



## WELCOME NEW MEMBERS

### New Agency Members:

- Rich Insurance Agency Inc., Leesburg, District 6

### New Associate Members:

- Risk Services LLC, Sarasota, FL

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## CONTACT INFORMATION

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[members@iiaav.com](mailto:members@iiaav.com) / [www.iiaav.com](http://www.iiaav.com)

## ► Big "I" CEO Bob Rusbuldt Named Among 100 Most Powerful Insurance People



Big "I" President & CEO Bob Rusbuldt has been named to the "INSURANCE INDUSTRY 100 MOST POWERFUL (NORTH AMERICA)" list for the sixth straight year. The list, compiled annually by InsuranceBroadcasting.com in conjunction with the Insurance Media Association, recognizes the people believed to have the most resources available to them and who have the greatest ability as a group to successfully accomplish any goal or directive of the insurance industry. This honor recognizes not only Rusbuldt but the entire Big "I" organization and its influence on the industry.

Rusbuldt is flattered by the accolades and says, "It is my privilege and honor to be able to serve independent insurance agents and brokers in this great association. The independent agent is the backbone of the industry and our Trusted Choice brand is what helps set our members apart from other independent agents."

Rusbuldt leads IIAVA's top-ranked Washington DC lobbying efforts and he cites his belief that the association's strength comes from the 24,000 agency members and their 300,000 employees in every community in the United States.

"What makes the Big 'I' such a power broker is how we work our member agents through our 51 affiliated state associations," Rusbuldt says. In his tenure at the Big "I", he has overseen a complete transformation of the IIAVA infrastructure that coordinates that success with our state associations. Starting with a retooling of the association's database and working with the IIAVA board and state associations, the Big "I" has developed consolidated state and national web-pages in most states and has established important member-only and highly valued benefits like the Virtual University and Big "I" Markets.

"The recognition of me as the staff leader of the Big 'I' only validates where we are headed as an association with our state associations. We are positioning the association to help members become more efficient and grow in their role of delivering insurance in an ever more volatile and risky world," Rusbuldt says.

*Reprinted with permission.*

## ► National ACSR Tribute Day—February 27

On February 27, 2008, ACSRs everywhere will take a day to celebrate their educational achievements. IIAVA encourages agency principals and staff to acknowledge the commitment of employees who have achieved the ACSR designation, whose hard work and dedication to superior customer service bring greater success for their agency and themselves. In addition, the National ACSR of the Year winner will be announced on this day.

ACSR Tribute Day is celebrated annually on the fourth Wednesday in February.

► **Bob Short to Speak at Young Agents Lunch & Learn on Errors & Omissions**



E&O losses can be categorized based on when they occur in the course of doing business with a client. This is referred to as the Client Life Cycle.

Join us at the IIAV office in Richmond on **February 26<sup>th</sup>** to hear Bob Short, CPCU, AIS of Short Insurance Associates in Charlottesville, talk about E&O for Producers during the next Young Agents Lunch & Learn.

Students will learn each of the steps in the Client Life Cycle and examine each to see what an agency, producer or CSR can do to prevent or reduce the potential for an E&O claim. You will also learn what steps should be taken to ensure that the agency is using technology appropriately (voice mail, cell phones, pdas, email) and not creating additional problems that could result in an E&O claim.

**The program is FREE to IIAV Young Agent members, but we have limited space, so registrations are required.** Register online at [www.iiav.com](http://www.iiav.com) under events or by emailing [lloving@iiav.com](mailto:lloving@iiav.com).

► **2008 Trusted Choice/Optimist Junior Classic—June 23 & 24**



We are excited to be returning to The Crossings on Monday and Tuesday, June 23 and 24, at 7:30 am, for this year's event. Joining the Optimist Clubs of Virginia for a combined junior golf tournament has increased our attendance and the number of kids who are eligible for a national competition. The Optimist national contest is held July 23 through August 3 and our national event runs from August 3 – 7. The Optimist will send at least one boy and girl from each age group to their tournament. The Trusted Choice tourney accepts only one male and one female player from Virginia.

We are thrilled about this year's golf outing and will need many volunteers to assist with rules and beverage carts. Please mark your calendars to help us out. Also, tell the young golfers you know about our tournament; we'd love to have your young people play. For more information contact Rhonda Ligon ([rligon@iiav.com](mailto:rligon@iiav.com)) at 1-800-288-IIAV.

► **Searching for the Right Employee?**



The Big "I" Career Center is the place where insurance employers meet insurance professionals. Once registered, employers are free to search nearly 1,000 resumés as well as set up the resumé agent feature, which allows for the creation of an online resumé agent that will e-mail qualified candidates directly to your in-box daily.

The Big "I" Career Center also offers employers the choice of adding one of the "Featured Employer" packages to their job posting(s). These job posting enhancements enable employers to increase their visibility on the Big "I" Career Center and truly get the most out of their account. Also, the Big "I" Career Center uses interactive Google™ Maps technology for all job postings to allow both employers and job seekers to literally pinpoint geographic locations. For more information on how the Big "I" Career Center can help you find your next hire, please visit [www.insurancecareerfinder.com](http://www.insurancecareerfinder.com) or contact Brett Sutch at [brett.sutch@iiaba.net](mailto:brett.sutch@iiaba.net).

► **Career Opportunities to Bank On—Lucrative jobs are plentiful at independent insurance agencies**

*By Dave Evans ([dave.evans@iiaba.net](mailto:dave.evans@iiaba.net)), a certified financial planner and an Independent Agent magazine contributing editor.*

At a recent holiday party I found myself in a circle of three young people, all fairly recent law school graduates, catching up about their careers and their workload. As they were describing their typical work week, I was struck by the number of hours they are working. In one case, one of the attorneys mentioned she has been averaging four hours of sleep a night for the last two weeks and working 16-hour days.

I inquired if they had worked prior to going to law school and they all had. Each person said they had been in careers that wouldn't provide the financial and professional opportunities they were seeking. As a result, they went to law school and are  
*(continued on [page 4](#))*

# 2008 INSURANCE DAY ON THE HILL

February 6<sup>th</sup> & 7<sup>th</sup>, 2008



Downtown Richmond Marriott

Wednesday, February 6th:

- 12:00–1:00 pm REGISTRATION
- 1:00–2:00 pm THE POLITICAL FOOTBALL OF HEALTH CARE - *Access to affordable quality health care for small business owners is NFIB's top legislative priority. Attend this seminar to hear what needs to be done to get health care on the straight and narrow.*
  - **Robert F. Graboyes, MSHA, Ph.D.**, Senior Health Care Advisor, National Federation of Independent Business
  - **Julia Ciarlo Hammond**, Virginia State Director, National Federation of Independent Business
- 2:00–3:00 pm FEDERAL LEGISLATIVE UPDATE - *Agent Licensing Reform Bill, National Disaster Legislation & Flood Insurance Reauthorization*
  - **Liz Furey**, Director of Grassroots and Federal Government Affairs, Independent Insurance Agents & Brokers of America
  - **Jill Edwards**, Director of Federal Relations, NAIFA's Law and Government Relations Department
- 3:30–5:00 pm LEGISLATIVE BRIEFING ON VA BILLS - *Be informed before your hill appointments!*
  - **Robert N. Bradshaw, Jr., MAM**, Executive Vice President, Independent Insurance Agents of Virginia
  - **Gerald Milsky, J.D., CIE, FLMI**, Government Relations & Compliance Consultant, NAIFA-Virginia
- 6:30–8:30 pm LEGISLATIVE RECEPTION

Thursday, February 7th:

- 7:00–9:00 am BREAKFAST & KEYNOTE
  - **Robert D. Holsworth, Ph.D.**, VCU Director of the Center for Public Policy and WTVR-TV Political Analyst.
- 9:00 am HILL APPOINTMENTS

	By 1/22	After 1/22
<input type="checkbox"/> Full Registration	\$75	\$125
<input type="checkbox"/> Day 1 Only (Feb. 6) <i>includes Reception</i>	\$60	\$100
<input type="checkbox"/> Day 2 Only (Feb. 7) <i>includes Breakfast</i>	\$30	\$50
<input type="checkbox"/> Reception Only	\$35	\$35
<input type="checkbox"/> Reception for Guest(s) Only	\$40	\$40



<b>I'M A MEMBER OF</b>	<input type="radio"/> IIAV	<input type="radio"/> NAIW	<input type="radio"/> NAIFA-Virginia	<input type="radio"/> CPCU	
Full Name:				Social Security #:	
Agency/Company:					
Business Address:				City/State/Zip:	
Phone:				Fax:	
E-mail:					
<b>PAYMENT</b>	<input type="radio"/> Check to IIAV	<input type="radio"/> MasterCard	<input type="radio"/> Visa	<input type="radio"/> Discover	<input type="radio"/> American Express
Credit Card #:				Amount: \$	
Expiration Date:				V-code:	
Issued To:				Cardholder Zip Code:	
Signature:					

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www.iiav.com

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1.800.288.4428 or  
804.747.9300

**FAX**  
804.747.6557

**MAIL**  
IIAV, 8600  
Mayland Drive,  
Richmond, VA  
23294

Insurance Day on the Hill is a joint legislative program hosted by:

- The Independent Insurance Agents of Virginia
- The Virginia Association of Insurance and Financial Advisors (NAIFA-Virginia)
- The Virginia Council of the National Association of Insurance Women
- The Greater Richmond CPCU Society



**Special Marriott Room Rates:** \$139/night single or double occupancy. Call the Marriott directly at 804.643.3400 and mention Insurance Day on the Hill 3 to receive this special rate. Rates valid until 1/22/2008.

(continued from [page 2](#))

now building a career. I also asked them if it was a love of the law, righting wrongs, fighting injustice or a related objective that motivated them to go to law school. Instead, their collective answer was that being an attorney has its interesting moments, but more importantly they were seeking a career option that would provide an avenue to grow their earnings and opportunities.

This is probably true for many people who end up in careers that might not be interesting to them but which provide the financial rewards they were seeking. However, it is interesting that financially-motivated people consider careers in investment banking, law, medicine and IT, but overlook insurance—and more specifically, the independent insurance agency.

Perhaps the first misconception—fueled by media embellishment and lampoons of insurance agents—is that basically all jobs in insurance involve sales. While being an insurance producer can be a very well-paying career for those who succeed, the reality is there are a number of agency positions in marketing, accounting, underwriting, IT and customer service that match the capabilities and interests of a large swath of the population. But, despite being in the age of instant information, there is a chasm between what an insurance career is and what young people think it is.

Returning to the example of the three young attorneys, if they put the same drive and energy—and they wouldn't necessarily have to work 16-hour days—into an insurance career and supplement their on-the-job experience by taking ACSR or CPCU classes, networking and other activities, they will find they have outstanding career prospects. And, according to the Bureau of Labor Statistics, as the baby boomers begin to reach retirement age, there will be a significant brain drain out of the insurance industry. This will create great opportunities for rapid career advancement for people committed to the industry. Another significant advantage that ties to trends is that independent insurance agencies are located in virtually every town in the country and this allows people to select a location that fits their quality of life goal, whether it's urban, suburban or rural.

The best way to help correct the perception is for independent insurance agents to let young people know how rewarding the career can be. Also, encourage parents to explain to their college-age kids that insurance is a viable employment option. Help correct the public perception and lack of knowledge about independent insurance agents, and increase the ranks of the independent insurance agency system at the same time.

To get involved in recruiting the next generation into our industry, contact IIAV's Diane Mattis at [dmattis@iiaav.com](mailto:dmattis@iiaav.com). Visit [www.insurancecareerinstitute.com](http://www.insurancecareerinstitute.com) to see the exciting things we are doing to encourage young people to start their career in insurance.

### ► [Contribute to the Trusted Choice® Disaster Relief Fund](#)



While 2007 turned out to be a relatively mild year for both natural and man-made disasters, there is no way to predict what the New Year will bring. To better prepare to meet disaster assistance needs in 2008 and beyond, the charitable foundation for Independent Insurance Agents & Brokers of America, Inc. has created the Trusted Choice® Disaster Relief Fund. The Big "I" will make the first contribution to the fund.

The Trusted Choice® Disaster Relief Fund was established by the IIAA Educational Foundation of the Big "I" to assist others who have suffered losses due to natural or man-made disasters. The foundation is a 501(c)(3) entity, and all contributions are tax deductible.

The fund will make cash grants to those in the insurance industry, including Big "I" members and their agency staffs, and others to pay for immediate or ongoing financial needs when other funding sources (such as insurance and other grants) are not available, to fill the gap until other funding sources can be accessed and to provide insurance agents with supplies and resources to assist with disaster relief efforts to aid victims and surviving family members in their communities.

To make a tax-deductible contribution, send a check payable to "Trusted Choice® Disaster Relief Fund" to:

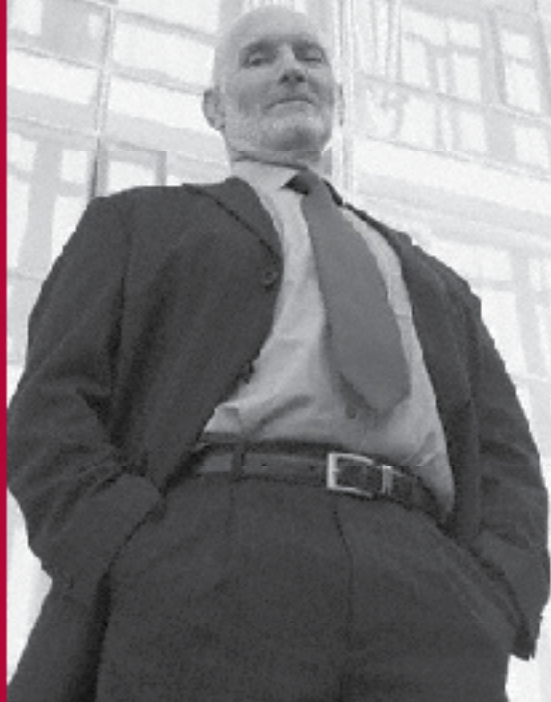
- Trusted Choice Disaster Relief Fund, Attn: Lillian Carter, 127 S. Peyton St., Alexandria, VA 22314

To make a contribution via credit card, call Carter at 800-221-7917, extension 5372. For more information, go to [www.independentagent.com](http://www.independentagent.com) and click on "About Us".



Independent Insurance Agents of Virginia  
2008 Annual Convention & Exhibition  
Norfolk Waterside Marriott  
June 26-28, 2008

# Unlocking the Keys to Your Agency Value



## WORKING AGENDA

### Thursday, June 26

- 1-5 pm - Golf Tournament at Elizabeth Manor Country Club
  - Offsite outing TBD for non-golfers/spouses
- 6-7:30 pm - Welcome Reception

### Friday, June 27

- 8-9 am - Breakfast
- 9-10:45 am - Keynote Speaker Harry Beckwith—*The Four Keys to Growing Your Agency*
- 11 am-4 pm - Exhibition with Lunch
- 6 pm - Dinner Outing TBD

### Saturday, June 28

- 8-9 am - Breakfast with Panel Discussion on Best Practice Agencies
- 9-11 am - Concurrent Sessions:
  - *Establishing a Game Plan for Internal Perpetuation*
  - *Does Your Agency Have What It Takes?*
- 7-11 pm - Closing Reception, Dinner & Entertainment by "Extraordinist" Craig Karges at Half Moone Cruise & Celebration Center

Find the keys to your agency's success and bring your agency personnel to this once in a lifetime event. Agency principals, producers and CSR's will all find valuable tools to build extraordinary client relationships. Harry Beckwith, author of *Selling the Invisible*, *What Clients Love* and *Invisible Touch*, draws on 25 years of experience with service industry organizations and extensive work with many Fortune 500 companies to help your agency reach new heights of success.

**June 26-28, 2008**  
**Norfolk Waterside Marriott**

Registration and exhibit information is available at [www.iiav.com](http://www.iiav.com).  
Registration open to IIAV members and non-members.

Register with the Norfolk Waterside Marriott by calling 1-800-874-0254 and mentioning the Independent Insurance Agents of Virginia to receive the group discount rate of \$145/night.

Independent Insurance Agents of Virginia  
8600 Mayland Drive, Richmond, VA 23294  
804-747-9300 / 1-800-288-4428  
[iloving@iiav.com](mailto:iloving@iiav.com) / [www.iiav.com](http://www.iiav.com)





# Independent Insurance Agents of Virginia

## 2008 Annual Convention

### & Exhibition



Norfolk Waterside Marriott • June 26-28, 2008

#### PART A—ATTENDEE INFORMATION *(please print)*

Name: \_\_\_\_\_  
 Badge Name: \_\_\_\_\_  
 Designations: \_\_\_\_\_  
 Title: \_\_\_\_\_  
 Agency/Company Name: \_\_\_\_\_  
 Business Address: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 Social Security or NPN #: \_\_\_\_\_  
 Birth Date: \_\_\_\_\_  
 Office Phone: \_\_\_\_\_  
 Cell Phone: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Spouse/Guest (if attending): \_\_\_\_\_  
 Spouse/Guest Badge Name: \_\_\_\_\_  
 Child/Childrens Badge Name(s)/Age(s): \_\_\_\_\_  
 Please List Any Special Needs, Meals, Etc.: \_\_\_\_\_

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#### PART B—REGISTRATION *(please check where appropriate)*

	By 3/14	After 3/14
<input type="checkbox"/> Member (Agent or Company)	\$325	\$400
<input type="checkbox"/> Spouse/Guest (not a licensed agent)	\$195	\$270
<input type="checkbox"/> Non-Member (Agent or Company)	\$425	\$500
<input type="checkbox"/> Young Agent (under age 41)	\$195	\$270
<input type="checkbox"/> First Time Member Attendees	\$250	\$325
<input type="checkbox"/> Add'l Members w/same Agency/Co.	\$250	\$325

#### PART C—ADDITIONAL EVENTS *(not included in registration fee)*

	member	non-member
<input type="checkbox"/> Golf Tournament (Handicap: _____) (Spouse/Guest Handicap: _____)	\$75	\$125
<input type="checkbox"/> Spouse/Guest/Children Activities & CE Sessions TBD		

#### PART D—PAYMENT *(please print)*

Register online at [www.iiav.com](http://www.iiav.com) or print and fax/mail to IIAV

Check to IIAV    MasterCard  
 Visa    Discover    Amex

Credit Card #: \_\_\_\_\_

Exp. Date: \_\_\_\_\_

Security Code: \_\_\_\_\_

Issued To: \_\_\_\_\_

Cardholder Zip Code: \_\_\_\_\_

Signature: \_\_\_\_\_

Amount: \_\_\_\_\_

**PART E—HOTEL REGISTRATION**—Register with the Norfolk Waterside Marriott by calling 1-800-874-0254 and mentioning the Independent Insurance Agents of Virginia to receive the group discount rate of \$145/night.

*Cancellation Policy: Full refunds will be granted if cancellation is received by 6/5/2008. No refunds for cancellations received after 6/5/2008. No refunds will be issued for no-shows.*

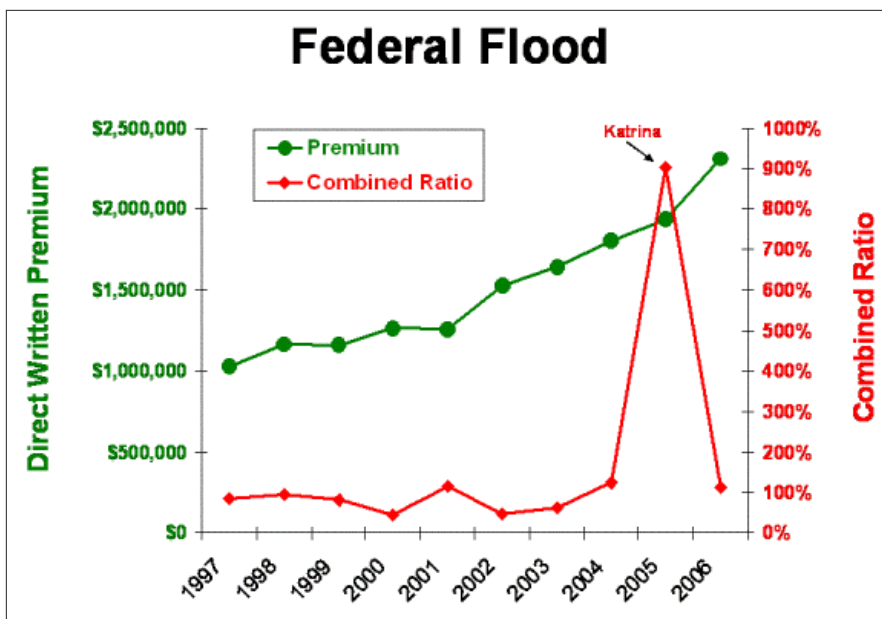
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## ► Flood Insurance in the News—Again

By Paul Buse ([paul.buse@iiaba.net](mailto:paul.buse@iiaba.net)), president of Big “I” Advantage<sup>SM</sup> and a licensed p-c agent.

Flood insurance is an important global issue, but nowhere is the economic value to flood insurance purchasers higher than in the United States. On Dec. 4, leading academics from United Kingdom and French research facilities concluded that floods are coming and they will get worse. While the research focuses on coastal areas, it highlights the opportunity for U.S. agents to ramp up their flood insurance sales.

Independent agents should be aware that flood insurance is a great deal for the U.S. individual or business purchaser. As demonstrated in the graph below, that great deal is being recognized increasingly and sales are climbing to where they ended in 2006—at a little less than \$2.5 billion (green line). To see the value of purchasing coverage, examine the combined ratio of this line of business (red line). This line is rarely profitable for the risk taker and, on average, a dollar of premiums is insufficient to pay the losses and expenses incurred in delivering the product. In such situations, the purchaser gains an economic advantage over the risk taker and that translates into a good deal for those who are exposed to flood loss.



\*Source: A.M. Best's Aggregates & Averages

“For the insurance industry, there is both an opportunity and a necessity,” says Dr. Celine Herweijer, principal scientist of future climate at Risk Management Solutions (RMS), a catastrophe risk management firm with origins at Stanford University. While her main point is that society’s adaptation to the increasing exposure is critical, it goes hand-in-hand with mitigation in insurance protection. For the immediate future, the biggest value agents can bring to their clients is making sure they know you can provide flood insurance.

For information on Big “I” national and state flood coverage, go to [www.independentagent.com](http://www.independentagent.com).

## ► Selective Insurance and the Big “I” Flood Program

Flooding can occur anytime—anywhere! So every property customer of an IIABA member agent has a need for flood insurance. They may not be required to have flood insurance as a condition of their loan, but because it can rain anywhere, there is a need for flood insurance.

The Big “I” Flood Program<sup>SM</sup> with the WYO company partner, Selective Insurance, offers the National Flood Insurance Program with ease of doing business, competitive commission and the latest technology for quoting, placing and servicing of flood insurance. With expert staff at the Big “I” and Selective Flood Operations, we are able to help the agent through the entire sales process as well provide the underwriting and claims handling necessary to retain the business.

Our program has been changing to keep up with the marketplace, so check out our program information. **Benefits available to participating IIABA members include:**

- Free, guaranteed zone determinations
- Flood Online® - State-of-the-art, internet flood system
- Both Personal and Commercial Flood
- Dedicated and experienced underwriters
- Territory Managers with field underwriting experience
- Base commissions of 18% and higher available
- Rollover incentives
- More information on the program brochure

For more information contact Linda Mackey, Big “I” Program Manager at [linda.mackey@iiaba.net](mailto:linda.mackey@iiaba.net).



# Products & Services

Virginia Financial Services Corporation (VFSC) is a wholly owned subsidiary of IIAV. For details or questions regarding products & services, please visit the Member P&S section of our website at [www.iiav.com](http://www.iiav.com) or e-mail Marie Toney at [mtoney@iiav.com](mailto:mtoney@iiav.com). For assistance with log-in, please contact IIAV at 1-800-288-4428.

**Did you know that VFSC offers all of these products & services?**

## Coverages For Your Agency:

- Penn National Umbrella – Covers agency’s GL, AL, E&O and for additional cost can cover EPL and owners/officers individually
- Westport – Errors & Omissions Coverage for Agents & Brokers
- Anthem – Group Health & Dental Coverage
- Guardian – Life, LTD, STD, AD&D & Dental
- Employers Reinsurance Corporation – Employment Practices Liability
- Retirement Program – IRA’s, Roth’s, SEP’s...

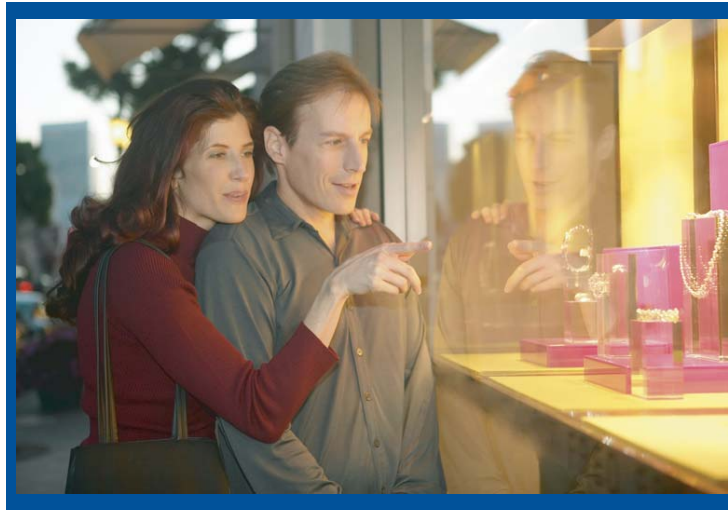
## Coverages For Your Clients:

- RLI – Stand-Alone Personal Umbrella & In-Home Business Policies
- AgentSecure.com – BOP’s, Work Comp, Commercial Auto & Umbrella Markets
- Eagle Agency – Personal Lines access to Travelers
- Anderson & Murison – Primary & Excess Personal Umbrella Policies
- Retirement Program – IRA’s, Roth’s, SEP’s...
- **BIG “I” MARKETS - COMMERCIAL LINES:**
  - Accountants, Advertisers, Architects, Business Consultants, Employment Agencies, Engineers, & Printers Commercial Packages
  - Community Banks Business Insurance Program
  - Corporate Fiduciary Liability Insurance
  - Event Liability
  - Fidelity/Crime
  - Flood Insurance
  - Miscellaneous Professional Liability
  - Non-Profit D&O Liability
  - Private Company D&O / Crime
  - Real Estate Agents E&O
  - Recreational Vehicles
- **BIG “I” MARKETS - PERSONAL LINES:**
  - Affluent Package Program
  - Auto Warranty
  - Event Liability
  - Flood Insurance
  - Recreational Vehicles
  - Non-standard Renters Insurance
  - Non-standard Homeowners

## Services Provided:

- Imperial AI Credit - Premium Finance Center
- Criminal Background Checks
- Caliper - Personality Testing

## How can Big “I” Markets help you please your most discriminating clients?



## With the latest addition to our Affluent Program, the Prestige® Portfolio from Fireman’s Fund.

Big “I” Markets is proud to announce that our newest partner in our Big “I” Affluent Program is Fireman’s Fund Insurance Company. Fireman’s Fund has recently launched Prestige Portfolio, a broadened product offering designed to meet the needs of the high net worth and affluent customer. In addition to providing the top-notch coverage and claims service people expect from Fireman’s Fund, Prestige Portfolio includes expanded portfolio credits for multiple lines, renewal and loyalty credits, and more flexible and competitive auto rates that reward low-risk drivers. Whether your discriminating client already has monoline home from Fireman’s Fund and is looking for additional coverage, or is not yet a Fireman’s Fund policyholder, total account coverage through Prestige Portfolio will provide just what they’re looking for.

**Homes | Scheduled Valuable Possessions | Personal Umbrellas  
Autos | Watercraft | Classic Car | Private Event Insurance**

**Login and request a quote today at [www.bigimarkets.com](http://www.bigimarkets.com).**



A company of Allianz ®



The Friendly, People Focused Auto Insurance Company.



## Hello. We're Unitrin Specialty.

We began insuring baby-boomers 60 years ago and we'll be around 60 more insuring Generation X. While some providers are dedicated to the bottom line, we're dedicated to providing the basics - *Stability, Strength, Service and Price.*

Unitrin Specialty provides personal auto insurance for mid-market, "preferred fall-out" risks that walk through your door. You know the one...the single accident, DUI or marginal credit score insured. We work exclusively through a network of 8,500 independent agents and brokers in 23 states. Competitive pricing, multiple payment options, attractive discounts, and great customer service are just a few things our family of agents enjoys.

Unitrin, Inc. member companies are rated "Excellent" by A.M. Best and Standard and Poor's Ratings Services.

Appointments are limited so don't wait. If you are interested in exploring a possible appointment with Unitrin Specialty please call:

**866-859-5090-Option 3**

*or visit us online at* **[VA.UnitrinMarketing.com](http://VA.UnitrinMarketing.com)**

Providing reliable, specialty auto products through local, independent agents. For more information call:  
Pam Thorsell, Sales Manager, 800-456-1919 ext. 1591, David Witt, Territory Sales Manager, 800-456-1919, ext. 1819.

**UNITRIN**

## RLI Personal Umbrella Policy

Reach for it when you need it.

IIABA members nationwide have access to the leading stand-alone personal umbrella policy in the marketplace – the RLI Personal Umbrella Policy.



- \$1-, \$2-, \$3-, and \$5-million liability limits available
- Self-underwriting/Self-rating application
- Underlying auto limits of 100/300 available
- Direct bill at renewal
- Admitted paper
- Available nationwide
- “A” rated carrier

Contact your IIABA state administrator Bonnie Joyce ([bjoyce@iiaav.com](mailto:bjoyce@iiaav.com)) at 1-800-288-4428 for applications, rate sheets and to start writing business today.

### ► Virtual University (VU) Has a Wealth of Information for Members

It's so hard to find a bargain these days, but the Big “I” Virtual University offers just that to members—free access to an online gateway of insurance education and information available 24-7. Simply log in to the Big “I” Virtual University at [www.independentagent.com](http://www.independentagent.com). Find answers to vexing insurance questions and improve yourself and your agency.

Consider these VU benefits:

- **Education**—VU offers access to nearly 100 approved continuing education courses. For those looking to brush up on business skills, VU provides a comprehensive curriculum of sales, customer service and agency management courses. Specialized designations, such as Accredited Customer Service Representative (ACSR) and environmental strategist (ES), are also available. Members receive preferred pricing in most states and CE credit is available in many states.
- **Research Library**—The heart and soul of VU, the Research Library is growing into the industry’s most comprehensive reference source. If you’re looking for information on an insurance, business or technology topic, there’s probably an article about it in the library.
- **Ask an Expert**—Have a question that’s been bugging you? VU’s team of leading industry minds has answers. Submit your query through VU’s online form and you’ll typically get an answer within 48 hours. The service is a great time-saver and can help you avoid E&O hazards.
- **Internet Links**—VU has the most complete Internet links section of any insurance Web site. Cyberspace is flush with insurance sites and other resources that can help your agency. Consider VU’s links section a helpful navigator through this information universe.
- **The VUpoint**—A bi-weekly, e-newsletter that’s free to Big “I” members, The VUpoint delivers timely content that’s tailored to independent agents. It’s a must-read for more than 25,000 industry subscribers.

The Virtual University is a center of higher learning for insurance professionals. Best of all, there’s no access fee for Big “I” members. Why wait? Log on today!

► [Get Answers at the VU Library](#)



No great university is complete without a great library, and the Big “I” Virtual University is no different. Students deserve the opportunity to get the information they need, when they need it, on their own terms. That’s why the Big “I” has poured resources into creating the VU Research Library, the most comprehensive source of information the industry has ever seen.

The Research Library is broken down into three main sections:

- **Insurance Information**—Here you’ll find all of the major ISO policy forms and endorsements along with those from other vendors (all for educational purposes only). There’s also an extensive body of expert-written articles and advice, including coverage analysis and sales tips.
- **Business Information**—Everything you need to know to operate your business in the most successful, effective way possible can be found here. Organized under three main headings—agency management, business skills and professional skills—this section has articles on running your business, making the most out of your sales and marketing efforts and keeping your customer service efforts in tip-top shape.
- **Technology Information**—Technology is complex and it changes fast. It’s also one of the most important tools to master in order to run a successful business. Use this section to keep up with the latest information on agency management systems, general automation issues, the Internet and other tech-related matters.

The VU is constantly updating and adding to the Research Library with the goal of making it the best it can possibly be. All Big “I” members are invited and encouraged to take advantage of this industry-leading educational resource that is available at no cost. Visit the Big “I” VU at [www.iiav.com](http://www.iiav.com).

## Nominate your Agency to be named IIAV’s 2008 ACSR Agency of the Month!

Each month one agency that supports the ACSR program is selected as the ACSR Agency of the Month. These agencies encourage their employees to obtain the ACSR designation, participate in IIAV’s education programs, and serve on IIAV committees. Nominate your agency to be the ACSR Agency of the Month. (2007 ACSR Agency of the Month recipients are not eligible.)

**The dedication of your employees is the best reflection of the quality of your agency.  
Nominate your agency for the IIAV ACSR Agency of the Month!**

One agency will be selected to win the ACSR Agency of the Year. Announcement of the winner and presentation of this award will be at IIAV’s annual convention. ACSR is an international designation program developed and administered by IIABA to promote and recognize the professionalism of agency personnel in the Insurance Industry.

**2007 winners were:**

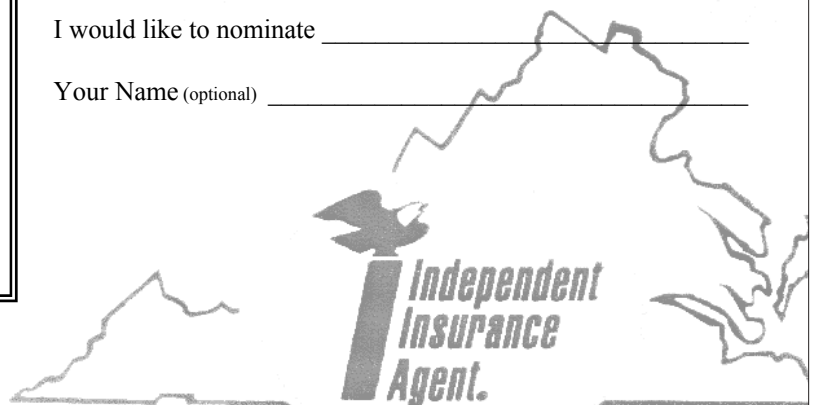
- January- S.L. Nusbaum Insurance Agency, Inc.
- February- Manry-Rawls Corporation.
- March- Cowne & Weybright, Inc.
- April- Short Insurance Associates, LTD
- May- B.H. Baird Insurance Agency
- June- BB&T/Barger Insurance
- July- Welch, Graham & Ogden Insurance, Inc.
- August- Brown & Brown Insurance of Virginia
- September- Trice Holding, LTD
- October- BB&T/DeJarnette & Paul
- November- Invinia Insurance Solutions
- December- Etz Insurance Agency, Inc.

**To nominate your agency, simply complete and return this form to IIAV no later than Friday, February 15, 2008.**

I would like to nominate \_\_\_\_\_

Your Name (optional) \_\_\_\_\_

IIAV, 8600 Mayland Drive, Richmond, VA 23294  
1-800-288-4428 / 804-747-9300  
Fax: 804-747-6557







# The Professional's Source for Continuing Success!

**IIAV is your source for unsurpassed educational resources  
for insurance and business professionals.**

The 2008 Classroom Calendar is now available online [www.iiav.com](http://www.iiav.com)

## March Classes...

**Two and Three Day "Knock em Outs" earn 16 or 24 Continuing Education Credits.**

**Look for dates and courses in Bold Print**

### **Alexandria—IIABA, 127 Peyton St. (22314)**

Mar 26	AAI 82B – Commercial Lines Crime, W.C., Boiler	8 P&C	8:30-5:00	Tuck Finley	\$160	\$200
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### **Lynchburg—Marriott Courtyard, 4640 Murray Place (24502)**

Mar 18	AAI 81A Principles of Insurance	2 L&R, 2 P&C, 4 P&C/L&H	8:30-5:00	David Priest	\$160	\$200
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### **Manassas—Hampton Inn, 7295 Willamson Blvd. (20109)**

Mar 11	AIAM Day 1 Differences In Personalities & Customer Service	none.	8:30-4:30	Diane Mattis	\$150	\$250
Mar 12	ACSR Mod 3 – Personal Lines Related Coverages	8 P&C	8:30-5:00	Diane Mattis	\$120	\$160

### **Norfolk—Holiday Inn Select, 1570 N. Military Hwy (23502)**

Mar 04	AIAM Day 1 Difference in Personalities & Customer Service	none	8:30-4:30	Diane Mattis	\$150	\$250
Mar 05	AAI 82B – Commercial Lines – Crime, W.C., Boiler	8 P&C	8:30-5:00	Tuck Finley	\$160	\$200
Mar 6	ACSR Mod 1 – Homeowners	8 P&C	8:30-5:00	Dick Spiers	\$120	\$160
Mar 13	CRIS Commercial Liability for Contractors	8 P&C	8:30-5:00	Carlton Gill	\$150	\$225
Mar 26	ACSR Mod 7 – Commercial Liability	1 L&R, 5 P&C	9:00-4:00	Dick Spiers	\$90	\$125

### **Richmond—IIAV, 8600 Mayland Dr. (23294)**

<b>Mar 4</b>	<b>Risk Analysis – Become a Problem Solver</b>	<b>2 P&amp;C/ L&amp;H</b>	<b>8:30-10:30</b>	<b>Sam Revenson</b>	<b>\$30</b>	<b>\$50</b>
<b>Mar 4</b>	<b>ACE Insurance Detectives Act 3 2007</b>	<b>6 P&amp;C</b>	<b>10:30-5:00</b>	<b>Elvin Taylor</b>	<b>\$90</b>	<b>\$125</b>
<b>Mar 5</b>	<b>Insurance Submissions &amp; Renewal Protocols</b>	<b>4 P&amp;C/ L&amp;H</b>	<b>8:30-12:30</b>	<b>Dick Spiers</b>	<b>\$60</b>	<b>\$80</b>
<b>Mar 5</b>	<b>Insight Into Agents Pitfalls</b>	<b>2 L&amp;R</b>	<b>1:00-3:00</b>	<b>Diane Mattis</b>	<b>\$30</b>	<b>\$50</b>
<b>Mar 5</b>	<b>Personal Auto Policy in VA</b>	<b>2 P&amp;C</b>	<b>3:00-5:00</b>	<b>Diane Mattis</b>	<b>\$30</b>	<b>\$50</b>
<b>Mar 6</b>	<b>ASCR Mod 4 – Agency E&amp;O</b>	<b>8 P&amp;C/ L&amp;H</b>	<b>8:30-5:00</b>	<b>Bob Short</b>	<b>\$120</b>	<b>\$160</b>
Mar 13	ACSR Mod 9 – Commercial Lines Related Coverages	8 P&C	8:30-5:00	Tuck Finley	\$120	\$160
Mar 18	AIAM Day 1 Differences in Personalities & Customer Service	none	8:30-4:30	Diane Mattis	\$150	\$250
Mar 19	Garage Liability & Risk Mgt.	6 P&C	9:00-4:00	Jeff Althoff	\$90	\$125
Mar 27	AAI 81 B – Personal Lines	1 L&R, 2 L&H, 5 P&C	8:30-5:00	Dick Spiers	\$160	\$200

### **Roanoke—Holiday Inn Tanglewood, 4468 Starkey Rd. (24014)**

Mar 26	AAI 82C – Specialized Commercial Lines	8 P&C	8:30-5:00	Diane Mattis	\$160	\$200
Mar 27	Client Going Overseas	2 P&C	8:30-10:30	Jon Clements	\$30	\$50
Mar 27	Personal Auto Policy in VA	2 P&C	10:30-12:30	Diane Mattis	\$30	\$50
Mar 27	What is an Insured Location?	2 P&C	1:00-3:00	Diane Mattis	\$30	\$50
Mar 27	Insight into Agents Pitfalls	2 L&R	3:00-5:00	Diane Mattis	\$30	\$50

Visit [www.iiav.com](http://www.iiav.com) for more information and registration  
Or call the Education Dept. 800-288-4428 or 804-747-9300

► **ACSR Agency of The Month: Bankers Insurance, LLC**

Bankers Insurance, LLC, headquartered in Glen Allen, Virginia, is a dynamic, fast-paced, fast growth agency operation. With twelve locations, its primary objective is to have a superior network of community agency locations with a small agency feel backed by strong headquarters personnel. To think globally and act locally as trusted insurance consultants, education and training is a requirement in the development of their staff.

Katherine “Kathy” Fleming, Vice President, Director of Training, looks to the Independent Insurance Agents of Virginia, Inc. to assist with employee training. She is high on the quality and variety of classes, as well as the timeliness of the topics. Kathy offers compliments to Diane Mattis and the entire education staff at IIAV for developing classes that focus on various job duties and responsibilities. With the education calendar, she can budget for classes that will expand the knowledge of her staff. She is impressed with the variety of designation programs because they cover a wide scope of job functions and a newer employee can progress from one designation to another.

It is a requirement at Bankers Insurance that each individual has a continuing education plan and their profile is updated annually. This follows the Bankers thinking: “you don’t stand still, but keep on improving” your knowledge base. The training requirement is designed to provide each Bankers Insurance, LLC employee with the insurance knowledge necessary to provide exceptional service for every client. Personal attention and a small town feel are paramount at Bankers.

Bankers Insurance is a full-service insurance agency that acts in the smallest of detail, but thinks big. Since its inception in 1999, it has experienced tremendous growth and continues to look for growth opportunities. Their goal is to achieve long-term relationships focused on bringing value to risk management and insurance programs. This is why training and development is a priority as they continue to grow with the hiring of new employees. We at IIAV are happy to have a role in assisting with their insurance education. More knowledgeable insurance agencies provide a tremendous service to their customers and the insurance industry at large. *Employees in photos are listed on [Page 16](#).*



*Richmond*



*Harrisonburg*



*Charlottesville*



*Fredericksburg*



*Roanoke*



*Danville*



*Wytheville*



*Staunton*



*Lexington*



*Portsmouth*

## ► [Congratulations To Our Newest ACSR](#)



- Ms. Tracy Reynolds, ACSR, Partlow Insurance, Winchester,

The ACSR Program is a national designation program created by IIA/CPCU and IIABA, and is a respected credential in the insurance industry. The program is designed to improve the customer service and technical skills of your insurance staff. Courses can be taken via classroom, online, and self-study. You can earn the ACSR designation in Personal Lines, Commercial Lines, and Life Modules. Join the ranks of other ACSRs by earning this important designation.

## ► [An Invitation from the Young Agents of Virginia](#)

The IIAV Young Agents invite you to join us for short, informal and fun networking socials in your area. They meet each month at the locations specified. This is a great way to build relationships with other young agents and company representatives outside of working hours. Enjoy this time to talk and share ideas with your peers. Young agents are 41 and under or licensed less than five years, or are company representatives interested in mentoring young agents.

Please RSVP to this invitation by contacting the local designee indicated. This will allow us to be sure we have plenty of space. If you would like to hold a similar meeting in your area contact Linda Loving ([lloving@iiaav.com](mailto:lloving@iiaav.com)) or Crystal Miller-Johnson ([aismiller@verizon.net](mailto:aismiller@verizon.net)) for details.

A graphic with a background of colorful balloons (red, orange, yellow, green, blue) and a white central box with a red border. The box contains the text for the 2008 Networking Socials.

**2008 NETWORKING SOCIALS**

- **FEB 21** --Richmond—Bar Louie's (near Short Pump Mall)  
Time: 5 - 7 pm  
RSVP: Dawn Dotson ([ddotson@robinsinsurance.com](mailto:ddotson@robinsinsurance.com))
- **FEB 28** --Tidewater—Trilogy in Downtown Norfolk  
Time: 6 - 8 pm  
RSVP: Eric Edwards ([eric@midpen.net](mailto:eric@midpen.net))
- **FEB 21**--Alexandria—Murphy's Irish Pub\* (713 King St.)  
Time: 5 - 7 pm  
RSVP: Jill C. Ahart ([jiahart@afsinsurance.com](mailto:jiahart@afsinsurance.com))  
*\*appetizers will be provided*

The mission of the Young Agents of Virginia Committee is to provide young agents with opportunities to enhance their professional skills and development through programs and initiatives designed for their specific needs.

## ► [VAPAC Contributions](#)

VAPAC is the state political action committee which collects funds from the general membership for distribution to candidates who have proved interest in and support for insurance legislation; it studies voting records and accepts contribution recommendations from the Legislative Committee.

Thanks to Richard J. Ratcliffe in Manassas for his recent contribution of \$150! Simply visit [www.iiaav.com](http://www.iiaav.com) or [follow this link](#) if you are interested in making a contribution.

## ► [Real Time Campaign Leaders Offer Advice for the New Year](#)

By Peter Van Aartrijk ([peter@aartrijk.com](mailto:peter@aartrijk.com)), Independent Agent magazine contributing editor and Michelle Payne ([michelle.payne@iiaba.net](mailto:michelle.payne@iiaba.net)), a Big "I" writer/editor.

The Real Time/Download campaign ([www.getrealttime.org](http://www.getrealttime.org)) offers suggestions on how forward-thinking agents and brokers, along with their business partners, can improve operations by making and keeping a few resolutions to improve the



efficiency of carrier communications and customer service.

“Real Time allows the independent agent the ability to do what we do best—consult and advise. Real Time is about the most time consuming part of our day—data entry. It allows the information to be entered once and flow to management systems, rating systems and company systems. It reduces the chance of data entry errors,” says Lisa Leach Goth, vice president at Charles P. Leach Agency, Inc. in New Bethlehem, Pa. “With Real Time, agents have time to help their customers with what is most important—protecting their assets. It allows us to get back to the basics of insurance. In this day and age our customer expects us to provide them with accurate information before they even know they want it. Real Time gives us the opportunity to accomplish that.”

The Real Time/Download campaign, supported by independent agents, trade associations, carriers and technology providers across the country, isn’t advocating a specific technology, but a workflow approach that frees up more time for agencies to sell, process and service business. Most agents can leverage tools already contained in their agency management systems or comparative raters.

“We strive to use Real Time tools when they are available. It has helped us to keep our revenue-per-employee numbers high, as well train new and existing employees more easily. If nothing else, not having to remember passwords is a huge benefit to employees, even more so to management who may not have to be in the sites as often. Although there still are some frustrations, the benefits far outweigh the cons,” says Barbara Stevens, senior vice president of Rand Insurance Inc. in Riverside, Conn.

Participants in the Real Time campaign offer the following resolutions to consider:

#### **Agencies—**

1. Demonstrate commitment to Real Time transactions by having staff members use what is available and having them direct more business to the carriers that offer Real Time as part of their ease-of-doing-business efforts. Use the tools and resources available at [www.getrealtime.org](http://www.getrealtime.org) to jumpstart the process and to understand, and share with staff, what is available and how to begin.



“Agents cannot wait for all of their carriers to be at the same implementation—they need to use what is available now so carriers will continue to develop. The carriers that do offer Real Time and make it easier to do business will ultimately get the sale. The easier and faster it is to accomplish transactions, service and ratings, the more time we have to sell and provide better service to our clients,” says Lisa Parry-Becker of Parry Insurance in Langhorne, Pa.

2. Train new employees only on management-system-based Real Time functionality, rather than all of the different workflows required to navigate individual carrier Web sites. Other employees will catch on quickly once they experience the efficiency of Real Time.
3. Make sure Real Time functionality tops the agency’s list of discussion items for carrier planning meetings.
4. For Real Time to be an effective workflow implementation, just like any other change, it takes good reporting and constant management monitoring. Vendors and carriers can help by providing their agencies with tools to make it easy for them to monitor Real Time usage by employees.
5. For agencies already leveraging Real Time inquiry, adding Real Time endorsements is an easy, logical next step. Reducing steps means agents can serve customers quickly and save money.

#### **Business Partners—**

1. Educate agents and employees on the benefits of Real Time transactions. Show agents, step-by-step, how to get organized to begin using Real Time and, for those using it, offer advanced training and support.

“Agents need to recognize that technology has become part of a changing business paradigm with regard to customer service. New technology applications such as Real Time are going to change the consumer definition of acceptable customer service time intervals. Real Time offers independent agents the first opportunity ever to provide instant customer service replies on basic inquires and claims inquiry functionality in a multiple-company environment with a

single, common workflow model,” says Edgar Higgins Jr., CPCU at Thousand Islands Agency in Clayton, N.Y.

2. Continuously review Real Time implementations with your agencies to validate that they are efficient, eliminate redundant data entry and streamline workflows. The use of industry standards will increase their speed and the consistent workflow will ensure that agents have a smoother experience compared with the carrier’s Web site.
3. Make Real Time transactions a priority on your association or user group advocacy agenda, targeting agents, carriers (both national and regional), vendors and others in the industry.

Few people can make and keep eight resolutions in any given year, so experts recommend choosing one or two and accomplishing them—then add more.

“If you are not using Real Time, you should give it a try. Start with one company or product, get comfortable with it and the process, and then add more as you see fit. You will definitely see benefits in a short period of time,” Stevens says.

*Launched in April 2007, the Real Time/Download campaign is dedicated to improving the competitiveness of the independent agency distribution channel. Its participants include independent agencies and brokers, carriers, technology providers, user groups, and agent and industry associations. The campaign goal is to double the use of Real Time in the first year. Most-recent numbers show more than 20,000 real-time transactions are performed industry-wide each business day through agency management systems; this figure excludes real-time rating transactions processed by comparative raters. For more information, visit [www.getrealttime.org](http://www.getrealttime.org).*

*Article reprinted with permission from Insurance News & Views, 1/10/2008.*

# Workers Comp

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[www.midatlanticinsuranceservices.com](http://www.midatlanticinsuranceservices.com)

## ► Bankers Insurance Employees

All persons below are listed from left to right (*continued from page 12*):

- **Charlottesville:** (*Front Row*): Jennifer Forrer; Judy Gordon, ACSR and Lisa Meeks, ACSR. (*Back Row*): Tracy Corea, ACSR; Neolus Walston; Julie Davis, ACSR; Lisa Blake, ACSR; Marjorie Sprouse, ACSR; Claudia Goin, ACSR; Calonda Braxton and Stephanie Neely. (*Not Pictured*): Cecelia Saunders.
- **Danville:** Barbara Flowers; Tammy Alderson, ACSR and Janice Gill, ACSR.
- **Fredericksburg:** Debbi Cummings; Christal Eubank; Sharon Smith; Becky Uhlman and Carol Harrell, ACSR.
- **Harrisonburg:** Candy McNelis, ACSR; Cindy Windsor and Beth Swift.
- **Lexington:** Lue Dooley; Lynne Terry; Joan Kessinger and Debby Williams.
- **Portsmouth:** (*Front Row*): Misty Searce and Amy Fleming, ACSR. (*Back Row*): Deena Collins, ACSR; Carolyn Linthicum; Tonya Jones; Dena Spear; Toren Sidwell and Terry Cook. (*Not Pictured*): Holly Spear.
- **Richmond:** (*Front Row*): Danielle Mills and Monise Hall, ACSR. (*Back Row*): Karen Leonard; Lee Hill, ACSR and Lois Backer.
- **Roanoke:** Lisa Schenk, ACSR. (*Not Pictured*): JoMarie Westbury.
- **Staunton:** (*Front Row*): Ginny Shiflett; Susan Holsinger and Paula Snyder. (*Back Row*): Barbara Dedrick, ACSR; Deborah Simmons, ACSR; Mandi Bryant; Lisa Gaylor; Loretta Grimm, ACSR and Brenda Hupman.
- **Wytheville:** Kathy Melton; Michelle Vaught; Kay McAllister; Joyce Fisher and Melissa Alley. (*Not Pictured*): Kelly Woods and Kelly Sisti.

## ► Builders Mutual Board Pledges Commitment to Safety (and Dividends)

Builders Mutual is distributing \$3 million in dividends to policyholders during the first quarter of 2008 and its new officers and board members are pledging their commitment to help builders in the Southeast keep safe and keep getting dividends. “The 2007 dividend that policyholders are receiving now is our largest since 2001,” said newly re-elected board chairman Rick Judson of Charlotte. “And it’s a direct result of policyholders paying strict attention to safety on the jobsite. “That’s what Builders Mutual is all about – helping our policyholders avoid injuries whenever possible, recover when they occur, and sharing our success. And that’s what we’ll always be about.”

**New board member**—Frank Wiesner (Raleigh, NC)—Wiesner is CEO of Olde South Homes, Inc. in Raleigh. He serves on the board of directors for Habitat for Humanity in Durham and is a member of the Home Builders Associations of Raleigh/Wake County and Durham, Orange and Chatham Counties.

**New officers**—David Stormont (Kitty Hawk, NC), Vice Chairman & Don Betsworth (Summerfield, NC), Secretary/Treasurer

Builders Mutual’s WorkSafe program helps builders increase safety at jobsites and reduce injuries, workers’ compensation claims and company costs. Thanks to builders’ active participation in WorkSafe, Builders Mutual has returned more than \$41 million in dividends to members since 1985. For more information visit [www.buildersmutual.com](http://www.buildersmutual.com). (*Press Release*)

## ► Safeco Offers \$12 Annual Identity-Recovery Coverage for Businessowners in Most States

Safeco now offers identity-recovery coverage in most states where it writes businessowner policies (BOP) and BOP Access. Safeco’s identity-recovery coverage costs only \$12 a year and is for instances where insureds incur out-of-pocket expenses related to this kind of theft. In some circumstances, the coverage provides reimbursement for wages or some credit-report-related expenses. All Safeco policyholders, whether or not they have ID recovery coverage, have access to an ID Recovery Help line managed by Hartford Steam Boiler (HSB). The hotline provides helpful detection and prevention tips and assistance to protect against ID theft before it happens. HSB handles all ID-theft claims for Safeco.

Anyone is at risk for identity theft when sensitive information such as Social Security numbers, vehicle registrations, tax documents or account numbers fall into the wrong hands. A Federal Trade Commission survey showed that more than 8 million people were victims of identity theft in 2005, that the typical loss was \$500, and that 10 percent of consumers said their losses were \$6,000 or more.

Safeco’s ID-recovery coverage for commercial lines is not available in Alaska, Hawaii, Delaware, Florida, Louisiana, New Hampshire or Wyoming. For more information visit [www.safeco.com](http://www.safeco.com). (*Press Release*)



Special

# From the Desk of... the Deputy Executive Director



► [2008 Convention in Norfolk June 26-28](#)

I recently had the pleasure of reading Harry Beckwith's *What Clients Love*. Mr. Beckwith is also the bestselling author of *Selling the Invisible* and *The Invisible Touch*, both marketing classics. IIAV is privileged to have Harry Beckwith as the keynote speaker at our 2008 Convention in Norfolk June 26-28.

Harry Beckwith heads Beckwith Partners, a marketing and advertising firm that has advised twenty-nine Fortune 500 clients – including Microsoft, General Motors and Target. He was chosen to be the keynote speaker for our upcoming convention because of his knowledge and expertise in building exceptional businesses.

I strongly recommend reading this book whether you are attending the convention or not, and whether you are a CSR, Producer or Agency Principal. It's an easy read and full of valuable ideas on how to improve your marketing strategies, client relationships, and bottom line. I "earmarked" several pages so I can reference specific suggestions I found especially pertinent to my job and that I plan to implement myself. Mr. Beckwith's concepts pertain to any business, and in particular the insurance industry, as our industry is a relationship type business, and we must understand what our clients need and want.

I hope you are as anxious to hear Harry Beckwith's presentation on "The Four Keys to Growing Your Business" as I am. Following his presentations will be sessions with some of Virginia's leading insurance agents, such as Bill Ball, Craig Ryder, Jim Bradner, Bob Short, Tom Welch and George Steadman. They will discuss the strategies they used in developing the successful 'best practices' agencies they have today. Whether you have a small agency and are searching for ideas to promote growth, a mid-sized agency and want to develop it to the next level, or a seasoned agency and are seeking guidance on perpetuation, this conference is for you. Don't miss this opportunity to network and learn from top performers in our industry and find the answers to your needs.

Also new this year will be the opportunity for you to participate in the largest insurance trade show on the East Coast. Our trade show has been expanded to over 80 exhibitors which will greatly increase the opportunities for your business.

They say "all good things must come to an end", and what an awesome ending we will have. You will enjoy a unique experience at our closing banquet at the Half Moone Cruise and Celebration Center, Norfolk's newest and most unique waterfront attraction. The facility boasts an outside balcony looking across Norfolk's Elizabeth River to the City of Portsmouth. After dinner, "extraordinist" Craig Karges will entertain you with a blend of mystery, humor, psychology and intuition to create some extraordinary events. Karges dazzles the mind as he challenges his audiences to question what is real and what is unreal, what is possible and what is impossible. His television credits include *The Tonight Show* with Jay Leno and *Larry King Live* just to name two, and we are eager for you to be a part of this remarkable performance.

Register now, at [www.iiav.com](http://www.iiav.com), so you can learn how to grow your agency and experience the extraordinary.

Sincerely,

Linda Loving, CIC  
Deputy Executive Director



February 2008