



IIASF OFFICERS AND BOARD OF DIRECTORS:

[CLICK HERE](#)

ARE YOU CONNECTED TO IIASF?



## President's Message

Phil Lyons, CIC, AAI

Here I am writing my first Presidents message having to follow such a great last report of our outgoing President, Phil Yanan, on the good and mostly bad of Citizen's. First, let me thank Phil for his leadership the past 12 months.

In spite of the times, we had a good year. Economically we are aware some of you are still struggling with the still soft market and we will do what we can do to assist you. That is the reason your Association exists. We are a resource and you should utilize us for that reason whenever possible.

September 11th marked a very sad day for our country as we commemorated the 10th anniversary of the second attack of America on our own soil. Not only were so many lives lost on that day, but many more have now passed trying to make sure it never happens again. We heard over and over that "we will never forget." We won't because it was one of those defining moments in history and our lives.

Depending on your age, I'm sure you will recall what you were doing the day JFK was assassinated, or where you were when the Challenger blew up 73 seconds into its flight, and if you were in this business if 1992's Hurricane Andrew still burns in your brain. No, we won't forget! And I hope that this is the last defining moment of my lifetime.

I read that September 11th represents the second largest insurance claim behind Hurricane Katrina. Personally I would have thought it was much higher. The economic damage it did to this country and the world with the stock market sell-off I cannot imagine being repeated. But it must have been in the trillions

But now with that awful date behind us, once again we look forward to a new year. As I write this, the stock market is down and we are concerned about a double dip recession, but I look forward to a brighter economy in South Florida in the coming years. Why would I think this? Stock market – buy low, sell high. Simple concept we have heard, but very few can master.

( CONTINUED... )

### IN THIS ISSUE:

*President's  
Message*

*The 30-Second  
Elevator Speech  
Revisited*

**IAM SPOTLIGHT**  
*First Insurance  
Funding earns  
FAIA FMS  
endorsement*

*IIASF Director  
Profile*

*If Your Marketing  
Works, Are You  
Prepared to Sell?*

*IIASF Upcoming  
Events*

*IIASF Member  
Benefits*



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



 A Family Owned Company With Family Values		<p><b>Now Representing          Florida <u>And</u> Georgia</b></p> <p>Property · General Liability · Transportation &amp; Garage          Personal Lines · Flood · Excess Flood</p>
---	---	---

( CONTINUED... )

Look at the investment in land currently going on downtown. Big money is making a bet by buying land at the lowest prices in years. Not speculating to flip it, but most of the buyers are end users and developers. They obviously know something good is going to happen in that area and I'm hoping they are correct and that we start seeing that development come sooner than later. If it does, it will put those contractors back to work and audits will look much better. All boats will rise for all of us!

We are trying to change up a couple things if you have looked at the upcoming schedule! First up, in September we are having our food drive. November, which is our usual month, the food pantries overflow because it's on everyone's mind. Not so much in September when the pantry shelves are bare. So let's push as the food bank needs our donations now. Secondly, it's time to wine (not whine). We decided to drop Fall Classic and try something different and, more importantly, not take you away from your production for a full day. Mark your calendars now for November 10th as we will be doing a wine tasting and food pairing.



Thank you for allowing me to be President this year for our great Association. If you have any questions or suggestions, please do not sit on them – bring them to our attention. I look forward to seeing everyone out this year at the Installation dinner.

*Phil Lyons, CIC, AAI  
 IIASF President*



**AmTrust Has You Covered**  
 when it comes to worker's comp insurance 



**Over 60 Years of Service to South  
 Florida's Insurance Agents**  
 Visit us at [www.gaborinsurance.com](http://www.gaborinsurance.com)



# The 30-Second Elevator Speech Revisited

By Jeannine Morber, Morber Marketing Group

Been to a networking event recently? Don't you just love the part when the microphone is passed around the room and everyone gets a chance to deliver their cleverly written, buzzword loaded, adjective bloated 30 second elevator speech?

Me neither.

It seems that we've made great strides in the way we digest information – we skim read, we look for bullet points, we listen for sound bites and we avoid reading long run on paragraphs. We don't even write down phone numbers anymore... we Google them...

We've become quite adept at sifting through "information junk" and honing in on the few nuggets of true value. Why then, have so few of us changed the way we broadcast?

Often, we deliver an introduction or 30-second commercial that contains all the elements that we have become experts at tuning out ourselves...

Enough of that. It's time to learn how to create an introduction, a 30-second commercial or elevator speech, that is geared towards what people want to hear, and geared toward the way they listen....not simply what we want to say.

Below are **The Five Rules for Creating an Attention-Grabbing, 30-Second Commercial**. The last one will demo the actual structure of the intro, with the first four focusing on delivery.

## **1. Make it 20 seconds long.**

Yup, that's right. Your 30-second commercial should be 20 seconds long.

By making it 20 seconds long you do two things: 1) guarantee you won't drone on and on, which is *never* a good idea and 2) it gives you the opportunity to add something timely, relevant and special about you or your company that would be of interest to this specific group.

Example 1: "(20-second intro here). We're having an open house next Tuesday from 4-6 and you are all invited. We're located at 123 Main Street. Hope to see you there!"

Example 2: "(20-second intro here). I just made top producer for this quarter which is the second quarter in a row for me!"

Time references tend to perk our ears up; they're a signal that what's coming might be important. So let the audience know what is going on with your company "next week," "this quarter," "this Friday," or at the "end of this month."

## **2. Don't memorize it.**

A memorized introduction *sounds* memorized. For most of us, when we recite a memorized *anything*, our voices take on this sing-song like quality, we sport this wide plastic grin, and we bob side to side while making stiff hand jesters.

All rather silly.

Also, when you memorize it, you lose the ability to change it up at the last minute if you need to. For example, at many events you are asked to give simply your name and company, followed by the answer to a question, such as "What was the last piece of technology you purchased?" or "What is the top quality you look for in a new hire?"

Too often, those with memorized intros will launch into their memorized monologue and ignore the question all together. The only thing this accomplishes is showing everyone in the room that you have difficulty following directions. The chances that someone will knowingly choose to work with someone who doesn't follow directions are near zero.

## **3. Avoid buzzwords, jargon, metaphors and tag lines.**

This is the stuff that people tend to tune out the most. It makes people think too hard to figure out what you actually *do*, so they simply stop listening.



Unfortunately, this is *also* the stuff that people load up their intros with thinking it makes them sound fascinating and clever.

Avoid saying you *leverage* anything, that you're a *solution provider*, that you're a *thought leader*, that you *identify pain points*, that you *help people help themselves*, that you *give business owners more free time*, that you *give business owners peace of mind*, and avoid using your company tag line in your introduction.

Taglines look great on a website or in a brochure, but most are not meant to be used as a personal introduction. It comes off sounding silly.

And finally, for heaven's sake don't call yourself a *guru*, a *swami*, a *warrior*, or *Mr./Ms. Insert Industry Here*. (I've heard all of these at least once)

Nicknames are given to you by *other* people and when others refer to you by that nickname, it is very flattering. When you refer to yourself by a nickname, or even worse, in the third person, it sounds pompous and a bit psycho.

Example: Kelly Frager of [Etiquette for Everyday](#) calls me the Networking Guru and I call her the Etiquette Guru. We both refer to each other publicly that way and both get a kick out of it. But do we refer to ourselves with those nicknames?

Never.

#### 4. Follow the rules

That means if you get 30 seconds, then stick with 30 seconds. If you are asked to answer a question, then answer the question. If you are told to state your name and company only, then give your name and company only.

At every networking event, there is always at least one person who believes that the rules do not apply to him or her. They ignore the moderator's request and launch into a speech that has nothing to do with what they were asked to say.

This shows you cannot follow directions.

Not good.

#### 5. State your name, your company name, what you do, who you do it for and where you do it.

For most of us, this is about 15 seconds worth of info, leaving us plenty of time to share our timely, relevant news or announcement geared specifically for that group.

**This →** *"I'm Jeannine Morber, owner of Morber Marketing Group. I provide customized sales and marketing training to small to medium sized companies throughout the Mid-Atlantic. Next week, on August 11th, I'm giving a presentation on "Networking Like a Pro" at Maggie's restaurant in Westminster at 11:30. Lunch is included so hope to see you there!"*

**Not this →** *"I'm Bob Smith of Smith Company, we're industry leaders in developing comprehensive revenue management strategies designed to provide businesses with higher growth potential and provide business owners with peace of mind. We make the difficult decisions so you don't have to! That's Bob Smith of Smith Company. Just call me Mr. Finance!"*

Got it? Great!

Now go give it a try!



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](mailto:johnn@rmaggroup.org)



R M A G

CHARTIS



## IAM SPOTLIGHT

### The Strong get STRONGER...

#### First Insurance Funding earns FAIA FMS endorsement

With the addition of SOUTHERN PREMIUM FUNDING, First Insurance Funding (Northbrook, IL) has now earned the endorsement as FAIA's FMS endorsed vendor for insurance premium financing. Since 1999, First Insurance Funding has been the premier lead lender in the FAIA endorsed Southern Premium Funding program handled in Florida by Jerry Smith and Jack Rudison.



Offering an uninterrupted ownership and management structure since incorporation in 1990, FIRST merged with four area banks in 1996 to form Wintrust Financial Corporation (NASDAQ: WTFC) whose strength eliminates reliance on any external source of funds. Through 2010, FIRST has seen its annual property & casualty loan volume grow to nearly \$4 Billion dollars. In addition, FIRST is recognized as the Industry leader in providing Life Insurance financing to high net worth individuals with receivables in excess of \$1.5 Billion. FIRST does not retain any ownership interest or affiliation with any insurance company or insurance agent/broker. These factors complemented by our dedication to Service allowed FIRST to earn several exclusive industry trade group endorsements and programs including Assurex Global, The Council of Insurance Agents & Brokers (CIAB), MarshBerry and Liberty Mutual/Safeco

Jerry and Jack are joined by Chris McClure and Ron Christopher to make up your Florida Sales team. These sales professionals are supported by designated well-trained, consistent, knowledgeable agent friendly Service Teams with real quote authority who know your book of business allowing them to turn around quotes and special requests quickly.

Beyond traditional premium financing, FIRST also provides business perpetuation loans, business lines of credit, standard business loans, interest rate subsidies and equipment purchase programs to our users. Completely automated and 24/7, FIF offers outstanding agency revenue incentives, pre-paid income programs and other necessary services to agencies looking for a true partner to handle their premium financing business.

**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](mailto:WNJaeger@aol.com)  
for Cost Estimate

## IIASF Director Profile:

### Garrett Butler



Where do you work and what is your role there?

*Butler Buckley & Deets as a producer.*

What aspect of your work do you enjoy the most?

*It's a tie between the freedom to play golf whenever I want and the fact that I get to learn about a multitude of businesses in the community; Their history, their production, their failures, their successes, their employees, etc.*

Favorite activity with your family?

*Tough one...*

What the world needs most today?

*Some common sense.*

Marlins, Dolphins, Panthers, Hurricanes, Heat?

*It's a tie between the Dolphins and Canes, although recent actions have made me mad at my beloved Canes.*

Book you would read over and over again?

*"Five People You Meet in Heaven." Only book that ever made me cry.*

Slow dance, salsa, meringue, disco, hustle or whatever it is they dance today?

*Whatever I do once I have had too much to drink, I don't think it has a category...*

Favorite place in the world?

*Atlantis – on a 60-foot Bertram.*

Name the one thing you cannot do without.

*An ice cold beer on the golf course in August.*

Most admired person in history?

*My grandfather – Herb Savage, what a stud! Honorary Mayor of Marco.*



 <p><b>Southern Cross Underwriters</b> Experience • Relationships • Expertise</p>	<p><b>Managing General Agency</b> Miami, FL Office <a href="http://www.scui.com/miami">www.scui.com/miami</a></p>
--	---

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



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

# If Your Marketing Works, Are You Prepared to Sell?

By C.J. Hayden, MCC



Most of the information and effort aimed at getting more clients focuses on promotion and attraction. You'll find plenty of advice on how to tell the world about your business, make the phone ring, or get inquiries to arrive in your email inbox. But once you've been marketing yourself for a while, you discover that turning those prospects into paying clients can be pretty darned difficult. I find that many professionals are simply not prepared to sell to the prospects they attract.

When you're selling a professional service, marketing doesn't end at a sale; it ends in a sales conversation. People don't buy accounting or coaching or graphic design or management consulting as the result of seeing your ad or getting your letter or visiting your website.

They make their decision to hire you as the result of a conversation where you find out what they need, tell them what you have to offer, and the two of you see if there's a match. That's selling.

If you put all your effort into marketing, then aren't prepared to sell when a prospective client gets in touch, you'll waste good prospects and the work you did to get them to contact you. Here's what you need to be ready to sell.

## 1. Get your basics together.

An essential element for successful selling is a clear, concise description of what you do, with an emphasis on the benefits of working with you and the results you can produce. This is not the same thing as simply citing your education and experience. Prospects don't want to hear what you might be capable of; they want to know how you can solve the problem they have today.

Be prepared to discuss your rates. While you may need detailed information to quote a firm price, don't stall prospects with a vague "we'll need to talk about that" when they ask what you charge. Whether you work by the hour, day, month, or project, you can answer with a range of prices or examples of what you've charged in the past. Prospects don't want to waste time in conversation if your services cost far more than their budget will allow, and neither do you.

## 2. Be prepared with qualifying questions.

Not everyone who contacts you will be a real prospect. You'll need to ask questions to select in the prospects you want and select out the ones you don't. What problem do they need to solve? How important is it to them? What made them contact you vs. a competitor? How much are they expecting to pay? How soon will they be making a decision? Their answers will reveal how appropriate they are to become your clients, and their readiness and willingness to hire you.

## 3. Determine what you want prospects to do.

What do you want your prospects to do when they first contact you? Schedule an appointment for an in-person presentation? Provide details for a quote or proposal? Review your offerings to choose options? Come in for an evaluation? Sign up for a sample session or introductory seminar? Whatever you determine this first step is, your entire response to their query should be focused on getting them to take it. Lead them through your sales process; don't make them figure it out.

## 4. Be ready to follow up.

Most initial conversations end with a next step rather than a closed sale. Gain your prospects' agreement to this step, and follow-up will be much easier. When they agree to schedule a presentation, evaluation, sample session, or introductory seminar, confirm the date on the spot and follow up with a reminder. When they agree to send details for a quote or make selections from your offerings, tell them how to do it and follow up with a form, list of questions, or link.

When it becomes clear your prospects aren't ready to commit to a purchase, you'll need to follow up as well.

Capture all the details you'll need in your first exchange with them, and ask their permission. For example, "May I call you next month?" or "May I subscribe you to my newsletter/blog?" or "May I add you to my mailing list for future events or new offerings?" Be prepared to follow up repeatedly until they're ready to act.

## 5. Have tools to support your strategy.

Each one of the steps above requires tools to perform it well.

Everyone needs a clear description of services, fee schedule, and list of qualifying questions. Depending on your business, you may also need a presentation, sample session, or intro seminar outline, quote or request-for-proposal form, and/or online portfolio or catalog. For follow-up, you need some sort of contact management and calendaring system, and may also need a subscription management system.

Developing these steps and tools for effective selling will make it possible to convert more of your prospects into clients. An organized, well-considered sales process like this will also make you a more confident salesperson. So be prepared for your marketing to work by being ready to sell once it does.



Independent Insurance Agents of South Florida

## Upcoming Events



**September**

**Annual Food Drive for Daily Bread Food Bank**

[CLICK HERE FOR MORE INFORMATION.](#)

**September 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*

*Dinner Choice - Mahi Mahi or Churrasco*

*Open Bar*

*Register online: [CLICK HERE](#)*

**October 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**

Register Online - [CLICK HERE](#)

**October 20, 2011**

**Miami YAC Networking Cocktail**

FADO Irish Pub - Mary Brickell Village  
900 S. Miami Avenue, Miami, FL  
6:00 - 8:00 p.m.

**MARK YOUR CALENDARS NOW:**

**November 10, 2011**

IIASF Wine Tasting at La Bottega

**December 14, 2011**

IIASF Annual Holiday Cocktail Reception

**December, 2011**

IIASF Annual "Toys for Tots" toy drive

**January 11, 2012**

IIASF Monthly Membership Lunch & Professional Development Training

**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 (TBA), 2012**

IIASF Night at the Marlins & CE

**May 4, 2012**

Annual Big I Day

Check our website at [www.iasf.com](http://www.iasf.com) for the latest news and updates!

The banner features three distinct sections. On the left, the logo for Landers-Stein & Associates, Inc. is displayed, consisting of a green square divided into four quadrants, with the text "LANDERS-STEIN & Associates, Inc." and "Serving South Florida Since 1960" below it. The middle section has a dark blue background with white and yellow text that reads "Networking is IMPORTANT! Join us at our next meeting! For info & to register: www.iasf.com". On the right, the logo for John Handel & Associates, Inc. is shown, featuring the name in a stylized blue font.

**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](mailto:iasf@iasf.com)

For the latest news and updates, please visit [www.iasf.com](http://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](http://www.iasf.com)