



IIAWV ANNUAL CONVENTION OFFERS BROAD RANGE OF TRAINING OPPORTUNITIES

FROM CUTTING EDGE TO MAINSTREAM

These days, an agent and agency support staff must be experts in a broad range of insurance coverage areas running from the genuinely traditional to the newest in coverage needs and applications. This year's IIAWV Annual Convention offers training opportunities that help agents do just that.



Elise M. Farnham
CPCU, ARM, AIM, CPIW

For agents and agencies that provide the most up to date coverages for clients with significant on-line exposures, Elise Farnham's Sunday afternoon, October 7 seminar entitled, "Cyber Risk: Threats and Solutions" seminar operates right in your bandwidth. On the other hand, if your agency concentrates on more traditional coverage areas, Farnham will offer a second seminar entitled, "Additional Insured: Coverage or Crapshoot?" on Monday afternoon, October 8. Cyber crime is a growing risk from both a

personal and a business perspective. The rapid advance of technology has changed the way all commerce is carried out. "Cyber Risk: Threats and Solutions" explores the causes of cyber crime and the impact it has on business and personal lives. Due to the speed of technological change, insurance professionals have struggled to provide the coverage necessary with little or no historical data to guide their actions. Due to the intangible nature of the risk, many existing insurance products are non-responsive.

In "Cyber Risk: Threats and Solutions", attendees will learn:

- The unique nature of the cyber crime risk and why it is treated differently than most other business and personal risks
- How existing policy forms may apply in certain aspects of a cyber crime loss
- How territorial limits impact coverage for this global crime
- Gaps in the legacy property coverage – both residential and business owners
- Special liability hazards created by technology

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Gray Marion, CAE, Publisher



OFFICIAL NOTICE



Pursuant to the By-laws of the Independent Insurance Agents of West Virginia, Inc., Article VI, Section 7, and Article IX, Sections 3, 5 and 6, notice is hereby given.



The membership of the Independent Insurance Agents of West Virginia, Inc. shall conduct the association's Annual Membership Business Meeting at 4:45pm on Sunday, October 7, 2012 at The Resort at Glade Springs at Daniels, West Virginia.

The meeting shall be open only to duly authorized representatives of regular member agencies of the association.

IIAWV 2012 LEADERSHIP ELECTION - OCTOBER 7 AT GLADE SPRINGS RESORT

With the IIAWV regional meeting schedule now concluded, the association's electoral focus has shifted to elections to be held at the IIAWV Annual Convention on Sunday, October 7, 2012.

The next step in the association's leadership selection process is the election of an association Vice-President and a representative to the IIBA National Board of Directors. Candidates for those offices run on a statewide basis and the elections for those offices take place at the Association's Annual Membership Business Meeting held during the Association's Annual Convention. This year, that gathering is scheduled for Sunday afternoon, October 7, 2012 at the Resort at Glade Springs in Daniels, West Virginia.

Nominations for these positions are accepted from member agencies in a number of ways including at regional meetings, in writing to the association Nominations Committee or on the floor of the Association's Annual Membership Business Meeting.

The association's By-Laws spell out the election process and contain the Duties and Responsibilities of each office.

Association Vice-President

Article IV, Section 3: Vice-President: The Vice-President shall be a member of and attend all meetings of the Board of Directors. In the event of the temporary absence or incapacity of the President, the Vice-President shall perform the duties of, and have the same authority as, the President. In any case of uncertainty, the Board of Directors will make the determination of the President's absence by majority vote. The Vice-President shall perform such other duties as usually pertain to the office and assume those responsibilities assigned by the President. The Vice-President shall serve as a member of the Executive Committee. The Vice-President shall preside at all meetings of the Board of Directors. In the event of death, disability, or

incapacity of the Vice President, the President shall appoint with the advice and consent of the Board of Directors, a successor to serve the un-expired term.

IIBA National Director

Article IV, Section 5: IIBA National Director: The IIBA National Director shall represent the corporation at meetings of the IIBA National Board of State Directors and shall submit reports of each meeting to the IIAWV Board of Directors. The IIBA National Director shall be a voting member of the Executive Committee and ex-officio, non-voting member of the IIAWV Board of Directors and shall attend all meetings of the IIAWV Board of Directors. In the event of death, disability, or incapacity of the IIBA National Director, the President shall appoint, with the advice and consent of the Board of Directors, a successor to serve the un-expired term.

Nominations for the post are accepted from member agencies in a number of ways. Nominations may be made by qualified member agents during any association regional meeting. Nominations may also be made by writing on member agency letterhead to the association Nominations Committee in care of Gray Marion, IIAWV CEO, at Post Office Box 1226, Charleston, West Virginia 25324-1226. Nominations for the offices may also be made on the floor during of the Association's Annual Membership Business Meeting held at the IIAWV Annual Convention at the Resort at Glade Springs in Daniels, West Virginia on Sunday afternoon, October 9, 2011.

For additional information on IIAWV elections or governance process, please contact IIAWV CEO Gray Marion at 304-342-2440 or 800-274-4298 or by e-mail at gmarion@iawv.org.



NOTE FROM THE PRESIDENT

James Myers
President
CityInsurance Professionals
james.myers@cityinsure.org

Well the end of summer is here and my favorite season is just around the corner. For me the fall means football, kids back in school, and more comfortable temperatures. Although this fall will be unique because it will also allow each of us to once again speak up and send a message to our countries politicians. Another four years has passed and we have a presidential election upon us that most believe will have a large impact on this country's future. Whichever side you support, make sure to become active in not only the federal races but keep in mind there are a number of state races that will have a bearing on the direction of WV including a tight race for the governor.

With the Supreme Court opinion regarding the Healthcare law in place – it seems that WV is again pushing forward with implementation of the provisions. With that in mind, there will surely be additional informational stakeholder meetings held throughout the state and we would ask that you attend these functions. We as an organization need to make sure that our voices are heard, but no better way to send our message then by a vote in November for change. If you have not already please make sure to make a contribution to the WAPAC fund – it helps our association support the politicians that support us. Contact the association's office at 304-342-2440 for more details or mail your contributions in the form of a personal check to P.O. Box 1226, Charleston, WV 25324-1226.

As the seasons are beginning to change – so have some of the faces that make up your association's leadership. Recent changes of note include: a new region 6 director in Ted Kluemper from Ted V. Kluemper Insurance Agency in Huntington, a new region 5 director with Michael Winter of Bray & Oakley Insurance in Logan, a new region 6 Director in Shannon Abruzzino of the Mid Atlantic Group in Petersburg, and a new IIAWV Vice President in Doug Arndt of Arndt-McBee Insurance in Martinsburg. Please join me in welcoming them as the newest members of the 2012 IIAWV board of directors.

Keep in mind that a number of things are coming soon and include Annual Convention at Glade Springs from October 7th through the 9th and expectations are for a great program once again. There will be two Westport E & O loss control seminars: one will be held in Morgantown at the Lakeview Resort on October 16 and the other will be at the Charleston Marriott on October 17th. Please make sure to contact the association offices for more details. Finally, mark your calendars for next year's Insurance Day to be held in Charleston on March 24-25th.



NOTE FROM THE CEO

Gray Marion, CAE
IIAWV Chief Executive Officer
gmarion@iawv.org

I'm using this column to ask each member agent and each member agency support staff person for your help with WAPAC. Now before you hit "delete" or just go on to the next article, please just hear me out.

As of this today, we have approximately three thousand dollars in the PAC account and I am getting phone calls and e-mails every day from members of the WV House and Senate who have been good supporters of ours and who are in tough re-election campaigns. Some of them are running in what amounts to entirely new districts because of re-districting mandates by the 2010 census. We are also being asked to contribute to campaigns for Attorney General (Patrick Morrissey is running against Darrell McGraw) and State Treasurer (Mike Hall is an old friend of ours). I have not even thought about the race for Governor or the Federal races, Manchin, McKinley, Capito, etc.

None of the candidates who call me are asking for a lot of money but, they are asking for help and \$250 contributions to lots of legislative and other races adds up pretty quickly. That's why we need to replenish WAPAC.

A check for a couple of hundred dollars from each of you along with phone calls from you to other agents asking them to contribute would go a long way toward enabling us to help our friends. I know, you hear this all the time. As I asked at the beginning of this column, please just hear me out.

I want you to think about \$250 for just a minute. \$250 sounds like a lot of money for a contribution. I agree, it isn't small but think about it like this – it's the rough equivalent of just three tanks of gasoline. In a state senate district that runs from Martinsburg to Elkins to Pocahontas County (that's the 15th Senate District) or from Buckhannon to Mount Hope (the 12th District) or a House of Delegates District that stretches through all of Raleigh County and half of Summers (the 27th District), it doesn't take long to burn through a tank or three of gasoline. It's just as bad when your district is in metropolitan Wheeling or Charleston. Campaigns need more than gasoline. \$250 is one or maybe two radio spots played one time. It won't even cover the

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ETHICS TRAINING AVAILABLE AT IIAWV ANNUAL CONVENTION

THREE HOUR SEMINAR SATISFIES WEST VIRGINIA CE REQUIREMENT

Agents trying to satisfy the continuing education requirement calling for three hours of training in ethics can find just exactly what they need at this year's IIAWV Annual Convention at Glade Springs on Sunday, October 7, 2012. *"Ethics and Business: Is This an Oxymoron?"* is a course is designed to satisfy West Virginia's mandate for Ethics Continuing Education.



Stuart Powell
MA, CPCU, CIC, CLU, ChFC

Lead by Stuart Powell, MA, CPCU, CIC, CLU, ChFC, *"Ethics and Business: Is This an Oxymoron?"* is a fast-paced and often humorous session designed to help agents consider the ethical implications of our professions.

What does it mean to act ethically? What are the different levels of ethical behavior (legal, personal, professional)?

This course includes a review of the basic elements of ethical behavior, codes of ethics for insurance professionals as well as agents' ethical duties to customers vs. companies. Powell will also examine real-life situations that agents can find themselves in and lead attendees through and exploration of the various options that agents can take in various situations.

Stuart Powell has held an agent's license and been personally involved in the insurance business for more than three decades. He joined the staff of IIANC as Director of Education in 1995 and assumed the supervision of IIANC's insurance operations in 2004. He currently manages the designated insurance agency for the State of North Carolina placing all coverages which the State does not self insure, is administrator of the IIANC Errors and Omissions Insurance program of agents and manages the insurance benefits operations for members of the Association. Prior to joining the IIANC staff, Stuart was the owner of The Powell Agency, Inc. of Reidsville, NC, a family agency whose roots can be traced back to the 1890's.

"Ethics and Business: Is This an Oxymoron?" will be offered beginning at 1:00pm on Sunday, October 7, 2012 as a part of the 112th IIAWV Annual Convention. The convention will be held at the Resort at Glade Springs in Daniels, West Virginia.

For more information on and to register for the IIAWV Annual Convention, visit the IIAWV website at www.iiawv.org or call the IIAWV office at 800-274-4298.

AGENCY PERPETUATION A HOT TOPIC AT IIAWV ANNUAL CONVENTION

AL DIAMOND TO LEAD CLOSING SESSION



Al Diamond

Al Diamond, President and founder of Agency Consulting Group, Inc. in Cherry Hill, New Jersey will lead a nationally acclaimed session on *"Agency Succession and Perpetuation"* Planning at the 2012 IIAWV Annual Convention. The three-hour seminar will run on Tuesday morning, October 9, 2012 at the Resort at Glade Springs in Daniels, West Virginia.

The pace of agency mergers and acquisitions in West Virginia is quickening with even large, old name agencies being purchased by groups from within and outside the state. As the West Virginia agency force ages and carriers demand even more growth, perpetuation and succession issues are in the forefront of agency owner concerns. *"Agency Succession and Perpetuation"* is intended to help agents and agencies avoid the pitfalls of planning for those outcomes.

This fast-paced session is packed with valuable information and guidance for agents who are trying to figure out a future for themselves and their agencies. Diamond will cover the critical

differences between succession and perpetuation. Participants will discuss how much an agency is worth and how the various ways that value is calculated. There is more to it that just multiples of one revenue source or another. Time will be spent on the many different methods used to perpetuate an agency whether it be through family members, staff members, a new hire(s). contingency buy-sell agreements or the outright sale of the agency. If you're buying agencies, the session takes a detailed look at various methods for purchasing businesses including traditional purchase methods (cash), a corporate purchase and non-traditional transaction methods. Diamond discusses whether or not it's always a good idea to retain the agency owner following a purchase. Participants will also come to understand how to form internal agency succession plans with their next generations (if they have them in place), how to recruit their successors, how to meld agencies together for eventual succession without losing control and how to establish their agencies for maximum value in a sale. The discussion on succession covers identifying successors, when do you notify them of the role they will play and how do you prepare them to take over.

Al Diamond has been deeply involved in all facets of

(continued on page 6)



IIAWV / SELECTIVE TO PROVIDE REQUIRED FLOOD PROGRAM TRAINING

NFIP CONTINUING EDUCATION AT IIAWV ANNUAL CONVENTION

IIAWV member agents who sell flood insurance can meet current federal training requirements for continuing education at this year's IIAWV Annual Convention.

Very recently the West Virginia Insurance Commissioner circulated an informational piece reminding agents that any agency personnel selling flood insurance is now required by the Federal Government to obtain three hours of training.

According to a Notice circulated by the West Virginia Insurance Commissioner in December 2006, "All West Virginia licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207, of the flood insurance reform act of 2004, and basic flood education as outlines at 70 Fed. Reg., 52117 (Sept. 1, 2005) or later requirements as published by FEMA."

The seminar provided at the IIAWV Annual Convention enables member agents and member agency support staff to meet FEMA requirements. Upon completion of the seminar, attending agents should be able to explain the purpose of the National Flood Insurance Program (NFIP); to list the amounts of coverage's available, discuss flood maps and flood zone determinations within the NFIP; to demonstrate familiarity with the General Rules and policy effective dates; to describe the provisions of the NFIP policy forms, including "Definitions", "Insuring Agreement", "Exclusions"; to list specific property coverage limitations of the Standard Flood Insurance Policy (SFIP); to compare the SFIP with homeowners and commercial policies forms, in general along with the rating structure and new Elevation Certificate requirements in 07; to explain the loss settlement provisions and claims handling process of the SFIP and to identify potential E&O exposures.

The instructor for the seminar will be Annette J. Winston, Territory Marketing Manager, Flood Insurance Operations for Selective Insurance Company. IIAWV has requested three hours of Insurance Continuing Education for the seminar.

"National Flood Insurance Program Continuing Education" will be offered beginning at 8:30am on Sunday, October 7, 2012 during the 112th IIAWV Annual Convention. The class will be held in the Conference Center of the Resort at Glade Springs in Daniels, West Virginia.

For more information on and to register for the IIAWV Annual Convention, visit the IIAWV website at www.iiawv.org or call the IIAWV office at 800-274-4298.

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MARK YOUR CALENDARS!

E & O Loss Control Seminars

October 16th
Lakeview Resort
Morgantown, WV

October 17th
Marriot Town Center
Charleston, WV

*MORE INFORMATION
COMING SOON!*



AGENCY PERPETUATION A HOT TOPIC AT IIAWV ANNUAL CONVENTION

(CONTINUED FROM PAGE 4)

insurance agency and company operations including merger, acquisition and divestiture, perpetuation and strategic planning, organizational development, compensation and perpetuation issues. A past president and a current member of the American Association of Insurance Management Consultants (AAIMCO), Mr. Diamond is a charter member of the Quality Insurance Congress and is Chairman for the Appraisal Standards and Guidelines Committee in the design of appraisal standards for the insurance agency industry for AAIMCO. Mr. Diamond acts as independent moderator for disputes arising from insurance agency operations, and as a facilitator for mergers, acquisitions, divestitures and internal perpetuation plans. Mr. Diamond is an identified Expert on business management issues for the AllExperts Website and has been named Key Consultant for Mergers, Acquisition, and Valuation for Insurance Marketing and

Management Services. Mr. Diamond has created a Masters Program in insurance agency management (MAM) certifying agency managers and professionally managed insurance agencies (ACE – Agency Certified in Excellence). Mr. Diamond also writes The PIPELINE, a national newsletter for insurance agency principals and insurance industry executives.

“Agency Succession and Perpetuation” will be offered beginning at 8:30am on Tuesday, October 9, 2012 as the closing session of the 112th IIAWV Annual Convention.

For more information on and to register for the IIAWV Annual Convention, visit the IIAWV website at www.iiawv.org or call the IIAWV office at 800-274-4298.

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As a Big "I" member, you have access to two stand alone personal umbrella markets which enables you to write most any risk you will run across. Whether the risk qualifies for the Preferred Market with RLI Personal Umbrella or the Alternative Market for more difficult to place risks via Anderson & Murison, you can support your state Big "I" association by placing your stand alone umbrella business with the Big I Advantage® Umbrella Program.

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- ♦ UM/UIM available on an admitted basis in most states
- ♦ Limits up to \$10 million available
- ♦ Ideal for risks that have drivers with multiple violations/accidents
- ♦ Will consider high profile personalities such as elected officials, athletes, media personalities & entertainers
- ♦ Will consider risks with prior liability losses exceeding \$25,000
- ♦ Drivers over age 75 acceptable with two violations
- ♦ Drivers under age 22 can have minor violations
- ♦ Driver exclusion endorsement available for drivers with unacceptable driving records
- ♦ Written on A rated Scottsdale paper

To access log onto www.bigimarkets.com
or visit www.iiaba.net/Umbrella.



NOTE FROM THE CEO

(CONTINUED FROM PAGE 3)

cost of a quarter page newspaper ad in most newspapers of any size at all. Don't even think about a television spot. I think you get the idea. Campaigning is not cheap. That's why our friends need our help.

When I ask for a contribution to WAPAC, I'm not asking you to do anything that I don't do myself. As of this year, I am #6 on the WAPAC contributors list for the past twenty years. I consider this to be important. I hope you will too. If we all pitch in, we

have the capacity to be one of the strongest political grassroots organizations in West Virginia. We can make it if we try, together.

Thanks for your understanding and your contribution. Your help helps us all.



ASSOCIATION MEMBERS AND FRIENDS SUPPORT WAPAC *POLITICAL ACTION COMMITTEE CONTRIBUTIONS PROMOTE BUSINESS INTERESTS OF MEMBER AGENTS*

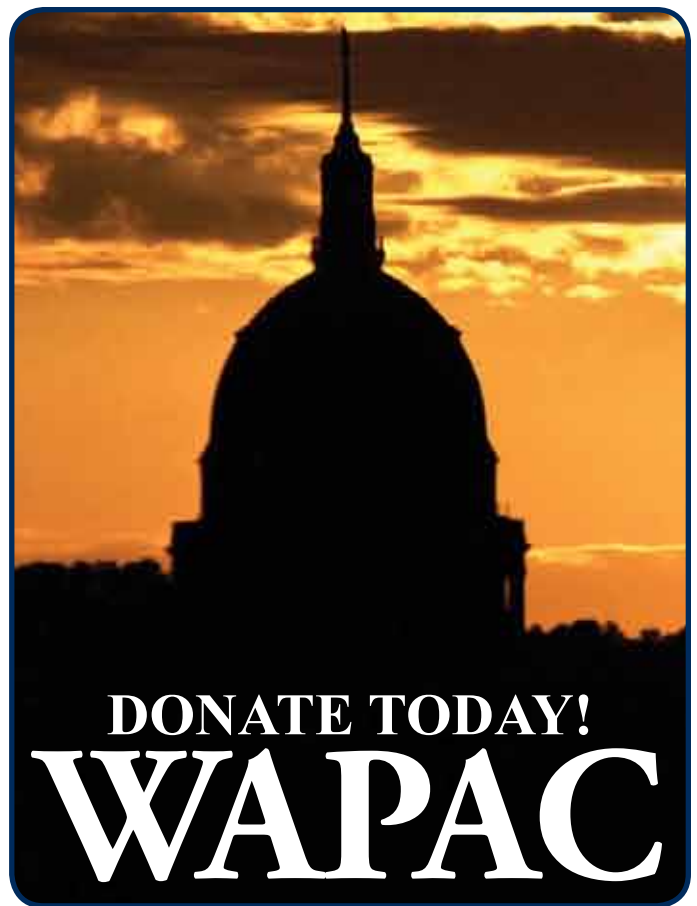
As the 2012 general election heats up, nearly a dozen IIAWV member agents and friends of the organization have stepped up to support the association's efforts to elect legislative candidates that support the business philosophies of independent insurance agents and the insurance industry.

The IIAWV member agents listed below are leaders in our association, our industry and their communities. When you see them, thank them for their continuing support of the IIAWV.

Join with these agents and support WAPAC, the West Virginia Agents Political Action Committee. A WAPAC contribution form appears in this edition of the West Virginia INSUROR.

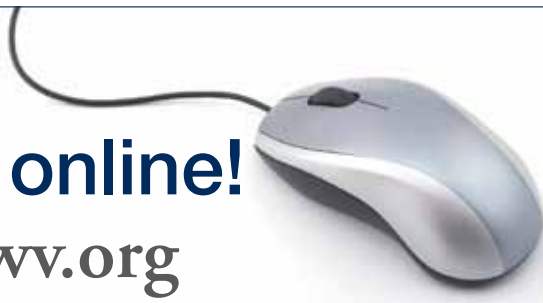
2012 WAPAC Contributors

Kerry P. Dillard
Timothy W. Dyer
Raymond J. Fanta, AAI
Joshua Garton
Christopher Heater
Richard L. Higginbotham
Gray Marion, CAE
Stephen C. McBee, AAI, CIC
Allan McVey, CPCU, ARM, AAI, AIS, AAM
James Myers
Nicole Myers
L. Douglas Nuzum, LUTCF, AAI.
Christopher Pallotta
Vicki E. Rhodes, ACSR, CPIW, CISR



Visit us online!

www.iiawv.org



WEST VIRGINIA CARRYING OUT REAL ID DRIVER'S LICENSE LAW

(CONTINUED FROM PAGE 9)

Neighboring Pennsylvania, meanwhile, joined 16 other states in May by enacting a measure opposing the federal law. Legislatures in another eight states have adopted resolutions objecting to Real ID. These balking states cite inadequate federal funding, argue that some of the benchmarks are unworkable, raise privacy concerns and question the law's reliance on a network of databases meant to verify identity documents.

West Virginia State Senator Clark Barnes, R-Randolph, echoed several of these arguments when he rallied the state Senate to pass his anti-Real ID bill in 2008. The proposed refusal to carry out of the law died in the House of Delegates. He told Dale he remains opposed to the federal law, questioning the prospect for voter fraud among other concerns.

By Lawrence Messina

IIAWV ANNUAL CONVENTION OFFERS BROAD RANGE OF TRAINING OPPORTUNITIES

(CONTINUED FROM PAGE 1)

- How to insure a "virtual" business
- Cyber risks associated with advertising liability

For the more traditional minded agents and agencies, "Additional Insured: Coverage or Crapshoot?" is a detailed look at a coverage area that is the basis for many disputes and litigation. In addition, contracts between the insured and other parties can further complicate the coverage issues particularly if the insurance coverage does not conform to the contract.

In "Additional Insured: Coverage or Crapshoot?", attendees will learn how and when the additional insured endorsement should be used. Through case studies Farnham will identify pitfalls and analyze solutions.

- How the language of the additional insured endorsement has evolved and why
- The extent of the scope of coverage under an AI endorsement
- Coverage afforded by the AI endorsement
- The importance of extrinsic contract language when determining coverage under an AI endorsement

This interactive seminar is designed to provide attendees an opportunity to discuss the issues relative to the additional insured endorsement and how to provide coverage solutions to their insured clients.

The instructor for both seminars is Ms. Elise M. Farnham, CPCU, ARM, AIM, CPIW, President of Illumine Consulting, a Georgia-based consulting firm which focuses on providing education opportunities for insurance and risk management professionals, with applicability for other professionals, such as financial services professionals, architects and engineers, etc.

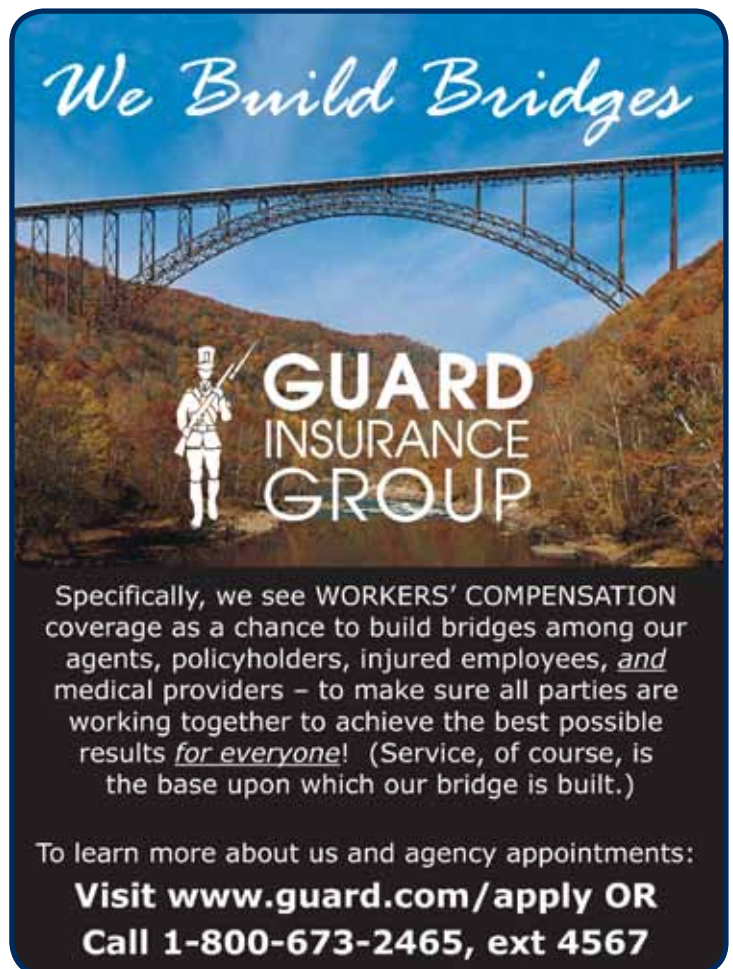
A veteran of the insurance industry, Elise was named the first female claims branch manager for Crawford & Company and has served in executive positions with Crawford & Company, GAB Robins, CSB Group, and The Harmonie Group. She is a member of the CPCU Society and a past Regional Governor as well as a Past National President of the National Association of Insurance Women (International). An internationally recognized speaker and author, Elise has been named National Claims Professional

of the Year and Atlanta Insurance Woman of the Year.

"Cyber Risk: Threats and Solutions" will be offered at the IIWV Annual Convention on Sunday afternoon, October 7, 2012 beginning at 1:00pm at the Resort at Glade Springs.

"Additional Insured: Coverage or Crapshoot?" will be offered at the IIWV Annual Convention on Sunday afternoon, October 7, 2012 beginning at 1:00pm at the Resort at Glade Springs.

For additional information on the IIAWV 112th Annual Convention, visit the IIAWV website at www.iiawv.org or call the association office at 800-274-4298.



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IIAWV OFFERS “FLOODSMART” BIG “I” FLOOD AGENT GUIDE

FloodSmart Agent Guide Provides Tips On “Speaking Flood”

Every licensed property insurance agent having earned 3 hours of Continuing Education credits on flood insurance can sell flood insurance through the National Flood Insurance Program (NFIP) or one of the 82 Write-Your-Own carriers. But flood insurance has a special language – and requires specific sales knowledge. That’s why the FloodSmart Campaign developed the **Agent’s Guide**.

The Agent’s Guide covers:

- Why an agent should sell flood insurance.
- Definition of a flood.
- Differences between Homeowners and Flood insurance.
- Flood insurance policy – what’s covered; what’s not.
- Key talking points for clients.
- Common client misconceptions and how to overcome them.
- Other agent tools and branding templates.
- FloodSmart Agent Programs to help build your business.

This helpful guide and much more to help you grow your business by flood insurance sales is available from the IIA of West Virginia or at Agent.FloodSmart.gov. Big “I” Flood helps member agents with market access, education and advocacy.

Visit: www.iiaba.net/flood for more on how Big “I” Flood can help you *In, Above & Outside of the NFIP!*

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Link to marketing materials
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WAPAC Contribution Form

WAPAC West Virginia Agents Political Action Committee

The West Virginia Agents Political Action Committee (WAPAC) is a political action committee established by independent insurance agents. WAPAC was established to provide independent insurance agents with a mechanism to support candidates for the West Virginia House of Delegates and State Senate, judicial candidates at the Supreme Court and Circuit Court level and candidates for statewide office such as Governor and other Council of State candidates who share our membership's business philosophies.

Please print neatly.

Full Name

Address

City

State

Zip

WAPAC is required by law to report the following information for all contributions over \$250.

Occupation

Employer

Enclosed is my contribution for \$ _____

- Personal Check (made payable to WAPAC)
 Personal Visa | MasterCard | American Express

Account Number

Cardholder Name (as listed on card)

- Check if address is same as listed above.

Billing Address

City

State

Zip

Signature

____/____/____
Date

Contributions to WAPAC are not deductible as charitable contributions for income tax purposes.



Please return form and payment to:

WAPAC, c/o IIAWV

PO Box 1226 | Charleston, WV 25324-1226

NAIC UNVEILS WRECKCHECK MOBILE APP

According to the National Highway Traffic Safety Administration, more than 5 million wrecks occur every year. However, according to a July 2012 survey from the National Association of Insurance Commissioners (NAIC), many Americans do not know what steps to take or basic information to share — or not share — after an accident. They may even put their identities and safety at risk by sharing too much personal information.

A new WreckCheck mobile application from the NAIC may help eliminate that risk. The recent survey revealed consumers were unsure about auto accident best practices, such as when to call the police or what personal information to exchange with the other driver after an accident.

Consumers generally need only share their names, correct vehicle insurance information and the phone numbers of insurance providers. Sharing additional personal information, such as driver's license numbers and home addresses, puts consumers, their property and their safety at risk. The most common misperceptions and associated risks were:

- Nearly 40 percent of respondents felt they should share their driver's licenses; one in six would allow the other driver to photograph their licenses as a convenient way to exchange information. The risk, however, is that many retailers accept driver's license information as a common way to verify identity over the phone.
- Twenty-five percent of consumers would share their home addresses. Unfortunately, sharing this information gives identity thieves the physical location of one's mail or garbage, which often is where they look for personal or financial information about their victims. It also means they know where their victim lives, putting his or her personal safety in jeopardy.
- Almost 30 percent of drivers think they are required to share their personal phone numbers. In fact, sharing personal phone numbers is not necessary.

- Close to 20 percent of people believe the only reason to call the police after an accident is if someone is injured. However, filing a police report can help facilitate the insurance claims process.



Identity theft is one of the fastest-growing crimes in the United States. The Federal Trade Commission estimates nearly 9 million consumers have their identities stolen each year, disrupting finances and damaging credit histories and reputations.

“The last thing you’re probably thinking about following a car accident is protecting your privacy,” says NAIC President and Florida Insurance Commissioner Kevin M. McCarty. “Understanding what information to share, and with whom, will help keep you safe after an accident and decrease some of the challenges of filing a claim later on. That’s also why the NAIC created WreckCheck. The app will take the guess work out of what information to get following a car accident.”

The new WreckCheck mobile application from the NAIC outlines what to do immediately following an auto accident and takes users through a step-by-step process to create their own accident report. It also provides safety tip, captures photos and documents the necessary information to file an insurance claim. The app also lets users email a completed accident report directly to themselves and their insurance agents. The app is free and available for both iPhone and Android smartphone users.

Drivers can visit InsureUOnline.org for additional information about what to do following an auto accident. Also available on the site is a downloadable accident checklist, a video demo, an audio news release, and other materials to help consumers protect themselves after an accident.

For additional information on WreckCheck, contact the National Association of Insurance Commissioners (NAIC).

MARYLAND OFFICIALS ENCOURAGE CROP INSURANCE, BOOST ADVERTISING BUDGET

Maryland agriculture officials are encouraging farmers to buy crop insurance. Steve Connelly, an Agriculture Department marketing specialist, told The Salisbury Daily Times that the department is increasing its budget for advertising and translating insurance materials into other languages to promote the use of crop insurance. Connelly says the insurance



helps farmers manage risk and offset losses. The department is placing additional advertising reminders in trade publications about a Sept. 30 deadline for fall wheat and barley planting. Materials in Spanish, Korean and Vietnamese should also be available in September in local extension offices.

Department officials say 70 percent of Maryland's corn acres have crop insurance, 80 percent of soybean and 50 percent of wheat acres.

MARYLAND CONSUMERS REMINDED OF NEW REGISTRATION, INSURANCE RULES FOR MOPEDS

Maryland insurance regulators are reminding consumers that beginning October 1, 2012 there will be new state laws and requirements concerning mopeds and motor scooters.

New laws require that mopeds and motor scooters must be titled through the Motor Vehicle Administration (MVA) and the MVA-issued decal must be displayed on the vehicle at all times.



owner's name, policy number, and vehicle information.

Moped and motor scooter operators are also required to wear MVA-approved helmets, and if the moped and motor scooter does not have a windscreen, operators must wear protective eyewear approved by the MVA.

Regulators point out that not all insurance companies offer coverage for mopeds and motor scooters. Consumers can contact their auto insurance carriers to determine if they offer this coverage. Consumers can

Also, moped and motor scooter owners must obtain and maintain liability insurance and uninsured motorists insurance coverage. Maryland law requires policy limits of \$30,000 for bodily injury per person, \$60,000 bodily injury per accident; and \$15,000 for property damage for both liability and uninsured motorists coverage.

In addition, operators must carry evidence of insurance when operating the vehicle. This evidence of insurance would be a current insurance card. The insurance card should include the

also refer to the listing provided by the Maryland Insurance Administration of companies offering motorcycle policies, which includes motor scooters. Some of these companies also offer coverage for mopeds.

Additional information related to title and decal requirements, including fees, and helmet/eye protection requirements can be found at the Motor Vehicle Administration website.

AETNA TO BUY COVENTRY, EXPAND MEDICARE/MEDICAID BUSINESS

Health insurer Aetna Inc recently announced that it will buy rival Coventry Health Care Inc for \$5.6 billion to increase its share of U.S. government-backed Medicare and Medicaid business.

The purchase, which will add more than 5 million members to Aetna's ranks, comes just weeks after rival WellPoint Inc struck a deal to buy Amerigroup Corp in a major expansion of its Medicaid business, administering the government's health plan for the poor.

Bankers and investors see the wave of health insurer consolidation accelerating further as the United States moves to implement President Barack Obama's healthcare overhaul.

The U.S. health reform law aims to provide coverage for 16 million more Americans through privately run insurance exchanges in each state and will expand Medicaid eligibility for an additional 16 million people by raising limits on household income.

"Integrating Coventry into Aetna will complement our strategy to expand our core insurance business, increase our presence in the fast-growing government sector and expand our relationships with providers in local geographies," Aetna Chief Executive Officer Mark Bertolini said in a statement.

Under the deal, Aetna will pay \$42.08 per share - \$27.30 in cash and 0.3885 of its common shares. That is a 20.4 percent

premium over Coventry's closing stock price of \$34.94 on Friday.

Aetna said the purchase would help lift its share of revenue from its government business to more than 30 percent from 23 percent.

It will help Aetna add nearly 4 million medical members and 1.5 million Medicare Part D members. Medicare Part D is a federal program that reduces prescription drug costs for beneficiaries of the government plan for the elderly.

Including the assumption of Coventry debt, the sale is valued at \$7.3 billion, the companies said.

Aetna said it planned to finance the cash portion of the transaction with a combination of cash on hand and by issuing about \$2.5 billion of new debt and commercial paper.

The company said it expected the deal to add modestly to operating earnings per share in 2013, 45 cents per share in 2014 and 90 cents in 2015.

In July, WellPoint said it would buy rival Amerigroup for \$4.46 billion, nearly doubling its Medicaid business.

Last October, Cigna Corp agreed to buy HealthSpring Inc for \$3.8 billion to strengthen its Medicare business.

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MARKEL FIRSTCOMP UNVEILS NEW NAME, NEW AGENT PORTAL

Markel and FirstComp have announced a new brand – Markel FirstComp – and a new independent agent portal.

Founded in 1997, FirstComp was the small business workers' compensation insurance arm of Aspen Holdings. It focuses on small to medium-sized main street businesses that typically have fewer than 10 employees. It does business in 33 states with about \$240 million gross written premium.

In October, 2010, Markel acquired FirstComp and the company has been operating under the name FirstComp since then. Trent Cooksley, director of strategy and marketing for FirstComp in Omaha, Neb., says internally the company has been referred to as Markel FirstComp for some time, but the announcement of the newly enhanced FirstQuote rating portal is the first time the new brand has been acknowledged publicly since the merger.

In 2001, FirstComp created the original FirstQuote agency portal, which Cooksley says was state of the art at the time. The company has made enhancements to the portal since then but the most recent changes are more significant than some of the previous ones, says Cooksley. They include more efficiency, faster quoting, and easier access to information, as well as resources including insurance news.

Cooksley says the changes are based on what agents said they wanted from the site. He says they wanted the site to focus on "ease of use" and service, in addition to selling coverage.

"We made a significant amount of changes at one time and changed some of the look and feel to [the portal], which we hadn't done in about six years. We had to make sure that agents were comfortable with the change," he says.

The merging of FirstComp and Markel provides agents some offline benefits as well. Cooksley says its agents now have a new market for other types of business they write. Through a separate appointment, FirstComp has also made available to its workers' comp agents Markel ISO based coverage's in the admitted market with special coverage forms.

"There is an opportunity now for agents to do business with Markel and the types of products they offer," he says. "If they come to us and would like to write products other than workers' comp through Markel, we can put them in touch with the appropriate avenues."

Cooksley says FirstComp is also looking into moving into other product areas, but only those that target its same customer base.

The workers' compensation coverage is written on either FirstComp or Markel paper, depending on the state. All other coverages are written on Markel paper.

Amy O'Connor is associate editor of MyNewMarkets.com

AVERAGE COMMERCIAL P-C RATE HOLDS AT +4% JULY WAS THIRD MONTH IN A ROW FOR THE +4% AVERAGE RATE; COMMERCIAL PROPERTY RATES ALONE WERE +6%

The average rate increase for commercial property-casualty insurance remained at +4% in July, the third consecutive month for a rate of that size, according to the latest **MarketScout Barometer report**.

Commercial property had the greatest rate at +6%, MarketScout CEO Richard Kerr says in the monthly report. It increased by 1 percentage point from June's rate of +5%.



In addition, other commercial coverages experienced "month on month rate increases" of 1 percentage point, including business interruption, businessowners policy, excess liability, auto, directors & officers and employment practices liability, Kerr adds.

Small commercial accounts that are \$25,000 or less were up 5%, while jumbo accounts of more than \$1 million were up 2%, according to MarketScout. Each increased by one percentage

point from its respective June rate.

By industry class, public entities experienced the greatest rate increase by 2 percentage points, from +1% in June to +3% in July, according to the report. It was followed by transportation, which increased from +4% in June to +5% in July, and energy, which rose by +3% to +4%. Meanwhile, the average rate increase for **personal lines** was 2%, according to MarketScout. July was the sixth consecutive month for an average rate increase of that size.

"The market didn't move much from June to July as the composite rate remained at +2%," Kerr says. "The only movement was in personal article floaters which were up from +2% to +3%."

In addition, rates for personal auto and homeowners were up 2%, according to the report.

Victoria Goff is IA online editor

CULTIVATE CLIENT RELATIONSHIPS ONLINE

TO BEST USE SOCIAL MEDIA, CREATE A POLICY AND APPOINT AN EMPLOYEE TO MANAGE IT

Mobile, cloud and social technologies are quickly evolving, causing societal transformation and giving rise to a new empowered and connected consumer. How well an agency understands this change, learns to adapt and effectively engages the new connected consumer will determine their future viability.



Creating a good agency social media policy guide is an important first step. It should clearly define what is and isn't permissible when employees are presenting themselves as agency representatives online.

Many agents and brokers already have guides outlining use of the Internet and email at work. For these businesses, additional guidelines covering use of the social web may suffice, and for those that do not, a newly created

Keeping up and adapting to new technology and the changing demands of customers and prospects has always been a challenge for business. But today advancements in technology and changes in consumer behavior are happening rapidly and are driven by consumers rather than corporations.

guide can cover employee use of all of these tools.

The Agents Council for Technology offers a **sample social media policy for agents**.

Many of the old ways of doing business are less effective than before. Traditional Yellow Page advertising does little to reach consumers. Email is passé for some younger consumers who prefer texting instead.

Another important step in developing a social media plan is to make sure a person at the agency oversees and manages the initiative by taking on the responsibility as a community manager.

Today, many consumers demand that their business partners are online, transparent, accessible, open, socially responsible and honest. They want their favorite brands on a personal or personalized level.

Ideally, the community manager manages the communication flow between the company and its engaged online users. Ultimately charged with carrying out the company's online strategy, this digital-savvy employee provides vital oversight for all communications, public relations, social media, events and content creation.

The challenge facing the insurance industry is not just about making sure agents have blogs, Facebook pages, Twitter accounts and Pinterest sites to curate relevant business information.

Once the guide and manager are in place, the company should be well positioned to execute consistent use of online tools and in-person networking to create relationships and seamlessly project the company's brand—both online and off.

Yes, it is important to learn how to effectively use new technology. But it is critical to pay close attention to the evolution of consumer behavior.

Marty Agather is vice president, client development, for Project CAP.

Successful agents use new technologies to grow a community of online relationships and to convert employees and followers into brand advocates. Rather than using these tools to simply amplify their sales message, these firms use social networking to strengthen relationships, connect and build trust. It's a subtle but powerful difference in approach.



Equally important, an effective social networking strategy must be more than a marketing department project. Social networking does not magically transform or solve an agency's marketing or communication problems.

Adapting to the new business environment requires social networking initiatives to be integrated into a comprehensive business strategy, as it will involve and affect all business units within the agency. There are many social tools (that can be used, but it must be well managed, monitored, measured and evaluated.



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3 DINOSAUR MARKETING TACTICS (AND WHY THEY'RE DYING OFF)

ARE YOUR AGENCY'S MARKETING STRATEGIES AMONG THOSE NEARING EXTINCTION? —

Dinosaurs were the largest land animals that ever existed. This diverse, large group of species lived from 230 million years ago until its mysterious extinction about 65 million years ago.

Some scientists theorize that today's earth is in another significant period of biological extinction. The categories of extinct, endangered and threatened species don't just apply to animals. They also apply to insurance marketing tactics used by independent agents and brokers in the United States.

Independent agents need to consider whether marketing approaches used in years, and even decades past, will be effective for much longer. Here's a look at three tried-and-no-longer-true marketing techniques:

Newspaper Ads

Print newspaper advertising no longer draws the readership it did even a few years ago. In November 2011, The New York Times reported that "print [newspaper] circulation continues to weaken...[in] what has become a relentless overall decline in recent years." Newspapers' advertising revenues declined about 48% from 2006 to 2010, according to the Pew Research Center.

Online versions of newspapers are drawing readers, but many publishers are still struggling with the tasks of earning paid subscribers and proving that Web-based advertising works.

Cold Calls

Are cold calls still a way to find prospects and clients? Yes, cold calls can generate activity in some cases. But millions of Americans don't want them.

Beware: Since the Federal Trade Commission established a national "Do Not Call Registry" in 2003, Americans have registered more than 200 million residential land lines and cell phones. That is a big indicator that Americans simply are not interested in unsolicited telephone calls. And federal law

prohibits unsolicited commercial calls to any number contained on the list. Many states have a similar do-not-call registration process for consumers.

A related practice—which seems to increase during election years since political campaigns are exempt from do-not-call rules—is robo-calling, where a machine dials and then plays an audio recording when the telephone is answered. In April, the Federal Communications Commission changed rules for telemarketers, requiring them to get written authorization to place robo-calls—even for existing customers—and requiring an opt-out mechanism. Again, this indicates that Americans resent the interruptions presented by unexpected telephone calls.

Yellow Pages Advertising

Yellow Pages ads, for decades, were a favorite of many businesses and professionals. Why? The Yellow Pages targeted potential customers in a defined geographic area, and many of them were ready to buy when they picked up the Yellow Pages.

But, just as is the case for print newspapers, printed phone directories are declining in use. One news report recently cited a 30% decline from 2009-2011 in Yellow Pages advertising revenue.

These three examples of "dinosaur" marketing tactics illustrate an overall trend: The decades-long effectiveness of "interruption marketing" is declining. Consumers and government regulators are taking steps to sidestep, block or outright reject outbound, one-way marketing tactics.

By contrast, consumers today are expecting marketers to reach them through a more information-based approach with tactics such as providing relevant information, answering common questions and listening through social networking. The good news is that consumers still want and need to hear from marketers, but they want to do it on their terms, on their

(continued on page 20)

3 DINOSAUR MARKETING TACTICS (AND WHY THEY'RE DYING OFF)

schedule and at their pace. This “permission marketing” is highly effective when done properly.

In the insurance industry, Project CAP sees this trend. About three of four of today’s personal lines insurance consumers begin their search for coverage online. The dinosaur marketing tactics listed above would miss these prospects altogether.

The 22,000 independent agencies throughout the U.S. have 160,000 licensed producers in 27,000 local offices. Many

of these agents and brokers struggle to connect with online consumers—but agents can win if they adopt marketing approaches such as those available through Project CAP that provide them opportunities to interact and offer information and advice to consumers.

Marty Agather (martyagather@projectcapmarketing.com) is vice president, client development for Project CAP.

COMP OR COLLISION?

AN INSURED DAMAGES HIS CAR BY BACKING HIS TRACTOR INTO IT. SHOULD IT BE COVERED UNDER COLLISION?

An insured backs his tractor into his parked vehicle, and his insurance company pays out damage under the auto policy’s collision coverage.



But if the car wasn’t moving, then why would the carrier opt for collision coverage instead of comprehensive? What would happen if an insured had no collision on his vehicle?

The current ISO personal auto policy says:

B. “Collision” means the upset of “your covered auto” or a “non-owned auto” or their impact with another vehicle or object.

Loss caused by the following is considered other than “collision”:

1. Missiles or falling objects
2. Fire
3. Theft or larceny
4. Explosion or earthquake
5. Windstorm
6. Hail, water or flood
7. Malicious mischief or vandalism
8. Riot or civil commotion
9. Contact with bird or animal or
10. Breakage of glass.

If breakage of glass is caused by a “collision,” you may elect to have it considered a loss caused by “collision.”

“Collision” is defined to be the impact of the auto with another vehicle or object. It is silent as to any requirement that the damaged vehicle actually be in motion. You could have a collision in at least three different ways: the moving auto strikes a stationary telephone pole, a tree limb falls onto a stationary auto and a moving auto strikes a moving deer.

(continued on page 21)

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COMP OR COLLISION?

(CONTINUED FROM PAGE 20)

However, review the list of “comprehensive” perils cited above. The tree limb—falling object on the list—is defined to be a comp loss. Likewise, the deer falls into category nine on the list and is a comp loss.

Otherwise, they would be collision losses. That demonstrates that the auto does not have to be in motion for there to be a collision claim.

In general, many collision losses that are not the sole fault of

the driver are considered comprehensive losses because the deductible is usually lower and there is usually not a rating penalty. In this case, from a justice standpoint, the insured’s own negligence was the cause of the damage to his auto and it’s not unreasonable that it is considered a collision.

Bill Wilson is director of the Big “I” Virtual University



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