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President's Message

Phil Lyons, CIC, AAI

2011 is behind us and we are off to the races with 2012. Reflecting back on 2011, insurance played a big roll on the global stage as new records for catastrophic losses were set. Total estimates came in at \$380 Billion in CAT losses with \$105 Billion of these losses insured. The \$380B this year far surpassed previous record of \$220B in 2005. While Asia was hit with earthquakes and a tsunami, the USA weathered its largest losses due to a spate of tornadoes (552 to be exact).

Does this mean we will continue to see higher and higher CAT numbers in the future? Is there any chance this will reflect in reinsurance pricing anytime in the near future? We keep hearing rumors of rate increases coming, but so far as I can tell they are still rumors.

Now that you are ready to hit the streets running in the New Year, how's your time management? I know mine could be better! Time management follows the Pareto Principle 80/20 rule. Where we should be devoting 80% of our time to our top 20% accounts, many of us find ourselves spending that 80% of time devoting it on the bottom 20% of our customers. If you sit down and analyze your book of business, your top 20 accounts usually generate 80% of your revenue. Yet we end up shifting attention to the wrong segment of clients, not the ones that make us the most.

Make your New Year's resolution to better use your time:

Start off with saying NO! When someone tries to drag you into some non-productive activity, just say no.

Start by planning your day with your most important activities scheduled first.

Learn to delegate the activities that are low value.

Let your voice mail screen your calls and return the important ones, putting off the unimportant until later.

Turn off your email notification. You just find yourself being distracted by another spam email. Schedule you email checks.

IN THIS ISSUE:

*President's
Message*

*2012 Legislature
is Off and
Running!*

*IAM SPOTLIGHT:
MMT matches
prospects to
specific insurance
products*

*IIASF Director
Profile*

*Photo Highlights:
IIASF Annual
Holiday Cocktail
Reception*

*You Already Know
How to Market...
So Why Don't
You Have All
the Clients You
Need?*

*Neuro-marketing
in the Insurance
Arena*

*IIASF Upcoming
Events*

*IIASF Member
Benefits*

Keep your door closed or your back to the door. You're less likely to be distracted by someone walking by, or them stopping to chit chat if you look like you're available.

Don't let the 80% of the unimportant stuff get in the way of the important 20%.

I wish you all a Happy, Healthy, and Productive New Year!

Phil Lyons
IASF President





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2012 Legislature is Off and Running!

Frank Kowalski, IASF Director

Our friends at the Florida Association of Insurance Agents (FAIA) are working overtime as they do every year during the Florida Legislative Session. The really big news this year of course is about the redistricting which is done once every decade. According to the Reuters news service, the Supreme Court justices will be rendering a decision this year on how that is going to work out.

For our interests let's turn to the insurance issues in the Florida House of Representatives and the Florida Senate. FAIA maintains a very detailed monitoring process identifying all the bills filed in the House and Senate that have a direct and indirect affect on the insurance industry. If you've never taken the opportunity to review this tracking system, I encourage you to log on to www.fiaa.com and go to the Legislative Home button where you'll find the "2012 Bill Tracking Chart."

This year FAIA has identified 59 issues, most of which have House & Senate bills filed and have divided them into 3 categories. The largest of the categories is that which FAIA feels it will take a "Neutral" stand, for any number of reasons such as the legislation isn't expected to move forward or simply that its issues are benign to our concerns. The next category is "Oppose" and there are only 3 on the list that we would like to see defeated; all three have a common thread that would weaken a carrier's ability to negotiate a settlement on a contested loss. The final category is that of "Support"; there are 15 issues that we would like to see successfully make it through the process. Review the chart for details on each bill and see where they go.

Of the 15 recommended for "Support" typically 5 or 6 will be singled out for greater attention; position papers will be written going into greater detail on the bills mostly likely to affect the agent on the street. If you've never participated in FAIA's Legislative Fly-In this is your opportunity. February 7th & 8th we will be our legislative thrust, an opportunity to hear the details of each bill and how it is expected to affect our industry and more importantly an opportunity to speak to your legislator face to face. Many legislators will confide to you that insurance is something they don't fully understand, they truly appreciate the opportunity to learn from an expert, someone like you. Hotel rooms are going fast but take the challenge to make a difference.

Rather than go into detail on 5 or 6 bills let me give you the issues most likely in my opinion to get traction and hopefully make to the governor's desk. PIP as you are aware has been getting considerable attention not only in the media but with law enforcement as well. Stories have come from all over the state regarding fraudulent activities and the climate is ripe for a change.

House Bill 0119 sponsored by Representative Boyd of Hillsborough and the Senate has two bills, Senate Bill 0254 sponsored by Senator Bennett of Bradenton and Senate Bill 1860 sponsored by Senator Negron of Palm City. The opinion from around the Capitol is that something will have to be done on this issue during this session, while redistricting may take center stage its believed that this has to be addressed. Be sure to let you elected officials know that you support this legislation.

The second issue I think that will get some traction is the legislation labeled "Citizens' Assessments"; addressed in House Bill 1127 sponsored by Representative Albritton of Bartow and Senate Bill 1346 sponsored by Senator Oelrich of Gainesville. This bill is complex, as is the problem it addresses, it is believed by many to be a credible approach to improving our Homeowner insurance markets in Florida. There are 3 tiers under which assessments can be levied the one most feared is the one known as "Regular Assessment" under which non-Citizens' policyholders could face a total assessment of 18% and the companies' advance the payment to Citizens within 30 days. These bills would eliminate the "Regular Assessment" for the Personal Lines Account (PLA) and the Commercial Lines Account (CLA) and reduces the "Regular Assessment" for the "Coastal Account" from 6% to 2%.

In 2007 when these same issues were addressed numerous companies went on record stating that this type of blank check is what was keeping them from writing more business or in some case writing no business in Florida. Its too early in the session to tell but there appears to be a ground swell for this legislation and a hope of drawing companies back into the Florida market. My hope and I'm sure yours as well is that this will have a positive affect on the South Florida market as well as other parts of the state.

Without a special session we only have 60 days to get this legislation pasted, please accept this as a call "to action" and take a personal interest in the legislative process.

President Lincoln in the Gettysburg Address stated, "**government of the people, by the people, for the people,**" inherent in that statement "the people" must be engaged in the process. Do your part, make the legislative process work, make your



views known, help your elected officials make an informed decision.



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*Al Muller
Assoc. VP of Sales and Marketing
Metro Market Trends, Inc.*

IIASF Director Profile:

Maria Baker
IIASF Board Industry Liaison



Birthplace:
New Orleans

Family:
*Married to a man I cherish and love, Bruce Baker, and 4 children.
Similar to the "Brady Bunch" family but the BAKER half dozen.*

Where do you work and what is your role there?
AFCO/Prime Rate Premium Finance Company - Sales – Senior Business Development Officer

What aspect of your work do you enjoy the most?
Working with agents; sharing creative financing options to build business partnerships

What is your most important achievement to date (personal or professional)?
*Being a part and helping mold our children's life; seeing them succeed in college, jobs, family etc. 2009
Winner AFCO National Sales – Sterling Award*

What kind of kid were you?
The kind that was kicked off the cheerleading team...

What do you do to unwind?
Boating with Bruce and shopping without Bruce.

Marlins, Dolphins, Panthers, Hurricanes, Heat?
Florida State University – Go 'Noles!

Favorite band, favorite song?
A little of everything; from Pitbull to Pistol Annies

What the world needs most today?
Patience and kindness

Best advice you could give your child?
Learned this from Bruce; "If you are going to be stupid, you better be tough."

Favorite place in the world?
Still searching... most traveled to and might be my favorite; New Orleans & Vegas.

Community work - charities you support:
Hospice

Name the one thing you cannot do without.
Lipstick and Crown Royal; varies based on the # of agency calls that day.

If you could spend one afternoon with someone, who would that be and what would you do, talk about?
My mom; take her to New Orleans to gamble and enjoy the city.

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PHOTO HIGHLIGHTS: DECEMBER 14, 2011

IASF Annual Holiday Cocktail Reception



Santa & Mrs. Claus – Do You Know Who?



50/50 Winner Maria Baker with Past President Erinn Collinsworth.



Santa & Mrs. Claus Unveiled – Past Presidents Phil Yanan and Erinn Collinworth.



US Marines thanking the attendees for the toys they brought and the importance of their program.



Past Presidents Tom Dorsey, Chris Ball, Erinn Collinworth, Alex Soto, Larry Stowe, Mike Keeby, Bruce Baker, Karen Lieux, Richard Baer, Harold Humphrey, Richard Butler, Raymond Butler, Gary Gregory, Tony Martely and Phil Yanan pictured with current President Phil Lyons seated in front.

**We wish to Thank the Following for Supporting The
Independent Insurance Agents of South Florida
Annual Holiday Cocktail Reception**

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You Already Know How to Market... So Why Don't You Have All the Clients You Need?

By C.J. Hayden, MCC



For the past nineteen years, I've been asking self-employed professionals to tell me the most effective ways they know to get clients. No matter where and when I ask this question, their answers are always the same: "networking," "referrals," "word of mouth." These are the right answers. The professionals I ask know this to be true.

But then I ask a follow-up question: "What are you doing right now to market yourself?" And what I hear back is surprising, given the answers to my first question. More than half the people I ask tell me their primary focus is on something OTHER than those answers. They'll tell me they are building a new website, or mailing out postcards, or running pay-per-click ads, or cold calling strangers, or launching a Facebook page, or exhibiting at an expo, or posting promos on Twitter.

The other folks, the minority, who tell me they ARE spending most of their time networking, building referrals, and actively boosting word of mouth in other ways (like public speaking), are invariably those professionals who are the most successful. They are doing what they know works, and reaping the rewards.

So what's going on here? If the professionals who are struggling to get clients already know what to do, why are they doing something else? Why aren't they using the marketing approaches that work the best? After exploring this question for quite some time, here are the causes I most often see:

1. The most effective marketing approaches can also be the most challenging to your psyche. They expose you to the possibility of rejection, and require you to talk to strangers, reach out to acquaintances, or speak in front of a group. It's so much easier to send out a mailing, buy an ad or trade show booth, or try to attract clients online.
2. Networking, building referrals, and increasing word of mouth are approaches that require consistent effort and can take time to pay off. You might find it tempting to instead try for an instant response with letters, ads, or cold calls.
3. When professionals begin to market themselves, they often mimic what they see large companies do, thinking this is the path to success. But marketing a small service business is entirely different from marketing a national firm. You don't have the budget or staff to sustain an expensive advertising campaign, a social media strategy that requires many hours per week, or high-priced promotional events.
4. Another type of mimicry that gets professionals in trouble is copying how they see others marketing packaged products or learning programs. But you can't sell interior design as if it were an ebook, or management consulting as if it were a home-study course. Professionals get hired based on referrals, credibility, and personal relationships, not because they get a lot of web traffic, send email blasts, and offer free bonuses.
5. Many professionals are led astray about their marketing by vendors and gurus who are forwarding their own agenda. Web designers say you need a better website; postcard vendors tell you postcards will get you noticed; expo booth reps entice you with early-bird discounts, and everywhere you turn, experts are promoting social media marketing.

It's not surprising that many professionals make the wrong choices about marketing. After all, the majority of independent professionals aren't marketing experts; they are experts in their own specialty. It's also to be expected that many of the folks offering them advice on marketing have their own angle to promote. They are only trying to sell their products and services, just like you.

So before you spend time and money on any marketing approach, check it out first. Ask yourself the following questions:

- Are other professionals in your field, with businesses of your size, using this same approach to get clients? Do you have evidence that it's working for them?
- Is the person who recommended this approach to you someone whose opinion you trust, based on recommendations from others or your own relationship with him or her?
- Will the business you are likely to get from this approach pay for your investment in it AND pay you for the resulting client work?
- Is this the most effective kind of marketing you could do for the time or money involved? Is there

another, better approach you may be avoiding because it brings up some fear or resistance?

- Do you actually need any new approaches to marketing right now, or do you just need to apply more persistence and consistency to what you are already doing?

If you don't have all the clients you need, consider the possibility that maybe you already know all you need about marketing yourself, and what's missing is acting on what you know.



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Neuro-marketing in the Insurance Arena

Leigh B. Needelman, IIAF Director

When Marcus Tilius Cicero spoke, people said: "How well he spoke!" When Demosthenes spoke, people said: "Let us march!" What is it, in what we say, that generates an action that we want to happen – i.e. Purchase of insurance (the buy-order). What things can we do as insurance agents that generate the outcome that we want to make happen from our prospects? The use of certain stimulus can help you increase the odds of achieving your desired outcome through neurological stimulus.

Here's another stimuli: **TANGIBLE!** What does the word tangible mean to you? According to the dictionary, the word tangible means "discernible by the touch; material; or substantial." As soon as you see it, you understand what's in it for you. It's tangible! As soon as your brain sees it, it understands it!

A great example of this would be to imagine a hanging picture in a Divorce Law Firm lobby showing a brand new glittering silver Porsche from the back end in an open office parking lot with the words on the license plate stating: "WAS HIS." As they say, a picture says a thousand words. What comes to mind is the instant thought, "Sign me up?" You can understand the word "tangible" better by asking yourself: Could a child under ten years old understand it? If so, then it's tangible and easy for the brain to understand. If not, then it's probably hard for the brain to understand and you decrease your odds of landing the account.

Is your proposal to your prospect tangible enough for them to readily understand why they should be buying from you? Is your proposal long, with a great deal of wording, concepts, statistical data, graphs or charts for your prospect to read, understand and decide upon? A thirty-page proposal to a prospect could take many hours if not days to read, comprehend and understand. Lengthy wording and numerous pages may or may not be tangible for the prospect to understand on or before the renewal date to make a decision to change to the new agent based on the agent's proposal. What if your prospect did not read your lengthy and cumbersome proposal at all! Now, how close are you to a sale? Did your prospect understand why they should buy from you through your contrast and being tangible? From a prospect's perspective, you may ask: How does this new agent **benefit me** by having he or she as my agent? What does the prospect **lose** by not using your agency for their insurance? When you can answer these questions in a short, tangible and simple way that demonstrates safety to the prospect, then you begin to reach the buy-button and have a greater sales rate of success.

Mission Statements are important to insurance agencies as well since they tell the prospect what you do. Is your mission statement tangible? To find out, you need to first soul search for what you actually do in your business. For example, a national wholesaler of fresh flowers mission statement is: "We help people express feelings with fresh flowers." The message here is short, simple and very tangible. How many of us as agency owners have mission statements that are paragraphs long? Simple is much different than easy. Many times, "less is more." Winston Churchill once said: "I would have written a shorter letter if I had more time." What did his statement actually mean?

Is your agency mission statement a long, wordy paragraph or something that is easy and tangible to understand what you do? Some agents/agencies will prepare and render to a prospect a 30-page proposal. The client or prospect got the message on page 5. Why make the brain work so hard over 30 pages when only one message point could reach the buy-button. Why give 30 pages and a ton of things to the prospect to

think about. This only delays the prospect from making a decision as you have made it harder and more cumbersome to decide in the process of purchasing insurance.

Either your brain has to do the hard work of making this simple and tangible for the client or prospect to understand. Or, the client's brain has to do the hard work of understanding what you discussed. Whose brains are you letting do all the work? The Prospect's or Yours? The million-dollar question is: How do you make your message short, simple and tangible? You just need to think about what you really give your clients! Is what you give your clients or prospects really tangible? For example, a retail vacuum salesman might be saying: "We sell, service, and repair vacuum cleaning products!" What do you really do? We provide clean flooring environments.

It's that simple! If your prospect wants a ¼ inch hole in his house wall; do you spend 25 minutes on going over all type of drills and their equipment? Is the prospect really interested in a drill or does he just want the ¼ inch hole in the wall. Are you really selling insurance? Or, are you truly selling peace of mind and/or a great future. Which is most readily perceived in what you do? Is there contrast between what you do for a prospect versus what your competitors do? Is what you do for your clients/prospects truly tangible to them as well? Do they really understand your message? Does what you claim demonstrate "safety" or "risk" to your client or prospect? In a difficult economy, people tend to look for safety. Does your proposal show safety; is it tangible?

Does your insurance agency website talk about you and your agency? Does your website say things like: "**We** are one of the largest agencies in...; **We** do \$80,000,000 in revenue annually; **We** this and **We** that." If so, then you have a real disconnect between you and your prospect because your prospect is only interested in themselves and their needs. They could care less about you! They are only interested in what benefits them. Your prospect is saying: "What about me!" Remember, the first stimulus within neuro-marketing was "the brain was self-centered" and only interested in its safety and survival. Speaking about you and/or your agency does not address safety and survival to your prospect's brain and, even if it did, was it tangible to the prospect? Speaking about you and your agency can only be a disconnect to the "buy-button" in the brain. Remember, your prospect is thinking, "**Why** should I do business with this new agent;" "What **benefit** do I gain by using this new agent?" If you cannot demonstrate any contrast or difference to your prospect, then you will reduce your odds in your sales success cycles.

Through the use of simple, short, concise statements that (1) generate contrast between you and your competitor; (2) are tangible to perceive; and (3) all while showing safety to the brain can only help increase your rate of success in your sales cycles. Neuro-marketing and understanding of how the human brain works and thinks is what many agents and agencies fail to grasp. This is the ingredient that can make insurance agencies/agents soar to great heights in their sales efforts.

Independent Insurance Agents of South Florida

Upcoming Events



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

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!
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For info & to register:
www.iasf.com



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- 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!

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