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Independent Insurance Agents



Brokers of South Carolina

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IIABSC Chairman of the Board

Jon A. Jenson, AAI, AIP



Independent Insurance Agents
Brokers of South Carolina

During the IIABA Legislative Conference and Convention in April, I was proud to represent South Carolina in accepting an Eagle Award recognizing states that averaged \$100 or more per agency member in InsurPac contributions last year. We were one of three states – Arkansas and Washington were the others – that achieved this milestone in 2006. This is the second consecutive year South Carolina has qualified for the Eagle Award.

South Carolina has a rich history of supporting InsurPac over the years and consistently meeting our goals. And yet, even with the success that we have accomplished, too many agents still do NOT support this important part of our national association. I continue to be amazed at the lack of awareness some members have on the potential devastation that federal legislators could wreak on the insurance industry – and particularly – our livelihood.

InsurPac contributions help support federal candidates who share our business philosophy. If you are still not sure why InsurPac is important, make sure you read SND Tommy Cook's article in on the next page about some of the issues in Washington, D.C. that could eventually affect YOUR agency. It has never been more important to our business to have a strong federal lobbying presence.

Our federal government affairs team is well respected on Capitol Hill and a well-funded political action committee is another tool in the arsenal for their efforts in making our voice heard.

For those of you that have been supporting InsurPac – Thank you! Your contributions have made a difference in Washington, and I hope you will consider increasing your contribution in 2007.

For those of you that have never contributed to InsurPac – please consider a \$100 contribution in 2007. It is an easy level to start with – less than the cost of an average round of golf. You will be helping to protect the interests of your agency and business.

For more information, visit www.iiabsc.com or call the association office at 803-731-9460.



State National Director Tommy Cook (left) and Chairman of the Board Jon Jenson (right) display the Eagle Award received from national during the legislative conference because South Carolina maintained an average InsurePAC contribution level of \$100 or more per agency member in 2006.

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Get Involved - It Works!

An ongoing theme at the Big "I" is the importance of grassroots participation in the political process. The insurance business is one of the most regulated and highly scrutinized industries, so we cannot afford to be subservient to the whims of government. Insurance is also complex; therefore, we must be on hand to let our legislators know how their decisions affect our businesses and livelihoods.

Grassroots participation is equally important on the national level, and in April I joined 14 other South Carolina independent agents and broker members in Washington, D.C. for the IIABA Legislative Conference & Convention.

Each year, Big "I" members hold meetings with their elected officials on Capitol Hill to tell them how legislation affects their business and consumers back home. Top issues discussed this year included the repeal of the McCarran-Ferguson limited antitrust exemption, insurance regulatory reform, natural disaster issues, terrorism risk insurance and more.

The SC Big "I" delegation met personally with Senators Lindsey Graham and Jim DeMint and Reps. Joe Wilson, Gresham Barrett and Henry Brown, and with staff of other SC representatives.

Our top issue was the property insurance market conditions on the South Carolina coast and how some national proposals might help. We also emphasized the importance of maintaining the limited antitrust exemptions afforded the industry through the McCarran-Ferguson Act, especially for many companies that independent agents rely on.

We discussed proposals to create a federal insurance regulatory system and the negative impact it would have back home, and we encouraged support for the extension of TRIA.

We had great visits with the entire South Carolina congressional delegation. They are very interested in our positions and rely on our input to help them sort through the legislation they may ultimately have to vote on. I encourage you to continue the dialogue with your representative. As important as it is to visit them in Washington, it is even more valuable to connect here at



(l. to r.) Paul Eaddy of Columbia; John Braddy of Dillon; Tommy Cook of Myrtle Beach; Senator Lindsey Graham; Jules Anderson of Charleston; Scott Mosely of Irmo; and Frank Sheppard of Columbia.



(l. to r.) Frank Sheppard of Columbia; Drew Theodore of Columbia; Avery Wilkerson of Cayce; Representative Joe Wilson; Scott Mosely of Irmo; John Braddy of Dillon; Scott Derrick of Johnston; and Charles Paul Midgley of Bennettsville.

home. Make your voice heard, and if you need talking points, contact the Big "I" in Columbia.

The national Legislative Conference and Convention is the largest event of the year for the national Big "I" and is open to all agents. We will always have an "official" delegation represent South Carolina, but I encourage you to consider attending and participating next year as well.

It has never been more vital that our message is heard on Capitol Hill. There are many groups who want to change the industry landscape - with several proposals that are detrimental to independent agents. Get involved, be active and make your voice heard - it works! ■

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IIABSC President Frank Sheppard, AAI



Independent Insurance Agents
Brokers of South Carolina

It seems like the insurance industry just cannot catch a public relations break these days. Here in South Carolina, we have been bombarded with news about the frustrations with coastal property insurance, attacks on the efforts to reform the workers' compensation system, record profits in the insurance industry and communication issues between the Governor's office and the Department of Insurance.

Unfortunately, most of the time independent agents get lumped in with the rest of the industry. The public really does not understand – or try to understand – the differences between agents and companies and then between independent and captive agents. But even when separated out from the industry, insurance agents generally get low marks for public trust. A 2006 Harris poll says that only 9% of the public trusts insurance agents as opposed to 50% trusting doctors (the highest ranking).

Now I know this is not news to most of you. Consumers do not like spending money on insurance and they certainly hope they never have to use it. Many consumers do not care that the fundamental underpinning of our economy is supported by the insurance industry. Or at least that is the group that gets heard the most.

You and I know the very valuable role agents play in helping people protect themselves from financial disaster. I also know that every member of the Big "I" has more customers that appreciate the work you do than customers who complain.

There is also a big difference between independent agents and other insurance distribution systems. Have you noticed that most of the negative publicity surrounding Hurricane Katrina claims do NOT involve independent agent companies? Part of this may be due to market share but I suspect the main reason is the service that independent agents provided their customers and the relationships that developed.

So why all the negative publicity? Because, the insurance industry is an easy target. When things go as planned – and insurers properly manage their exposure – the perception is companies

Will we ever be the "Good Guys"?

make too much profit. When things go badly – claims service suffers, insurance availability shrinks and rates go up. The industry struggles for a concise and collective response and the public is just not interested in our story.

Also, insurance is a complicated and highly technical product. It is difficult to explain the intricacies of reinsurance, admitted companies vs. non-admitted, wind coverage (or even worse "hurricane" coverage – whatever that is) and storm deductibles. It is also hard to explain to a customer why their policy may have been non-renewed after being a customer for 20+ years and no losses.

But it does not mean we should not try. One of the major objectives this year for the South Carolina Big "I" is increasing consumer awareness of insurance issues and improving the image of independent insurance agents. The IIABSC Consumer Awareness Task Force, chaired by Kathy McKay of Mt. Pleasant, is setting up to take on these challenges. They will identify issues and current topics to help craft messages for media outlets and consumers.

IIABSC will be more proactive in promoting issues and consumer education. We are expanding our contacts with newspapers, radio and TV outlets. IIABSC has partnered with the SC Insurance News Service to conduct media training seminars for agents. We are assisting agents when they have speaking opportunities before community groups and we are working with other state associations to partner our messages and education efforts. We will be creating consumer-targeted brochures and information pieces that agents can also use.

The IIABSC efforts also complement what is already being done by the Insurance News Service and the Department of Insurance. The ultimate goal for all of our groups is to help consumers understand insurance issues.

You and I already know that independent agents are "good guys." Please help us tell the story to consumers. ■



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IIABSC Vice President

Becky McCormack,
CIC, CPCU, AAI, CPIW



Independent Insurance Agents
Brokers of South Carolina

I can't believe the summer is already here! Time does fly when you're having fun – or when you stay very busy, and I seem to be doing a lot of both lately. Summer brings on the longer days and the warmer weather that make us want to get outside and work in our yards or spend a day by the water or go on vacation with our families. It's also a busy time at the office for many of us with renewals, increased property closings, and working around staff vacations. So when someone like me asks you, "What have you done for your industry lately," you probably want to throw something breakable, shout a few choice four-letter words or utter a phrase that ends in " - you"!

But what if this "giving back" to your industry could combine some of the fun things we associate with the summer as well as giving us the opportunity to grow professionally? Here are some great ways to do just that:

Volunteer for a committee or task force at IIABSC – What kinds of things interest you? Politics? Technology? Education? Golf? Then maybe you would like to assist other members on the Government Affairs Committee, the Technical Committee, the Education Committee, or the Junior Golf Committee. Your local legislators should be easy to find during the summer months so give them a call to discuss the issues on your mind. The IIA Junior Golf tournament is July 1 & 2 – volunteer to help with the tournament or be a hole sponsor. Or maybe you'd like to join one of the task forces that put together the conferences like the Spring Conference, Young Agents conference or the Annual Convention. No matter what your particular interest or talent, IIABSC has a way for you to join with others of similar interests and share your talents.

What have you done for me lately? Ways you can give back

Support your local association – (or organize one!)

Several areas of the state have local independent agent associations that meet on a regular basis to share ideas, network, and focus on issues that may be of particular interest in the area. They also often host after-hours social events or local fund-raising events like golf tournaments so members in the area can get to know each other better. If there's not one in your area – organize one. The Myrtle Beach agents recently did just that and have provided assistance to both the local community and on a state level in dealing with some of the coastal issues facing their area.

Attend the Young Agents Conference, July 12-15 –

Even if you don't "officially" qualify as a Young Agent, the conference is open to all. If you *are* a Young Agent, or have Young Agents in your office, don't miss out on this wonderful opportunity to meet other young agents from across the state, learn some valuable skills on teambuilding and E&O avoidance, network with your company partners, and have a fabulous time in beautiful Charleston, SC! Remember – Young Agents aren't just the outside production staff in the agency, CSRs qualify as well. Information on registration for the 2007 Young Agents Conference can be found on our Web site at www.iiabsc.com.

These are just a few of the ways that members can give back to their industry and urge others in their offices to participate as well. So the next time someone asks you "What have you done for your industry lately?" you can smile and take great satisfaction in knowing you've done your part. ■

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The Two "F's" of Catastrophe Planning

**By Terry Tadlock, CIC, CPCU
CIC Education Consultant
Tallahassee, Florida**



Ivividly remember one of my greatest fears in high school was bringing my report card home after finding out that my geometry grade was in fact an “F.” I recall opening my report card hoping against hope that somehow I escaped with a “D,” knowing full well I had not even come close. For some strange reason my father didn’t think an “F” was a satisfactory grade!

Many years have passed; I now have two grown children. I must admit that I adopted my father’s attitude toward bad grades. The good news about my “F” in geometry was that I got to spend another nine fun-filled weeks taking geometry again. Unfortunately, we know that our clients are not so fortunate. When they make an “F” in catastrophe planning, it many times costs them their businesses.

Before we get to the nuts and bolts of this issue, I would like to make a few observations that we need to consider:

1. Every client knows they need a catastrophe plan – I have never discussed this issue with agents or our consulting clients and heard that they understand the issue and do not think they need a plan in the event that a catastrophe hits. Many have just not thought about it, or *have* thought about it but have put it off.

2. Every business we insure is exposed to some extent – It never ceases to amaze me (in Florida) that we live in a state surrounded on three sides by warm water, and we are surprised when a hurricane hits. Well, guess what, another one will hit again someday. But, a catastrophe does not have to be in the form of a hurricane; it could be a fire, vandalism or a number of other situations, so even South Carolina businesses in the Midlands and Upstate need a plan.

3. Very few insureds know how to get started in developing a plan. Your clients are in business to make money. It’s hard to spend quality time planning for what may never happen. Instead, they spend their time and energy in the development of the business and not its protection.

I have heard the term “Value Added” service thrown around a lot lately. My one conclusion is that very few of us have a clue what it means. For our purposes, think of “value added” as something you provide for your clients that your competition can’t or won’t provide, and assistance with catastrophe planning can be that something for you.

Certainly a catastrophe plan has many uses to a business, and it affects many areas of coverage, but I think the most overlooked are in the area of Business Income. The two “F’s,” major failures, in catastrophe planning are failing to create a formalized plan and failing to properly fund its implementation. In explaining them, I will also show how to use a catastrophe plan to assist in writing and setting our business income coverage limit.

FORMALIZED:

Businesses need a well-written, thought-out plan for dealing with catastrophes. So many times I have discussed these issues with clients only to be told they have a good idea what they would do but have not taken the time to write it down. I ask them if this concerns them, and they usually respond to the affirmative. The tragedy of not having a written plan means that the day after the devastation strikes we must start making important decisions. Do you really think any of our clients would be in the right frame of mind to do this?

Ask them this simple question. “If you were to arrive at work tomorrow to find the fire department putting out the ashes of what used to be your business location, what would you do?” To compound this issue ask the same question in reference to a devastating hurricane. Make them answer the question. You may even want to offer some assistance such as: “Can you reopen at another location? If so, where? What about telephone and computer equipment? Is the new location properly wired?” The list of questions can go on and on. The fact of the matter is they will have no idea where they will go or what they will do.

A couple of years ago I received a call from a large company that wanted their insurance reviewed. The client had a small amount of Business Income coverage, but no Extra Expense coverage (Business Income without Extra Expense had been used). I asked the CEO of the company if they had a catastrophe plan; he said that although they did not have it formalized (in writing) he felt they had a good idea what they would do. He planned to ask other local providers of their service to rent office space and contract anything to them temporarily that they couldn’t cover.

I asked what seemed to be a simple question. “If your competition wanted to help you that would be great, but what if they saw this as an opportunity to put you out of business, or at the very least, capture some of your existing market share; could

this happen?” Surprisingly enough he had never thought about this possibility. He assumed that his company could pay and that they would be happy to make the additional income.

But the real issue may not be income, but leverage. Afterwards, I called the agency that handled the account to see if the coverage was offered. Sure enough the Extra Expense coverage was offered but the insured decided against the coverage due to the price. Does any of this sound familiar?

Here are some other specific advantages to having your catastrophe plan formalized:

1. Your client will not be making very difficult decisions at a very emotional time. Most clients are devastated after having a serious loss, which is the worst time to be making tough decisions. Your client can't afford to make mistakes at that stage of the game.

2. It allows for careful thought and proper input from other members of the organization. Mistakes from a spur of the moment decision can be avoided, just like the CEO who would have contracted out all his business to his competitors.

3. It allows for other risk management tools to be utilized. The CEO's idea was only too risky with no "rules." A formalized reciprocal agreement that allowed assistance to either company in the event of a loss at a predetermined price is not a bad idea. I have seen this approach used in a group of milk dairies. They each agreed that in the event of a loss to any member of the group the other dairies would meet their contracts at a predetermined price per gallon.

4. It allows the organization to acquire the resources needed before the loss takes place. A good example of this is a power generator in the event of loss of power due to a hurricane. It could also allow to store raw goods or other materials at alternate locations.

Perhaps the biggest advantage to a formalized plan lies in answering the question we asked earlier. "If you were to arrive at work tomorrow to find the fire department putting out the ashes of what used to be your business location, what would you do?" The answer we were looking for is: "I would go to my safe deposit box (or some other secure location) and pull out my catastrophe plan and begin implementing it step-by-step." By the way, I have asked this question hundreds of times and I have never gotten that answer.

FUNDING:

You may be thinking by now that all of this sounds like a good idea, but where do we get the money to pay for it? That's an excellent question, and one your client will ask, by the way. There are a number of ways to fund a catastrophe plan. Here are some examples:

1. Use the current resources of the business. If the business is in a good cash position (which most are not) this may be possible. But even if it is, I don't think it is a wise allocation of the funds. Most businesses want to use the additional revenues to expand or grow the company in some area. To use it for funding the catastrophe plan would prevent this possibility.

“Value-added service is something you provide for your clients that your competition can't or won't. Assistance with catastrophe planning can be that something for you”

2. Borrow the money needed using the business or its resources as collateral. Most businesses have good credit, and this may be a possibility. But keep in mind: you have just had a loss. Depending on its severity there may be little or no revenue coming in. Is this the position we may find ourselves in if the loss is bad enough? Plus, banks love to loan us money when all is going well and there is plenty of revenue coming in, but they hate us when we really need the money, because revenues are restricted.

3. The business could start a sinking fund. A sinking fund is simply a savings account designated for a particular purpose. This may not be a bad idea, after all we all need to save a little for a rainy day, or so my dad always told me. The problem presented by the sinking fund is that if the loss occurs prior to enough money being saved to adequately pay all of the costs, we would have to revert back to one of the methods described above.

4. By now you are probably questioning if there are any good ways to fund a catastrophe plan. The answer is, "yes." You simply **formalize your catastrophe plan and price out the**

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cost associated with funding it. You then use Extra Expense coverage to pay for the plan. This allows the use of discounted dollars (the cost of insurance) in the event a loss occurs, which can be accomplished with the Extra Expense Coverage Form or the Business Income (including Extra Expense Coverage Form). I would suggest the later. The Extra Expense Coverage Form has limitations on how much money can be spent in a thirty-day period, where the Business Income Coverage Form has no limitations. If you have purchased enough insurance, you can use it any way you choose, a win-win scenario.

Now that you understand the importance of not receiving an “F” in planning for a catastrophe, here are some tools that may help you and where to find them. Simply pointing out a problem to your client without any possible solutions can not only leave them frustrated but also looking for a new agent. There are a lot of articles under the key words of “catastrophe” or “disaster planning” on the Internet. It may be worth your while to research some of these for additional information. Some other tools that I have found are as follows:

1. Business applications software. Look at your local software companies in the business section. Many will have software plans specifically, others will have them included in “business plan” software. Look at some of these to see which ones work better for you.

2. The small business administration has what I am told is a free publication called “Open for Business – A disaster planning tool kit for the small business owner.” I did receive a free copy by contacting them at The Small Business Association, 3rd Street SW, Washington, DC 20416. Their phone number and e-mail address are (202) 205-6734, www.sba.gov.

3. Organizations that specialize in disaster recovery for their members. Agility Recovery Solutions in Charlotte, NC is one such organization and is endorsed by the IIABSC. Within 24-48 hours of a declared emergency (by a designated executive) the company will deliver *everything* needed to keep running and stay connected with its customers (like on-site mobile office space, satellite communications, printers and fax machines, computers & servers, phone & internet service, and portable power generator).

I hope this article gives you some information to begin to learn more about catastrophe planning. As you learn more, pass it on to your clients. Keep in mind “Value Added” services are

those things we do for our client that our competition can’t or won’t provide. Assistance with planning for disaster recovery represents an excellent opportunity for us to separate ourselves from our competition that in turn could lead to greater service and revenues. ■



Terry L. Tadlock

Terry is currently the President of Florida

Insurance Educators Inc., an insurance education and consulting firm that in conjunction with the Florida Insurance School and other state and national organizations provides a variety of educational courses and consulting services. In addition, Terry has spoken at state conventions and written several publications for state and national associations.

Terry spent most of his career as the principal of an independent insurance agency in Florida. He also worked with the Florida Department of Insurance as the Administrator of Agents Licensing, where he supervised the writing of all state insurance examinations and represented Florida on the National Test Development Committee, which sets standards for agents' licensing examinations.

Terry currently holds a Certified Insurance Counselor (CIC) designation and is a National Faculty Member of the Society. In addition, Terry serves as the Educational Consultant in the States of North Carolina and South Carolina. Terry also holds a Chartered Property and Casualty Underwriting (CPCU) designation. ■

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Scott Richardson, Director of Insurance, answers your important questions



SC Agent & Broker magazine sat down with newly appointed SC Director of Insurance Scott Richardson in late April of this year. Director Richardson had previously served in the Senate since the year 2000 and before that had served two terms in the SC House of Representatives. A longtime friend and former member of the Big "I," Richardson is a former independent agent and was a partner in the Carswell Insurance Agency on Hilton Head Island. The following are the highlights from our conversation.

Q: Mr. Director, regarding availability and affordability of property insurance in our coastal areas - you've made a small emergency expansion of the SC Wind Pool territory, and with Governor Sanford have proposed several measures to address the crises. What objectives did you have in mind for this particular package of proposals?

A: First we needed to address the two words "availability" and "affordability" because something can be available, but for all purposes, it's so unaffordable that it's essentially not available, which was one of the biggest problems in Horry County.

Our objectives in the slight movement of the Wind Pool line was to see who would start writing coverage with Wind taken out of the equation and who had cancellations planned but would hold off if we gave some wriggle room.

Those were the two major concerns in looking at the map to decide where we could tweak it and create some capacity that wasn't already there.

OMNIBUS COASTAL PROPERTY INSURANCE REFORM ACT OF 2007

Summary of Measures (as of April 20)

1. Expand, or at least clarify, the power of Director of Insurance to temporarily expand the SC Wind Pool lines.
2. Tax Incentives:
 - a. deductions for catastrophe savings accounts
 - b. credits for disaster mitigation measures
 - c. credits for lower-income property owners' whose property insurance premiums amount to more than 5% of their income
 - d. tax-free savings accounts for homeowners who choose to carry very large deductibles or create accounts to "self insure"
 - e. credits for insurance companies who write full coverage for property owners along the coast.
3. Requires private insurers to:
 - a. give premium discounts to homeowners who have made their structures more storm resistant (mitigation measures)
 - b. give insurers greater notice regarding cancellation of policies.

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Q: Has anyone else tried the tax incentives and the grants you propose to improve damageability?

A: No, as far as we know it's pretty unique. I think we've even got a couple of states looking at us and saying "We need to go look at what South Carolina's doing with this package."

When I came to this job the Governor said "I don't think that the Wind Pool expansion is the silver bullet; yes, it will help, but I want a broader look to see what else we can do."

They're not all original ideas, but probably in terms of pulling them all together as a package – credits for the companies, credits for the individual homeowners. None of them alone is the silver bullet, but together you have a pretty powerful package.

Q: Is there any indication from research that people will respond and try to mitigate measures for the tax incentives?

A: I believe they will, and yes, we did look at it from other states. Another very important aspect is the grant program – we knew that individuals at higher income levels would understand that mitigation would save them money in the long run. We also realized it would be difficult for someone with less income to spend even \$1,500 in one year, so the notion of \$5,000 was unrealistic. That's why we put in the grant program to allow those folks some pure, unmatched money, because statistics show that it's the lower echelon of structures that are damaged the worst, therefore the ones that need it most.

Q: There has been some news about studies in Florida colleges on hurricane mitigation – analyzing structures and their improvement. Is there a way to get the findings to the general public in South Carolina to let them know what to do?

A: We're going to have three seminars in June in major coastal areas, where we'll bring in industry people to show what works and what doesn't. We think that'll be very educational and hope the independent agents will get involved in that. We're not selling anyone's business or product; just "here's what's out there; here's what works and we've got the experts here to show you what to do."

Q: You said your coastal property plan is initial measures with the secondary goal of not upsetting the market place. How are you going to determine the effectiveness of the plan? Do you have anything in reserve as another step?

A: That's why we were so careful about what we did with the Wind Pool. There were several other proposals with a much more dramatic impact, for example to include the entirety of all the coastal counties, which would have been a massive change in its whole concept. For its 36 years, it has been a "sliver" program, other than some areas of Beaufort county, just the real beach areas of South Carolina. What we're doing now is changing it into ISO SeaCoast Zones: beach, seacoast and inland territory. To change it into whole counties, which is what both North Carolina and Florida do, it makes big impact in the way of assessments. You put companies at risk that may not have been at risk before, and they have to change their whole business plan, which is the whole crux of that idea.

The second part of the question, "how do you measure that?" We think that we got a pretty good measurement in the first thirty days. Companion has agreed to increase their book by 25%, which is \$100 million of capacity for condominiums H06 policies. I figure that's somewhere around 10,000 new policies, which is *a lot*.

Allstate has rescinded a good amount of their cancellations, and another carrier is about to rescind some of theirs.

We've got two standard companies awaiting to file to do business in South Carolina. One is a surplus lines company with about \$1 billion worth of capital that wants to write for condominiums on the coast.

I think that's how we tell. [Chuckles] When they start running away from us, that's how we tell we're doing the wrong thing.

Q: There's a Senate bill proposed to replace the SC Wind Pool with a hurricane plan that would provide coverage for hurricane damage to any building in the entire state. What are your views on that proposal?

A: I spent a lot of time meeting with the authors of that bill to explain that as well-intentioned as it was, it really was the proverbial "throwing the baby out with the bathwater." We would have to re-file every policy in the state of South Carolina; it was that drastic.

I knew they wanted quick solutions, but if they passed that bill, the market in South Carolina would stop dead in its tracks for about two years while everyone tried to figure out "What is hurricane insurance?" It's just not an insurance term. So if you started saying hurricane insurance, and left out the other wind coverages, every single insurance company would have to file their definitions for hurricane insurance.

I'm very pleased to say that they understand. I told them



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that if they wanted to go ahead, they at least need to give us a few years to phase it in. Other aspects of the bill are in our package: mandating that companies give more than 30 days' notice of cancellation, mandatory mitigation credits, those are all good things and companies don't really have problems with them.

Also there was a mechanism to set up the state of South Carolina as a mid-level re-insurer that would come in somewhere between the re-insurance placement. I really disagreed with that. I've said it a million times: South Carolina does not need to be in the insurance business.

It also had the worst of the worst, which is assessments against the individual taxpayer. If you had an unfunded catastrophe you would literally go back and bill everybody in South Carolina, which I'm not going to put my name on!

Q: In response to the first complaints from consumers about coastal property insurance rates last year, one of the legislative responses was to file bills to elect the Insurance Department Director. How do you feel about the election of the Director of Insurance?

A: I've never supported that, and my legislative record verifies it. I've always thought that in your heart of hearts, you should want to serve regardless of how you operate. Second, I think there is a real disconnect to assume that insurance rates and coastal insurance have anything to do with whether the director is elected or appointed.

One of the biggest problems is that often when a director has been elected they create major problems in the industry by their skewed actions. My job as it is laid out statutorily says that I am required to maintain a free and open insurance market that is not discriminatory or unfairly low or high. Then it goes on to say, protect the consumers. So, I've always got two balls in the air. If my actions are so in favor of depressing premiums that they run companies off, then what have I accomplished?



If I may elaborate, we had that situation, in 1981. [The state was] very controlling of the automobile insurance market and after about three years we lost 90 percent of our carriers in a 60-day period. Close to 45 percent of the automobile risk in the state had to be written through the residual markets, which ought to have been closer to 5 percent.

My whole point is, you can skew the market and if you tip it to the side of trying to suppress premiums all the time, then you'll run the market off and accomplish nothing.

Q: From the media reports, it seems you've spent most of the time since your appointment in February on Coastal Property insurance, but we know there are several other demanding issues – can you tell us about some of them?

A: Well, three come to mind. The first is Workers Comp and talking with legislators, which is something we've been at for years. This year they had the special committees in both Houses to find some solutions, and it all seems to boil down to the Second Injury Fund, the Commission's activities, whether to use the AMA guidelines, all of which requires a lot of input from the Insurance Department by way of fact and figures.

Second, I've spent some time behind the lines dealing with the medical malpractice JUA and the Patients Compensation

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Fund, which have real problems now.

And third, which is preliminary, is small group insurance. That goes in hand with my decision for the Department to try to have a more active role in legislative initiatives. Of course it's up to their wisdom to pick and chose what they want, but I feel like it would be good to implement an annual report on the status of the industry, and what they might want to look doing rather than waiting for somebody to notice it themselves. Also included would be figures and facts to back up any proposed legislation put forth from our suggestions.

Q: Hopefully by our publication date we will have had some kind of Workers' Comp reform legislation that does away with the Second Injury Fund, addresses some troublesome court decisions for the industry and the defense bar, but there is report of another filing for an increase by NCCI. What are your thoughts?

A: The costs do keep rising, and its not just workers compensation that's a problem. However, I think the most troublesome indicator is in healthcare costs. We implemented HMOs and PPOs in the late '80s and the early '90s; it cut inflation nearly in half, but now it's back up again.

There's no question that yes, we've had another filing, and it's not good. When people see it they will realize that a significant pressure is going to reappear in the work comp market.

Q: So at this point you haven't determined how you will respond to that filing?

A: No, and frankly one of the things we are waiting on is the required audit from last year because the Department didn't agree with how some of the numbers had been generated. We haven't gotten that report, so we can't deal with the second increase when we're not comfortable with the first.

Q: Has anything surprised you about coming across the street three days a week to a corner office overlooking the State House five days a week?

A: Yes, I guess the biggest thing is how fast I'm ready for the legislators to go home so they don't send me another unpleasant surprise that I'm going to have to put a hundred people to work on at 6:00 the next morning! [Chuckles].

Of course I say that in jest, I love my comrades in the legislature, but once one is running a department you get a whole new attitude about the legislature being in session.

Q: On a personal basis, has there been a big adjustment for you to take on this job in the Executive branch when you've been a legislator for 16 years?

A: Oh, it's a change, but I've enjoyed it. I think I've moved pretty fast, but it's been interesting to go into meetings with the government speak to former colleagues. But it's been good, and I've really enjoyed getting back to people I've known for thirty years.

The real fun part is looking at all who were sitting around the table in 1982 as underlings in our respective agencies and companies and now [chuckles] one is the Director, or the head of Companion, the S.C. Farm Bureau; the "step-and-fetch-its" of thirty years ago.

Q: Have you formulated any overall goals for your term as Director or just been coping with a large number of crises opportunities?

A: We're drinking water from the fire hose in terms of what's going on in insurance these days, but yes – I have a few goals. I previously mentioned the annual legislative reports, but I think my biggest goal is to set the state of South Carolina as a "can-do" state in term of insurance and be the model. When someone says "How can the insurance department do 'X?'" I want them to say "Well, South Carolina does it right."

We have accomplished that in the captive part of the industry; we want to build on that success for the other parts in the department, too.

I'm working on a faster turn-around time on rate filings. I know the staff tries, but I'd like to see them out in 45, even 30 days.

Big goals such as that – be more efficient, do things the right way, be a model, and still have happy employees. ■

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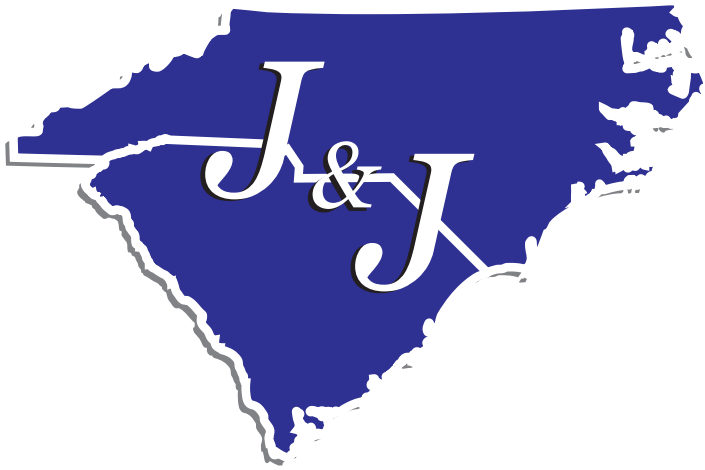
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THE INSPIRATION FOR CATASTROPHE COVERAGE

The origin of catastrophe extra expense coverage provided by the Westport's preferred policy form (W-1004C) stems from 1992's Hurricane Andrew, which cut its path across southern Florida. Insurance agencies struggled because their business interruption insurance was tied to the restoration of their damaged offices, and it was inadequate in helping them handle the onslaught of claims work they had in front of them. What agencies needed was access to cash to help regain their footing.

Current Big "I" Vice President Alex Soto, from Insource, Inc., was Florida's state national director at the time. He experienced firsthand the devastating toll 800 claims can have on an agency's operations. Working with clients to meet their claims processing needs was a monumental task that affected his agency for months afterwards.

Reflecting on the events after Hurricane Andrew, Soto realized that funding for things like emergency food, extra phone lines, a generator and supplies, as well as less foreseeable things like counseling for overworked staff, would have made a dramatic difference to his clients, his agency and, not incidentally, the insurers he represented.

Shortly thereafter, Soto made a presentation to the Big "I" Professional Liability Committee to see if this coverage could be included in the Big "I" endorsed program. A short time later, the program's receptive E&O carrier made it standard coverage to benefit policyholders across the country. "The creation of this coverage shows that it is about more than just catastrophe extra expense coverage, which filled a need for member agencies," Soto says. "It's about being part of the Big 'I' sponsored program and the benefits policyholders receive because agency volunteers are looking out for their best interests."

The committee continues to work to enhance the catastrophe extra expense and other coverages. – D.H.

*By David Hulcher, IIABA
E&O Operations*

Have you considered every enhancement for your agency's E&O policy - no matter how small? The little things can make a big difference in times of need. Take it from the Big "I" member agents who worked tirelessly to get their business operations up and running in the wake of Hurricane Katrina. Those with E&O coverage through the Big "I" Professional Liability Program by Westport Insurance Corporation, had the opportunity to benefit from the catastrophe extra expense coverage provided by the preferred policy form (W-1004C). Westport is one of only a few agency E&O carriers that offer this coverage within its policy provisions.

Catastrophe extra expense is a standard coverage provision that provides \$10,000 per catastrophe and \$25,000 aggregate per policy period of actual extra expenses incurred by your agency to assist in the claims processing needs of your customers for 30 days after the catastrophe. A \$500 deductible applies, but purchasing temporary office space, generators and supplies can go a long way toward helping your agency assist clients rebuilding their lives as quickly as possible.

What was the impetus behind this innovative catastrophe extra expense coverage? At the heart of this policy provision is recognition of the critical role independent agents play in times of crises. Under normal conditions, insurers can respond quickly to the customers' claims needs. But when devastation hits, it brings a large volume of complicated claims and puts agencies in a position of taking on a greater role in claims processing. This additional workload can put a strain on the agency from both personnel and cash flow perspectives.

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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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extra funding to manage a deluge of claims is appropriate. It is simply good policy and practice for our industry to enable independent agents as a frontline of defense since they are often first on the scene with temporary structures to process claims and the last to leave because the agents live in the affected communities.

Agencies and their employees who secured their own homes know what a daunting challenge it is to also help others manage their emergency repairs and rebuilding. From an agency E&O perspective, this extra funding may limit E&O claims from failure to provide timely notice of claims to the carrier, failure to communicate requirements to customers and providing inaccurate advice to customers.

Today, more than half of Big "I" members benefit from catastrophe extra expense coverage through Westport Insurance Corporation. While you should always review your E&O policy for obvious things like a broad definition of professional services and limited exclusions, check out additional coverages as well. The small coverage benefits within the policy can make a big difference.

This article taken from "E&O Angle" Independent Agent Magazine, November 2005 issue and is used with permission. David Hulcher (david.hulcher@iaba.net) is Big "I" director of E&O Operations.

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2007 Spring Conference Highlights

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he 2007 annual Spring Conference hit record attendance of recent years on March 21& 22 in Columbia at the Embassy Suites hotel with 135 agents and 124 associate attendees including 69 company representatives.

The first day of the conference kicked off that Wednesday morning when about forty agents boarded a bus for the State House as a first wave of business leaders to visit with Senate Judiciary Committee members and talk about the need for Workers Compensation reform. Wearing stickers that demanded "REAL Workers Compensation reform NOW," the Big "I" Day at the State House participants explained that unless the bill passed phased out the Second Injury Fund, reversed several Supreme Court Decisions, and laid down guidelines for disability awards by commissioners, including repetitive trauma, no real change would be reflected in the SC Workers Comp market. Participants also urged their representatives to consult insurance companies before enacting any radical residual property market changes for the coast.

Back at the hotel, our participants in grassroots legislation arrived just in time for lunch with the exhibitors. Agents were given tickets in their registration packets, and those who visited every one of our 50 exhibitors and got their ticket signed were entered in a drawing for \$200 cash.

That wasn't the only prize for our attendees. Exhibitors had their own individual drawings, and at the end of each education session prizes were drawn, including a flat screen monitor, a Canon Powershot digital camera, a portable DVD player, i-Pod Nano and DVD recorder.

Educations sessions included the secrets of marketing and a review of the SC DMV's new Auto Insurance reporting systems. Newly appointed Insurance Department Director Scott Richardson made an appearance and broke the news that he had signed an Executive Order that very day to expand the SC Wind Pool line. The press conference with the Governor wasn't until the following morning. Rep. Nikki Haley followed with the experiences of her first year on the House Labor, Commerce and Industry Committee, and the day's events concluded with a reception in the exhibit hall.

Thursday morning, the conference joined with the Charter Property Casualty Underwriters Society's "I" Day, with an education session about Workers Comp and disaster planning.



Newly appointed Director of Insurance Scott Richardson broke the news of the official expansion of the SC Wind Pool by executive order effective March 30 (the press conference announcing the news was held the following morning). He also took questions from the audience regarding the new direction of the DOI.



Ron Rosenberg spoke to the group about the "Inner Secrets of Outrageous Marketing" as tested and proven through numerous clients of his marketing and customer service consulting firm, Quality Talk, Inc.



(l. to r.) Charles Stephenson, Progressive Insurance; Chris Dunlap, Progressive Insurance; and Susan Martinez, Sauls Insurance Agency



(l. to r.) Erik Loesch, Atlantic Shield Insurance Group - Charleston, SC; and Mary Ellen Lackey, Trustguard Insurance Company



(l. to r.) David Bryant, Robert Bryant & Son, Inc - Orangeburg, SC; Leigh Polhill, SC Home Builders Self Insurers Fund ; and Bobby Bryant, Robert Bryant & Son, Inc - Orangeburg, SC



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House Insurance Subcommittee member, Nikki R. Haley spoke during the Government Affairs Panel about her new role and the importance of participating in Grassroots efforts.

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| <ul style="list-style-type: none"> A&I Fire and Water Restoration AICPCU/ IIA AIG AIG Agency Auto American Republic Insurance AMTRUST North America Appalachian Underwriters, Inc. Applied Systems, Inc. Bankers Insurance Group Big "I" Flood Program/ Selective Insurance Blue Cross Blue Shield of SC Bristol West Insurance Group Burns & Wilcox Capital E&S Brokers, Inc. Continental Special Risks Deep South Surplus of Georgia, Inc. Drive Insurance from Progressive Fidelity National Insurance Services FirstComp First Federal Foremost Insurance GMAC Insurance Hanover Excess & Surplus, Inc. Hull & Company IIABSC Agency, Inc. Insurance House | <ul style="list-style-type: none"> Iroquois South Johnson & Johnson Inc., Managers Kimbrell Insurance Group Lyerly's Cleaners - Restoration Services National Security Fire & Casualty Company Office Depot Permanent General Companies Preferred Specialty, LLC Premium Assignment Corp. (Sun Trust Co.) Premium Financing Specialists Prime Rate Premium Finance Corp. Roanoke Insurance Group, LLC The Seibels Bruce Group/ Catawba Ins Servpro SC Homebuilders Self Insurers Fund Southern Cross Underwriters Southern Insurance Underwriters\SIUPREM Southern Risk, LLC Standard Funding Corp. Synergy Workers' Compensation Tapco Underwriters, Inc. Trustgard/ Grange Insurance Unitrin-Kemper Auto and Home US Insurance Services Westport Insurance Corp. |
|--|---|



Golf Committee - (l. to r.) Scott Moseley, Irmo Insurance Agency - Columbia, SC; Bobby Bryant, Robert Bryant & Son, Inc - Orangeburg; and Rocky Hudson, CIC, Ellis Realty & Insurance Agency - Hampton

2007 Spring Conference Highlights



(l. to r.) Betty Stroud, Bristol West Insurance Group; and Bill Turbeville, Turbeville Insurance Agency - Columbia, SC



(l. to r.) Charles Paul Midgley, Jr., Midgley Agency, Inc - Bennettsville, SC; and Greg Hutchinson, Premium Assignment Corp.



(l. to r.) Jerry Payne, Foremost Insurance Company; and Bill Turbeville, Turbeville Insurance Agency



(l. to r.) Bert Belk, Truck Insurance - Florence, SC; and Shawn Goff, SC Department of Motor Vehicles. Goff addressed agents on the new Auto Insurance reporting system.



(l. to r.) Robert Sanders, Preferred Specialty; Dwight Shull, Preferred Specialty; and Gale Golightly, Preferred Specialty



(l. to r.) Allison Taylor, A&I Fire & Water Restoration; and Mark O'Connor, A&I Fire and Water Restoration

CISR Conferees

Kim H. Abney, CISR
 Tamara L. Altenburg, CISR
 Christine McFarlin Baker, CISR
 Tammy L. Blount-Wright, CISR
 Falicia Diane Bolton, CISR
 Elaine H. Chandler, CISR
 Melanie A. Chitwood, CISR
 Katherine D. Copeland, CISR, ACSR
 Carrie L. Cox, CISR
 Courtney C. Cross, CISR
 Kimika R. Dhara, CISR
 Ann B. Doppelheuer, CISR
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 Patricia C. Hawanczak, CISR
 Salathia L. Henry, CISR
 Katherine M. Huber, CISR

April Dawn Johnston, CISR
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 Vernie S. Patrick, CISR, AAI, AIS
 Lesley A. Peltin, CISR
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 Melanie Smith Poston, CISR
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 Luann P. Sauls, CISR
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 Robin N. Watkins, CISR
 Elaena Michelle Whitman, CISR
 Velda A. Williams, CISR
 Virginia A. Wooten, CISR, CPIW

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AAI Completers

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 Marilyn Jane Davis, CIC, AAI
 Dana Ray Elliott, AAI
 Betty E. Hamilton, AAI, CISR
 Evelyn Amanda Johnson, AAI, CISR
 Carolyn D. Stancell, CIC, AAI



Program Structure for Big "I" Flood ProgramSM

Big "I" AdvantageSM is excited to offer IIABA member agents our flood program with Selective Insurance, a National Flood Insurance Program (NFIP) Write-Your-Own carrier (WYO). Our program partnership with Selective began in September, 2001, and we have been serving the needs of IIABA member agents ever since. The program is designed for all IIABA member agents, from those who only write a few policies a year to those with a substantial flood market. Big "I" Advantage Flood Program finished calendar year end 2006 with written premium of \$10.1 million and doing business with over 3,000 IIABA members in all states.

Big "I" Advantage operates as a managing general agency and agents participate as sub-producers for the Big "I" Flood Program. Selective Insurance makes writing flood insurance easy and profitable leaving the method of quoting up to the agent. Quotes can be requested by:

- Fax submissions to Selective underwriters for a 24-48 hour turnaround
- Big "I" Markets submissions via our internet site working with Selective underwriters for a 24-48 hour turnaround
- Accessing Flood OnLine[®] internet-based, flood system for an immediate quote/application by the agent

Sign up online for the Big "I" Flood Program and use the quote method of agent's choice at:
www.bigimarkets.com

Selective Flood Service Center, Branchville, NJ:

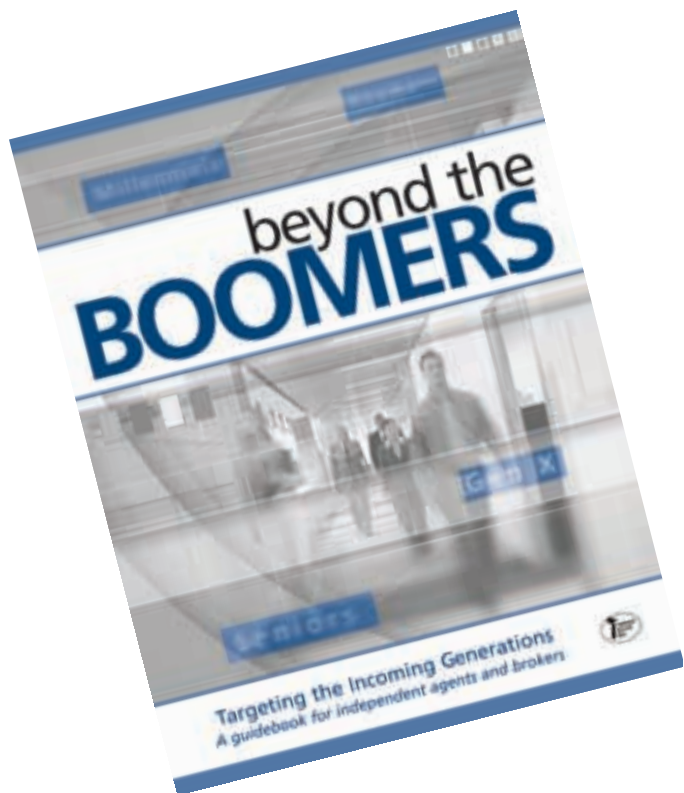
Selective's Flood Service Center consisting of Customer Service, Underwriting, Accounting, Claims and Marketing processes all quotes, applications, policy changes, cancellations, commission payments and inquiries for the Big "I" Flood Program. To find Selective's service commitment and company contacts, please visit our website: www.independentagent.com/flood.

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Whether you signed up to participate at the beginning of our program in 2001; or just last week; or are registering for the first time, we are urging you to register or update your online profile at www.bigimarkets.com. Our preferred quote method is **Selective Direct** so you can take advantage of real-time online processing.



“Millennials,” and the first few waves have hit the workforce and are starting to get serious about their careers; the final are still in elementary school.

Please note, as the report does, that making broad assumptions of a large group of people is by definition stereotyping; therefore none of the material is meant to take the place of your efforts to understand each individual’s needs and preferences.

SENIORS

This generation is one shaped by hardship, national unity and duty. Whatever their military experience, they all entered adulthood amidst the Cold War and the threat of communism. Therefore, Seniors have a respect for hierarchy and following orders that greatly informed their lives. The GI bill put them through college, and the Veterans Administration financed their homes. In their ways of the world, if you paid your dues in society and your employer, you would be rewarded with Social Security, pensions and job security. They have a great deal of trust in leaders and expect the same from their followers. *One of the biggest myths about this generation is that Seniors don't use computers, but the reality is that 26 % of Americans aged 65 or older regularly go online.*

BABY BOOMERS

The largest generation in history (or at least until the Millennials hit the scene), they are still their parents’ children but with incredible optimism. Though they were planning to overthrow the status quo of the business world, Boomers were just as willing to pay their dues, waiting to make massive changes until they’d earned the right to do so.

Boomers are noted for determining self-worth through work, which affected their familial relationships and launched the divorce rates to the current 50%, which in turn affected the generations to come as much as their own.

Young Agents
Conference
July 12 – 15
Charleston, SC
Register online - www.iiabsc.com

Associations all over the country are noticing a change in their membership and looking at how to incorporate the younger generations or else risk irrelevancy. That’s what the Young Agents Council is all about, shaping and in turn being shaped by the incoming leadership of the association and the entire industry.

Made up almost entirely of agents born in 1967 or later (the other sector of membership is agents with 5 years’ experience or less, but most of that sector is aged 40 or younger as well), for the past three years the YAC has been almost entirely made up of Gen Xrs.

This whole concept has implications at the individual agency/ company level as well, and the Young Agents Council knows it. In response they have created and made available to you an invaluable document, “Beyond the Boomers,” which is a guidebook to targeting the incoming generations as clients. The key, of course, is to have members of those respective generations as your producers. That, and embrace your management systems for marketing and communications rather than just processing and accounting.

The full fifteen-page document is available for download off the National Young Agents Web page (www.iiba.net, “Young Agents” tab on left). It summarizes the four consumer generations: Seniors (born prior to 1946); Baby Boomers (born 1946 – 1964); Generation X (born 1964 – 1978) and Generation Y (born 1978 – 2000). Generation Y is often referred to as

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GENERATION X

When this generation was first christened, they were misdiagnosed as squandering, cynical slackers. But this is just because the first waves of Xrs were starting to get serious about their careers, and the sharp contrast with Seniors' and Boomers' ways of life were striking.

The reality is Gen Xrs are highly ambitious and financially conservative, but as the first "latch-key kids" they have seen the effects of one or both of their parents focused primarily on their careers only to get laid off in the end. Most made the conscious decision to "work to live; not live to work." Their cynicism is real, but more a matter of weighing their options and looking out for themselves in a world with no guarantees.

As a result of growing up in multiple households, Xrs have exceptionally strong empathy for others and skills in maintaining numerous relationships.

SUMMARY OF GEN XRS AS CONSUMERS:

- ◆ Take the honest approach
- ◆ Treat them as important
- ◆ Use technology
- ◆ Be comfortable with diversity
- ◆ Realize they are highly educated
- ◆ Recognize they have significant assets
- ◆ Xrs are focused on self-sufficiency
- ◆ **Treat men and women equally.** If you are clearly speaking only to one of the couple and not both, you can kiss that business goodbye.
- ◆ They like to make their own decisions, and often do so quickly
- ◆ They are entrepreneurial

GENERATION Y, or Millennials

The last children of Boomers and the first children of Xrs, only the eldest of this generation have made their way onto the employment and insurance consumer stage. Much about their workplace attitudes and financial preferences have yet to be discovered, but some have revealed themselves.

For instance, despite their appearances they seem to have much in common with Seniors in expected stability and acceptance of the status quo. Like Seniors, they believe that life is easier when everyone adheres to basic rules. Also, unlike Boomers and Xrs, Millennials have an abundant passion for community service and activism. However, what they do have in common with Boomers and Xrs is that they generally excel in teams, but they tend to think that every team member deserves a prize.

And the following may go without saying, but I'll do it anyway: Millennials, even more than Gen Xrs, are immersed in technology.

MILLENNIALS AS CONSUMERS:

- ◆ Millennials are savvy consumers
- ◆ They are (overly) confident
- ◆ They are financially focused
- ◆ Millennials can roll with change
- ◆ They're born fact-checkers
- ◆ Don't use authoritarian tactics
- ◆ Think concierge service
- ◆ Millennials are deeply interested in financial products and services
- ◆ Don't overlook the power of Mom and Dad

This particular aspect of incoming generations is so important that our national association created another industry partnership dedicated to enhancing the use of technology and improved work flows within the Independent Agency System. That working group is the Agents Council for Technology, and one of their side projects is helping agencies create and enhance a marketing presence on the Web.

I hope you will go to the IIABA Web site and read through "Beyond the Boomers" yourself. Consumers make purchasing decisions based upon their own value systems and worldviews. If you want to stay in business, you need to understand who that new business is. ■



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Workers Compensation Fight Proves Worth of Grassroots for Both Sides

Lee Ruef, IIBASC Director of State & Governmental Affairs



There has been a titanic legislative fight going on in the South Carolina General Assembly for nearly two years. The fierceness and length of the struggle proves the worth of maintaining a strong grassroots presence should you wish to influence the outcome of legislation.

Business and the property and casualty insurance industry is seeking substantial changes in the law and administration of workers' compensation to reduce the cost of the coverage for businesses. Claimant's lawyers, those who represent people in workers' comp cases, do not want any change except to target fraud in the system.

In this mix are the workers' compensation law complexities and both strong proponents and opponents of reform. Consequently, more time has been spent on this issue by subcommittees and committees over the past year and a half than any legislation except the annual budget.

The proponents are members of the South Carolina Civil Justice Coalition that includes the state's largest manufacturing and service businesses, most of the small business and professional associations, including IIBASC and property and casualty insurance company trade organizations and the self-insurance association. Both the coalition members and claimants lawyers have strong grassroots systems that have been speaking with legislators on their behalf

Workers' compensation reform became a priority for the coalition when NCCI filed a request for a 32.9% increase in loss costs in the summer of 2005. Business was very concerned about the filing on the heels of two double-digit increases the past two years. Governor Sanford appointed a task force and the SC Chamber of Commerce formed a study committee. In the fall workers' compensation reform became the one priority for the coalition, after a successful effort to pass significant tort reform measures in 2005.

The coalition's agenda came from reform recommendations by the SC Chamber and the Governor's task force. That agenda was: abolish the Second Injury Fund,

give Workers' Compensation Commissioners objective standards for awards, reverse several troubling State Supreme Court decisions, stop allowing ailments of aging from becoming claims, change the law that a 50% back injury made a person permanently and totally disabled and toughen the laws on insurance fraud.

Because of the contention between business and lawyers, many legislators were reluctant to take up workers' comp reform. But grassroots pressure, including some advertising in the districts of staunch opponents has kept the reform fight alive.

The House passed a bill last year, but the coalition did not think it went far enough in setting objective standards workers' comp commissioners. It was the lawyers' pressure that kept the House from passing the objective standards desired by business.

So the effort started over for the 117th General Assembly that convened in January.

Grassroots conversation with legislators between last June and late summer kept up the pressure for real reform and so beginning last August a Senate study committee began meeting to try to work out a bill. The Senate did pass a compromise with both sides battling it out in the arena of ideas. Neither side likes the bill. Business is hoping for a better bill from the House. Lawyers will fight for a weak House bill.

It appears there is a good chance workers' comp reform will get to House/Senate conference this year and maybe become law later. If so, whatever is in it will have been greatly influenced by grassroots activity.

Know your legislator. Support those you like with time and money. Be ready to help IIBASC fight for agents by being a grassroots contact. It is the most important element of our government relations program. Frequently, our opponents are very good at the grassroots level too. ■

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How To (Better) Use the Trusted Choice® Web Site

O

nce an agent or broker becomes a Trusted Choice® member, he or she has access to a wealth of knowledge at www.TrustedChoice.com. Therefore, it's important for agents and brokers to know what's available, and how to use it to their benefit.

First, the site hosts an agency locator through which consumers can find the Trusted Choice® agency that is right for them based on location, line of business, even languages spoken by agency staff. In order for member agencies to benefit from this lead-generation tool, they must complete a profile in the "Agents/Brokers" area of the site.

To add or update your agency's profile on the agency locator:

- ◆ Go to www.TrustedChoice.com and click "Agents/Brokers."
- ◆ In the pop-up window, enter your agency login and password.
- ◆ Click on "Update Your Profile" and fill out the appropriate information.
- ◆ You must proceed through the entire process until you are prompted that your profile has been updated, otherwise your data will not be saved. Note: It takes one business day for the system to update and post new profiles on the Agency Locator.

Once the Agency Locator has been completed, participating members can put to use the many resources available in the Trusted Choice® Agents/Brokers area:

ZOOM IN ON BRANDING WORKBOOK

Exclusively available to Trusted Choice® members, *Zoom in on Branding* offers guidance on how best to leverage your investment in the brand and to enhance your agency's value. Combining the principles of good brand management discussed with the deliverables provided by Trusted Choice® will position your agency to achieve what a strong brand offers—increased growth and profit.

To make the most of this resource, click on the "Zoom in on Branding Workbook" menu item, download the book, review together with owners and employees, and begin to implement it in your firm.

ADVERTISING AND PR

Advertising can play a key role in promoting your brand. Trusted Choice® has produced a top-quality ad campaign that runs nationally throughout the year. We also have created mate-



*By Ross Turner, CIC, Turner Agency – Greenville
IIABSC Director & TC Committee Co-Chair*

rials for Trusted Choice® agencies and brokers to "tag" those ads for their own local media buys.

By simply clicking on the "Advertising" menu item on the site, you'll be able to:

- ◆ View tips on buying broadcast and print media;
- ◆ Check out ad flight schedules for the upcoming year;
- ◆ Download Trusted Choice® print ads and order forms for the television and radio spots; and
- ◆ Browse through an archive of interesting articles that contain expert advice on creating your own marketing strategy.

Public relations ideas for your agency also are available by clicking on the "Public Relations" menu item.

LOGO

To achieve the full power of a national marketing brand such as Trusted Choice®, all members must use the logo according to set standards. Trusted Choice® has created various versions of the logo in terms of size, shape and color to give you flexibility in your marketing efforts. In addition, we've created guidelines for member agencies to enable you to incorporate the Trusted Choice® logo seamlessly with your own agency identity.

All of this information is available under the "Logos" menu item in the Agents/Brokers area.

PLEDGE OF PERFORMANCE

Top brands share one key quality: a consistent customer experience. To help create that consistency among the thousands of independent insurance agencies that belong to Trusted Choice®, we have adopted a Pledge of Performance. All members agree to the Pledge upon signing up for Trusted Choice®.

The Pledge is very useful for helping an agency's staff understand how to deliver what consumers want. We also encourage you to share the Pledge with customers and prospects, demonstrating your commitment to them as well as quality service.

By clicking on the "The Pledge" menu item, you'll be able to download the Pledge and read an article that illustrates some ways that other agents have turned the Pledge into a marketing advantage.

For more information about Trusted Choice® or to sign up, call 1-800-221-7917 or visit www.TrustedChoice.com. ■



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October 14 - 16
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Company CEO Panel

For program details or registration information, visit:

www.iiabsc.com

ACT'S 2007 AGENDA

by Jeff Yates, ACT Executive Director



2007 is shaping up to be an exciting year for the industry to make significant advances in how agencies and carriers do business together. An unprecedented campaign to double the usage of Real Time over the next year was recently launched. We increasingly understand that Download has become even more important in a Real Time world, so it is imperative that we also push implementation of Commercial Lines Download and make sure effective Personal Lines Download is universally available.

Also, ACT and the industry has launched a new Workflow Forum, to provide an ongoing place to discuss key problem areas in current agent-carrier workflows and devise improvements. As one example, there is already an all-industry initiative to focus on improving the agency's workflow when marketing accounts for competitive quotes. One of the most knotty issues that group is discussing is: How do we move up obtaining MVR and third-party-loss reports to the front of real-time rating process, rather than at the end so agents obtain more accurate rates?

The industry also is starting to respond to agents' enormous frustration with managing the myriad of ever-changing passwords each employee must have for each carrier. The industry is actively exploring the feasibility of replacing these passwords with a digital identity (such as a digital certificate) for each agency employee that would be accepted by all participating carriers.

ACT also wants to help agencies develop a stronger brand on the Internet by helping them host more effective websites and increasing its functionality to customers, and improving the agency's positioning on search engines so that when someone searches for insurance in your community, your agency comes up.

ACT's 2007 agenda is to fully participate in these exciting initiatives, some of which are pursued within ACT and some are entire industry efforts to which both ACT and AUGIE provide ongoing support.

KEY TRENDS FUEL ACT'S AGENDA

It is important to note that ACT's agenda flows directly out of the industry planning process led by ACT's Strategic Issues Work Group in the course of 2005 and 2006, and which was endorsed by the industry in several meetings.

First the industry reviewed the identified "hard" trends, of which the industry has a high degree of certainty. Next, they discussed implications as to how these trends are likely to change how we do business in the future. Finally, the industry agreed upon a series of issues that it felt we must do to be well prepared for this new world featuring constantly evolving technology options and changing consumer expectations.

To fully understand where the industry and ACT are headed, the following is a brief summary of these trends, the resulting implications, and the must-do issues the industry has agreed upon. This information is just as relevant to the planning of individual agencies, carriers, and vendors, as it is to the industry as a whole.

THERE IS STRONG INDUSTRY CONSENSUS THAT THE FOLLOWING KEY HARD TRENDS ARE HIGHLY CERTAIN TO OCCUR:

- ◆ Real Time will proliferate
- ◆ Consumers will look first on the Internet for information and service providers
- ◆ Search engines will increasingly drive consumers' choices
- ◆ Next generation websites will marry video, audio and graphics for real-time access to service representatives
- ◆ Baby Boomers will remain active & "re-engage"
- ◆ Gens X & Y will be raising kids, owning homes and running businesses
- ◆ Time will be in very short supply
- ◆ The Internet will provide access to more insurance info, creating more choices and greater complexity
- ◆ Trust in businesses and institutions will be a real issue for the public.

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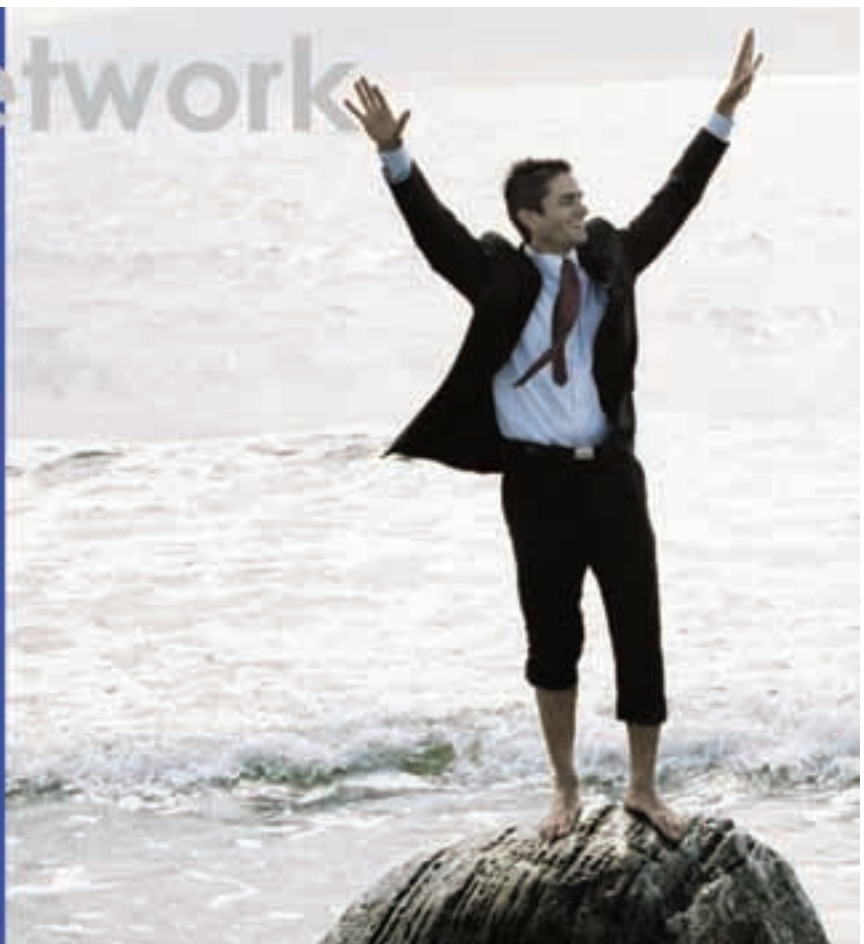
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BASED UPON THESE TRENDS, WE IDENTIFIED THESE IMPLICATIONS FOR OUR BUSINESSES:

- ◆ Consumers will increasingly expect immediate response
- ◆ Effective implementation of Real Time is critical to meeting customer expectations
- ◆ Portable devices will enhance agents' and carriers' ability to be immediately available and more efficient
- ◆ Communicating through the Internet, as well as the proliferation of portable devices, will increase our security risks and that of customer information
- ◆ Being a networked agency or carrier using technology effectively will increasingly be a hallmark of professionalism and ease of doing business
- ◆ It will be important for agencies to have a meaningful presence on the Web and to have their website found by consumers using search engines
- ◆ Gens X & Y and many Baby Boomers will want agencies that use technology effectively
- ◆ Agencies will need to be available when customers want to access them, often after normal business hours
- ◆ Independent agencies have a great opportunity to appeal to consumers by becoming trusted advisors, who help customers cut through all of the choices and complexity, and save them time.

(Complete trends analysis available on ACT website at "Technology Reports")

The next step for ACT's Strategic Issues Work Group was determining the initiatives that must be done in preparing to meet these trends and implications. At ACT's September 2006 meeting, the industry agreed to tackle these following issues:

- ◆ Move the industry's predominant workflow to Real Time and Download
- ◆ Achieve a consistent industry strategy on security
- ◆ Create an ongoing agent-carrier Workflow Improvement Forum
- ◆ Increase the presence and visibility of agency websites and maximize the customer experience they provide
- ◆ Continue an ongoing dialogue on future trends and their implications.

ACT's 2007 Agenda

These must-do issues are fueling ACT's current agenda, and we seek to get as broad industry participation and buy-in as possible.

A great example is the recently launched Real-Time/Download Campaign. ACT and AUGIE advocated the Campaign's creation and have provided much of the staff support, but it has since become an all-industry undertaking that will depend on the active promotion and support of agencies, carriers, technology providers, user groups and agent and indus-

try associations for its success.

Campaign supporters, including IIABSC should use this logo on their websites, ads, and in their real-time communications.

The Campaign's dedicated site, www.getrealtime.org, was designed to give agents practical implementation information on both Real Time and Download, as well as to provide direct links to vendor pages for vendor specific implementation and troubleshooting information. The site also contains links to carrier specific real-time and download information.



The Campaign has developed an agency real-time implementation guide, which includes the benefits of using Real Time, the types of functionality available, the workflows and implementation tips. Also featured on the website is the Stakeholders Commitments document, which delineates the actions the Campaign requests each group of stakeholders to take in fostering the growth of Real Time and promoting the Campaign.

ACT's Emerging Security Issues Work Group has sought to raise agencies' awareness of the security risks they face. Its guide, "Protecting Agency Customer Information from Identity Theft," provides a great overview of the issues agents need to be thinking about, since they are now "networked" with the external world and are increasingly taking agency computing outside of the agency's perimeter. (Guide available on ACT website, www.independentagent.com/act, on the "Agency Improvement Tools" section, and the guide also ran in the Spring 2007 edition of this magazine.)

The work group is now exploring the possibility of forming a Security and Privacy Alliance as an ongoing entity focused on creating more consistent security strategies especially as they impact independent agencies, which must deal with the policies of multiple carriers. The alliance would also consider a system of digital identities to replace the current use of passwords.

ACT also has established a Workflow Improvement Forum to provide an ongoing focus on improving agency—carrier workflows. The Forum is also addressing data related issues, endorsements, and checking downloads and issued policy related documents for correctness.

ACT's Agency Website Work Group is working to assist

agencies in becoming better positioned on the Web. It hosted a panel of search experts at the February ACT meeting, and out of this discussion the work group will prepare a primer to assist agencies in getting positioned for both organic and paid search. The group is also preparing a best practices guide for agency websites and has a subgroup discussing how we can extend real-time functionality provided by carriers out to customers through agency websites. Customer billing inquiry and payment transactions are being looked at as a logical first step, because of their frequency and the likelihood of fewer security risks.

Finally, ACT is participating with AUGIE in the development of the new Power of Change seminar designed to help agencies lead their staffs through a change process to eliminate current workflow inefficiencies and incorporate improved technologies, such as Real Time and Commercial Lines Download. We expect agents associations, user groups and carriers to host this seminar to help agencies undertake the change process most effectively and achieve employee buy-in for the workflow and functional changes that they will need to make to remain well positioned competitors in the future.

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 website 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.



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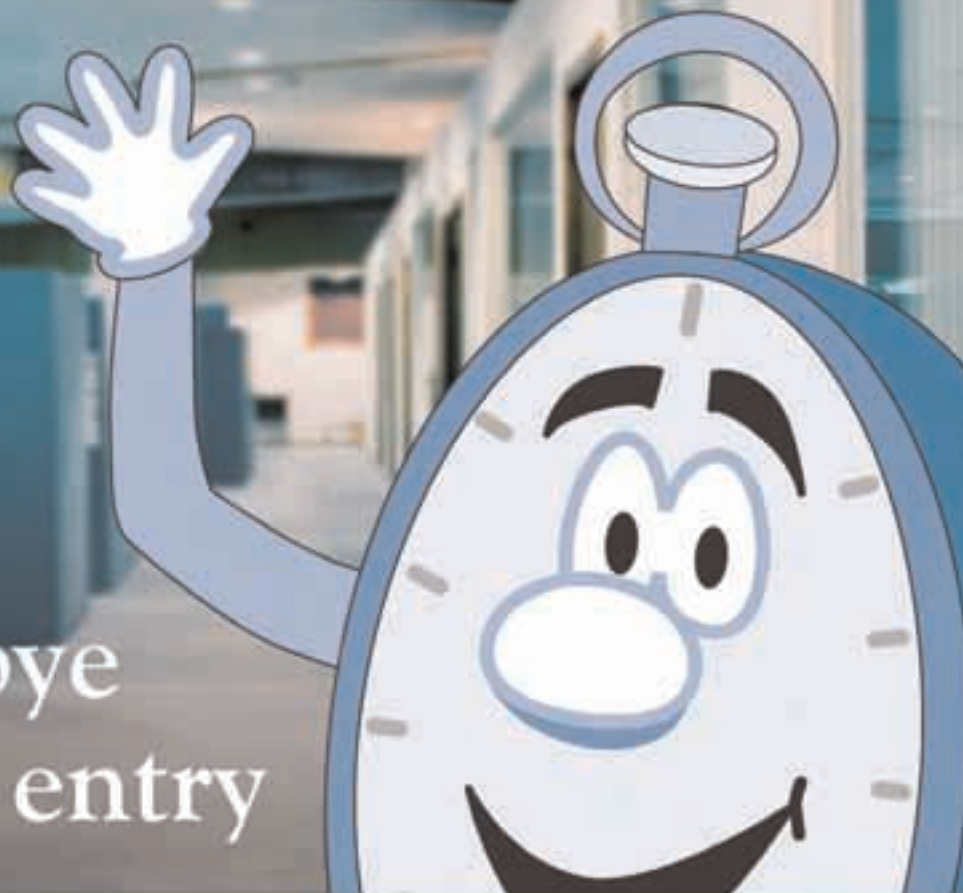
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