

WINTER 2008

SOUTH CAROLINA



Agent & Broker

-
- A photograph of several large fishing boats with complex rigging and masts, docked in a harbor under a clear blue sky.
- > **Independent Agencies Making a Paradigm Shift**
 - > **"Partners for Progress" -**
IIABSC Annual Convention Report
 - > **Zoom in on Branding: Why your agency needs it.**



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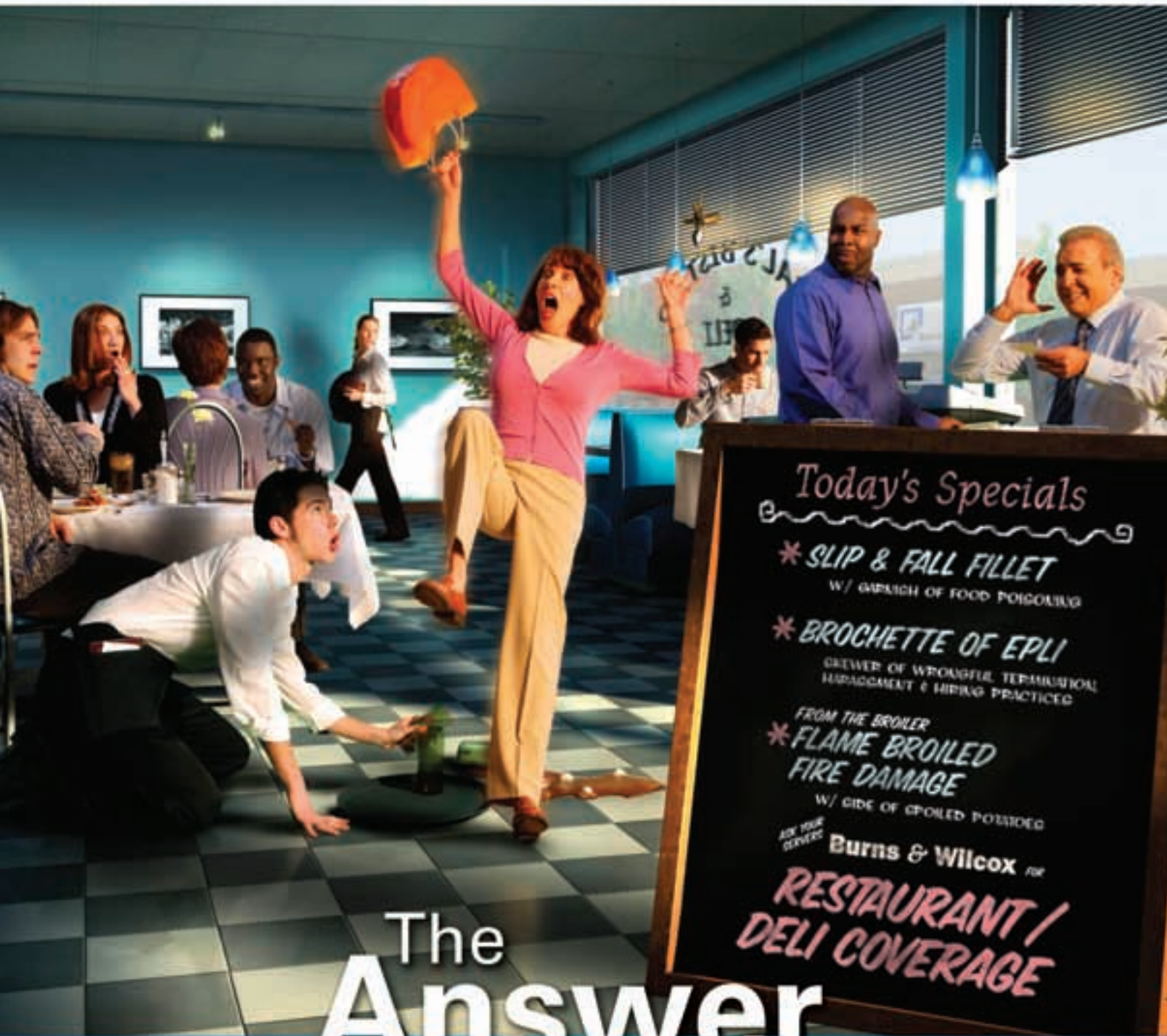
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Independent Insurance Agents



Brokers of South Carolina

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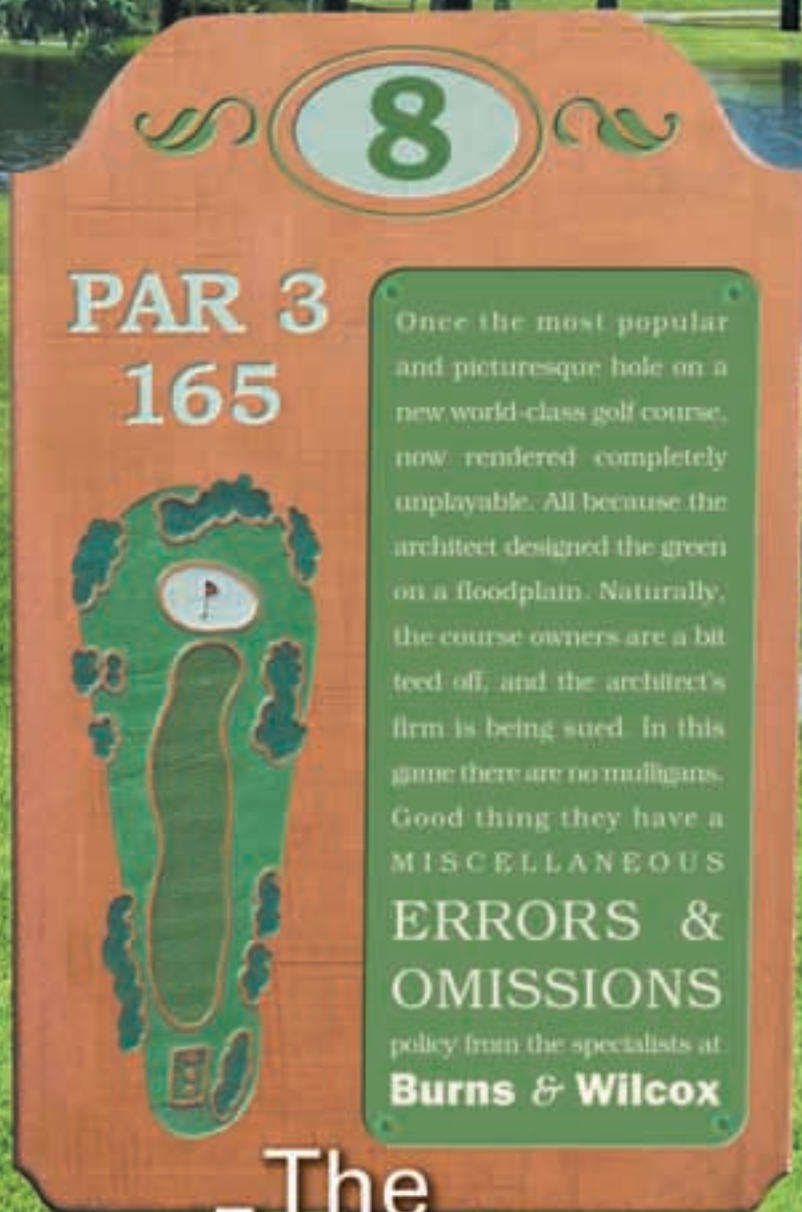
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On the cover: The South Atlantic is ranked only 6th of the eight regions for commercial fishing in the U.S., but that still means around \$151 million worth a year, according to the National Oceanic & Atmospheric Administration's fisheries statistics for 2004. The SC Department of Natural Resources sold more than 4,000 commercial fishing licenses this past year, almost 91 percent to SC residents. For those of your clients who fish on a more recreational basis, Big "I" Markets offers Marine insurance for boat owners. (Image - IndexOpen - LLC, Vstock)

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IIABSC Chairman of the Board

Jules J. Anderson, Jr., AAI



Independent Insurance Agents & Brokers of South Carolina

As I sit down to write my first column my thoughts keep going back to those faces I will no longer see regularly as I take on the responsibilities of the Chairman of the Board of the SC Big "I."

I would like to thank our immediate past State National Director Tommy Cook, who has served our association for more than 18 years both on state and national levels. In addition, our thanks go to past Chairman Drew Theodore who has served our association for more than 10 years. Two of our outstanding directors, Scott Derrick and Michael Miles, rotated off last year, both whom have served for more than three years. I know you join me in thanking them for their commitment and dedication to our association. They were all properly recognized at our awards banquet held in October as part of the annual convention; *photos of the event are on pages 27-31.*

I look back over my 30 years in the business and the only thing that has been consistent is the inconsistencies of our business. Change is inevitable! How we approach it or avoid it will affect our business. Our Young Agent Chairman Ashley Brady recently had the opportunity to participate in a roundtable discussion with several other Young Agents about changes in customers' expectations and how agencies can respond. *National ACT Executive Director Jeff Yates' report on the meeting is on page 14.*

Our national and state associations provide us with the valuable tools that prepared us for the changes that drive our business.

Some of those are:

- ♦ Trusted Choice
(www.trustedchoice.com)
- ♦ Best Practices tools
(iiaba.net)
- ♦ ACT
(Agents Council for Technology)

...and the many many educational courses that are offered by our state staff through the year. If you haven't, please go on our Web site (www.iiabsc.com) and review the items mentioned.

I suggest looking at the Best Practices first, as they offer some valuable tools to determine agency performance and practical solutions to begin the process of preparing your business for the challenges of the present and future.

Your Board of Directors and staff are prepared to help our members address the changes and challenges that we may face this year. We want to be involved in the issues that affect you, whether it be on a local, state or national level.

Thank you for electing me Chairman of your Association. I look forward to working on your behalf. Please do not hesitate to call or email me if I can be of help, janderson@aiasc.com.



Our outgoing Executive Committee members and Directors from the Board were recognized during IIABSC's 9th annual convention, which included Michael Miles (top) and retiring State National Director John "Tommy" Cook (bottom).

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Independent Insurance Agents
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As you receive this copy of *South Carolina Agent and Broker*, I will be attending my first IIABA board meeting as South Carolina's national representative. I have very large shoes to fill following Tommy Cook, who has represented our association so well for the past six years. Tommy is a strong advocate for our state and very well respected among the other board members and national association leadership. I will be depending on him for much guidance as I learn the responsibilities of this new position and represent your interests at Big "I" national.

Although I am the elected National Representative for IIABSC, there are many other voices from our state that are heard at the national level.

While Tommy has completed his term as our national board member, we are fortunate that he is still very much involved at that level. Tommy chairs IIABA's Agency Administrative Service (AAS) Board, which is the "for-profit" operation of our national association responsible for the operation of the Big "I" Advantage program, Big "I" Markets, the E&O program as well as other offerings. These are very important programs for our membership, offering much needed markets to many agents, a stable and competitive source for our errors and omissions coverage as well as a steady stream of revenue to IIABA, which in turn helps hold down the dues we must pay as members to the Big "I." I encourage you to take advantage of these programs and others offered by IIABSC in conjunction with the national Big "I."

Jon Jensen, our Immediate Past Chairman, serves on the InsurPac Board of Trustees. We will see many serious issues, such as Federal regulation of insurance, Natural Disaster Funding and Universal Health care, discussed in Congress over the next several years. These are issues that may determine the way we do

business for years to come. Our PAC money helps the members of Congress that are willing to help and support us, which is even more important with 2008 being an election year. You will definitely be hearing more about InsurPac in 2008.

Ashley Brady, IIABSC Secretary, is one of five agents from across the country that makes up the national Young Agents Committee. This group helps stimulate the YA programs in each state across the country for our future leaders. Ashley has helped revive South Carolina's young agent group into a thriving and growing group that is excited about the future of our industry, and this growth is happening across the country. Remember, *anyone* in your office under the age of 40 is eligible. Encourage them to get involved; it will be good for their future as well as that of your agency!

Frank Sheppard, our President, chairs the Co-Branded Web site Oversight Task Force. IIABA works together with 30 state association offices to provide a Web site that is functional and easy to use with links to what is happening at the state as well as all of the offerings of IIABA. Check out www.IIABSC.com if you have not done so. It is the communication method of choice for today and the future.

Becky McCormack, our Vice President, has just completed her term on the Big "I" Virtual University Curriculum and Research committee. However, she is still very involved and respected among her fellow educators from around the country and is often called on for her advice and help.

As you can see, South Carolina is very well represented in the leadership at the national level. Please do not hesitate to call on any of us if you have questions about any programs or would like to get involved with a committee or task force at the state level. We need your help and input!



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IIABSC President Frank Sheppard, AAI



Independent Insurance Agents
& Brokers of South Carolina

New Year - New Opportunities!

Someone taught me a long time ago to look at my challenges as “opportunities.” Sure, it might be an oversimplification – but it has really helped me embrace the changes and challenges that hit us every day. So here we are – just beginning another year – reviewing accomplishments from last year and looking forward to the “opportunities” that await us in 2008.

Company relations/Market development

There is no more important issue for independent agents than access to reliable, stable, healthy insurance markets. South Carolina agents are fortunate to have many great company partners and the Big “I” is committed to helping existing companies be as successful as they can. IIABSC is also committed to maintaining a business environment that attracts new carriers to the state – especially coastal property markets.

Trusted Choice

IIABSC is at an historic threshold as every member becomes a Trusted Choice agency 2008. Trusted Choice is THE brand for independent agents and IIABSC will be working throughout the year to continue promoting the brand with the public. There will also be opportunities to help agencies “Live the Brand” – an important step in incorporating Trusted Choice into your agency culture.

Automation

No aspect of business management affects agencies more than automation. From customer data management to communications

to efficient processing, agency automation issues are at the forefront. Keeping abreast of the opportunities can overwhelm the most techno-savvy agency manager. IIABSC has created an Automation Task Force to help identify key issues, suggest resources for help and help plan IIABSC’s first Technology Conference in 2008.

State Issues

The SC Big “I” will be working with key constituencies on several issues including certificates of insurance, Department of Insurance bulletins and interpretations and agent/broker licensing.

National issues

Our national federal affairs office will have plenty of opportunities in 2008. The push for Optional Federal Charter and repeal or modification of McCarran-Ferguson will continue to pit huge national companies and brokers against regional companies, independent agents and state regulators. There is a tremendous amount of momentum building for some form of federal insurance regulation.

Federal tax reform proposals expected in 2008 could increase the tax rate on S corporations affecting at least 1/3 of our membership.

Natural Disaster legislation and Flood insurance reform will also be big issues in 2008.

Opportunities abound in 2008! Let us know where we can be helping and how you can help make a difference.



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Becky McCormack,
CIC, CPCU, AAI, CPIW



Independent Insurance Agents
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Happy New Year!! Now that the holidays are behind us, we're energized and focused on the start of a wonderful new year. If you're like most, you've also made several New Year's resolutions – and most likely already given up on a few! The custom of making New Year's resolutions dates back to the ancient Babylonians where, according to *wilstar.com*, one of the most popular resolutions was to return borrowed farm equipment!

While that particular resolution may not have made the top of your list, you probably made some other common ones like losing weight (my personal favorite), quitting smoking (been there, done that), getting a better job (you can't have mine) or spending more time with your family (sure...who doesn't love watching non-stop football on Sundays, or handing out money like it was candy to your kids?). But just in case you haven't had a chance to make any great resolutions towards your professional life, or just need a few more to make your life complete, I have a few suggestions:

New Year's Resolution #1 – I will promote the Trusted Choice brand. Educate your insureds on the priorities of Trusted Choice – **customization** of policies to meet their specific needs, **advocacy** through support and assistance with claims, and **choice** of insurance companies.

Resolution #2 – I will complete my Continuing Education and pay my fee by May 1 so I will not lose my license. Remember, there is a new three-hour Ethics requirement. Go to www.iiabsc.com for a listing of all our seminars.

Resolution #3 – I will make a donation to InsurPac and the State Pac. This is your career we're talking about. We all need to support the legislators who support us and will look out for our best interests on a state and federal level, especially in this election year.

Resolution #4 – I will attend an IIABSC event that I have not attended in the past. This one will be easy to meet at the new IIABSC Technology Conference in May. Other opportunities are the Spring Conference, Young Agents Scholarship Golf

Tournament, Young Agents Conference, and the Annual Convention in October.

Resolution #5 – I will begin working on a (another) professional designation. The choices are endless! Why not start CISR, CIC, CPCU or AAI? Knowledge is a powerful thing!

Resolution #6 – I will explore ways to get more involved with my association. Committees, task forces, volunteer to help with the Junior Golf tournament, become a Grass Roots contact.... just ask us.

Resolution #7 – I will make a donation to the IIABSC Foundation. Donations are tax deductible and the Foundation contributes to programs to improve safety and deter crime as well as promote a positive public image of the insurance industry.

Resolution #8 – I will sign up my entire staff to receive the IIABSC electronic newsletter, and the South Carolina Agent & Broker magazine. Both are free and will help keep your staff up to date on the latest news, CE opportunities and events.

Resolution #9 – I will learn more about the products and services available to me and my clients through IIABSC. Just give Charlene Bernotas in our office a call to get more info on flood, personal umbrella, In-Home Business and other products and services.

Resolution #10 – I will visit the IIABA Virtual University Web site and explore all the resources it provides for me and my staff. Get your login and password from IIABSC then go to www.iiaba.net/vu and look at the hundreds of articles in the Research Library, the on-line courses, newsletter, and "Ask an Expert" feature – all free!

Now those are some resolutions with real meaning! I'm not saying you have to take on all of these at one time, but this list should keep you from getting bored during the year. So forget all those other resolutions that you think will make you a better person – I like you just the way you are now!!

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By Jeff Yates, ACT Executive Director

Independent Agencies Making a Paradigm Shift:

A Conversation with Young Agents

ACT's Strategic Future Issues Work Group had a focus group with ten Gen X independent agents attending the Big "T" Young Agents Conference in San Diego this past September. Facilitated by agency consultant Steve Anderson, we queried the young agents on how they see their customers' expectations changing and how they believe their agencies will need to respond. Most interestingly, these agents agreed that their agencies should make a paradigm shift to remain competitive in the future and made several recommendations as to how the carriers could help them in this transition.

Profile of the Young Agents

The participating young agents were in their 20s and 30s and primarily focused on commercial lines production. Most were from family agencies, both large and small, located in rural and suburban locations. They said they were strapped for time and striving to create more free time to spend with their families.

Generally, they do much of their personal shopping online to save time and do not waste time on sites that don't give them a good user experience. They are totally comfortable using their credit cards online and like the value-added services they receive – such as

automatic resending of products or emails alerts when they need to restock (*drugstore.com*) and being able to view customer rankings of products. They love *Google Alerts* because they can get automatic emails when there is new information about a client, competitor, vendor, carrier, or industry their agency is targeting. They usually go online first to get information or resolve a problem.

These agents define good customer service to be – “they know what I want and they anticipate how I want to do business.” They like the Southwest Airlines business model not only because of the easy-to-use technology, but because the employees have a good attitude and do not try to take advantage of the business traveler.

The agents use instant messaging internally within their agencies and use text messaging in their personal lives. They particularly like text messaging because it is currently reserved for personal messages from family and friends, and they **do not** want to receive business and commercial messages this way. They believe their clients would feel the same way.

The agents are using email primarily with their commercial clients and their carriers. One of the agents has started to use live Internet meetings with

"THEY MAKE ME LOOK REALLY, REALLY GOOD" — THAT'S SERVICE OUTSIDE THE BOX.

John Hamrick
Greenpoint Insurance Group - High Point, NC



Agent John Hamrick says he approaches his business the same way Builders Mutual does: offer the best deal for the customer. But that doesn't mean just price. "They're not the cheapest guys around, but they're the best deal," he says. "They're in tune with the marketplace and have people that really care about their agents." John appreciates the consistency of staff at Builders Mutual and his ability to develop relationships with them over time.

He cites their quick response time to his customers and the classes he's taken as further examples of how Builders Mutual helps his business. "My customers come to me for two reasons — being accessible and being knowledgeable. I want to answer their questions right then and there, and a lot of that goes directly back to Builders University." Already a Certified Builders Insurance Agent (CBIA), John vows to take additional classes as soon as they're available. "Being a niche company, they don't have to offer that level of service, but they know that a happy agent is a productive agent."



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commercial lines clients (where appropriate) when the client is located some distance from the agency.

The young agents use a lot of the electronic newsletters to get their industry news, but also try to read the industry magazines when they can find time. Some of the agents have started to download podcasts of sports news and news summaries.

Even though these agents are not the primary users of technology in their agencies, they get frustrated because they perceive that the technology they use in the business is considerably behind the technology they use in their personal lives.

Changing customer expectations

The agents find their customers to be more knowledgeable than ever and want convenient options to deal with insurance when and how they see fit. One agent cited his cell phone company, which sends an email when his bill is due with a link to pay the bill right there in the manner he chooses.

The agents believe most of their customers also have done insurance research on the Internet and perhaps have gotten quotes there, particularly in personal lines. One agent cited comScore's 2007 research that found that more than fifty percent of recent purchasers of automobile insurance from agents also got a quote online.

The agents believe that their customers perceive personal lines and small commercial lines to be a commodity. One agent estimated 20% of his customers are with him for service and 80% for price. Another pointed out that most of his customers could replace him as agent and stay with the same carrier in his town, because his carriers are so widely represented there. Still another said that even though his agency provides his construction clients loss control, human resources and Department of Transportation consulting services as value-added, his price must continue to be in the ballpark to keep the business. The agents concluded that even in this highly competitive, commoditized environment the keys remain to be building relationships with customers, providing distinctive value-added services and providing responsive service.

The agents said that another change they have noted is that their customers want to have the option to pay by credit card so that they can redeem miles or points. Several of their carriers offer this option, but this remains a challenge on agency-billed business.

The agents see the primary customer interest in their Web sites to be for information about their agency and for information and services relating to their policies – such as getting billing information, making payments, printing auto ID cards, and generating certificates of insurance. Some of the agencies are generating online sales for certain specialty lines such as travel insurance and horse mortality insurance. So far, auto insurance and certain specialty coverages seem to be the only areas where

online sales have taken off, but the agencies worry about “the model that has not been created yet” making a big impact on other lines of their business.

Shift in the Agency Paradigm

The discussion brought up the fact that there needs to be a major shift in the type of value that independent agencies deliver. The value is no longer in the transactions that the agency performs. Customers today take these as a given. They are looking for a new value from the agent that justifies the customer's buying from the agent rather than just going online. One agent said, “If we just turn ourselves into order takers, we're out of business.” Another said we need to make transparent to clients all of the services we provide for them, “such as the fact we have searched the market and here are the best options.”

This new value for personal lines customers might be proactive risk assessment, providing cost saving options, claims counseling, disaster planning advice, etc. For commercial lines customers, it might be risk counseling with a special understanding of the particular industry, claims experience analysis for loss control, verifying experience modifications, assisting with the audit process, human resources counseling, disaster planning and recovery, legal and accounting seminars, etc.

A paradigm shift in the value the agency provides its customers requires changes in the functions agency employees perform. Processing of transactions needs to be automated to the maximum extent possible, so that time is freed up for agency employees to be repositioned to provide these new services. In order to accomplish this, there must be a second paradigm shift and that is in how agency employees do their work, in how agents transact business with their carriers, and in the number of transactions customers can perform for themselves on agency Web sites. Industry initiatives such as – Real Time, Download, eliminating paper, and enhancing agency Web site Functionality – are creating the critical tools agencies will need to make these paradigm shifts.

The young agents expressed their frustrations with some of the older CSRs in their agencies, who are reluctant to change and using the new technology tools that are available. One mentioned how the younger CSRs work fully electronically, while the older CSRs are reluctant to move away from their paper files. Another agent noted the importance of the agency's taking the time to train the CSRs on the capabilities of their agency management systems so that more of the system's time-saving features are used. The young agents also expressed their frustration with some older agency principals “who stand in the way” of the agency's making the changes necessary to implement improved technologies and workflows and to transition their employees to more value-added roles.

How Carriers can help

The young agents had several recommendations as to how the carriers could help them make the needed paradigm shifts:

- Implement Real Time, Download, and other ease-of-doing-business initiatives, so that agencies can reduce processing time.
- Reduce the time it takes to get a quote and eliminate as many of the “40 extra questions” as possible.
- Use Web services to prefill underwriting info, such as building size, age, etc.
- When the carrier has an interaction with the customer, share that information with the agent. Examples would be alerting the agent when the customer has filed a claim and providing claims download.
- Help agents provide customers with valuable risk management and loss control information by making real-time claims data easily available to agents, flagging important trends in that data, and providing useful analyses of that data.

Another important way for carriers to help agencies is to make their information more easily accessible. One agent said it takes him two hours a week to filter through his carrier emails. The agents recommended that carriers:

- Provide a *Google Alert*-type capability so that agents can specify the type of information each of their employees will receive automatically.
- Provide a robust search engine on the carrier Web site and provide past notices on the site so the agent can retrieve them easily when needed.
- Make it easy to locate any needed forms or endorsements and manuals online.
- Use email notifications sparingly and only when important. The agents said that when carriers send three or four emails a week, they delete them without reading them. Also, specify in the email the employees in the agency to whom the email has been sent, so the agent knows when forwarding is necessary.

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@iiaba.net. This article reflects the views of the author and should not be construed as an official statement by ACT.



Ashley Brady,
*IIABSC Secretary
on the Board of
Directors and
Young Agent
Chairman, was
fortunate enough to
participate in the
discussion at hand
during the national
Young Agents
Conference in San
Diego this past
September. Here's
what he had to say
about the experience:*



I guess the best thing about the meeting with Young Agents was all the different ideas that were being shared. There were about 10 agents from across the country, and each had different views on how the insurance companies could make doing business with them easier. Some agents shared the way they handled their IT within their own offices. Several of the agents had gone paperless and utilized their Web sites to make it easier for their clients to do business with them.

“Everyone agreed that ease of doing business is one of the most important issues, whether it is between the agent/client or the agent/company. The companies need to be more in-tune with the agents on a regional basis and be able to react more quickly to market conditions and technology.

“I found it very interesting that there were at least four company personnel at this meeting, mainly sitting in the back of the room with their laptops with their keys tapping away, taking lots of notes. Some even approached the participants to further discuss their ideas and suggestions.

“I would suggest that if anyone has a chance, to attend the Leadership Institute next year in Las Vegas, as we will be expanding this session because it was probably the best meeting we've had.”

P&C Industry Not Seeking Major Legislation in '08 General Assembly

Will support business campaign for further Tort Reform and speak out against efforts to increase premium taxes to fund state needs



*By Lee Ruef
IIABSC Director of State &
Governmental Affairs*

The property and casualty insurance industry is not presently seeking any major legislation as the Second Session of the 117th General Assembly convenes in Columbia this January.

Some legislative activity of the industry this year will be devoted to continuing assistance to the business community in its campaign to enact further tort reforms. Three years ago IIABSC joined a coalition of more than 40 business organizations, the South Carolina Civil Justice Coalition, to seek major tort reform and an overhaul of Workers' Compensation laws. The coalition has been successful to a degree on both tort and workers' comp reform.

Now the coalition has adopted a five-point agenda for further tort reform. Heading the list of issues the coalition wants to attack is reasonable limits on punitive and non-economic damages. The legislative goals also include class action reform, expert evidence reform, enacting a ceiling or "cap" on appeals bonds in civil cases and making admissible evidence regarding whether seat belts were in use at the time of a vehicle accident.

This list is an agenda that will likely not be entirely accomplished this year and there is a possibility that none of the measures will pass in this session. It is difficult to get controversial legislation passed in the second and final year of a General Assembly.

Much controversial legislation is not considered until after filing deadlines in April for June primary elections, but by then it is usually too late to move a controversial bill through two houses and a conference committee.

On workers' compensation, the coalition supports Gov. Mark Sanford's effort to have commissioners use an objective standard in determining disability awards. The Governor has ordered the commissioners to do so, but they are resisting.

There may be an attempt to increase insurance premium taxes this year to pay for some needs in state government. A proposal has been floated that would increase the 4% premium tax by one-half of a percent on homeowners, farm owners, renters and auto insurance. The purpose is to raise funds for much needed repairs of the Criminal Justice Academy and an expansion of law enforcement training programs. Our insurance company partners

fear that an increase in the premium tax would open the door to additional efforts to use the premium taxes to finance specific state government projects.

One company spokesman has said that the proposal "presents a compelling need, but the General Assembly should decide how to fund it out of the General fund."

Apparently the Criminal Justice Academy is much in need of building repairs and modernization, and it was pointed out recently that most other states give highway patrolmen much more training than we do in South Carolina. The academy is supported now by a portion of traffic fines.

The industry will be most interested also in the views of coastal lawmakers regarding property insurance. The General Assembly enacted the *Omnibus Coastal Property Insurance Reform Act of 2007* in the last session. This comprehensive bill was proposed by Governor Mark Sanford and Director of Insurance Scott Richardson to address the availability and cost of property insurance in coastal areas.

Two key Senators said in May, when they voted to pass the bill out of committee, that if the measures were not working within nine months to stop cancellations of homeowners insurance and were not making property insurance more available, then they would push a bill that proposes to replace the Wind Pool with a Hurricane Insurance Plan. That plan would make "hurricane" coverage available to anyone in the state. Policyholders in the plan would pay for any losses exceeding premiums, but the Governor could decree that all property owners be assessed in the case of large losses from a named storm.

Those Senators are the President Pro Tem and Judiciary Committee Chair Glenn McConnell (R-Charleston) and Sen. David Thomas (R-Fountain Inn), who is chairman of the Banking and Insurance Committee. McConnell has not said what he will do this year, but did tell IIABSC that he is still getting complaints from some coastal island residents.

We need your grassroots support!

In the last three years the business community has proven the effectiveness of grass roots contacts on legislative matters as

the method has won some crucial battles on tort and workers' compensation reform. Your grassroots contact with state legislators are sometimes needed on property and casualty insurance legislation as well. In the last two years the industry has effectively delayed consideration of several state bills of concern to our company partners, and we have managed to change the minds of those who had an eye on agent commissions or wanted agents to take on unfair responsibilities.

Our industry may not have legislative initiatives specifically on insurance at the moment, but we must keep up our grass roots contacts with legislators and stay involved or get involved in the process of electing them. Independent insurance agents have proven for nearly a century that your grassroots network really works on state and federal legislation. The IIABSC Public Affairs Committee does a great job of assisting legislative campaigns, but nothing can replace your personal involvement with state legislators and members of Congress at the local level.

Please join us March 19 in Columbia for Big "I" Day at the State House when we will call upon our legislators to discuss the issues and demonstrate the strong grassroots support that the Big "I" enjoys. You do not have to participate in the Spring Conference to visit the State House with us Wednesday morning. We will be doing the same thing in April at the federal level with national's Big "I" Legislative Conference & Convention. Please join us if you can.

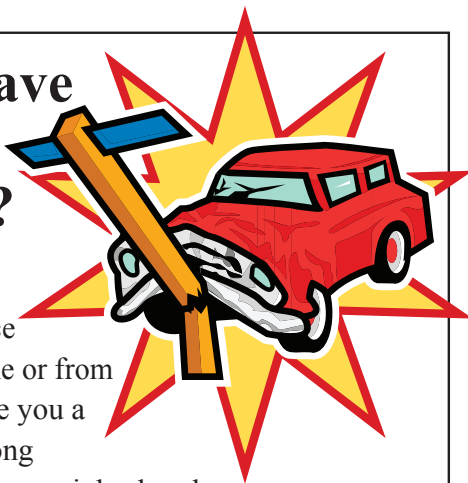
Keep that grassroots network buzzing. You may be called on to help with an issue in Columbia at any time.

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So, now you're a Trusted Choice agency - What next?

Read *Zoom in on Branding*



By Ross Turner, CIC & Paul Eaddy
Trusted Choice® Co-Chairmen

As of January of this year, membership in Trusted Choice®, the Big “I” national branding program, is included in all regular agent membership of the SC Big “I.”

I know what you're thinking: “Great, but now what?”

Well, what you do next is log on to their Web site, www.trustedchoice.com, and download the document *Zoom in on Branding* under the “Branding” tab. Created exclusively for Trusted Choice® members, *Zoom in on Branding* is an easy-to-understand workbook designed specifically for independent agents and brokers.

Here are seven reasons why *Zoom in on Branding* will work for your firm:

1. *Clear road map.* You won't find long-winded, theoretical discussions of brand in *Zoom in on Branding*. This isn't a novel; it's practice advice for any agent or broker.
2. *Logical order.* The workbook offers step-by-step guidance on creating and maintaining a powerhouse brand. There are 10 phases, and you stay on track by reading and acting on them in order. Before you spend a dime on advertising, for example, you will refine your messages and workflows. Otherwise, you could be wasting marketing dollars.
3. *Rally employees.* Brands are more successful when owners and employees are on the same page about what the brand is today, how to shape it for tomorrow, and how to reinforce it in everyday activities. When you get your staff involved, you'll see positive progress sooner. Employees have responsibility for “living” the brand as much as you do.
4. *Easy-to-use.* The worksheets at the end of each chapter provide actionable, clear and proactive steps by relating the material specifically to your agency.
5. *Trusted Choice® assistance.* The workbook makes it easy for agency owners to understand and implement Trusted Choice®

the right way in their agencies. As an agency owner, if you understand branding well, you'll “get” the value of Trusted Choice®. Put simply, it reinforces your brand by adding an additional ingredient of value. Combining the principles of good brand management with the deliverables provided by Trusted Choice® will position your agency to achieve what a strong brand offers: increased growth and profit.

6. *Help with allocating marketing dollars.* The workbook provides advice on where to commit resources for growth based on what you know about your customers. You won't have to worry about wasting advertising dollars in the wrong places.
7. *Positive experience.* Branding is hard work, but it's ultimately a positive shot in the arm to any small business. Scores of independent agents and brokers like you have been through this process and seen the value. Now it's your turn!

Remember that a brand must be carefully managed. It takes time and patience. You shouldn't jump right into spending money on marketing your brand unless you have a firm grasp on what the brand is in the first place. *Zoom in on Branding* provides you that backbone.

As discussed in *Zoom in on Branding*, this workbook is about you, the agency owner: It's about how you can leverage your strengths. It's about making your customers more loyal, which drives more revenue to you. It's about gaining a competitive edge. It's about growing your business. It's about success.

Good luck, and contact the IIABSC office (info@iiabsc.com, 803.731.9460) if you have any questions or to get your Web site UserID and password.



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HOME-BASED BUSINESS OWNERS OFTEN GET EXCLUDED



Owning your own business and being your own boss--it's part of the American dream and more and more people are making it come true by starting their own businesses out of their homes. This growth of home-based businesses is not just changing the landscape of American business, but it also presents an excellent marketing opportunity for insurance agents.

Specifically, home-based business owners have special insurance needs. Insurance agents are increasingly being asked the inevitable questions about insurance coverage for the home-based entrepreneur. Many home business owners operate with a serious gap in their insurance coverage but don't know it. Some just assume their homeowner policy covers their business pursuits while others don't want the expense of buying a separate commercial insurance policy. They can be in for an unfortunate and costly surprise when they find out that a loss resulting from the operation of their business is not covered by their homeowner policy.

Agents need to protect themselves from potential E&O exposures arising from the unique needs of home-based business owners. The first thing agents can do is help their clients determine if they are engaged in business activity that would be excluded from coverage under their homeowner policy.

So, what is the definition of a business and what are some of the associated exclusions that might apply? While each homeowner policy should be reviewed carefully, generally the wording in most forms stipulates the business activity must be continuous or regular and the purpose of that activity must be to earn a profit or livelihood. The key word in this definition is "continuous." An occasional profit-making activity such as selling baked goods at a local fair once a year might be acceptable. But, someone baking goods for sale at the local farmers market every Saturday is engaged in a continuous profit-making activity. The continuous activity needs not be on a full-time basis, either. Part-time business activities or even hobbies can be excluded if it is "continuous." Be careful to review your client's homeowner policy carefully to confirm its definition of a business.

The ISO HO4 definition of "business" includes trade, profession or occupation. This definition is broad and because definitions may vary between policy forms and companies, agents should make sure to read a client's policy very carefully when looking for potential exclusions associated with a customer's "business." Once those coverage gaps are identified, agents should be proactive in identifying customers in their renewal book who may have recently started a home-based business.

Home-based business owners need to understand that they face potential loss from two sources; liability exposures and loss to business personal property.

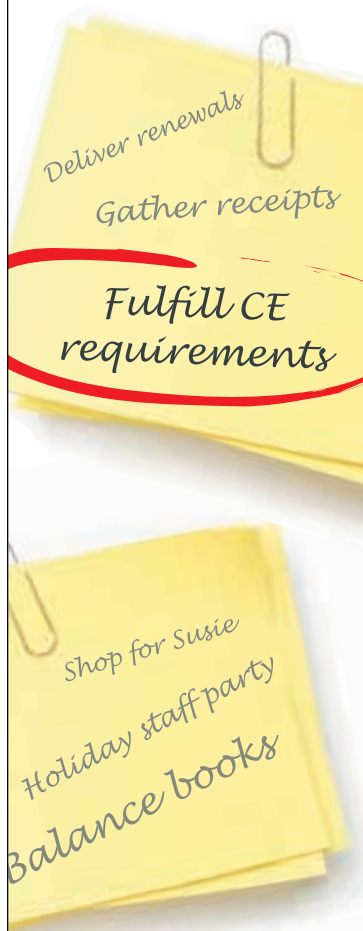
Many homeowner insurance carriers offer endorsements to cover the home-based business exposure. Some endorsements can be restrictive and somewhat limited in the amount of coverage provided and/or in the classes of business covered. Many endorsements added to homeowner policies often provide limited coverage only at the residence premises, leaving customers without coverage when exhibiting their goods, or transporting their equipment to an off-site location. One alternative is to offer your clients a policy designed specifically to meet the needs of the home-based entrepreneur. These policies are affordable with premiums for some classes starting at \$150.

The Independent Insurance Agents & Brokers of America endorses the @Home Business policy offered by RLI Insurance Company. The RLI @Home Business product is a stand-alone product on admitted paper offering up to \$1million in Business General Liability protection on and off premises while also providing up to \$50,000 in Business Personal Property coverage.

For more information on the RLI @Home Business policy, contact Charlene Bernotas at IIABSC or visit www.iiabsc.com "Insurance Coverage for your clients" under the "Member Resources" tab.

Next issue: Key Coverage Components

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Events Calendar

Independent Insurance Agents
& Brokers of South Carolina

March

19-20 Spring Conference
& Big "I" Day at the State House
Columbia, SC

April

2-4 Big "I" National Legislative Conference
& Convention
Washington, D.C.

May

TBD Technology Conference
Columbia, SC

June

23-24 Trusted Choice Big "I" Junior Classic,
Orangeburg, SC

July

10-13 Young Agents Conference
Daufuski Island, SC

October

5-7 IIABSC State Convention
Myrtle Beach, SC

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"Partners for Progress"

IIABSC 109th Annual Convention
October 14 – 16, 2007
Hyatt Regency – Savannah, Ga.

INSTALLATION OF IIABSC OFFICERS AND DIRECTORS

IIABSC Past President Charles S. Dorton delivered the oath of office to the incoming Board of Directors during their installation Monday night of the 109th Annual Convention held October 14 – 16 in Savannah, Ga.

Executive Committee

There was the usual reshuffling of positions among the executive committee with some newcomers as well. **Julius Anderson, Jr., AAI**, of *Anderson Insurance* in Charleston was elected the Chairman of the Board of Directors for 2008, with **Kathy D. McKay, CIC, CPIW** of *McKay, Stelling & Associates* in Charleston moving up to Chairman-Elect/ Treasurer and **W. Ashley Brady, CIC** of *First Charter Company* in Marion was elected to serve as Secretary in 2008.

Jon A. Jensen, AAI, AIP of *Correll Insurance Group* in Spartanburg becomes the Immediate Past Chairman, and **John**



The 2007 annual convention was held in mid-October at the Hyatt Regency Hotel located between Bay Street and the famous River Street in Savannah, Ga. It was a prime location in the city, offering great shopping opportunities and stunning harbor views.

R. Braddy, CIC, AAI of *Braddy Insurance* in Dillon was elected the new National Director to represent SC in the national association.

Retiring officers, Past Chairman **Andrew N. Theodore, CIC** of *Theodore & Associates* in Columbia and State National Director **John T. Cook, CIC** of *John T. Cook & Associates* in Myrtle Beach were recognized for their service and dedication to the association over the past several years.

Directors

Elected to three-year terms on the IIABSC Board of Directors were **Faye R. Bradham, LUTCF** of *Bradham Insurance Agency* in Conway; **Charles Paul Midgley, Jr.**, of the *Midgley Agency* in

Bennettsville; **Christopher T. Tidwell, CPCU, CIC** of the *Tidwell Agency* in Lexington; and **R. Scott Moseley** of the *Irmo Insurance Agency* in Irmo.

Retiring directors **T. Scott Derrick** of the *Derrick Insurance Agency* in Johnston and **Michael E. Miles, CPCU, CIC** of the *Miles Insurance Agency* in Lancaster were recognized for their service and dedication to the association over the past three years.



2008-09 Board: (l. to r.) Ross Turner; Ken Finch; Jules Anderson (back); Jack Puckett (front); Kathy McKay; Ashley Brady; Russ Parker; Charles Paul Midgley; Chris Tidwell; Jon Jensen; Scott Moseley; and John Braddy. Not Pictured: Faye Bradham, Paul Eaddy.

AGENT OF THE YEAR



Columbia insurance executive, **Andrew N. (Drew) Theodore, CIC**, was named the 2007 Hayne P. Glover, Jr., IIABSC Agent of the Year.

Theodore, president of Theodore & Associates, Inc., was recognized for rendering outstanding community service and contributing to the betterment of the insurance industry.

About to complete nine years of combined service to our association as he moves off the executive committee this year, Theodore has always been very active with the industry, serving as President of the Greater Columbia Independent Insurance Agents, a number of our committees, our state political action committee and some special task forces. He was named Associate of the Year by the Insurance Women of the Midlands, and in 1997, IIABSC Young Agent of the Year.

"We also rely on Drew as our most politically connected Democrat in the association," said Chairman of the Board Jon Jensen during the ceremony.

Theodore has been active on several insurance company advisory boards and of course, in the community. He is currently Vice President and Past President of Holy Trinity Greek Orthodox Church and is still active in the Columbia Rotary Club and Sertoma.

In the past he has served as Chairman of the Boys and Girls Clubs of the Midlands, the Commissioner of Columbia Housing Authority, and the Vice Chairman of SC State Housing Authority.

The Agent of the Year Award is named for Hayne P. Glover, Jr., to honor his many years of dedicated service to the IIABSC state and national associations. Glover was from Greenville and is the only South Carolinian to serve as the national association president. Glover was an outstanding example of service to his community as well as the industry... the criteria used to evaluate nominees for the award.

YOUNG AGENT OF THE YEAR



Charleston-area insurance executive **W. Cooper Carter, CIC** was named the 2007 IIABSC Young Agent of the Year.

Carter, a vice president of Pinkney-Carter in Charleston, was recognized for rendering outstanding community service and contributing to the betterment of the insurance industry.

Carter is a member of our Young Agents Committee, the IIAB of Greater Charleston, and is a Travelers Claims Advisory Board member, which is an achievement for any agent, especially a Young Agent.

In his community, Carter is a member of the Holy Cross Episcopal Church, the Charleston Chamber of Commerce,

and formerly served on the Mt. Pleasant Economic Planning Committee. He also serves the young people of his community at the Mount Pleasant recreation department as a Soccer & Basketball coach. Gary Cornell of Prime Rate Premium finance presented the awards for both the Hayne P. Glover, Jr., Agent of the Year and the Young Agent of the Year.

INDUSTRY PERSON OF THE YEAR



Carolyn Muller, AIC, of Chapin was named the IIABSC 2007 Industry Person of the Year. The award recognizes insurance industry representatives – other than independent agents – who have contributed greatly to the insurance industry in South Carolina.

Muller is a Regional Vice President of Auto-Owners Insurance Group and is especially attentive to independent agents.

Muller is a native of SC and has been in the insurance industry for more than 25 years. She began her career working in an agency in Charleston following her graduation from the College of Charleston. She also worked as an underwriter before joining Auto-Owners in 1990 as a claims representative. Carolyn has earned the Associate in Claims designation. She became Regional Vice President at Auto-Owners in 2004 following various positions in their claims and marketing divisions.

Muller also serves on the South Carolina Wind and Hail Underwriting Association (Wind Pool) board and has been active in other insurance associations in the past. She and her husband, Barry, have two boys; the youngest followed in her footsteps into the industry recently and became a claims representative.

AAMGA ACHIEVEMENT AWARD

IIABSC Outstanding Committee Chairperson



Mt. Pleasant insurance executive **Kathy D. McKay, CIC, CPIW**, has been recognized for her outstanding service to IIABSC with the AAMGA Achievement Award.

McKay, president of McKay, Stelling & Associates as well as an IIABSC executive committee member and chairman of the Consumer Awareness Committee, was named Committee Chairperson of the Year and recipient of the AAMGA Achievement Award sponsored by the American Association of Managing General Agents and presented by AAMGA member Peter Burrous, of Johnson & Johnson, Inc.

Most of the time, independent insurance agents get lumped in with the rest of the industry. The public does not understand the difference between agents and companies and then between independent agents, captive agents and direct writers. Insurance is also a complicated and highly technical product that is difficult to explain in a mass medium.

McKay and her committee are identifying issues and topics to share with media outlets and consumers, as well as encouraging and assisting agents to seek speaking opportunities with community groups. Also in the works is the creation of consumer-targeted brochures and informational pieces for agents to use, all with the ultimate goal of helping consumers to understand insurance issues.

McKay has also been involved with IIABSC education programs for more than 15 years and was honored previously with the AAMGA Award for her work as Chairman of the Education Committee. She has also served on the S.C. Department of Insurance Continuing Education Advisory Committee and the Society of CISR Board of Governors for the National Alliance.



Some of the attendees at the Chairman's Reception included (l. to r.) top left photo: Tina and Wes Wommack and Ken and Harriet Byars of R. Carl Byars Agency, Easley; top right photo: Dana Groome, Peoples Underwriters, Inc., and Sharolyn and Ted Ellis, Southern Risk.



♦ (l. to r.) John and Sandy Braddy visit with Department of Insurance Director Scott Richardson at the Chairman's Reception.



With the help of Dave Evans from the national Big "I" our leadership announced that starting in January 2008, all regular agency memberships will include a Trusted Choice membership.

Monday's General session included a Company Presidents Panel featuring Pete McPartland, General Casualty; Tom Van Berkel, Main Street America Group; Mike Plavnick, Montgomery Insurance; Bob Restrepo, State Auto Insurance Company; and Dir. Scott Richardson, SC Dept. of Insurance. The panel discussed working to improve the public image of the industry, compensation and profit sharing, explaining to customers the ever-changing cycle of premiums, coastal property, and attracting more professionals to the industry.



Bob Restrepo of State Auto Insurance Comp., speaks at the Monday Morning Company President's Panel while Mike Plavinsky, Montgomery Insurance, looks on.



Liz Haar, Accident Fund



Ron Simon, Auto Owners Insurance Group

Lee Ruef, IIABSC Director of State and Governmental Affairs, moderates the Company Presidents Panel on Workers Compensation



Keynote Speaker Bryan Townsend (above) entertained the group, including Anna Bailey and Tommy Cook of John T. Cook & Associates (left) with "Making Good Things Happen." He has a background in broadcasting and advertising and has written several humorous books.



Tuesday morning's closing general session featured a company President's Panel on Workers Compensation with Liz Haar, Accident Fund; Ron Simon, Auto-Owners Insurance; Rob Standen, Key Risk; Charley Potok, Companion P&C; and Dir. Scott Richardson, SC Dept. of Insurance. Panelists discussed their company's biggest challenges in SC, their roles in reform, AMA Guidelines and how that may affect the market, and the latest NCCI filing. (pictured, l. to r.) Director Scott Richardson, SC Department of Insurance; Charley Potok, Companion P&C; and Rob Standen, Key Risk.



Sunday evening's Welcome Reception was held at the Savannah Station, renovated into an elegant event facility from a truck depot for the American Railway Express, and catered by Aberdeen Catering.



Bob Restrepo (left), State Auto Insurance Company and Past President Charlie Dorton, Russell Massey & Company.



Enjoying the Welcome Reception are (l. to r.) Jesse and Nicole Rodriguez, Dalzell Insurance Agency; Tim Graves, Southern Insurance Underwriters; Susan A. Martinez, Sauls Insurance Agency; and Ted and Sharolyn Ellis, Southern Risk.



"You don't have to go home, but you can't stay here!" These four gentlemen beat the clock to the last trolley back to the hotel. They are (l. to r.) Joe Sauls, Carolina Insurance Group of SC; Joe Kinker, Bankers Insurance Group; Bob Briante, Montgomery Insurance Company; and Chris Bagwell, Carolina Insurance Group of SC.



(l. to r.) Wanda McDonald, Hull & Co (Mid-Atlantic); Terri Jensen, Spartanburg; Bonnie Cook, Myrtle Beach; and Phyllis Carpenter-Freland, Hull & Co (Mid-Atlantic).



◆ Bonnie Cook of John T. Cook & Associates shows Chairman of the Board Jon Jensen her gratitude for a Chairman's Citation award.



Don Pryor, the World's Worst Waiter, entertained the crowd at the banquet with his antics.



The Henry G. Turner Memorial Golf Tournament was held at the private Savannah Quarters Country Club, an 18-hole Lowcountry landscape by Greg Norman. Paul Steadman of Steadman Agency in Walterboro was the tournament champion.



Now Immediate Past President Jon Jensen laughs at the gag gifts presented to him for all his service as an officer of the Board.



Gary Cornell of Prime Rate Premium Finance assisted with the Agent of the Year and Young Agent of the Year award presentations.



◆ Attorney Reece Williams, III, of Callison Tighe and Robinson law firm in Columbia is honored for his many years of service to the South Carolina Big "I."





(l. to r.) Wayne Merrill, Swiss RE/Westport; Charlene Bernotas, IIABSC Agency; and Theresa Selzler, Blue Cross Blue Shield of SC.

Friendly team rivalries played out in the exhibit hall thanks to some exhibitor colors and giveaways, demonstrated by Dave Cyphers from Clover and Convention Chairman Victor Jowers from Camden.



(l. to r.) Exhibitors James Alexander and Paul Sult, Hanover Excess & Surplus.



(l. to r.) Conrad Morfin, Morfin Insurance; and Marilyn Revier, CIC, Gaisco Insurance Company.



(l. to r.) Ben and Lisa Galloway, Peoples First Insurance, Rock Hill; and David Yawn, Amerisafe.



(l. to r.) Exhibitors Suzanne Lamb, Siuprem; Tripp Duesenberg, Southern Insurance Underwriters; and Tim Graves, Southern Insurance Underwriters.



Linda Wilson gives Genessee General's "Agents Wheel of Fortune" a spin while Ken Fort encourages onlookers to try their luck.



(l. to r.) David Newburg, Victoria Insurance; and David McLellan, Safeco Insurance.



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Mark your Calendars

for the *Spring Conference
& Big “I” Day*
at the *State House*

March 19–20

Wednesday, March 19

Early Morning CE Session
“Ethics in the Insurance Industry”
approved for 3 hrs. Ethics CE credits

Big “I” Day at the State House (offsite)

Lunch with Exhibitors

Opening Session featuring the popular
“Industry & Government Affairs Update”
filed for up to 4 hrs. P&C or L&H CE credits*

Exhibitor Appreciation Reception
w/ Exhibitor giveaways/Agent Cash drawing

Thursday, March 20

Continental Breakfast

Closing Session
Wholesale Property & Casualty Made Easy
filed for up to 3 hrs. P&C CE credits*

* Actual CE credits depends upon approval from SCDOI

Big “I” Day at the State House

Wednesday, 10:00 am

Join your fellow Big “I” members from around the state as we converge on the state capitol to call on our state legislators to discuss the issues and demonstrate the strong grassroots support that the SC Big “I” enjoys.

Register online at
www.iiabsc.com

*Early bird discounts end
February 15th*

Early Morning Session—Wednesday *“Ethics in the Insurance Industry”*

This course examines the approaches to ethical decision making and how to make an ethical decision. Also discussed are the differences in ethics and values, and ethics and the legal system. Several case studies will also be reviewed. ***This course meets the new mandatory Ethics requirement.***

Instructor: **Terry Tadlock, CPCU, CIC**
Terry is a member of the CIC National Faculty and the current Education Consultant for the CIC program in both North and South Carolina. He is a nationally recognized insurance industry expert and speaker, and has had numerous articles featured in industry publications.

Opening Session—Wednesday *“Industry & Government Affairs Update”*

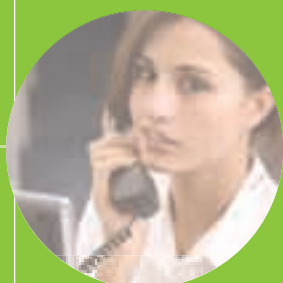
Representatives from SC’s Department of Insurance and members of the SC State Legislature will bring attendees up to date on various issues and proposed legislation facing the insurance industry today.

Closing Session—Thursday *“Wholesale Property & Casualty Made Easy?”*

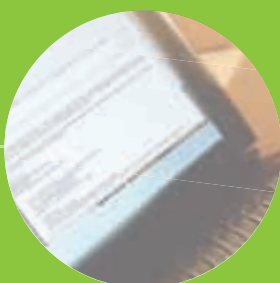
This session will present an overview of the wholesale marketplace and how agents can improve their relationships with wholesalers. Also discussed will be various products available in the wholesale arena, dos and don’ts in dealing with wholesalers, specific problems, gaps and limitations you may encounter with these policies and strategies to reduce an agent’s E&O exposures when dealing with wholesalers.

Instructor: **Ron Smedley, CIC, Senior Vice-President, RPS of Lexington**
Ron began his insurance career in 1973 and his instruction career in 1980 at the University of Kentucky. He has instructed numerous seminars including CISR and the Dynamics of Service and currently sits on the Board of Governors for the CISR program.

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Education Calendar

Independent Insurance Agents

Brokers of South Carolina

January

- 9 Insuring Commercial Property (CISR), Columbia, 7 hours P&C
- 16-17 Brokers Pre-Licensing, Charleston, 12 hours P&C
- 22 Insuring Personal Residential Exposures (CISR), Myrtle Beach, 7 hours P&C
- 22 William T. Hold Seminar (CISRs only), Greenville, 8 hours P&C
- 23 E & O Risk Management - A Practical Guide, Florence, 8 hours P&C or L&H
- 24 Insuring Commercial Property (CISR), Rock Hill, 7 hours P&C
- 24 Dynamics of Service, Bluffton, 8 hours P&C or L&H
- 29 Ethics in the Insurance Industry, Bluffton, 3 hours Ethics
- 30 Ethics in the Insurance Industry, Charleston, 3 hours Ethics
- 31 Ethics in the Insurance Industry, Anderson, 3 hours Ethics

February

- 5 Ethics in the Insurance Industry, Columbia 3 hours Ethics
- 6-8 CIC Personal Lines Institute, Columbia, 20 hours P&C
- 12 Top 10 Life Insurance Needs, Charleston, 4 hours L&H
- 12 Senior Life Settlement, Charleston, 4 hours L&H
- 13 Top 10 Life Insurance Needs, Myrtle Beach, 4 hours L&H
- 13 Senior Life Settlement, Myrtle Beach, 4 hours L&H
- 14 Top 10 Life Insurance Needs, Columbia, 4 hours L&H
- 14 Senior Life Settlement, Columbia, 4 hours L&H
- 15 Top 10 Life Insurance Needs, Greenville, 4 hours L&H
- 15 Senior Life Settlement, Greenville, 4 hours L&H
- 19 Dynamics of Service (CISR), Columbia, 8 hours P&C or L&H
- 20 Insuring Commercial Casualty (CISR), Florence, 7 hours P&C
- 26 Insuring Commercial Casualty (CISR), Charleston, 7 hours P&C
- 26 Flood Insurance, Anderson, 4 hours P&C
- 28 Ethics in the Insurance Industry, Sumter, 3 hours Ethics
- 28 Flood Insurance, Sumter, 4 hours P&C

March

- 4 Ethics in the Insurance Industry, Greenville, 3 hours Ethics
- 5-7 CIC Commercial Property Institute, Greenville, 20 hours P&C
- 6 Insuring Personal Residential Exposures (CISR), Columbia, 7 hours P&C
- 11 Insuring Commercial Casualty (CISR), Myrtle Beach, 7 hours P&C
- 12 E & O Risk Management - A Practical Guide, Rock Hill, 8 hours P&C or L&H
- 13 Insuring Commercial Property (CISR), Greenville, 7 hours P&C
- 18 Insurance Coverages, Court Cases and Chaos, Bluffton, 6 hours P&C
- 20 Business Income - The Mystery Continues, Greenville, 6 hours P&C
- 25 Are These Losses Covered?, Charleston, 6 hours P&C
- 26 Are These Losses Covered?, Myrtle Beach, 6 hours P&C
- 27 Are These Losses Covered?, Columbia, 6 hours P&C
- 27 Insuring Personal Automobile Exposures (CISR), Charleston, 7 hours P&C
- 28 Are These Losses Covered?, Greenville, 6 hours P&C

April

- 2-4 Ruble Graduate Seminars (CICs only), 20 hours CE
- 9 Agency Operations (CISR), Columbia, 7 hours P&C or L&H
- 9 Insuring Commercial Casualty (CISR), Bluffton, 7 hours P&C
- 15 Insuring Personal Residential Coverages (CISR), Greenville, 7 hours P&C
- 16 E & O Risk Mgmt - A Practical Guide, Charleston, 8 hours P&C or L&H
- 17 E & O Risk Mgmt - A Practical Guide, Columbia, 8 hours P&C or L&H
- 22 Ethics in the Insurance Industry, Columbia, 3 hours Ethics

May

- 6 Insuring Personal Auto (CISR), Myrtle Beach, 7 hours P&C
- 14-15 Brokers Pre-Licensing, Columbia, 12 hours P&C
- 14 Agency Operations (CISR), Rock Hill, 7 hours P&C or L&H
- 20 William T. Hold Seminar (CISRs only), Myrtle Beach, 8 hours P&C
- 22 Insuring Personal Automobile Exposures (CISR), Columbia, 7 hours P&C
- 29 Insuring Commercial Property (CISR), Charleston, 7 hours P&C

June

- 4-6 Commercial Lines Nuts & Bolts, Columbia, 18 hrs P&C
- 17 Agency Operations (CISR), Greenville, 7 hours P&C or L&H
- 18 E&O Risk Management, Greenville, 8 hours P&C or L&H
- 25-27 CIC Agency Mgmt Institute, Greenville, 4 hrs Ethics, 16 hrs P&C or L&H

July

- 15 Insuring Personal Automobile Exposures (CISR), Florence, 7 hours P&C
- 16-17 Brokers Pre-Licensing, Greenville, 12 hours P&C
- 22 E&O Risk Management, Aiken, 8 hours P&C or L&H
- 23 Insuring Commercial Casualty (CISR), Columbia, 7 hours P&C

August

- 7 Insuring Personal Automobile Exposures (CISR), Bluffton, 7 hours P&C
- 7 William T. Hold Seminar (CISRs only), Charleston, 8 hours P&C
- 13 E&O Risk Management, Anderson, 8 hours P&C or L&H
- 20-22 CIC Commercial Property Institute, Columbia, 20 hours P&C
- 26 Insuring Commercial Casualty (CISR), Greenville, 7 hours P&C
- 26 E&O Risk Management, Myrtle Beach, 8 hours P&C or L&H

September

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

October

- 15-16 Brokers Pre-Licensing, Columbia, 12 hours P&C
- 22 Agency Operations (CISR), Myrtle Beach, 7 hours P&C or L&H
- 28 Insuring Personal Residential Exposures (CISR), Columbia, 7 hours P&C
- 29 Agency Operations (CISR), Charleston, 7 hours P&C or L&H

November

- 6 Insuring Commercial Property (CISR), Bluffton, 7 hours P&C
- 6 Insuring Personal Automobile Exposures (CISR), Greenville, 7 hours P&C
- 11 Insuring Personal Residential Exposures (CISR), Florence, 7 hours P&C
- 12-14 CIC Commercial Casualty Institute, Hilton Head, 20 hours P&C
- 19 Agency Operations (CISR), Columbia, 7 hours P&C or L&H
- 20 Agency Operations (CISR), Myrtle Beach, 7 hours P&C or L&H

December

- 4 Insuring Personal Residential Exposures (CISR), Charleston, 7 hours P&C
- 9 Insuring Personal Automobile Exposures (CISR), Columbia, 7 hours P&C

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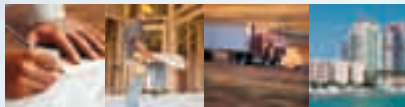
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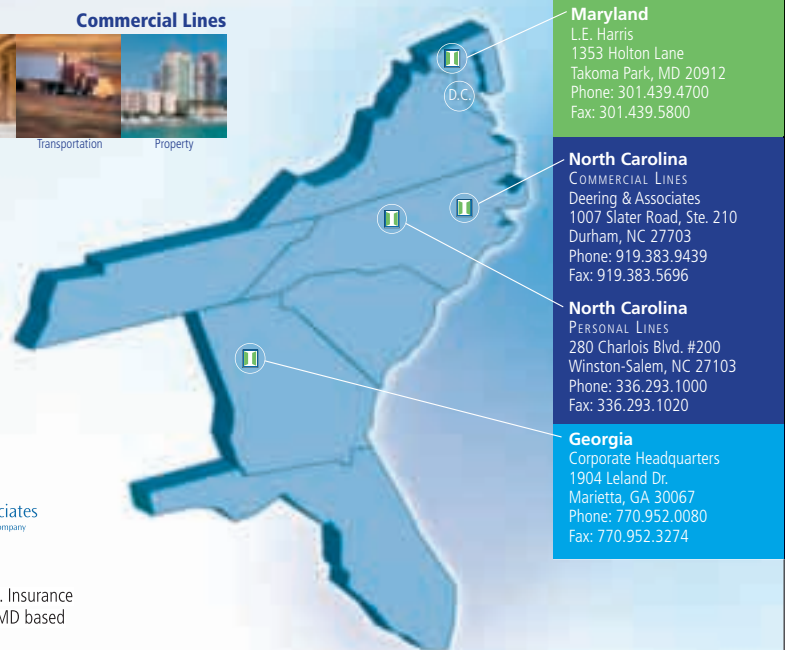
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from a third party.*

*I will not accept policy changes
from a third party.*

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Swiss Re





Dos & Don'ts of E&O Claims Reporting

By Guy Baker, SwissRe claims specialist

No agency ever wants to be the subject of an error & omissions claim. But despite best intentions, many agents, at some point, will face one. When such a situation arises, it is good to know what to do with that claim.

Do review and familiarize yourself with the specific language of your E&O policy, paying particular attention to the reporting requirements and definitions of “claim” and “potential claim” under the terms of that policy. This will help you determine what and when you are required to report to your carrier. Contact your carrier with questions.

Do report claims in writing to your carrier as soon as you become aware of the situation. Submit relevant documentation with your written report or chronological narrative of the situation. Notify your carrier when you receive a summons, subpoena or any other notice of legal process. Also notify your carrier if you receive notice of a written demand, a written demand for money or services, or if you are requested to provide a recorded statement or documents. Even if you have reviewed the documents and do not feel there would be coverage under your E&O policy, *still* report them to the carrier and give the carrier the chance to investigate the situation and determine whether there will be coverage.

Do be aware of your policy’s language regarding “potential claims” and when they should be reported. Some situations do not fit any of the categories above but still give rise to a claim.

These are often referred to as “potential claims.” Many policies require you to report potential claims in a timely manner. Consult your policy and/or carrier to determine when to report these instances if you have concerns about the situation. This is especially important if you are thinking about changing E&O carriers.

Don’t admit liability. Even if you determine or feel as though you are responsible for the situation or claim, do not admit liability or continue to discuss the alleged error until you report it to your carrier. Allow the carrier time to investigate and make its liability determination. Many factors influence a liability determination. While you may feel that, in hindsight, you could have done something differently, your actions might not rise to the level of legal liability.

Don’t pay or agree to pay any expenses without your E&O carrier’s permission. This may give the impression that you are liable. You also could be paying expenses that your carrier may believe you are liable for. If you do pay or agree to pay expenses or costs without the carrier’s permission, your carrier may not be obligated to reimburse you for expenses you incurred before reporting the claim.

Don’t settle or attempt to settle or resolve claims on your own. By doing so without the permission or involvement of your E&O carrier, you are admitting liability without an investigation. You may be paying expenses or costs you should not be liable for

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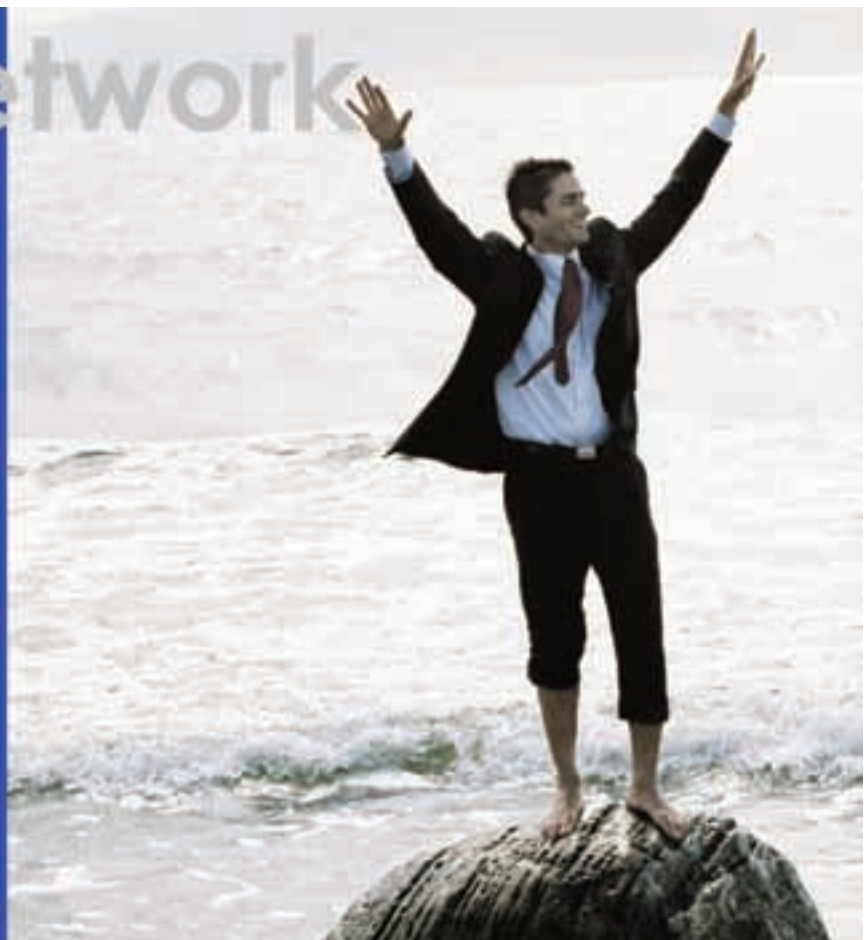
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and you may not negotiate the best settlement possible in the situation. Additionally, you may not obtain the appropriate release, which means you could get brought back into the claim. If you are unsuccessful in settling or resolving the claim and then try and turn it over to your E&O carrier, you likely will have jeopardized your coverage for that claim.

This is not an exhaustive list, but rather a few helpful tips to refer to if you ever find yourself having to report a claim. Since the terms of different E&O policies vary, refer to your actual policy terms and conditions for specific questions and follow those up with questions to your carrier.

Seek Support

Don't underestimate the impact a claim can have on your agency—cost of deductible, loss of productivity, future increased E&O premiums, decrease in staff moral and degradation of your agency's reputation.

Swiss Re is an endorsed carrier of the Big "I" Professional Liability Program. Here are some facts about the strong Swiss Re/Westport claims team:

- The Swiss Re/Westport claims team has an average of more than 13 years of industry experience.
- Seventy percent of the claims team, including the manager and all three team leaders, are licensed attorneys. The rest of the staff are either paralegals or well-seasoned claims adjusters who focus on agency E&O.
- Nearly 50% of the claims or potential claims reported to SwissRe/Westport are eventually closed with no payment.
- About 1/3 of all claims that have a loss payment are resolved without a corresponding expense payment. That means that the claims team independently investigates, analyzes and negotiates the settlement without having to assign the claim to outside counsel, keeping costs down.

—G.B.

For more information on the Big "I" Professional Liability program in South Carolina, contact Charlene Bernotas, cbernotas@iibasc.com, or visit the IABSC Web site, www.iibasc.com, under "Member Resources."

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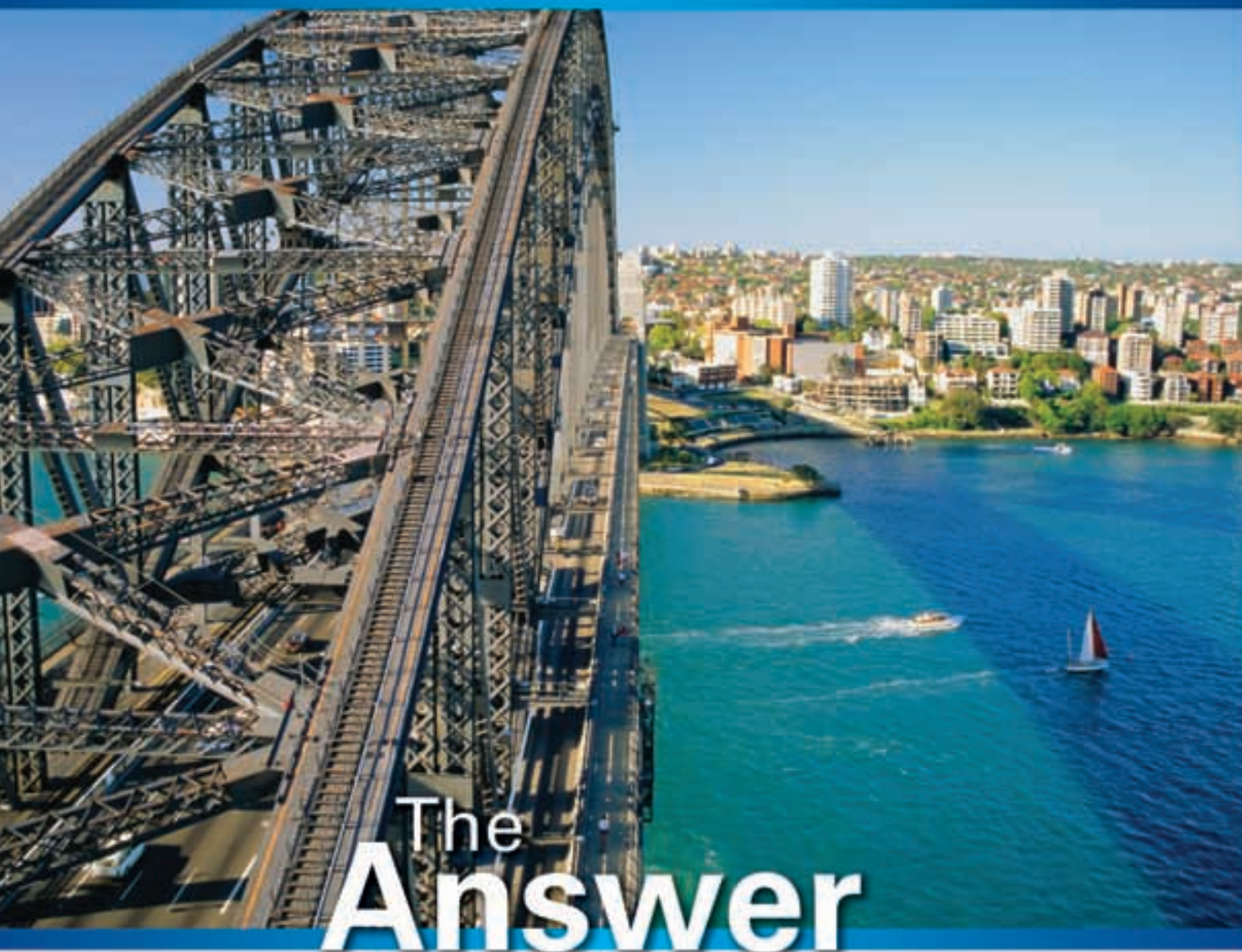
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