soft market, it is tough to break out of the daily grind to focus on implementing new technology and workflows, which require work today in order to deliver a return to the business tomorrow. In my job, I have the good fortune of interacting with numerous agents who are paving the way for the rest of the agency force by implementing these improvements in their agencies and then contributing time to work on these issues at the industry level so that they benefit the entire independent agency force.

Contributing Vision and Passion

These agency leaders have both vision and passion. Their vision is that the agency management system should be the hub for their client and policy information and that it should be able to send and receive data seamlessly to and from their companies using a combination of Download and Real Time. These agents have passion because they see their agencies getting ahead using these new technologies – saving time and money and positioning to move to an even higher level of efficiency, customer service and sales capability.

These agency leaders also contribute their time generously at the industry level to the further implementation and refinement of these technologies and workflows because they believe they are establishing the critical infrastructure for the future of our distribution system. They also know that a critical mass of agencies and carriers must implement these improved workflows if they are to become the predominant workflow for the business.

ACT and AUGIE's Roles

The purpose for both ACT and AUGIE (ACORD User Group Information Exchange) is to bring these dedicated agents together with carrier and vendor representatives who are equally committed to improving how our distribution system does business. ACT and AUGIE coordinate closely so that we do not duplicate activities.

We each have work groups addressing specific issues throughout the year and bring the industry together three times annually for in-person meetings.

ACT and AUGIE brought 135 agency, carrier, vendor, association and user-group representatives together this past February for two full days of meetings addressing the major workflow and technology issues currently affecting the agency force – ranging from increasing agency and carrier implementation of Real Time and Download, to improving the quality of these implementations to developing a new process for agent single-sign-on to replace the need for unique ids and passwords for each carrier.

Driving Real Time and Download Implementation

An overarching objective for the group continues to be to drive more implementation of Real Time and Commercial Lines Download. The industry has enthusiastically embraced the continuation of the Real Time/Download Campaign for a second year. Twenty associations, user groups, carriers, and vendors stepped forward to fund the Campaign's marketing campaign for 2008, and many additional organizations support the Campaign and have contributed information to the Campaign's Web site. Visit getrealttime.org for a wealth of implementation information, links to individual carrier and vendor Real Time sites and Download information and numerous agency and carrier case studies on the benefits of implementation.

In 2008, the Campaign will continue to communicate the importance of Real Time and Download to our industry, encourage agent association and user group Real Time Demonstration Sessions, and report on the implementation progress the industry is making. In addition, ACORD in conjunction with agent associations and user groups will begin to hold meetings for regional carriers across the country to assist them in the implementation of Real Time and the ACORD standards. The industry made good progress with Real Time in 2007, and many

I SPECIALIZE in workers' comp



Debbie Anderson
Loss Control Consultant

*B.S. Occupational Safety & Health
OSHA Construction Outreach Trainer*

I'm here to MAXIMIZE your clients' comp INVESTMENT

When your clients save money, they make money. Placing them with a company that specializes in workers' compensation can do just that. When I visit a business, I give suggestions that improve their employees' working environment and really help them build a culture of safety. A culture where employees value safety and understand its impact on them and their company.

Workers' comp is all I do. It's a difference your clients recognize. It's my experience that can impact their bottom line. After all, workers' comp isn't just insurance. It's an investment in the future of their company.



Summit includes Summit Consulting Inc. and its affiliates.

1-800-971-2667 • (678) 450-5825 • www.summitholdings.com



**We believe in
the strength of
independent
agents.**

Montgomery Insurance™ is committed to the success of its independent agents. We meet the needs of your small to mid-sized commercial and personal lines customers by providing The Montgomery Advantage™: stability and consistency, profitable growth, ease of doing business, local decision making, service you need and expect, competitive products and services, and people you know and trust.



**Montgomery
Insurance.**
Member of Liberty Mutual Group

www.Montgomery-ins.com

We have the markets and exclusive programs you need

Worker's Compensation

Small Preferred Accounts
Hard-to-place Class Codes
Most Construction Classes
High Mod's
Healthcare
Roofing
USL&H
Retail / Mercantile
and More

Commercial Specialty

General Contractors
Roofing Contractors
Artisan/Trade Contractors
Commercial Auto
Convenience Stores
Daycare
Dump Trucks
Healthcare
Restaurant



Appalachian
Underwriters, Inc.

"Business Made Easy"

**For More Information
visit us at www.appund.com**

**Or Call an Underwriter
at (888) 376-9633
Fax (888) 871-7644**

Personal Lines Solutions

High Value Homeowners
Dwelling Fire
Watercraft
Umbrella
Mobile Home
Xpress Lines
XpressUmbrella.com
XpressDwellingFire.com
XpressWaterCraft.com
XpressCPL.com

carriers have new real-time functionality in the pipeline for 2008. While agency usage increased in 2007, we hope to convince more agencies to implement in 2008, and for current agency users to strive for 100% usage by their employees. Real Time is available to most agencies at no additional cost as a part of their agency system.

At the meeting, two regional carriers reported that they met or exceeded their goal to double their real-time transactions in 2007 over 2006. A commercial lines carrier said it is seeing a steady but moderate increase in real-time transactions of 10-15% a month. More and more carriers are realizing the important role their marketing representatives should play in encouraging agents to use Real Time, coupled with having technology representatives available to assist agencies with their implementations. Two carriers said they are seeing strong usage of their commercial lines real-time rating where they are able to bridge over whole vehicle and property schedules from the agency management system without re-entry of any of the data. The CSRs saw the benefits of this capability very quickly!

AMS Services reported that it has seen a 63% growth in real-time transactions year over year and had 400,000 real-time transactions in the month of January. Applied Systems has seen the number of its agency-carrier communicating pairs using Real Time grow to 43,000.

There has also been a big growth in the number of real-time personal lines quote requests. One carrier reported 50% of their quote requests are coming in this way; a second is up to 70%!

47% of another carrier's agencies are using Commercial Lines Download, which is a very encouraging number. Several carriers stressed that using Download and maintaining quality data in the agency management system are critical to the smooth functioning of Real Time transactions so that policy numbers, codes, etc., match and error messages are not produced.

Improving the Quality of Real Time and Download Implementations

At the meeting, the participants voted on several additional issues that the agent and user group organizations had identified for the group to consider as *industry* priorities for 2008 and beyond. **The No. 1 industry priority identified by each of the groups – agents, carriers, and vendors – is to focus on quality control for Real Time and Download implementations** to reduce the number of transactions “erroring out,” improve the speed of the transactions and to ensure a positive agency experience. The group agreed that all of the stakeholders needed to take ownership of the quality issue.

Agents can take ownership of the quality issue by:

- **Bringing problems to the attention of relevant parties**
- **Being on the latest versions of their agency management systems**
- **Implementing Personal and Commercial Lines Download**
- **Changing agency procedures as necessary to maintain**

We've Got South Carolina Covered.

Aiken.....	3915 W. Richland Ave.	(803) 641-0135	Greenwood.....	1707 Hwy. 72 Bypass.....	(864) 229-0749
Anderson.....	4018 Clemson Blvd.	(864) 964-9211	Greer.....	14370 E. Wade Hampton Blvd.	(864) 877-0114
Beaufort.....	2635 Boundary St.	(843) 524-0494	Greer.....	304 E. Frontage Rd. (GSP offsite)...	(864) 968-9452
Bluffton.....	22 Plantation Park Dr., #104.....	(843) 706-2660	Hartsville.....	1109 S. Fifth St., Ste. G.....	(843) 857-9088
Cayce.....	2308-D Airport Blvd. (CAE offsite)...	(803) 739-0073	Hilton Head.....	140-A Beach City Rd.	(843) 689-9910
Charleston.....	398 Meeting St.	(843) 723-6215	Lake City.....	140 W. Main St.	(843) 394-5330
Charleston.....	2004 Savannah Hwy.....	(843) 556-7889	Lexington.....	5184 Sunset Blvd.	(803) 951-1863
Charleston.....	2440 Savannah Hwy.....	(843) 766-5160	Lugoff.....	610 Hwy. 1 South, Ste. J.....	(803) 438-0990
Charleston.....	1500 Savannah Hwy.....	(843) 769-5833	Marion.....	2510 E. Hwy. 76.....	(843) 275-7116
Charleston Airport.....	34810 Rental Car Ln.	(843) 767-1109	Mauldin.....	205 N. Main St.	(864) 297-0089
Columbia.....	1436 Taylor St.	(803) 748-9214	Moncks Corner.....	104 N. Hwy. 52.....	(843) 761-6557
Columbia.....	3014 Two Notch Rd.	(803) 786-6957	Mt. Pleasant.....	1145 Johnnie Dodds Blvd., Ste. E....	(843) 881-2489
Columbia.....	7611 1/2 Garners Ferry Rd.....	(803) 776-9461	Myrtle Beach.....	1377 Hwy. 501.....	(843) 626-4277
Columbia.....	3700 Fernandina Rd.	(803) 750-6703	Myrtle Beach Airport.....	1100 Jetport Rd.	(843) 916-0929
Columbia.....	1012 Broad River Rd.	(803) 750-9764	N. Charleston.....	8701 Rivers Ave., Unit 102.....	(843) 572-8807
Columbia.....	6143 St. Andrews Rd.	(803) 772-7766	N. Charleston.....	8440 Dorchester Rd., Unit 5.....	(843) 552-2150
Columbia.....	100 Fontaine Center Rd.	(803) 333-9288	N. Charleston.....	3630 W. Montague Ave.	(843) 767-5460
Columbia.....	10249 Two Notch Rd.	(803) 419-4319	N. Myrtle Beach.....	3401 Hwy. 17 South.....	(843) 361-4410
Conway.....	1793 Hwy. 501 East.....	(843) 347-4026	Newberry.....	2004 Wilson Rd.	(803) 276-4564
Conway.....	2709 Church St., Ste. A.....	(843) 369-7368	Orangeburg.....	1624 St. Matthews Rd.	(803) 534-0143
Easley.....	4020 Calhoun Memorial Hwy.....	(864) 269-2847	Seneca.....	204 Bypass 123.....	(864) 888-1115
Florence.....	2115-C W. Evans St.	(843) 669-6309	Simpsonville.....	798 South St.	(864) 962-9573
Florence Airport.....	2100 Terminal Rd.	(843) 669-4868	Spartanburg.....	238 E. Blackstock Rd.	(864) 576-6750
Gaffney.....	1234 W. Floyd Baker Blvd.	(864) 489-6496	Spartanburg.....	986 Asheville Hwy.....	(864) 542-1838
Georgetown.....	1051 N. Frasier St., Ste. 4.....	(843) 520-4281	Summerville.....	1216 N. Main St., Unit E.....	(843) 871-1036
Greenville.....	501 Buncombe St.	(864) 242-4748	Sumter.....	21 E. Wesmark Dr.	(803) 773-0550
Greenville.....	1500 Laurens Rd.	(864) 233-8182	Walterboro.....	608 Bells Hwy.	(843) 549-6514
Greenville.....	531 Woodruff Rd.	(864) 297-5579	West Columbia.....	1500 Charleston Hwy.	(803) 791-1984



We'll pick you up.

Pick-up is subject to geographic and other restrictions.
©2007 Enterprise Rent-A-Car Company. 804988 11/07 MM

high-quality data in their databases and to use the data fields in their system only as they were intended to be used.

The industry needs to do a better job providing contact names and feedback mechanisms that are easy for agents to find when they encounter problems. The industry will work on this, but in the interim agents should contact their system vendor first (unless a clear carrier issue), take advantage of the bulletin boards their user groups provide or enter the issue on the getrealtime.org feedback form by clicking on "Contact Us." Make sure to identify the version of your agency system, the carrier, the transaction type and nature of the problem, and remember to save screen shots identifying the problem.

Carriers can take ownership of the quality issue by:

- **Always including a clear explanation with every error message**
- **Making it easy for agents to provide feedback and to identify the contact person**
- **Treating these problems as a priority.** One carrier reported that when an agent experiences an unacceptable outcome with a real-time transaction, it pro-actively calls the agent and works through the issue on the spot.
- **Providing agents a place to see the status of issues the carrier is currently addressing.**

The group identified several additional quality-improvement ideas for vendors, ACORD and the other stakeholders, which

AUGIE's Quality Implementation Work Group as well as ACORD will pursue further.

Increase Implementation of Commercial Lines Download

The second major industry priority identified at the meeting was to increase the implementation of Commercial Lines Download, which was the second priority for the agents and vendors and the third for the carriers. A roundtable addressing this subject recommended several ways to improve Commercial Lines Download in the future:

- *Agents should contact their system vendor first when they encounter a problem*
- *More emphasis should be put on defining the appropriate content to be downloaded*
- *The certification process should be more effective, with the possibility that re-certification should be required periodically using the latest ACORD standards*
- *An automated tool should be considered that would compare a particular carrier's downloads with ACORD's minimum data standards and note exceptions.*

Other Industry Priorities

The third industry priority identified at the meeting was for ACT to continue its work developing an industry recommendation for agent single sign on (SSO) so that agency employees would have a digital ID accepted by multiple carriers, replacing all other IDs and passwords. Interestingly, this was the No. 2 priority for

PREMIUM FINANCING ACROSS THE SPECTRUM

Prime Rate and sister company AFCO Credit Corporation cover the full spectrum of premium financing from small to jumbo accounts with a strong team operating throughout South Carolina.

For more information please contact Gary Cornell at 866-669-0937 ext. 1371, or at gcornell@primeratepfc.com

AFCO



carriers, the third priority for vendors and the sixth priority for the agents. Agents probably ranked the Agent SSO issue less highly not because they are any less frustrated with the current password situation, but because they seek other workflow improvements that can be implemented more immediately. ACT's next step is to have its Agent SSO Technical Group do a Proof of Concept testing a new technology such as OpenIDs for agent authentication between vendor systems and carriers.

The agents' third priority (and the fifth overall priority) is for the industry to implement the new workflow recommended by the joint ACT and AUGIE work group, which would enable agents to run the MVR and loss history reports when making a real-time quote request. Today the carrier typically runs these reports after the quoting process when a request to issue the policy is made. Under the proposed workflow, the agent's rating system would automatically enter the information from these reports in the agent's rate request so that the information can be shared with multiple carriers. The carrier that writes the business would reimburse the agents for the report costs.

Agents report that almost half the time an initial quote is changed because of information contained on these reports – leading to a poor customer experience and the chance that the most competitive carrier lost out because this information had not been considered at the quote stage. There was a lot of interest by the carriers and vendors in the Work Group's proposal at the meeting, even though only three carriers and two vendors ranked this issue as one of their top three priorities.

Another hot subject at the meeting was Claims Download, which Applied Systems now offers and several carriers are implementing. It was the fourth overall industry priority and the third priority for carriers (six mentioning it as top priority, three as second and four as third). Four vendors identified the issue as a third industry priority.

Finally, as a fourth priority, the agents identified the implementation of several ACT recommendations to improve the quality of downloads and streamline the download-checking process for agencies. Three vendors and one carrier identified this issue as one of the top three priorities.

The February ACT and AUGIE meetings were successful in bringing the industry together to identify what the industry's process improvement priorities should be for 2008 as well as to add a wealth of input to the current initiatives that are underway. Our objective is to see the industry agree on priorities so that the workflow and technology improvements that are delivered to agents are made available as broadly as possible within a similar time frame, thereby encouraging higher levels of agent adoption.

Jeff Yates is Executive Director of the Agents Council for Technology (ACT), which is part of the Independent Insurance Agents & Brokers of America. ACT's Web site is www.independentagent.com/act. Jeff Yates can be reached at jeff.yates@iiba.net. This article reflects the views of the author and should not be construed as an official statement by ACT.

Some agents have seen it all.



That's when they call on us.



AMERISAFE

WORKERS' COMP INSURANCE

**American Interstate Insurance Company
Silver Oak Casualty Inc.**

toll free: 1.888.758.5042 fax: 1.800.450.1091

www.amerisafe.com

"If you got engaged, share the good news with your **independent insurance agent**, because you may need extra coverage for your engagement ring..."

-Madelyn Flannagan, IIABA

- **USA Today**

"If you don't want to do the legwork yourself, check out an **independent insurance agent** who can present the options to you..."

- **CNN**

"People say, 'It's not going to happen to me; I'll never need flood insurance,'" said Robert Rusbuldt, chief executive of the **Independent Insurance Agents & Brokers of America**, a trade group with members that sell flood policies."

- **New York Times**

"consumers should shop.. with the help of an **independent insurance agent**, who can compare policies from various companies..."

-Dave Evans, IIABA

- **Wall Street Journal**

Media king.

The BIG "I": Results for Independent Agents in the Media

More than **95.5 Million** consumer impressions in 2006 means more recognition—and more business—for your agency.

www.independentagent.com





BIG / MARKETS



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

South Carolina Product Availability Spring 2008

Commercial Lines:

Claims Adjusters

Commercial Auto

Commercial Builders' Risk

Commercial Package (150 subclasses)

Commercial Umbrella Policy

Community Banks Business Insurance Program

Contractors' Equipment

Contractors' Liability

Employers' Practices Liability

Event Liability

Excess Flood

Executive Liability (Wrap+)

Farm & Ranch

Financial Advisors' E&O

Flood Insurance

Flood Insurance - Excess

Habitational Program

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

Flood Insurance

Flood Insurance - Excess

Gap Insurance

Marine Insurance

*Non-standard Homeowners (June 2008)

Personal Umbrella Policy

Recreational Vehicles

Online Registration

We've made it easier than ever to *Plug into the Power* of Big "I" Markets! Register online today and discover a fresh new way to do business. All products are only accessible online and coverage is subject to licensing compliance and underwriting approval. To register online you will need your login ID and password, your agency tax ID number, your agency E&O policy, and your state agency/agent license information (where applicable). Log on to www.bigimarkets.com today to begin the registration process and be quoting in minutes! Product availability varies by state.

Log in today at

www.bigimarkets.com

Custom Assurance Placements, Ltd. Can Make You a **Hero!**

*CAP develops custom
programs for you!*

*CAP quickly quotes general
liability, property and auto so
you can make the sale!*

PO Box 5736, Columbia, SC 29250-5736
Toll Free 1-888-799-1770
phone 803-799-1770 • fax 803-799-1817



Custom Assurance
PLACEMENTS LTD.
IT'S A SNAP WITH CAP!

A Specialty Lines Insurance Broker • www.customassurance.com

Benefits that Work!

*Traditional and
Voluntary Products:*

*(10+), STD, LTD, Life,
AD&D, Dental*

RATINGS:

- A.M. Best Company A+
(Superior)
- Moody's Investors Service Aaa
(Excellent)
- Standard & Poor's AA-
(Very Strong)

Mutual of Omaha

Call David Fisher, Group Sales Executive

704-365-9944 Ex. 2223 • 800-290-7097 • 704-365-4007 fax

david.fisher@mutualofomaha.com



A WORK COMP SOLUTION FOR SOUTH CAROLINA AGENTS

Industry leading technology, experienced Underwriters, and financial stability make FirstComp a great choice for "Main Street" South Carolina agents looking to add a new workers' compensation solution to their agency.

At FirstComp, we know how valuable your time is and we're committed to providing you an easy way of doing business. 1stQuote, our online quoting system, was created by independent agents for independent agents to ensure:

- Direct access to your Underwriter, Keisy Estrada, through our unique instant messaging feature
- Instant, accurate online quotes for more than 40 class codes
- The fastest quote turnaround time in the industry

To learn more, contact South Carolina Sales Manager

Tom Smith
tsmith@firstcomp.com
(704) 607-4281



FirstComp is a registered trademark for Aspen Holdings, Inc. and its affiliates including but not limited to those doing business as FirstComp Insurance Company, FirstComp Underwriters Group, Inc., FirstComp Group Inc., FirstComp Group, FirstComp Insurance Agency, Pinebrook Insurance Group, Inc. and Pinebrook Insurance Agency.

FC1067(1007)_SC

July

- 10-13** Young Agents Conference, Daufuskie Island, 2 hrs P&C, 3 hrs Ethics
- 15** Insuring Personal Auto Exposures (CISR), Florence, 7 hrs P&C
- 16-17** Brokers Pre-Licensing, Greenville, 12 hrs P&C
- 22** E&O Risk Management, Aiken, 8 hrs P&C or L&H
- 22-23** Trusted Choice Big "I" Jr. Tournament, Orangeburg
- 23** Insuring Commercial Casualty (CISR), Columbia, 7 hrs P&C

August

- 7** Insuring Personal Automobile Exposures (CISR), Bluffton, 7 hrs P&C
- 7** William T. Hold Seminar (CISRs only), Charleston, 4 hrs P&C, 4 hrs Ethics
- 13** E&O Risk Management, Anderson, 8 hrs P&C or L&H
- 20-22** CIC Commercial Property Institute, Columbia, 20 hrs P&C
- 26** Insuring Commercial Casualty (CISR), Greenville, 7 hrs P&C
- 26** E&O Risk Management, Myrtle Beach, 8 hrs P&C or L&H
- 26** Wild Times in Personal Lines, Charleston, 6 hrs P&C
- 27** Wild Times in Personal Lines, Columbia, 6 hrs P&C
- 28** Wild Times in Personal Lines, Greenville, 6 hrs P&C

September

- 4** Insuring Personal Residential Exposures (CISR), Rock Hill, 7 hrs P&C
- 17** E&O Risk Management, Bluffton, 8 hrs P&C or L&H
- 18** Insuring Commercial Property (CISR), Columbia, 7 hrs P&C
- 23** Insuring Commercial Property (CISR), Myrtle Beach, 7 hrs P&C
- 24-26** CIC Life & Health Institute, Myrtle Beach, 20 hrs L&H
- 25** William T. Hold Seminar (CISRs only), Columbia, 4 hrs P&C, 4 hrs Ethics

October

- 5-7** 110th Annual Convention, Myrtle Beach
- 15-16** Brokers Pre-Licensing, Columbia, 12 hrs P&C
- 28** Insuring Personal Residential Exposures (CISR), Columbia, 7 hrs P&C
- 29** Agency Operations (CISR), Charleston, 6 hrs P&C or L&H, 1hr Ethics

November

- 6** Insuring Commercial Property (CISR), Bluffton, 7 hrs P&C
- 6** Insuring Personal Auto Exposures (CISR), Greenville, 7 hrs P&C
- 11** Insuring Personal Residential Exposures (CISR), Florence, 7 hrs P&C
- 11** E&O Risk Management, Columbia, 8 hrs P&C or L&H
- 12-14** CIC Commercial Casualty Institute, Hilton Head, 20 hrs P&C
- 19** Agency Operations (CISR), Columbia, 6 hrs P&C or L&H, 1 hr Ethics
- 20** Agency Operations (CISR), Myrtle Beach, 6 hrs P&C or L&H, 1 hr Ethics

December

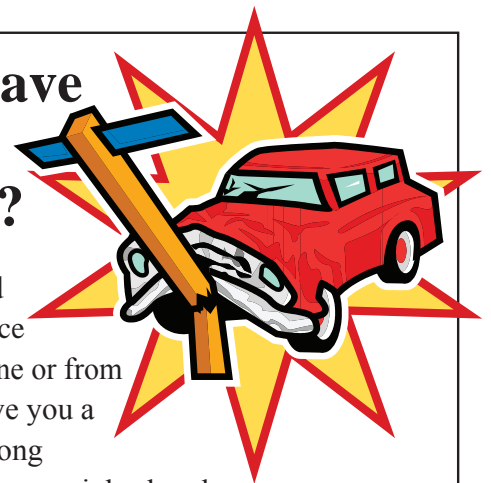
- 4** Insuring Personal Residential Exposures (CISR), Charleston, 7 hrs P&C
- 9** Insuring Personal Automobile Exposures (CISR), Columbia, 7 hrs P&C
- 17-18** Terry Tadlock Seminars, TBD

Do You Have Enough Coverage?

Don't wait to find out that the insurance you purchased online or from an 800 number gave you a discount on the wrong coverage. Talk to your neighborhood independent Auto-Owners agent, about a policy that *fits your needs and budget*. Visit today and form a valued relationship, that won't let you down in a time of need.

Go to www.auto-owners.com to locate an agent in your neighborhood.

Auto-Owners Insurance



*When it comes to your
agency's E&O coverage,
you need stability.*



**The Big "I" Professional Liability Program and Swiss Re have offered
agents a stable market for twenty years.**

The Big "I" Professional Liability Program provided by Swiss Re and underwritten by Westport Insurance Corporation (a member of the Swiss Re Group and rated "A+ XV" by A.M. Best), has grown into **the largest insurance agents E&O program in the nation**. The market has changed over time and agents continue to depend on their E&O program for stability. Currently, 60 percent of IIABA member agencies participate in the program, placing their coverage for an average of ten years. Big "I" state associations administer the program and take pride in their localized service and understanding of the environment you work in on a daily basis. A Professional Liability Committee—made up of your fellow IIABA member agents who embody your ideals—oversees the program. **Your E&O team is ready to stay the course**, even in rocky terrain. Learn more today at www.iabsc.com.

Other Benefits:

- Admitted and available in all states
- Limits to \$15 million available
- Industry leading coverage form
- Specialized experience in claims settlement
- Various premium credits
- Coverage for sale of both P&C and L&H products
- Full prior acts available

Swiss Re



2008 Board of Directors



Executive Committee

Chairman

Julius J Anderson, Jr, AAI (Jules)
Anderson Ins Assocs LLC
Charleston, SC
janderson@aiaasc.com

Secretary

W. Ashley Brady, CIC (Ashley)
First Charter Co., Inc.
Marion, SC
abrady@firstcharterins.com

Immediate Past Chairman

Jon A Jensen, AAI AIP (Jon)
Correll Ins Group
Spartanburg, SC
jjensen@correllinsurance.com

Chairman Elect/Treasurer

Kathy D McKay, CIC CPIW (Kathy)
McKay, Stelling & Assocs
Mt Pleasant, SC
kmckay6681@aol.com

National Director

John R Braddy, CIC, AAI (John)
Braddy Insurance, Inc.
Dillon, SC
jbraddy@braddyinsurance.com

Directors

Faye R Bradham, LUTCF (Faye)
Bradham Ins Agency
Conway, SC
fbrayins@aol.com

Russell G Parker (Russ)
Riley and Associates Inc
Mt. Pleasant, SC
rparker@rileyassoc.com

W. Paul Eaddy, Jr (Paul)
Adams Eaddy & Associates
Columbia, SC
peaddy@adamseaddy.com

Jasper D Puckett, CPCU CRM CIC ARM AAI (Jack)
Capstone Insurance Services LLC
Greenville, SC
jdp@capstoneinsurance.com

Kenneth A. Finch, CPCU CIC CRM AAI (Ken)
Countybanc Insurance Inc
Greenwood, SC
kfinch@ecountybanc.com

Christopher T. Tidwell (Chris), CPCU, CIC
Tidwell Agency, Inc.
Lexington, SC
chris@tidwellagencyinc.com

Charles Paul Midgley, Jr. (Charles Paul)
Midgley Agency, Inc.
Bennettsville, SC
cpmidgley@mecsc.net

C. Ross Turner, III, CIC (Ross)
Turner Agency, Inc.
Greenville, SC
ross@turneragencyinc.com

R. Scott Moseley (Scott)
Irmo Insurance Agency
Irmo, SC
scotirmo@bellsouth.net



Solutions

Commercial Property

Contractors

Commercial Umbrella

Commercial Transportation

Professional Liability

General Liability

Products Liability

Personal Lines

Marine


...and much more



For additional information
please contact Hull & Company in:

Charlotte
charlotte@hullco.com
www.hullco.com/charlotte
800/241-HULL (4855)

Need a Vacant Property Policy that won't come up empty?



Alan Jay Kaufman
Chairman, President & CEO

When you partner with the experienced professionals at Burns & Wilcox, you'll find a national network of underwriters with unparalleled access to the leading markets for Vacant Properties. That means broad coverage from a company with the speed, agility and intelligence to get the job done right. Plus, flexible solutions and large limits in protection against fire, vandalism and other unforeseen claims. If your client has an empty property, give them the right coverage with a Vacant Property Policy from Burns & Wilcox, North America's largest specialty insurance wholesaler.

**Burns & Wilcox***Insure Wisely™***Morehead City, North Carolina**

252.726.8992 fax 252.726.9484
moreheadcity.burnsandwilcox.com

Independent Insurance Agents & Brokers of SC
800 Gracern Road
Columbia, SC 29210

PRSRT STD
U.S. Postage
PAID
Medford, OR
Permit No. 348