



IIASF OFFICERS AND BOARD OF DIRECTORS:

[CLICK HERE](#)

ARE YOU CONNECTED TO IIASF?



President's Message

Phil Lyons, CIC, AAI

Communicating the Value of Trusted Choice®

If you've been to a college football game this year, either in Tallahassee, Gainesville, or Miami, you might have noticed the Trusted Choice® name being announced in the stadium. This is being paid for by our very own FAIA. Now every member of the IIABA is automatically a part of Trusted Choice®. No longer is there a separate billing to be a Trusted Choice® member.

At the last UM game of this season, some members of your Board of Directors set up a tailgate with a Trusted Choice® tent and passed out coozies to fans tailgating in the area. We were there to "insure" their beer stayed cold. Next year we will be back for the UM/FSU clash, and we hope there will be many more fans to "insure" their cold beer.

So are you taking advantage of being a Trusted Choice® agent in your marketing? If we all do, it will elevate the brand to top of mind with the buyers of insurance. They will start thinking of independent agents instead of geckos, good neighbors, or good hands!

Business owners — including independent insurance agents and brokers — often make assumptions about customers and prospects that aren't always on target. Why? One reason is that you're too close to the situation. It's difficult to step back and observe our industry from the consumer's point of view.

For example agents often assume that most consumers understand the words "independent," "insurance" and "agent." But in the research that led to the development of Trusted Choice®, most consumers said they were confused about the insurance shopping experience — specifically who you are, what you'll do for them, and where they can find you.

The Trusted Choice® brand is designed to clearly address that very disconnect. The beauty of the brand is that participating agents and brokers are giving back to consumers precisely what consumers said they desire in an insurance provider: customization, advocacy and choice.

(CONTINUED...)

IN THIS ISSUE:

President's Message

Making the Most of Membership

IIASF Director Profile

American Diabetes Association Tour de Cure 2012

Insurance Industry Kick-Off Event

How Much Do You Love Your Prospects?

Success — How to Reach Your Customer's "Buy-Button"

IIASF Upcoming Events

IIASF Member Benefits



Contact Us
 gmiller@sociusinsurance.com
 czimmerman@sociusinsurance.com
 www.sociusinsurance.com



(CONTINUED...)

So it's the responsibility of all Trusted Choice® participants — the Independent Insurance Agents & Brokers of America (the Big "I") and its state affiliates, carriers, agents and brokers — to communicate to consumers the clear value of the brand. This isn't a unique task; all smart brands remind customers and prospects of their unique advantages. And they remind customers over and over again — in multiple media.

All the wording and support you need to promote the value of your brand is contained in the Trusted Choice® Pledge of Performance, which you committed to abide by as a participant. This is the heart of your brand. It is meaningful to target consumers, so it should be meaningful to your agency as well. Tell customers and prospects of the value you'll bring them. Remind them in your advertising, on-hold messages, newsletters, website, sales presentations, thank-you notes to new customers, and so on.

You are in the driver's seat as a Trusted Choice® agent. You can compete locally with a great message and a target audience. Don't let the competition out-brand you by failing to communicate.

InSource, Inc. supports Trusted Choice®, which provides you a powerful ingredient adding value to your brand. It supports your effort to retain customers and grow market share. Trusted Choice® is our future together.



If you need more information, visit www.TrustedChoice.com/agents.

Phil Lyons
 IIASF President

Learn How to Do Your Part Against Accident Fraud!

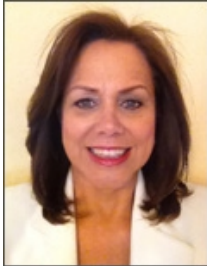


Do your part by visiting [Gear Up Florida](http://www.GearUpFlorida.com) - a coalition of Florida consumer, business and law enforcement organizations aiming to expose and fight auto insurance fraud in the state of Florida and find common sense solutions: www.GearUpFlorida.com.





Over 60 Years of Service to South
Florida's Insurance Agents
Visit us at www.gaborinsurance.com



Making the Most of Membership

Submitted by Maria Baker of AFCO
IIASF Board Industry Liaison

Member Benefits

As an associate member, I have been fortunate to have the opportunity to meet with so many new contacts, talking to them, getting to know them and their business. There are simply too many benefits to list them all, but here a few that make my associate membership so worthwhile.

Monthly Networking: Monthly Membership Luncheons with interesting and informative speakers allows me to stay in contact with my exiting agencies as well as meet new agency prospects. The luncheon topics provide a variety of interest and opportunity for associate members to broaden their client base.



Industry Knowledge: Membership provides knowledge of the current events with legislative and insurance industry topics state wide. This knowledge is available with the Education Seminars with Continuing Education Credits, Monthly Newsletter - The Insurance Shield. The monthly newsletter even offers Advertising options for associate members to reach out to new clients.

IIASF's website: Listing in the Membership Directory provides easy access by agencies seeking our premium finance services. I also check the website for accessing useful information for upcoming events.



Industry Relations: Events help build strong relations with Industry Partners, attending Luncheons, All Industry Day, Big "I" Days, Wine Tasting and the Annual Installation of Officers & Directors is a great way to see the industry and our members in action. Involvement in public relations projects including Daily Bread Food Bank, Toys For Tots toy drive and Miami Children's Hospital - Bunny Program are also available and useful tools for associate members.

Employment Service: My clients frequently share with me that they are in need of staff and through my membership in IIASF; I can refer them to listings of agency personnel seeking placement which are maintained in the Association office. And I can refer them to the InVEST program, an innovative partnership between the industry and local high schools, providing potential employees for the insurance field.

Provide Premium Financing: Premium finance is a valuable tool in the hands of an agency when presenting a policy to an insured. Meeting with members of the IIASF allows the benefit of sharing AFCO and Prime Rate premium finance in broad terms that can allow everyone to determine if it is a right fit for their agency and their insureds.



Maria Baker • AFCO/Prime Rate • mbaker@afco.com • 305.968.3548



Let's talk about
what we can do for you.
954.962.0555

If You have High Net Worth Clients...

You Should be Talking to Us!!!!

Call John Nenezian 305-512-3114 - johnn@rmaggroup.org



IIASF Director Profile:

Andrew Giambarba



Birthplace:

Hyannis, Massachusetts

Family:

Liza (Wife) and 6 children, 1 grandchild (Natasha, Alex, Felipe, Sofia, Nicky and Marcela. James is our grandson).

Education:

BA from Tulane University (1985)

Where do you work and what is your role there?

Management Liability Insurance Specialist at Insurance Office of America

What aspect of your work do you enjoy the most?

I really enjoy the people I work with, the people I work for and the constant learning.

Favorite activity with your family?

Eating. Hands down.

What do you do to unwind?

Cook for family & friends, work out, run or play tennis.

Marlins, Dolphins, Panthers, Hurricanes, Heat?

Nope... sorry: Red Sox, Pats, Panthers, Hurricanes and Celtics... I know, kinda bi-polar.

Favorite movie ever?

Good Will Hunting or Dead Poets Society

Most admired person in history?

The most admired one in my history is my mother. She passed when I was 14 years old and I can't wait to see her again.

What the world needs most today?

Love. Sweet Love.

Best advice you could give your child?

Never stop learning.

Name the one thing you cannot do without:

The people I love.

Name the one thing you would do differently if you had to do it all over again.

If I had to go through everything I did to become who I am today, I would do it all again. I have no regrets.

If you could spend one afternoon with someone, who would that be and what would you do, talk about?

I would catch up with my mother or my grandfather. I would LOVE to have known them as an adult.

 **Hull & Company**
CLICK or CALL 800.678.4855

YOU HAVE HARD TO PLACE RISKS,
WE HAVE THE SOLUTION.



Specialty Property Appraisals, LLC
William N. Jaeger, ASA

Call 305.793.8209
or WNJaeger@aol.com
for Cost Estimate

American Diabetes Association® **Tour de Cure® 2012**

You are cordially invited to

2012 Insurance Industry Kick-Off Event

*To Benefit the American Diabetes Association's
Miami Tour de Cure*

GET GEARED UP!!!
*Mountain Biking &
Road Biking*



Date: Thursday, December 15, 2011

Location: Las Vegas on Giralda (112 Giralda Ave, Coral Gables)

Time: 6:30PM – 8:30PM

Join the insurance industry in the efforts to Stop Diabetes!

Register your company to compete for the industry's Stop Diabetes travelling trophy.

Please RSVP by December 10th to
Roxy Sora rsora@seitlin.com

 <p>Southern Cross Underwriters Experience • Relationships • Expertise</p>	Managing General Agency Miami, FL Office www.scui.com/miami
--	--

**BULLETIN: MARKETS...
WE HAVE THEM!!!**



FOR FURTHER INFORMATION CALL...
MORSTAN GENERAL AGENCY
954-583-4722

How Much Do You Love Your Prospects?

By C.J. Hayden, MCC



Does it seem strange to use the word "love" when referring to a business relationship? Substitute another word if you prefer — "like," for example, or "respect." However you want to express it, the point is to consider how much you care about the people you sell to — their needs, goals, desires, concerns — all the elements of their lives that might be involved in their decision about whether to buy from you.

If you don't love your prospects, they will know it. We've all been sold to by someone who didn't care about us. The salesperson who pressures us to buy a car with options we don't need. Or the telemarketer who launches into a lengthy script without asking if she's interrupting our dinner. Or the guru who entices us to purchase a high-priced solution without bothering to find out whether it has any relevance to our situation. We can feel their disregard, and it turns us off.

On the flip side, you've probably had the pleasant experience of being sold to by someone who took the time to find out exactly what you needed, explored with you respectfully the match between what he had to offer and your desires, and allowed you to come to your own decision about the purchase. An experience like that not only makes you feel good about spending money, it makes you want to buy more from that person as soon as you can.

You know when people who are trying to sell to you care about you and when they don't. You can sense it in what they say (and don't say), the type of questions they ask (or don't ask), how they listen to you (or don't listen). You always know. And so do the people you are trying to sell to.

So how much DO you love your prospects? Do you look forward to spending time with them, or dread going to places where they gather? Do you enjoy talking with them on the phone, or find reasons to avoid calling? Do you take pleasure in learning more about their problems and goals, or resent the time it takes? Do you try to sell them only what they need, or hope to sell them anything you can? Whichever it is, you can bet that your prospects know it.

I'm not suggesting that you truly dislike your prospective clients. It may be that talking to them just makes you nervous. Or that selling brings up the fear of rejection. Or that you're so focused on making a sale, you're not really seeing the person you're selling to. Whenever we're anxious, or afraid, or intent on our own goals, we tend to become self-absorbed or defensive. As a result, we may hold ourselves aloof, or talk too much, or stop listening, or disregard what others want.

But those are the very same behaviors that other people interpret as "not caring." You're uncomfortable or hyper-focused, so you withdraw from others, ignore them, or override them. They feel your disregard, so they react by pulling away from you. You feel them pulling away, so you either give up — and lose the sale

because you're avoiding them — or try even harder — and lose the sale because you've alienated them. It's a self-defeating cycle.

There is a way to break this pattern, but it's not a new set of skills to learn or techniques to try. It's simple but not easy, subtle but incredibly powerful.

Love your prospects.

Picture in your mind the ideal person to become your client — the sort of person you went into business to help. Imagine the problems they are having and the issues they are struggling with. Think about the goals they are working toward and the dreams that inspire them. Visualize them getting what they want and need, and what that would mean to them.

Now, what feelings do these thoughts evoke toward that client? Do you feel warm, friendly, connected? Thinking about their problems, do you feel sympathetic, supportive, encouraging? Imagining their goals, are you approving, enthusiastic, excited for them?

This authentic state of mind — a caring, supportive, loving attitude toward your prospective clients — will help you close more sales than any skills or techniques you could learn. And as an added bonus, it can help you become more comfortable with selling than you ever thought possible.

Whenever you find yourself struggling to make a sale, or to reach out to a prospect, stop what you're doing. Take a few moments to consider all the reasons you care about that person. Even if you don't know them, you know others like them. Ground yourself in an attitude of friendship, support, and respect. Then start again.

If you begin to really love your prospects, you may just find that they will love you back.



 <p>macneillgroup A MEMBER OF <i>focus</i> HOLDINGS ESTABLISHED 1946</p>	<p>MacNeill is Your Market for High Value Homes</p> <p>CLICK HERE TO VISIT THE MACNEILL SITE</p>
---	---



Success — How to Reach Your Customer's "Buy-Button"

Leigh B. Needelman, IIAF Director

This is a follow-up to last month's article, "Success Doesn't Come Alone From Knowing Insurance!"

In today's economy, understanding how to reach the "buy-button" in the human brain is a major step in your sales success rate. Obviously without sales, you could not be successful. The intent of this article is to enlighten agents with the modern day neuro-marketing tools that play a major role in our success rate. This article could be the turning point in your agencies success in this difficult economy.

A second stimuli to neuro-marketing success is **contrast**. By contrast we mean loud vs. soft; dark vs. light; new vs. old. The brain is constantly looking for contrast while scanning the environment. Your brain is looking for any difference or change in the environment. Why is this? So that you can be safer by avoiding danger!

A bird is on a tree branch. A shadow comes over the bird. The bird freaks out and flies away! Why does shadow over the light ignite a decision? Because **any contrast will ignite a decision!** If you drop a bird on your desk in room temperature air, the bird's fine. Now, let's drop the bird in your receptionist's hot boiling tea. Why does the bird now freak out? Why does the temperature change in the tea freak out the bird? **Contrast!**

So, let's drop the bird in room temperature water and there is no difference. The bird cannot feel the

difference nor see the contrast. Take the room temperature water and raise the temperature slowly. The bird cannot see or feel the difference. At the boiling point what do you get? Boiled Bird!

Could this be your client or prospect? If your client or prospect cannot see or feel the difference between what you are suggesting and your competitor, then he cannot make a decision. If your client can't see, perceive or feel the difference between what you are suggesting and your competitor, then the brain finds it hard to make a decision. When there is no difference or contrast, it is harder for the brain to decide and you chance losing the sale. The greater the contrast; the easier it is for the brain to see, feel, and decide. The more bold your contrast is; the easier it is for the brain to make a decision. If there is no difference or contrast in your proposal, then the prospect or client will find the proposal that is the cheapest!

If all the variables in coverages are the same in your proposal to the incumbent agent, then you will leave the prospect with only one issue to decide on... PRICE! You MUST provide reasons to vote for you through your contrast; otherwise, you will reduce your odds of winning over the prospect. Know that there are ALWAYS other reasons! It is the reasons that people should buy from you that are always the contrast or differences from you to your competitor.

The human brain or "Buy-Button" reacts readily to contrast because it becomes easy to see the differences. Your increased sales depend upon your contrast.

Imagine nine red apples and one golden yellow apple in a basket on the center of your office conference table. Which apple stands out? Is your agency represented by the golden yellow apple? Are the remaining eight red apples your competitors? What makes you and your agency unique? What makes you have contrast from your competitors? What makes you and your agency stand out like the golden apple from the red apples? Are your claims unique?

When Neil Armstrong, the first astronaut who landed on the moon, placed an American flag pole into the moon's surface, what was his claim about that piece of land to all the Earth's inhabitants? He (America) OWNS IT! What piece of land do you or your agency own in your clients or prospects brains?

How are you or your company claims unique? How do you stand out among others competing for the same client. What's different about you, your agency and your claim! The better you do this, the easier you make it for your clients to decide on you and also the more valuable your company/agency becomes.

Does the word "safety" mean anything of significance to you? It should because it is worth billions of dollars in an automotive market that has been economically hurt over the past few years in lower car sales. The word "safety" is worth billions of dollars because of the claim it has made in all our minds. When you see a picture of a Volvo; what word comes to play? Safety! Why? Volvo is known for safety. Volvo owns the word "safety." If Volvo owns the word, "Safety," then what are you and your agency known for in your clients' and prospects' minds? What do you own in your clients minds?

Making claims that are unique to you and your agency are vital to your success. Can you finish the following sentence? "We are the only insurance agency that can..." If you can, then you have uniqueness to your agency claims. In fact, you would have a significant competitive advantage over other competing agencies. How bold can you be in your claims? Many insurance agencies tend to be the opposite in their claims. They make statements like: "We are one of the largest agencies of...or leading providers of..." What do you think the brain thinks? Who are the others?

Remember, the brain likes contrast and having others with the same claim creates no contrast. Hence, no reason to vote for you. The "Buy-Button" in the human brain likes certain key words such as "only," "best," "safest," etc. How bold can you be in your agency claims? What contrast do you have in your claims to your prospects or clients?

I have heard of a great commercial reflecting a little boy jumping up and down on a mattress pad making a racket with real irritating background music. In the next clip, you see the little boy sleeping sprawled out over the mattress pad sound asleep. What was the mattress company message in their TV ad to the public? What was the claim that they made? Who was their target? The target was the parents as possible buyers! The key in advertising and marketing is to create the pain to the viewer and then to cure to the pain. Here was irritating music and a little boy making a racket (the pain). The next scene shows the little boy sleeping from being knocked out from the mattress and providing tranquility to the parents. Ah — the Cure! What's your client's or prospect's pain and how do you cure that pain? What's your contrast to your competitors claims?

I am thoroughly blown away with the positive results through the use of neuro-marketing in the insurance business. Those agents/agencies hurting in sales; not utilizing neuro-marketing in their sales efforts are truly missing modern day techniques in achieving greater successful sales. Through the use of statements that (1) generate contrast; (2) are tangible to see; and (3) all while showing safety to the brain can only help increase your rate of success in your sales. Ultimately, you want your prospect or client to say: "Where do I sign?"

and/or "Who do I make the check out to?" Using neuro-marketing techniques helps make successful sales.

Independent Insurance Agents of South Florida



Upcoming Events

To register for an event, visit www.iasf.com or e-mail iasf@iasf.com.

December 14, 2011	IIASF Annual Holiday Cocktail Reception at Grove Isle
December, 2011	IIASF Annual "Toys For Tots" Toy Drive
January 11, 2012	IIASF Monthly Membership Lunch & Professional Development Training Doubletree Miami Mart Hotel
January 19, 2012	Miami YAC networking event at Gulfstream
February 7-8, 2012	FAIA's Annual Legislative Fly-in
February 15, 2012	IIASF Monthly Membership Meeting
March 7, 2012	Annual All Industry Day
March, 2012	Annual Bunny Drive for Miami Children's Hospital
April 18, 2012	IIASF Night at the Marlins & CE
May 4, 2012	Annual Big I Day



Networking is IMPORTANT!
Join us at our next meeting!
For info & to register:
www.iasf.com



Independent Insurance Agents of South Florida Member Benefits

Did You Know?



IIASF provides independent insurance agents and industry partners with a comprehensive and valuable array of products, services and resources designed to give their members a competitive edge and help them enhance their profitability.

- Networking Opportunities to meet and share ideas with colleagues
- A Strong Legislative Voice - for the South Florida insurance professional
- Industry Relations – events to help build strong relations with Industry Partners
- Member Discounted Educational Seminars and Professional Development
- InVest – program designed to educate and develop potential employees
- Job Bank — Hiring Tools, from clerical to account executive IIASF is your resource for new staff
- IIASF's Insurance Shield – Monthly news, marketing and management articles to help keep members on the cutting edge of the Insurance Industry
- IIASF's website – listing in Membership Directory for easy access by consumers – useful resources and information for members regarding upcoming events

→ Member Discount Programs – Car Rental, Promotional items, etc.

We invite you to join our chapter and unlock the benefits of membership! As a member of IIASF, you support the independent insurance industry, which faces daily challenges from government and anti-business groups.



We look forward to having you as a member of IIASF!

Serving Your Needs for Over 75 Years!

Independent Insurance Agents of South Florida

13615 South Dixie Highway #373, Miami, FL 33176

Phone: **305-969-6935** | Fax: **305-969-4897** | E-mail: iasf@iasf.com

For the latest news and updates, please visit www.iasf.com



The Independent Insurance Agents of South Florida respects your privacy! If you no longer wish to receive e-mail correspondence from us, please reply to this e-mail with "Remove" in the subject line.

© 2011 - INDEPENDENT INSURANCE AGENTS OF SOUTH FLORIDA

www.iasf.com