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## A Message from the President

### Young People Are Taking Over the Insurance Industry... and We Couldn't Be Happier!

By Philip S. Yanan, IIASF President



As my presidency winds down, I just want to highlight some of the exciting things that have been going on with the Young Agents Committee (YAC) and INVEST these days.

If you were able to make it out to the annual YAC event at the LAAIA convention, then you'll know what a great event it was. We had over 100 attendees, a DJ and a lot of energy.

The YACs are at a very exciting crossroad in terms of leadership. Sebastian Rejon, from Tropical Insurance, is ending his term as Chair of the YAC and coming onto the Board of the LAAIA. Chris Monnar, who was YAC Chair before Sebastian, will be President of the LAAIA this year.

Staci Merchant from Merchant Insurance Solutions has been a very active member of the YAC at the state and local level and will be taking over as Chair in September. Garrett Butler, from Butler, Buckley and Deets, is a past Chair of our local YAC as well as President of FAIA's Young Agents Council. He will be joining the Board of Directors of the IIASF this fall.

In addition, we have some new YAC board members that are excited and ready to help grow the organization. Namely, Gregg Miller from Socius, Danny Rojas from Kahn Carlin, and Leo Cicarelli from Alltrust.

A few years ago, we started this little scheme where we would get young people involved in the industry and they would work their way up through the local boards and state organizations and take over as leaders. Guess what... it's actually working!

( CONTINUED... )



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And all of that is nothing compared to what has happened lately with InVEST. That's where the real excitement is. This year, local INEST students won \$16,000 in scholarships from the local board, the FAIA and the IIABA InVEST programs. That is really an amazing accomplishment. It's more than double what our local kids have ever been able to collect in the past. Alone, there was a 500% increase in recognition from the National InVEST program for our local students. Norman Morris from Brown and Brown, Andrew Giambarba from Insurance Office of America and Sheila (*of course*) deserve a lot of credit for that. They really made sure that the state and local organizations knew what our INEST program has been able to accomplish. In the past, our kids just did not get the recognition that they deserved.

To recap, we have young agents, under 40 years old, taking over key leadership roles at the IIASF and the LAAIA. We have teenagers learning about the industry, taking insurance classes at their high schools, getting money to continue their studies.





I think that we have the next generation and the generation after that covered.



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Independent Insurance Agents of South Florida



## Upcoming Events

**Month of July**

**Miami Young Agents - "Smart Start for Kids" Back to School Supply Drive**

*Every summer, YAC holds a SmartStart4Kids back-to-school drive from July 1-31. The supplies collected can include all school materials, such as backpacks, pencils, pens, calculators, computers, notebooks, etc.*

Click [HERE](#) for the local drop-off locations.

**Aug. 10, 2011**

**Three Hour CE by Meade Collinsworth and Membership Luncheon**  
*Sponsored by Socius Insurance*

**9:00 a.m. - 12:00 Noon - CE** LEED®, Follow or Get Out of the Way:  
*Florida Legal and Insurance Issues Arising from the Leed® Potential Minefield*  
*Continuing Education Class by Meade Collinsworth, Leonard Townsend, Brian*

Lomel Course ID # 77520, Course Offering #928699—3 hours intermediate 220  
General Lines ( P&C ) 9:00 - 12:00 Noon (registration begins 8:30 a.m.)

**12:00 Noon - Lunch - Guest Speaker Joseph Peiser**

*Joseph Peiser, COO of RMI Consulting, brings a vast knowledge of insurance and risk management. Previously his career spanned two decades at Marsh Inc., where he held increasingly significant positions. Peiser was the highest level executive at Marsh indicted in Elliot Spitzer's attack on the insurance industry, and was acquitted on all counts. If you have ever wanted to get an insider's perspective on the bid-rigging scandal, this is your chance.*

Register online: [CLICK HERE](#)

Member - Luncheon - First Attendee FREE - Each Additional \$25.00  
Member - Continuing Education Class \$40.00 per person

**Sept. 22, 2011**

**Annual Installation of Officers & Directors - Doral Park Country Club**

*The Annual Installation of Officers & Directors*

*7:00 p.m. Cocktails - 8:00 p.m. Dinner*

Register online: [CLICK HERE](#)

**Oct. 12, 2011**

**Membership Luncheon and Citizens Training**

Guest Speaker: **Tom Poole from Allstate Insurance regarding PIP Fraud**

**Lunch Meeting, 12:00 Noon**

Members and First Attendee: Free

Each additional attendee: \$25.00

**Writing Commercial with Confidence: Using Citizens' Checklists and More,  
9:00 a.m. - 12:00 Noon**

No CE Credits - \$35.00 per person (*special pricing offered*)

This class will enable agents currently writing commercial policies to become more familiar with the submission process.

**Citizens Wind Loss Mitigation, 1:30 - 2:20 p.m.**

1 CE Credit - \$35.00 per person (*special pricing offered*)

This class focuses on the features designed to strengthen buildings against windstorm damage and the premium discounts available for policyholders.

**Citizens Training Class – Inspections & Outreach 2011, 2:30 – 4:30 p.m.**

No CE Credits - \$35.00 per person (*special pricing offered*)

Citizens developed this property inspection program to verify that features reflected in the policy records are accurate and that policyholders receive appropriate premium credits.

**SPECIAL PRICING – register for all three classes for \$80.00 – SAVE \$25.00**

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## CFO Jeff Atwater Appoints Watchdog to Serve as Florida's Insurance Consumer Advocate



TALLAHASSEE — Chief Financial Officer Jeff Atwater today announced the appointment of attorney and insurance watchdog Robin Westcott to serve as Florida's Insurance Consumer Advocate. CFO Atwater signaled that Westcott's vast insurance knowledge as well as her career-long experience safeguarding Florida's consumers will be a tremendous asset to the insurance-buying public.

Over the last several years, Westcott has repeatedly called on the insurance industry to hand over data on various insurance products important to consumers, including auto insurance and sinkhole coverage, and demanded accountability from insurance companies charging excessive fees for servicing policyholders through affiliated companies.

"Robin will be an ardent, outspoken and persistent advocate for Florida's insurance consumers," said CFO Atwater. "She is committed to holding insurance companies accountable and to ensuring consumers get exactly what they pay for and are protected from fraud and abuse. She has seen firsthand the tactics used to game the system and simply won't stand for it."

"I'm honored that CFO Atwater has given me the opportunity to continue to advocate for Florida's insurance consumers—a passion I have dedicated my career to," said Westcott. "I am excited and committed to ensuring Florida's consumers have the best products at the most competitive prices."

Westcott said her first goal is to address cost drivers hurting Florida's consumers who are paying escalating auto and property insurance rates.

Westcott began her career in 1993 with the Florida Department of Insurance, Division of Rehabilitation and Liquidation. She served with the department until 2001, when she entered private practice. Westcott returned to the public sector in 2002 with the Florida Agency for Workforce Innovation, where she served as Assistant General Counsel and Counsel to the Florida Partnership for School Readiness. In 2004, she returned to the Office of Insurance Regulation, most recently serving as the Acting Deputy Commissioner of Property and Casualty.

Westcott will also continue to serve as the Executive Director of the Medicaid and Public Assistance Fraud Strike Force.

A banner featuring the Hull & Company logo on the left, a photograph of a beach with buildings in the background in the center, and the text "Over 48 Years Quality Companies Superior Service" on the right.

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## Critical Need to Renew NFIP — Part II

By Frank Kowalski, IIASF Director

Well, if you are old enough to remember the old "Superman" T.V. series, you'll remember the copy boy, Jimmie Olsen. Now imagine him running in with a hot news flash. The editor, Mr. White, and he both would yell, "Stop the presses!"



When I wrote this article last week, I was pleading with you to contact your member of Congress and ask them to support H.R. 1309, the Flood Insurance Reform Act that would extend the authorization for NFIP for 5 years! Great news, late on July 12th the House did in fact pass the resolution, they got the message, and have sent it on to the Senate.

Now we must turn our attention to the Senate, and if you follow current events, you know getting the Senate to move such things forward can be very challenging. As of this writing, the Senate does not have a bill number, so they now need to get the message. I know Senator Marco Rubio has gone on record with supporting this extension, but I'm not totally versed on Senator Nelson's position. Of course, as a past Florida Insurance Commissioner, he's better versed than most on this subject.

If the authorization for the National Flood Insurance Program is allowed to expire September 30th of this year, it will be the 10th time in the past 3 years that it has happened. It's been estimated during the lapse in June of 2010 that 47,000 home sales were delayed or in some cases cancelled. As agents, you know all too well the impact that it has had in your own agency and to your customers. We and the country both need lasting, long-term access to affordable flood insurance as recognized by the House Resolution.

Your challenge is contact both of your Senators and urge them to get the ball rolling and support the provisions of H.R. 1309 — the Flood Insurance Reform Act. There are many issues looming in Washington, we need to let them know this is one of the important ones.

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## Avoiding the Feast or Famine Trap

By C.J. Hayden, MCC

It often seems that it's the destiny of the independent professional to exist in a constant state of feast or famine. Either you are working day and night to keep up with client demands, or you're wondering how much is left in your savings account and whether the phone will ever ring again.

When you're having a feast of business, there's plenty of money coming in, you're getting recognition for your talents, and your energy level is usually high. But you may also feel constantly pressed for time, have to disappoint some clients you can't adequately serve, and lose out on future business because you can't respond to new opportunities.

When a business famine strikes, you have the time to develop new business and provide good service to the clients you still have. But you may also be low on cash and not feeling so good about yourself, which gets in the way of effective marketing.

There's a simple answer to this dilemma. You need to market for new clients consistently and persistently, no matter what state your business is currently in. But like many simple answers, this is not necessarily easy.

Here are some suggestions for how to always make time for marketing:

### 1. Sometimes the customer comes second.

If you spend all your time doing client work, you will go out of business. You need to set aside time not only



for marketing, but to answer correspondence, keep up in your field, and oh yes, send out the invoices. Every time you rush to help a client with what they call an emergency, you set a precedent that you will be available on short notice. Learn how to say no compassionately, but firmly, when client requests interfere with you running your business to your own benefit.

## **2. Establish a time budget for marketing.**

It's helpful to have two different budgets -- one for when you are busy, and one for when things are slow. If you're busy, a minimal budget will keep your marketing rolling. In two hours per week, you can go to lunch, make phone calls, send out letters, or make contacts about speaking. When business is slow, you should increase your time budget up to 30-50% of your work week -- more, if you aren't doing any client work at all.

## **3. Make marketing a priority in your calendar.**

Work expands to fill the time allotted to it. Think of the last time you wrote a proposal. If the deadline was next week, you probably wrote and re-wrote until it was perfect. If the deadline was today, you probably miraculously completed it on time. If you block out marketing time in your calendar, and schedule other important activities around it, you will find that those other activities somehow get done. Treat your marketing time just like an appointment. If something truly urgent comes up, reschedule it; don't just erase it.

## **4. Get your marketing done first.**

Sit down at your desk in the morning, and before listening to voice mail, reading email, or looking at your project list, tackle whatever marketing activities are on your agenda for the day. Spend 15 minutes, an hour, or two hours -- whatever makes sense for your current marketing time budget -- and then start your regular day. This has the added benefit of allowing you to engage in marketing when you are fresh.

If despite your best efforts, you do hit a famine period, there are some things you can do:

- **Take advantage of the lull to make a plan.**

This could be a new marketing plan, or it could be a business plan where you do some financial modeling or revisit your strategic direction. I usually do this myself during the month of December, when I can expect a seasonal slowdown as my regular clients take vacation time and new clients don't want to begin until January.

- **Send out a reminder.**

This could be in the form of a postcard, email broadcast, or letter, with an announcement, special offer, or helpful information for your target market. If you are thinking, "Send a reminder to who?," you need to take some time to update and...

- **Use your contact management system.**

Every independent professional needs some type of contact management system to track your clients and prospects, whether it's sheets in a 3-ring binder, or software on your computer or phone. When business is slow, every potential client in your CMS who hasn't heard from you in the last 30 days is worth a phone call, email, or letter. You are much more likely to get a client quickly from following up than you are from contacting someone new.

If you use a CMS, you'll be able to...

- **Research where your business comes from.**

If you track the source of every lead, you can then determine which sources actually delivered people who became clients, and then how much money each of those clients spent with you. It's an extremely worthwhile use of some down time to find out which sources of business put the most money in your pocket, and then see what you can do to replicate them.

If you do a good job at consistent and persistent marketing, inevitably you will attract more business than you can handle, at least at certain times. Don't be so afraid of this possibility that you allow it to hold back your marketing! If a client calls and you are not available, they will often wait for you. Having a waiting list makes you more desirable, and it also allows you to raise your rates because of the perceived demand for your services.

So don't stay trapped in the feast or famine cycle. A steady diet of just enough clients will feed a happier, healthier, wealthier you.



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## Insurance Industry is Helping Our Economy

Leigh Needelman, IIA SF Director



In the first three months of this year (2011), the insurance industry has faced the highest catastrophic claims ever from the Mid-Western States all the way across to the Northeastern and Southeastern States. Perils from weather-related natural disasters such as floods, hails, earthquakes, wild-fires, and tornados have plagued the insurance claims industry in numbers never before experienced.

The National Oceanic and Atmospheric Association (NOAA) had reported that although there were 1,218 tornadoes in all of 2010; there were 1,314 tornadoes reported in the U.S. through May 24 this year alone. This is a staggering amount from one kind of windstorm natural disaster and the jury verdict has not even come out yet as to Windstorm losses from this year's hurricane season. Keep in mind, each individual storm brings with it devastating losses to property and consequently to various insurance company pocketbooks.

According to Marshall and Swift, the construction cost and property value professionals, "On average, some insurance companies in the United States have handled 6,000 catastrophe claims per month; this year, for April and May alone, that average climbed to over 120,000 per month, hitting profit lines." As of June of this year the western Massachusetts homeowners had filed already \$90 million in insurance claims for damages from tornadoes. The Massachusetts State Division of Insurance said that the damages from the recent tornadoes this year is the largest in recent history and they expect it to go even higher.

According to EQECAT, a risk-modeler, all indications from preliminary reports are that up to one quarter of the building stock in Joplin, Missouri, may have been destroyed. In fact, 50-75% may have been damaged by the powerful EF5 tornado that hit on May 22 this year. Recent damage estimated losses are from \$1 billion to \$3 billion.

Although any natural disaster is bad with its far-reaching devastation to property and lives; it nonetheless, helps our ailing economy. After any wide-scale natural catastrophes, insurance carriers find themselves having to import more adjusters, contractors and field inspectors to evaluate losses and reconstruction costs. With a major collapse in the construction industry; thousands of lay-offs of workers and a nose dive for the development of new construction comes a breath of relief. "An opportunity" to re-build, hire new workers, and spur the economy. During this time of reconstruction comes a period of spending money to relocate to other quarters that are either leased or rented accommodations till damaged properties are rebuilt, furniture, clothing, appliances, vehicles and other various items used in everyday life are replaced. There is some good even when faced with horrific devastating losses. As they say, "one man's poison is another man's passion."



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- 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!**

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