



IIASF OFFICERS AND BOARD OF DIRECTORS:

[CLICK HERE](#)

ARE YOU CONNECTED TO IIASF?



President's Message

Phil Lyons, CIC, AAI

First I want to thank everyone that made the Installation dinner a huge success. Your new Board of Directors was sworn in by past "everything" Alex Soto.

I also want to congratulate Alex Soto who was awarded the IIASF Phil Gallagher Lifetime Achievement award that is given out each year to a deserving individual at the Installation dinner for their dedication to our insurance business. Congratulations Alex!

At the dinner I brought up one area that our Association would be working on this coming year along with our counterparts of the Latin Association and that is PIP Fraud. Our first luncheon is rededicated to just that subject as our guest speaker will be from Allstate and discussing where we stand currently in this fight on fraud.

If you haven't heard, it's gotten so bad that Miami-Dade's grasp on first place on insurance fraud was actually taken away by that fair county on the west coast, Hillsborough. We do appreciate their assistance in taking this away from Miami and we are no longer first in PIP fraud. But Hillsborough has not taken this lying down. They took action by passing an ordinance to crack down on medical providers that perpetuate the fraud. This bill will require the licensure of any person or clinic that provides medical care or physical therapy; satisfactory proof that the designated physician is a signor on the clinics; bank accounts, and all liability policies; allows for inspections by code enforcement authorities; and will prohibit the transfer or assignment of the clinic license.

By taking this action I think they have put Tallahassee on notice that their inactions in this area is making County lawmakers to start setting standards of conduct for the fraud mills, and will eventually shut them down.

There were two town hall meetings held by Chief Financial Officer Jeff Atwater on this very topic. It seems that several insurance companies have applied for 100-200+ percent rate increases for their PIP line, and that has gotten the attention of Tallahassee.

While we expect a good deal of time will be spent on re-districting this next legislative season these efforts will give rise to some serious consideration by lawmakers. If you have friends in the legislature reach out and just ask them what they will be doing to curb the outrageous rate hikes that their constituents will be facing because PIP fraud is so rampant.

(CONTINUED...)

IN THIS ISSUE:

*President's
Message*

*IIASF Installs its
2011-2012 Board of
Directors*

*IIASF Awards
Presentation*

*Program Committee
Update*

*It's Déjà Vu All Over
Again!*


IIASF Director Profile

*The Top 10 LinkedIn
Mistakes and How to
Avoid Them*

*Trusted Choice®
Marketing
Reimbursement
Program*



*IIASF Upcoming
Events*

*IIASF Member
Benefits*



SOCIUS
Professional & Management Liability

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


SeaCoast
UNDERWRITERS, INC.
A Family Owned Company
With Family Values



**Now Representing
Florida And Georgia**
Property · General Liability · Transportation & Garage
Personal Lines · Flood · Excess Flood



(CONTINUED...)

We invited the Dade delegation to our October 13th luncheon to show those legislators that are in attendance that we as an Association are serious about the matter of fraud.

Also at the October 13th luncheon, we awarded the IIASF Raymond W. Butler III Passion Award to none other than Rudy Valdes Diaz who is one of the most passionate people we all know. Congratulations to Rudy!




Please remember that our next event is on November 10th at La Bottega in Coconut Grove where we will hold a wine tasting event. More information is available on our website at www.iiasf.com. We look forward to seeing you at this event.


*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




IIASF Installs its 2011-2012 Board of Directors

With over 280 years of combined experience, your 2011-2012 Board of Directors will lead the IIASF through the very trying times facing South Florida agents. The need to educate legislators and consumers on issues that face South Florida Agents will be a major focus for this group.



The Board will work to protect your interests as a member by promoting member growth, developing programs and staying at the forefront of legislative issues.

The newly installed board is lead by President **Phil Lyons** of InSource; President Elect **Norman Morris** from Brown & Brown; Secretary-Treasurer **Javi Fernandez** of iSure Insurance Brokers; and Immediate Past President **Phil Yanan** from Wilson, Washburn & Forster. Two new directors joined the Board this year, including **Madeline Brandon** of R.A. Brandon & Co., and **Garrett Butler** of Butler, Buckley, Deets. Our new Industry Associate Liaison is **Maria Baker** from AFCO. Returning Directors are **Michael Alvarez** of BenTrust AIB; **Michelle Barrow** of AJ Gallagher; **Andrew Giambarba** of Insurance Office of America; **Frank Kowalski** of Koski & Co.; **Leigh Needelman** of Florida Assurers; **Eric Sheesley** of Brown & Brown; and **Laura Traeger** of Kahn-Carlin & Co.

Your 2011-2012 Board was installed at the Doral Park Country Club on September 22, 2011 by IIASF Past President **Alex Soto**.



IIASF 2011-2012 Board of Directors



Incoming President Phil Lyons pictured with Outgoing President Phil Yanan.



InSource – Home of the Presidents! Included in the picture with 2011-2012 IIASF President Phil Lyons are IIASF Past Presidents Chris Ball, Harold Humphrey, Bill Kleis, Lee Besse and Alex Soto.

IIASF Awards Presentation

At the Annual Installation of Officers & Directors, the Lifetime Achievement Award was

presented:

IIASF 2011 Phil C. Gallagher Lifetime Achievement Award

- For outstanding contribution to the insurance industry
- Prominent and well-respected standing in the community
- Intense commitment to the leadership in our industry
- Lifetime of integrity and distinction as a leader

His accomplishments are numerous, and his commitment to the industry has been unwavering.

It was with great honor that we presented the IIASF 2011 Phil C. Gallagher Lifetime Achievement Award to:



Alex Soto, CPCU, ARM

For his untiring loyalty and outstanding contribution to the insurance industry.

At the October Membership Meeting the passion award was presented:

IIASF 2011 Raymond W. Butler, III Passion Award

Created to recognize a member's extraordinary commitment to IIASF.

Criteria used to Qualify for the Award:

- Dedication to the cause and purpose of what IIASF stands for
- Has the leadership characteristic that benefits all and is not self-serving
- Visionary thinking that leads the way to our success and future
- Enthusiasm that is contagious
- Compassionate about the needs of our membership including our Industry Associate Members

It was with great pleasure that we presented the IIASF Raymond W. Butler, III Passion Award to:



Rudy Valdes-Diaz, CPCU, ARM

For his revolutionary thinking and of extraordinary commitment to IIASF

Also at our October Membership Meeting...



October 12th Membership Luncheon Guest Speaker Attorney Tom Poole, who joined us to speak on PIP Fraud.



October Meeting 50-50 Winner Paul Morris – The Insurance Guy.



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



Program Committee Update

Laura Traeger, IASF Director

I would like to thank everyone who attended and sponsored our annual installation dinner. The evening offered an opportunity to connect with friends old and new. We celebrated the installation of our new president, Phil Lyons of InSource and our new board of directors for the 2011-2012 year.

There was a sense of nostalgia as we recognized many of our past presidents and awarded the lifetime achievement award to Alex Soto of InSource. There is no one more deserving of this award as Alex has helped, fought for, mentored and represented agents for a lifetime.

We conducted our Food Drive during the month of September this year for the first time. I would like to thank all the agency employees and principals that donated to our food drive. The economy is affecting us all, but none more than the 1 in 4 children in our community that do not know where their next meal will come from. The food banks cried out for help to fill their shelves before the holiday season and as usual, our members came through. We appreciate the agencies that designated themselves as drop off locations and Sheila Dorsey for all her hard work coordinating the delivery to make sure these items reached the families in need.

We have a great team of directors on the program committee this year. As I chair this committee, I want to recognize Eric Cheesley of Brown and Brown, Michelle Barrow of AJ Gallagher, Garrett Butler of Butler, Buckley and Deets and Maria Baker of Afco for their efforts and ideas to help make this challenging year more valuable to our members. Our goal is to provide CE classes and guest speakers to help agency's increase revenue, while avoiding E & O exposures.

We typically have the Fall Golf Classic in November, however the committee has decided to "change things up" and have a wine tasting and paring event at La Bottega in the Grove. Not only does this reduce time out of the office and expense, it just may be an event many of us find less frustrating than golf. Please come out and join us at La Bottega on November 10th for our first wine tasting event.

In December, we will have our holiday cocktail at Grove Isle which offers a beautiful venue and gourmet food. Come join us to kick off the holiday season on December 14th. We will be collecting toys for the "Toys for Tots" program at this event. Please remember the children that are less fortunate than most and bring an unwrapped toy for this Marine sponsored program. The guards will be present to accept gifts and deliver them to children in need.

We will kick off the new year in January on the 11th by offering a professional development training program. We want everyone to begin the new year in good spirits with optimism by offering tools to help producers sell, cross sell and manage their time productively.

As always, your support is greatly appreciated and remember to reach out to your association when you have a need. This business offers many challenges and the association works for you to help navigate these challenges and represent agents as a whole. Don't ever feel like you have to go it alone. We are here for you as we begin

this exciting new year.



**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



It's Déjà Vu All Over Again!

Frank Kowalski, IASF Director

As I write this article I feel a little like Bill Murray in "Groundhog Day"! If it weren't for the number of people whose lives are about to be jammed up, it would be funny. OK, you're bound to be wondering what I'm rambling about, well, it's the National Flood Insurance Program AGAIN.

You may recall from an earlier installment on this subject we were about to see NFIP expire on September 30th, with two months to run on the 2011 Hurricane Season. The US House of Representatives considered 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 had sent it on to the Senate.

The US Senate, where many things go to die much like the great elephant burial grounds, managed to do what they do best; botch it up. We now have an extension for FEMA and its ever-popular program NFIP, all the way to November 18th, a whole forty-nine days. The program writes and renews flood insurance policies for more than 5.6 million home and business owners in 21,000 communities across the country. These existing policies are not generally affected by these periodic expirations, but it's the new hopeful home buyers who will find it difficult to impossible to close on their dream home.

So now, like Bill Murray, before you retire for the evening, set your alarm for November 18th at midnight, and prepare to live with the insanity AGAIN.

In the meantime, be certain that you get the word out to everyone you know planning to buy a house after the 18th of November to buy their flood insurance while they can. Policies written prior to the expiration have been acceptable for closings during the period that NFIP is not funded. The question that begs answering is how long will the program sit dormant wreaking havoc on the already fragile real estate industry.



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

IIASF Director Profile:

Madeline Brandon

Birthplace:

Miami

Education:

BBA, University of Miami

Where do you work and what is your role there:

R.A. Brandon & Company - Co-Owner

What aspect of work do you enjoy the most:

I have the opportunity to participate in a variety of businesses and learn about them from the inside.

What is your most important achievement to date (personal or professional):

Raising my three children.

Favority activity with your family?

Dinnertime

What do you do to unwind?

Go to the gym

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

Just dance like no one is watching.

Favorite band, favorite song?

The Beatles, any song.

Most admired person in history?

My Dad.

What the world needs most today?

Compassion

Best advise you could give your child?

Do not set the bar too low.

Name one thing you cannot do without?

Chardonnay

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

Would have a spa day with Cleopatra, we would talk about how she ruled in a man's world.



The Top 10 LinkedIn Mistakes and How to Avoid Them

By Jeannine Morber, Morber Marketing Group



1) An incomplete profile

Your profile is basically an online resume and it should be as complete as possible. That means including current and past pertinent employment, education (skip high school though), contact info, summary and specialties.

Also, the 'interest' section should be industry related, not personal. For instance, listing an interest in writing apps for mobile phones or researching marketing trends would work, but listing collecting porcelain cat figurines would not. Similarly, keep the Reading List section industry or business related as well. Listing "Good to Great" by Jim Collins works, listing "Lovers & Players" by Jackie Collins does not.

2) Not customizing your public profile URL link

When you first sign up for LinkedIn, your profile URL ends with something like /pub/your-name/13/a33/3a56335599. In other words, something totally meaningless. On your profile page, click 'edit' next to your public profile link and rename it something meaningful, like your name perhaps.

3) Using the default web links

This is almost as bad as the generic profile link listed above. On your profile page, there will be a section marked 'Websites' where you can enter your company website, blog or other info. The default name for each is "My Website" and "My Blog" respectively. Not very attention-grabbing. So change them.

On the profile page, click to edit the Website section. Use the 'other' selection and customize the name of the link to something meaningful, like the name of your company etc... You can add three links so use them all by adding a link to your Facebook page or link to a sign-up page for your email newsletter.

4) Connecting to everyone and anyone

This one is very controversial as there are two camps: the "connect to everyone" camp and the "connect to only people you know" camp. I belong to the latter group and here's why:

If I wouldn't recommend someone or their work, then I don't connect to them and there is a growing group of professionals who feel the same way. I'm also concerned that connecting with everyone and anyone will eventually dilute the whole value of LinkedIn. Not to mention that having 126 connections actually has more literal meaning to most people than the vague 500+ connections that LinkedIn uses once you hit the magic number 501.

Also, be careful about connecting to politicians and other possibly controversial figures. You risk alienating someone who doesn't agree, and that someone could be a future employer or client. One final note, there is a 'remove' button in your connections list. If you remove someone they will not be notified and will most likely never notice.

5) Lying to get sales leads

If your connecting to people on LinkedIn solely to call their connections and say you were referred by the mutual connection... stop immediately.

There is a reason why LinkedIn has a "Get Introduced Through a Connection" link. The reason is that cold calling connections and name dropping mutual connections is rude, disingenuous and down right sleazy. Unless you have permission to use a connection as a reference and have fully disclosed that you intend to cold call mutual connections, the tactic is nothing but a scam.

See someone on my connection list that you'd like to meet? Ask me! I'll set up an introduction meeting, call or email and get the two of you talking in no time. Don't ask me first and you'll soon find yourself disconnected from me and just about every other professional business person on LinkedIn.

6) Simultaneous recommending

When the network updates reads that Mr. X has recommended Mr. Y and then immediately below is listed that

Mr. Y has recommended Mr. X, I immediately think “Oh they made a deal” and not “Wow what a great recommendation!”

There’s nothing wrong with trading recommendations, but for heaven’s sake, wait a respectable 2 or 3 weeks between each so it doesn’t appear like your playing the “write me one and I’ll write you one” game. Besides, most people who see this tactic are snickering too much to actually read the recommendation anyway.

7) Updating status more than once a day

This one is becoming a growing concern ever since LinkedIn allowed connecting your Twitter tweets to your LinkedIn status. The maximum number of updates displayed without having to click the ‘more updates’ button is three. When all three are from the same person, it’s annoying. In fact, I know of a few people who have actually disconnected from people who update their status or tweet LinkedIn more than once a day.

If you connect your Twitter account to your LinkedIn account, check the option that allows only tweets that include ‘#in’ to be posted simultaneously on LinkedIn. This way you can carefully choose professional and business related tweets to appear on LinkedIn while the mundane tweets about the traffic and your acid reflux are sent only to your loyal Twitter followers.

8) An unprofessional or nonexistent photo

It’s not that people care so much about what you look like, it’s...well....um....ok, it IS that people care about what you look like. But it’s not that people only want to hire or work with 9s or 10s, it’s that they want to know that you are neat and professional. Besides, every professional should have a corporate photo in both color and black and white. BTW, photos taken with your phone don’t qualify.

9) Not making your profile public

On the settings page, you can check off which features of your profile you’d like to be viewable publicly. By publicly, it means people who are not connected to you or even members of LinkedIn. Some people block public viewing of their profile by checking the ‘none’ box in the public profile features list, citing privacy concerns as the reason.

Privacy concerns? Are they kidding? It’s the internet, silly.

LinkedIn profiles are highly searchable. In fact, a Google search for most people by name will result in a higher ranking for their LinkedIn profile (if they have one) over their website. But who cares? What matters is that people find you, not how they find you, so keep your profile public.

10) Posting on the weekends

Why is this a mistake? Because nobody uses LinkedIn on the weekends, that’s why. Check out the Quantcast graph for LinkedIn: <http://www.quantcast.com/linkedin.com>. The dips in the graph are the weekends. So by the time Monday morning rolls around, your post or update will be lost in a sea of new posts and updates and unless someone is looking deep, nobody will ever read it.



The image shows a banner for MacNeill Group. On the left is the logo, which consists of a stylized blue dome shape above three vertical bars. To the right of the logo, the text reads "macneillgroup" in a bold, lowercase font, followed by "A MEMBER OF focus HOLDINGS" in a smaller font, and "ESTABLISHED 1946" at the bottom. To the right of the logo area, the text reads "MacNeill is Your Market for High Value Homes" in a large, bold font, with "CLICK HERE TO VISIT THE MACNEILL SITE" in a smaller font below it.

Trusted Choice® Marketing Reimbursement Program: Use the Logo, Get Money Back

Agents looking for financial help implementing the brand need look no farther than the Trusted Choice® Marketing Reimbursement Program (MRP).



Designed to help agencies co-brand with the Trusted Choice logo, the program offers up to \$250 for printed materials such as business cards and letterhead and up to \$250 for website updates that include links to the [Pledge of Performance](#) and/or the Trusted Choice website.

Don't forget to use the logo guidelines set forth in the [Trusted Choice® Signature Guide](#). Some agents have been disappointed to discover their reimbursement request was denied because they changed the logo color to red, gold, or green, or they mistakenly used the new, very similar, IIABA logo instead of the Trusted Choice logo.

To view the MRP guidelines or download this year's application, log into the Trusted Choice® website at <http://www.trustedchoice.com/mrp>.

Independent Insurance Agents of South Florida



Upcoming Events

- 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.
- November 10, 2011** **IISAF Wine Tasting & Networking Event**
La Bottega
3540 Main Highway, Coconut Grove, FL
6:30 - 8:30 p.m.
Click [HERE](#) to Register for this event!

The Wine Tasting Event will feature six wines tastings and food pairings — From Vino Verde (appetizer) through Prosecco (dessert). Hosted by Wine Director Henry Barrow, former voice of the Miami Dolphins.

MARK YOUR CALENDARS NOW:

- December 14, 2011** IISAF Annual Holiday Cocktail Reception
December, 2011 IISAF Annual "Toys for Tots" toy drive
January 11, 2012 IISAF Monthly Membership Lunch & Professional Development Training
February 7-8, 2012 FAIA's Annual Legislative Fly-in
February 15, 2012 IISAF Monthly Membership Meeting
March 7, 2012 Annual All Industry Day
March, 2012 Annual Bunny Drive for Miami Children's Hospital
April 18, 2012 IISAF Night at the Marlins & CE
May 4, 2012 Annual Big I Day

Check our website at www.iasf.com for the latest news and updates!



**LANDERS-STEIN
& Associates, Inc.**

*Serving South Florida
Since 1960*

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

**JOHN
HANDEL
& ASSOCIATES INC.**

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: iiASF@iiASF.com

For the latest news and updates, please visit www.iiASF.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.