

PIANJ Weekly

Tuesday, Oct. 9, 2012

PIA National President Harris Promotes Partnership Between Agents, Carriers. Newly elected PIA National President Andrew C. Harris, CIC, CPCU, ARM, CRM, AIS, issued an open letter stressing the importance of carriers' relationship with the independent agency system. "Independent insurance agencies are truly the backbone of carriers. The success of the company and the agencies that form a company's sales force are inextricably linked. When agents succeed so do their carrier partners, because we're in this together." [More ...](#)

PIANJ To Honor Andy Harris. PIANJ past President and National Director Andrew Harris, CIC, CPCU, ARM, CRM, AIS, became president of the National Association of Professional Insurance Agents on Oct. 1, 2012. You're invited to join the PIANJ board of directors at a reception being held in honor of Harris on Wednesday, Oct. 17, 2012, in Edison. For more information or to register, click [here](#).

State Senate Passes Bill To Create Health Exchange. Last week, in a 21-17 vote, the state Senate passed [S-2135](#), which would establish a health insurance exchange in New Jersey. The bill will now be considered by the Assembly. The state has until Nov. 16 to decide whether it will create its own statewide marketplace or will join a federal program. [More ...](#)

DEP Introduces First In Series Of Interactive Flood Warning Maps For Passaic River Basin. Last week, the Department of Environmental Protection launched the first in a series of online, interactive flood-preparation maps designed to assist emergency management personnel and keep residents in the Passaic River Basin informed about flooding events in real time. The [Saddle River Flood Inundation Map](#), covering a nearly three-mile stretch of the river in Lodi, is the first map prioritized for the Passaic River Basin. The map was developed in partnership between the DEP and U.S. Geological Survey. Seventeen additional interactive maps covering critical areas of the basin will be produced in the coming months. [More ...](#)

PIANJ Helps You Inform Your Clients About The Importance Of Flood Insurance. PIANJ designed a self-mailing [brochure](#) (complete with consumer tips and a business reply card for cross-selling opportunities) and a related oversized [postcard](#) are available for PIA Creative Services to personalize with your logo and contact information—in addition to our popular (and free) consumer flier, [Flood damage: Is my home covered?](#) For more flood insurance resources, visit PIA's [Flood Insurance Tool Kit](#). PIANJ also created materials to help you help your customers create a home inventory; log on to the PIANJ [website](#) and click "Agency Marketing Tool Kit" under "Favorites" and then select "Consumer fliers" to review [A household inventory—well worth the time](#). Or, consider sending your consumers a [postcard](#) or [brochure](#) to remind them of the importance of a home inventory. For more information on these options, contact PIA's Creative Services at (800) 424-4244 or snewkirk@pia.org.

FEMA Clarifies Cancellation Reason No. 3. In [Memorandum No. W-12074](#), the Federal Emergency Management Agency provides clarification on the use of cancellation reason No. 3, which is used to establish a common expiration date with other insurance coverage. Listed are the four conditions that must be met when the cancellation is based on reason No. 3.

'Forced' Insurance Affects Homeowners Who Lapse On Mortgage Payments. An article published in last week's *The New York Times*, discussed how, because of force-placed or lender-placed insurance, homeowners who fall behind on their mortgage payments also stop paying insurance premiums (because they often are included in mortgage payments). This lapse of payment often results in more expensive

insurance payments for homeowners. According to the article, from 2006 to 2011, direct earned premiums for lender-placed insurance more than tripled, to \$3.1 billion from \$954 million. [More ...](#)

[PIA National Joins FEMA's National Disaster Coalition.](#) PIA National accepted an invitation to be a member of FEMA's National Preparedness Coalition. This national effort is designed to bring the message and resources to support planning, preparedness and that staying current and informed are doable and achievable goals for every home, business, institution, municipality and community. For updates on PIA National's natural disaster public policy activities and resources for PIA members and affiliates, visit its [national disaster resource center](#).

[Utica Mutual Cedes Asbestos Liabilities To Berkshire Hathaway Unit.](#) Utica Mutual Insurance Co. has entered into a reinsurance agreement to cede most of its asbestos liabilities to National Indemnity Co. [More ...](#)

[A.M. Best News.](#) A.M. Best Co. has affirmed the financial strength rating of "A" (Excellent) and issuer credit ratings of "a" of OneBeacon Insurance Co. and its six pooled and four reinsured affiliates, collectively referred to as OneBeacon Insurance Group (OneBeacon). At the same time, A.M. Best has affirmed the ICRs of "bbb" and debt ratings of OneBeacon's publicly traded parent, OneBeacon Insurance Group Ltd. (OneBeacon Ltd.) (Hamilton, Bermuda), and its intermediate holding company, OneBeacon U.S. Holdings Inc. (OneBeacon U.S.). [More ...](#)

[PIA Marketing Tip—For October.](#) PIANJ's [Agency Marketing Tool Kit](#) says ... Halloween is the day when kids dress in their scariest costumes or become queen for a day and head to the streets. Send your clients the consumer flier, [Don't be tricked by Halloween fire hazards](#). This offers tips on how to keep the trick-or-treaters safe as well as tips on fire safety. The Agency Marketing Tool Kit provides members with free marketing tools and strategies that coordinate with PIANJ's public relations efforts to remind the public why their professional independent agent is the best way to purchase insurance—check out the resources available to you, including consumer fliers, print-ready advertisements, sales letters, social-media tips and more.

[PIANJ To Host Diversity Initiative Forum.](#) PIANJ will hold a Diversity Initiative Forum, an interactive panel discussion that will focus on various emerging markets, including those communities with strong ethnic populations. The forum will be held Thursday, Oct. 25, 2012, from 4:30-6:30 p.m., at the offices of ADP/Statewide, 325 Columbia Turnpike, Suite 106, Florham Park, N.J. The forum's goal is to provide support to agencies in these communities by identifying the needs of this emerging market to help PIANJ design a successful program. The forum will include an overview of PIA's [Steps to Success](#), which highlights how to tackle technology issues and the sales and marketing techniques that are essential to growing your business. A representative from Travelers will present what companies are looking for in making an agency appointment; followed by a networking reception. To reserve your seat, please complete and return the [response form](#) via fax to (888) 225-6935. Or send an email to confirm your participation to pia@pia.org.

[PIA Sales Training Webinars Continue Oct. 16, Part One Available On Demand.](#) Take advantage of PIA sales training programs—a great focus for your next agency sales meeting. PIA's brand-new Sales Opportunities Series (SOS) is a PIA Webinar program instructed by John Fear, CPIA, owner of Premier Business Consulting. The courses include: *Selling Value in a Price-Driven Market* on Tuesday, Oct. 16, 2012; and *Don't Ask, Don't Sell* on Thursday, Nov. 1, 2012. Listen to what attendees are saying about the SOS: "John's ability to transform an organization, whether that be a service operation, company sales force, agency or broker is remarkable." "At the end of our sessions our employees 'get it' and are better prepared to serve our clients' needs." For more information, or to register, click [here](#). If you missed

the first part of the series, *Renewals—The Second Chance Sale*, it is available via PIA Webinars On Demand [here](#).

PIANJ Careers-In-Insurance Presentation Kit Markets Your Agency And Boosts Industry's Future. PIA's [Careers in Insurance](#) presentation and accompanying brochures were developed with the Young Insurance Professionals to help agents educate youth in their local communities about the benefits of a career in insurance through grassroots activities. While fostering interest among young people in a career in the insurance industry, this kit also provides tools to get involved in your local community and get your agency's name in front of current or soon-to-be customers. Raise exposure for your business and champion the cause of independent agents. Use the presentation and script and bring fliers, business cards and agency brochures to speaking engagements at your local high school; college classes; career days/fairs and even chamber-of-commerce events or job fairs. When your audience needs insurance, they'll remember you as an expert.

Webinar: Living Trusts & Estate Planning. The *Living Trusts & Estate Planning* Webinar will discuss problems, options and opportunities with various estate planning techniques. These techniques will include legal arrangements (e.g., wills, certain trust, etc.), financial arrangements (e.g., gifting to individuals and charities), and life insurance concepts. The current federal estate tax rules also will be reviewed. Additionally, living trusts will be discussed and how they may benefit the individual, couple or family in the estate planning process. Join us Friday, Oct. 19, 2012, from 10 a.m. to noon. Instructed by Jerry Rhinehart, CIC, CLU, CHFC, RHU. NJCE Credit: 2 GEN. Course #88892824. Click [here](#) or call PIA for more information at (800) 424-4244.

Earn Up To 17 NJCE At OktoberEdFest. PIANJ's OktoberEdFest at the Crowne Plaza, in Edison, Oct. 24-25, 2012, brings something for everyone. Choose from seven varied education programs, earn up to 17 continuing-education credits and catch up on what's hot in the insurance industry. Sponsors include: Platinum—Harleysville; Gold—FMI, Jimcor; Silver—Guard Insurance Group. For more information about OktoberEdFest, or to register, click [here](#), or call PIA for more information at (800) 424-4244.

Are You Getting The Most Value Out Of Your Association Dues? PIA's Industry Resource Center is an exclusive members-only benefit and is an extension of your internal agency staff. Especially during these difficult economic times, we encourage you to take advantage of the comprehensive services and information available to you through PIA's Industry Resource Center. PIA also understands that problems don't always fit a 9-to-5 schedule, so we've made many resources available 24 hours a day, seven days a week, [online](#). Simply click on the "[Member Resources](#)" tab, or contact PIA's Industry Resource Center by phone at (800) 424-4244 or send an email to resourcecenter@pia.org. We look forward to being able to assist you with your needs—Remember, **Think PIA first**.

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