

# THE Minnesota News

**Is Procrastination  
Bad or Good, and  
Should You Trust a  
Procrastinator?**



By Yoram Solomon, Ph.D.

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included in this Issue...

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The Minnesota News

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## HOW DO WE GET THE MOST OUT OF OURSELVES AND THE PEOPLE WE MANAGE?

Being the new Minnesota "Big I" President, I have the privilege of writing a quick 2 minute read appropriately titled "President's Message". This message will be published in each quarterly publication during my term as President.

After being informed by our Director of Communications, Keith Knapp, that I'm to become a published author, I contemplated for a good week on a subject for my message. And sure, the easy thing would have been a dissertation on Cyber Liability or clients shock at increased homeowners' insurance premiums, but I decided to take a different avenue. This avenue has no fallen trees in yards or missing shingles on roofs. This avenue is a path each of us in our industry should consider, whether one is a company officer, manager or employee, an agency owner, producer or customer service representative. How do we get the most out of ourselves and the people we manage? Mentorship!

When I started in this business 38 years ago, I did have a mentor. I didn't know it at the time and "my mentor", Dennis, didn't know it either. We were both young, he was my boss, we got to know each other, and we became close friends. It was not a formal program it was more like me watching him with his clients or listening to him as he talked on the phone. I wanted to be successful, I knew he was a successful guy so why not follow his lead. Our friendship endures today though he retired almost a decade ago. Thinking back at my time with Dennis it was absolutely one of the most fulfilling times of learning in my life.

Mentorship is not a one-way street, heck it is not even a two-lane highway, it's a multi-lane freeway which can benefit everyone who decides to drive on it. (Yes, I do love metaphors) Let's face it, the difficulty in finding employees and training and integrating a new person into your operations culture is a daunting task. And to the manager it can seem like a huge disruption of their time and productivity. Change that thinking! Many of you have worked your entire careers honing your skills and techniques, becoming masters of your craft. So, you have a successful career, socked some money away in a 401k and invested well, now you can relax on some beach in Florida! Sounds fine, but wouldn't it be nice to know, while you're sipping on your margarita, that you passed on your skills to the next generation? And did I forget to mention, as you pass that knowledge on, it made you a more successful manager or you brought your agency up to a level you never imagined, and yes, your margarita, just turned into a Cadillac margarita because of the success you created in the next generation of insurance professionals.

I'm not done yet, have you ever heard the term Cross-Mentorship? Cross- Mentorship can be the bridge of knowledge between the generational divides. I am a Baby Boomer; I grew up turning the knob on a TV and putting the stylus on the vinyl. Most of my computer skills are self-taught or I was helped along by some Gen-Xer. I think most of us realize as we watch the Millennials navigate the world through technology, we do not have all the skills. The next generation can teach us so much or just enough to make our place in the business world more effective.

We can learn so much from each other, we can pass along our knowledge and gain skills we never thought possible. Old dogs can learn new tricks. And of course, my favorite proverb of all; If you give a man a fish, he eats for the day; If you teach a man to fish, he eats for a lifetime.

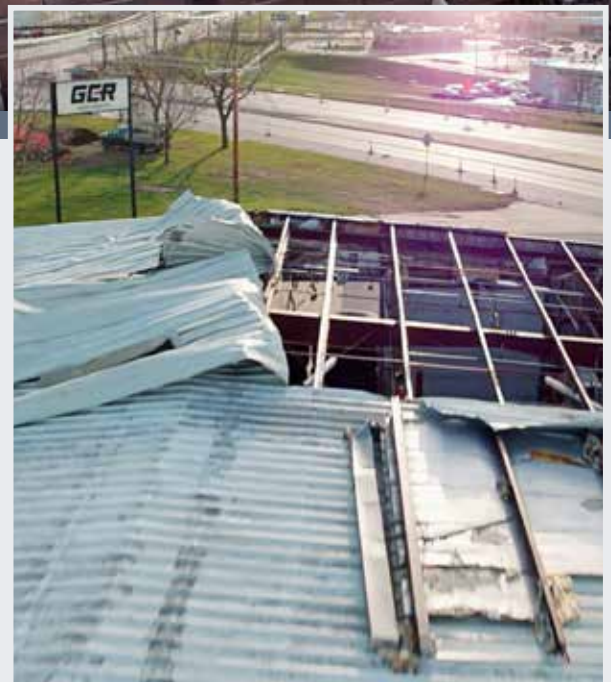
In closing, I will admit to you I have not given you a lesson on how to mentor or be mentored. I am suggesting, no matter how large or small your organization is, please consider developing and implementing a good mentorship program. May I suggest you use your computer skills and google "Lois Zachary mentoring". There are tons of meaningful resources, also, I highly recommend listening to "Coaching for Leaders" with Dave Stachowiak. I listen to his podcast on my Spotify app. This guy interviews some of the top businesspeople in the world on many topics including mentoring. Good luck out there and teach someone to fish!



It shouldn't take a storm of immense proportions to find out who your customers can count on.

# BUT SOMETIMES IT DOES.

And that's the Silver Lining®.



## Busy Summer for Big I MN

Well Summer sure has flown by! We've been busy at the Big I MN in the background with planning for 2023 regarding education, EXPO details, exploring new programs/services, and implementing a new database to serve our members in a better way!

## Power in Partner Program

We are also beginning to plan our annual visits to our top-level Power in Partner carriers to discuss industry issues. This is an important program that encourages support of the independent agency system by working together with agencies and carriers. Thank you to all of the PIP's for their continued support of the Big I MN programs!

## Networking Opportunity



One of the benefits of being a member of the Big I MN is having access to our National organization and sometimes, other state Big I programs. One program I've "test drove" is MyNetwork. Have you ever thought about how helpful it would be to lean into other like-minded professionals, many of whom either are or have walked the same path you're on and the opportunity to leverage their perspective and experience? This relationship can be comforting and exhilarating all at the same time. And yes, while relationships like this do in fact create dependence in an independent individual, it's smart dependence because two (or more) heads are always better than one when you wisely leverage perspectives that you trust and respect, even when it involves pushing you out of your comfort zone in order to grow. In fact 75% of Fortune 500 CEO's meet regularly with peer coaching groups.

As a member of the Big I MN, you have access to this program at a reduced fee and I encourage you to check out the groups that begin this Fall like:

- Executive, Principal, Owners
- Producer Success Network
- NextGen – Agency Owners
- Women Who Lead Successfully

More information on this outstanding program is located on Page 9. Please reach out to me at [agoodin@bigimn.org](mailto:agoodin@bigimn.org) 763-235-6475 for additional questions.







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# MYNETWORK MASTERMINDS WHAT'S THE 411?

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## WHAT?

A MyNetwork Mastermind group is a small group of peer professionals who meet in a high-impact virtual setting to learn and collaborate for growth.



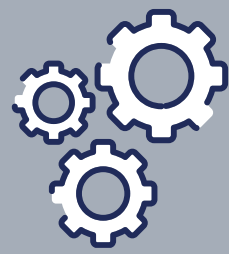
## WHY?

Cutting edge leaders join MyNetwork groups to leverage peer perspectives in an invigorating environment for growth. These are leaders who want to amplify their impact.

75% of all fortune 500 CEO's meet regularly with peer-coaching groups!

## WHO?

- You can join a network with your peers.
- Your team. Use MyNetwork groups for your team members to learn and grow.
- Your partners. Invite your vendor and carrier partners to invest in you by sponsoring a group or just a few seats.



## HOW?

Join a group yourself  
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...and more

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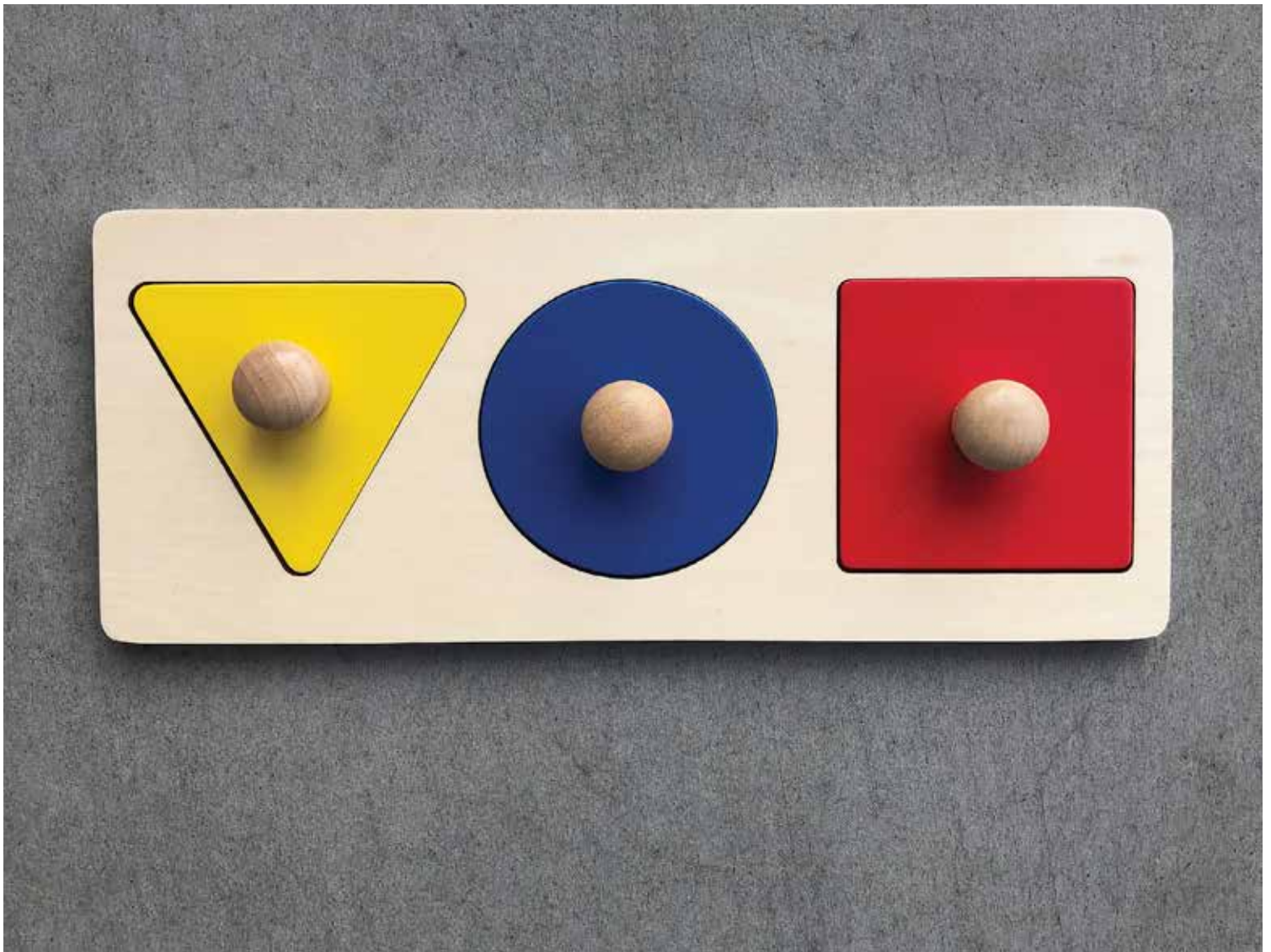
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View the videos below for more information.



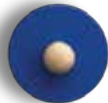
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# Chairman's Circle Profile

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### COMPANY HEADQUARTERS

Lansing, Michigan

### AM BEST RATING

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Auto-Owners Insurance Company, based in Lansing, Michigan, has been providing protection to its policyholders since 1916. Auto-Owners serves millions of policyholders with over 5.4 million policies in its 26-state marketing territory, providing a full line of property & casualty and life insurance products.

Auto-Owners entered Minnesota in 1945 and has been a strong presence in the state ever since. The company has an underwriting branch in Lake Elmo and claims offices in Lake Elmo, Rochester, St. Cloud and Willmar.

Auto-Owners also has nine marketing representatives and a marketing manager in Minnesota to service the 447 independent agencies that represent the company. The marketing representatives visit agents regularly and most

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*Regional Vice President  
Kait Keller, AU, AINS*

have backgrounds in either underwriting or claims, which enhances their marketing knowledge. Auto-Owners markets its products exclusively through independent agents.

Auto-Owners prides itself on its financial stability and its claims service. The company has been rated A++ (Superior) by AM Best every year since 1992, and has earned its highest rating every year since 1972. The Auto-Owners Life Insurance Company has been rated A+ (Superior) by A.M. Best every year since 1976. And for 19 consecutive years Auto-Owners has been listed among the Fortune 500, ranking 341 in 2021.

In regards to claims service, Auto-Owners consistently garners high rankings from consumer publications. In a national survey of independent agent performance and satisfaction released in 2021,

Auto-Owners ranked top overall for commercial lines and second for personal lines.

Auto-Owners was ranked the best commercial lines carrier in a national survey conducted by National Underwriter Property & Casualty magazine in 2018. The survey, which was distributed to the PIA's national membership, placed Auto-Owners first in six of 10 evaluation factors in determining the best carriers in the nation.

Auto-Owners received the 2017 Company Award of Excellence from the National Association of Professional Insurance Agents (PIA). "Auto-Owners is highly deserving of this, our association's highest company honor," PIA National President Gary Blackwell said. "For independent agents, Auto-Owners is a true partner."





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## Partnering to Boost Climate Resiliency Among Minnesota Homeowners

The Department of Commerce understands that as Minnesota and the rest of the world experience more severe weather events, the science and art of managing risk are evolving rapidly. Similarly, our role providing guidance around risk management is evolving. That's why we're grateful to have built robust channels of communication with the insurance industry and why we support a productive dialogue about increasing transparency and partnering to help consumers understand what climate resiliency might mean for their insurance lives.

That topic was on the agenda at a July meeting between Commerce leadership, including Commissioner Grace Arnold, and 35 agents and other leaders of Minnesota's insurance industry. We invited participants, and the industry as a whole, to consider where and how they might partner with Commerce and reinforce our efforts with proactive, clear, and visible customer messages about the intersection of climate change and homeowners insurance and any related policy changes.

Of course climate change impacts are not new. Many of us likely remember a June 2017 hailstorm in the northern Twin Cities suburbs that caused \$3.2 billion in damage after final claims were totaled two years later. That was the 10th most expensive storm worldwide for that year and the most expensive storm in Minnesota history. In 2021, Minnesota's first ever tornado in the month of December damaged buildings near Albert Lea. This year, according to the National Weather Service, Minnesota led the nation with 568 severe weather events in May.

Our changing climate has produced more heavy rains, more flooding, more risks for harm to property and risk for loss of life. The increasing severity of storms appears also to have resulted in more complaints to Commerce from Minnesota homeowners about their insurance coverage. The monthly average of complaints submitted to our Consumer Services Center has increased by nearly 20 percent in 2021-2022 compared with the previous two years. Many of those complaints are from homeowners concerned about coverage denials or unexpectedly high out-of-pocket costs after damage from wind or hailstorms.

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That's what prompted Commerce in August to distribute a Consumer Alert, which we shared with insurance industry leaders before distributing to consumers and news media. In the alert, we encouraged Minnesota homeowners to review their current insurance policies. We invited consumers to talk with their insurance agents to review wind and hail damage coverage for recent changes or modifications that may take effect at renewal.

The alert also recommended that homeowners understand how much repairing storm damage may cost out of pocket and highlighted resources for selecting a reputable, licensed contractor to do repair work after a storm. Here are excerpts that emphasize the need for consumers to educate themselves as a path to resiliency:

“ ‘We want to make sure Minnesota homeowners are aware of possible changes to their homeowners’ insurance coverage and not be surprised after they submit a claim,’ said Commerce Deputy Commissioner of Insurance Julia Dreier. ‘In the past, homeowners’ insurance may have covered all of a policyholder’s costs to replace a roof or siding for even modest hail or wind damage, but that may have changed.’

“Some insurance policies also now include a separate, higher deductible for hail and wind damage. For example, a homeowner might be required to pay a flat rate or 1 percent or more of the home’s replacement value before coverage kicks in. While such storm-specific deductibles are sometimes promoted as a way to save money on premiums, homeowners should evaluate those potential savings against the amount they may have to pay in repairs should their house be damaged in a storm.

“ ‘We advise homeowners to consider the math,’ Dreier said. ‘One percent may sound affordable, but it could easily wind up being a significant expense and lead to sticker shock given the value of a typical home in Minnesota.’”

“Commerce and other insurance departments around the country are also seeing increases in complaints filed by persons who are not the insured. As more third parties become involved in insurance claims, Commerce recommends that homeowners familiarize themselves with how claims are submitted and how to find a reputable, licensed contractor to repair damage after storms. The Minnesota Department of Labor and Industry has helpful tips for hiring a contractor for storm repairs and avoiding contractors who are not licensed to do business in the state or who use high-pressure or deceptive sales tactics.”

The full alert can be found at [mn.gov/commerce](https://mn.gov/commerce). We know insurance professionals in Minnesota share our goal of educating consumers to boost their climate resiliency. Thank you for your support.

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AUTO | HOME | BUSINESS



There are a million names for the unprecedented trend we are experiencing in the current employment market. Many people are calling it the Great Resignation, the Great Shuffle, the Great Recognition, or even the Great Questioning. Whatever name you want to use for it, one thing for sure, it is without question GREAT. Over [40 million people](#) voluntarily quit their jobs last year and this is leaving a lot of businesses – including independent insurance agencies – in a tough spot. In fact, many agencies that I have worked with over the past several months cite challenges with turnover and staffing as the reason they are considering selling. And these are primarily agencies that have never considered that possibility before.

In addition to the changes in the employment market, we are experiencing a hardening insurance market, rising interest rates and a possible recession in the next several months. The experts are predicting that the 30-year fixed rate mortgage will vary between 5-7% by the end of 2022 and that we are headed towards a recession.

This has led many agency owners to ask themselves what does all of this mean for me, my agency, my staff, and my future? Is the M&A activity going to slow down? What will this do to the value of my agency? And maybe the most important question of all is “What can I do to best prepare for these changes?”

### **Will M&A slow down?**

Over the past 6 years we have experienced record-breaking M&A activity with no slowdown in sight. Many are thinking this might be the start of the slowdown, but I disagree. In my opinion, these factors are widening the gap between agencies that will acquire and those that will be acquired – **but the overall rate of M&A will not slow down; in fact, it may continue to accelerate.** The core reasons that make independent insurance agencies an attractive investment have not changed, and these economic factors will not significantly change them either. Agencies will continue to have predictable performance, the hardening insurance marketplace will cause revenue to increase, and the need for insurance is not going away.

It is true that rising interest rates make the cost of borrowing money increase. However, it is important to remember that the market for agencies is still hot. There are many buyers making the demand for agencies stronger than ever. Rising interest rates may impact the ability for some buyers to be competitive in the marketplace but, overall, the impact will be minimal because the demand is expected to remain high.

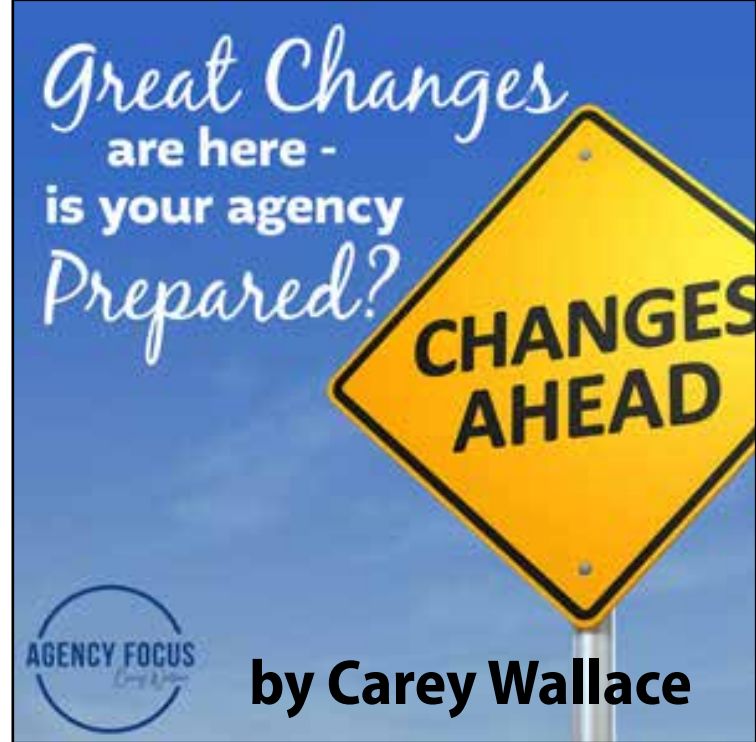
In many cases, independent agencies have performed well in times of economic down turns, some even claim that they are recession proof. M&A and PE buyers are interested in independent insurance agencies because they are profitable, have very predictable income streams, and they provide something that everyone needs, which is why many consider independent insurance agencies to be “recession proof”.

### **What will this do to the value of my agency?**

Now that we have established that M&A will not slow down, I predict that nothing in the independent agency market will change. For agencies that are focused on growth; investing in their people; developing strong niches; and creating scale by investing in technology, relationships, and a strong infrastructure – this is your time! Your value is strong and will remain strong through these uncertain times. As the market for acquisitions continues to be hot, your agency is poised for growth and well-positioned to acquire those agencies that have not made these investments. As agencies acquire and grow their volume, the demand will continue to increase – making the value of the agencies that remain INCREASE.

### **How can I prepare for these changes?** *Assess your level of energy and appetite for change.*

You need to be honest with yourself, take a good look at your agency and your appetite for change. Investing in change is hard work and takes a lot of time and energy. If investing to adapt with the changing marketplace is not something you are interested in taking on, then it might be time to take a step back and consider your options. Agencies that wait too long to transition their ownership end up selling for a discount. There are far more buyers than sellers as well as







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many different types of buyers and deal structures for you to consider. Get educated and give yourself as many options as possible to make sure that you find the right fit for you, your customers, your staff, and your family.

### **Positioning Your Agency for the Future**

Position your agency for growth, scale, and a strong future. Take a step back and ask yourself if you are investing in the areas that will position your agency to have a competitive advantage. There are many things you can do right now to position your agency for the future.

#### **Invest in technology and data**

Identify the pain points in your agency and assess the technology solutions that can increase your efficiency, profitability, and overall performance. This is a cultural change that will take time, but the payoff for those that invest and implement effectively will be significant.

#### **Consider joining a network**

Over 72% of independent insurance agencies are part of a network, aggregator, cluster, or alliance. These groups can make a huge impact on your agency by providing markets, increased commission rates, aggregation to maximize contingencies, access to services and strong networking opportunities. Not all networks, alliances, and aggregators are created equal making it critical to thoroughly review the cost, benefits, and terms of these agreements. There is no question that these groups can help agencies grow and scale through access to markets, higher negotiated commission rates, aggregation to achieve higher contingencies, access to resources, services, and networking.

#### **Make your agency attractive for talent**

Ask yourself: "Do I have an agency that is attracting talent or driving talent away?" Be sure you are investing time, technology, partnerships, resources and education to empower your team and set them up for success. You will need to have a strong onboarding and training program, invest in ongoing training and create a communication loop to make sure that you are staying in touch with the challenges that may need to be addressed.

Explore utilizing virtual assistants, remote workers like WHAVE or other creative resources to create capacity on your current team and give them the support needed to continue to grow and scale. Redefining the roles and responsibilities can create capacity on your staff and make a big impact.

Be willing to provide a flexible work environment so you can maximize your ability to recruit talent. In addition, consider offering the most valuable members of your team a career path or pathway to ownership. Lastly, be sure that you are communicating your plans for the agency's future with your staff. With the amount of transition and M&A activity in the insurance industry, silence can create unnecessary uncertainty for those that are depending on you and the agency to build their future. Put their minds at ease.

The current job market is filled with companies with great benefits, preferred work culture, and opportunities to grow. Make sure your agency is competitive and attractive for top talent. This means you should have an onboarding and training program, flexible and adaptable work schedules, support through technology, and data investments to set your strongest talent up for success. Make space in your agency for your employees to learn new skills and develop their interests.

Through these unpredictable times, those who are investing in their agencies are going to be very well positioned now and in the future. The demand for agencies that are growing, profitable, and have volume will continue to rise for the foreseeable future. The best place to invest now is right inside your agency. For more information visit [www.agency-focus.com](http://www.agency-focus.com)



#### **About the Author:**

*Over the past 14 years, Carey Wallace has worked with hundreds of agencies helping them understand their agency's value and turn that knowledge into an actionable plan for their agency's future. Carey is a Certified Exit Planning Advisor, CEPA and provides a variety of consulting services through the company she founded, Agency Focus, LLC.*

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technology  
is the best.”**



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Grinnell Mutual has been protecting its customers since 1909 and offers auto, home, farm, and business insurance. We are the 107th-largest property-casualty insurance company in the United States and the largest primary reinsurer of farm mutual companies in North America. Our products are available in 17 states. The company is headquartered in Grinnell, Iowa.

Our mission and our core values focus on cultivating trusted relationships with our customers, agent and mutual partners, communities, and more than 800 employees. That's good business and a big part of why we're a Ward's Top 50 company and have been voted an Iowa Top Workplace by our employees every year since the award began.



*President & CEO  
Jeff Menary*



Gallup has also named Grinnell Mutual one of its Gallup Exceptional Workplaces in the world twice.

With more than 1,700 independent agencies, Grinnell Mutual offers a full line of personal, commercial, and casualty products including auto and recreational vehicles, farm and home, liability, small business coverage, workers' compensation, and more.

Grinnell Re, a division of Grinnell Mutual, provides reinsurance protection and services to more than 240 farm mutual insurance companies and is currently expanding its offerings into a broader reinsurance marketplace.

At Grinnell Mutual we're not waiting for disruption we're working to get ahead of it. To ensure continued growth and

to stay competitive in an ever-changing marketplace, we have launched a new business system in all of our writing states and rolled out a multi-variate auto product, Grinnell Compass Auto. The product is underwritten by Grinnell Compass Inc., the newest underwriting company in the Grinnell Mutual Group.

Grinnell Mutual looks forward to what tomorrow holds. We are always looking for great employees who value a progressive workplace, strong values, and always put the customer first.

Trust in Tomorrow.® Find out more at [grinnellmutual.com](http://grinnellmutual.com).

A man and a woman are sitting at a table, smiling and fist-bumping. The woman has long blonde hair and is wearing a dark blue long-sleeved shirt. The man has dark hair, glasses, and a beard, wearing a green jacket over a dark t-shirt. They are in a bright, modern setting with large windows in the background.

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Western National Insurance. **The power of nice.**



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[www.wnins.com](http://www.wnins.com)

# WHAT **NOT** TO SAY ON THE WEB



## A GUIDE TO TROUBLESOME INSURANCE AGENCY WEBSITE LANGUAGE WITH SUGGESTED REVISED WORDING



# Welcome to the Big “I” Professional Liability Website Wording Guide.

This compilation of terms, words and phrases is a sample of those used by agencies on their websites, social media and marketing that have been known to have caused problems for agencies in the event of an errors and omissions claim.

While this is not an exhaustive list, it contains many of the most common and repeated statements that have been used by customers and their attorneys in claims against insurance agencies.

Also provided are sample alternatives based on review by E&O defense counsel, claims adjusters, and others involved in insurance agent risk management. Some terms for which an alternative is not provided should be completely avoided.

Review this list as you create your marketing presences, be it on the web or in any other manner.

## ACTION ITEMS

- Read through the terms and suggested replacements/deletions.**
- Assign a responsibility with a deadline to someone to review your materials for problematic terms.**
- Consider setting a calendar reminder for an annual review of your materials for problematic wording.**
- Share this guide with your staff so that your team members are aware of the types of wording that should be avoided.**

*Tip: Looking for a certain term in the language guide? Use Control-F to search within this document.*

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## Where might these words appear?

*Check:*

*Your website*

*Your brochures and stationery*

*Your marketing emails*

*Your business card*

*Your social media posts*

*Your voicemail message*

*Your advertising*

*Your office signage*

*Your texts*

*Your conversations*

**“An ounce of prevention is worth a pound of cure.”**

**LEARN MORE AT [IIABA.NET/EOHAPPENS](http://IIABA.NET/EOHAPPENS).**

# "BEST"

DON'T SAY:	INSTEAD SAY:
"We will provide you with the best insurance"	Together we can find solutions to address your insurance coverage requirements at a competitive price.  Provide you with the appropriate insurance based on your expressed needs and budget.
"find the best coverage"	We will listen to your needs and help find solutions to address your insurance coverage requirements at a competitive price.
"the best policy and price"	We will work with you to find solutions to address your insurance coverage requirements at price that fits your budget.
"find you the best value"	Together we can find solutions to address your insurance coverage requirements.
"want you to be prepared with the best coverage"	Together we can find solutions to address your insurance coverage requirements.
"we place your policy with the company offering the best coverage"	We work with many companies so we can help you find the coverage that meets your needs.
"we are committed to finding the best plan for you, giving you the best coverage at the best price."	We will work hard for you to find solutions to address your insurance coverage requirements at a competitive price with our high-quality carriers.
"provide you with the best coverage at the best price"	We can assist in helping you find affordable coverage.
"put you in touch with the best insurance carrier"	We work with several insurance carriers and together we will find solutions to meet your requirements.
"The best auto insurance in (state)"	Together we can find solutions to address your insurance coverage requirements.
"offers you the best deal possible"	We can assist in helping you find affordable coverage.
"so you can rest easy knowing that you have the best possible coverage at the best price without having to learn legal jargon"	Together we can find solutions to address your insurance coverage requirements.
"We review your needs and recommend coverage that best fits you."	We can assist in helping you find coverage to meet your requirements.
"offering you the best coverage at the most competitive prices"	We can assist in helping you find affordable coverage.
"suggesting the best alternatives"	Together we can find solutions to address your insurance coverage requirements.
"offering the best companies"	We work with several highly rated insurance carriers and together we will find solutions to meet your requirements.
"We carefully selected our carriers in order to provide you with the best level of service, price and coverage."	We work with many high-quality insurance carriers and together we will find solutions to meet your requirements.
"deep insurance understanding in order to deliver our clients the best insurance experience."	Our team has more than (x) years combined insurance experience. Together we can find solutions to address your insurance coverage requirements at price that fits your budget.
"best insurance experience"	Together we can find solutions to address your insurance coverage requirements.
"(Name) Insurance Agency is committed to providing the best service and the most competitive prices"	Together we can find solutions to address your insurance coverage requirements at price that fits your budget.
"You can count on (Name) Insurance to have the best farm coverage"	Our team has more than (x) years combined insurance experience in farming and ranching.
"Give us a call today so we can create a home insurance plan that works best for your specific needs."	Give us a call today so Together we can find solutions to address your insurance coverage requirements.
"find the best coverage and lowest premiums possible."	Give us a call today so we can create a home insurance plan that works well for your specific expressed insurance needs.
"provide you with the best coverage possible"	We can assist in helping you find affordable coverage.
"deserve the best possible coverage"	We can assist in helping you find coverage to meet your requirements.
"create the best possible solutions"	We can assist in helping you find coverage to meet your requirements.
"best coverage options"	Together we can find solutions to address insurance requirements.
"provide our clients with the best coverage"	Together we can find options to address insurance requirements.
"want you to be prepared with the best coverage"	Together we can find solutions to address your insurance coverage requirements
"shop for the best policy to suit your needs"	We can assist in helping you find the insurance coverage for your requirements.

## “STANDARD OF EXCELLENCE”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"With a high standard of excellence"	Provide you with helpful information and support, so you can quickly and easily select a policy that meets your requirements.  Experienced and reliable.
"We are committed to a high standard of excellence"	We will listen to your needs and provide you with timely, helpful information and support.
"We are committed to a high standard of excellence in all that we do and to establish a firm relationship of mutual trust and service with each of our clients"	We value customer service and together we can find solutions to address your insurance coverage requirements.

## “SPECIALIZE/SPECIALIST”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"We specialize in helping our clients protect their building projects"	Our team of agents collectively have __ years of insurance experience.  Our team has more than (x) years combined insurance experience.
"We specialize"	Our team has more than (x) years combined insurance experience in the trucking industry.
"have developed expertise in specialized areas"	Our team of agents collectively have __ years of insurance experience in the trucking industry.  Our team has more than (x) years combined insurance experience in the trucking industry.
"we specialize"	Our team has more than (x) years combined insurance experience in (types of insurance)
"specialized coverage you need"	Our team has more than (x) years combined insurance experience in (areas of insurance).
"we can design a specialized package according to your property, liability, and casualty needs. We are also proactive in identifying any factors that may increase your premiums or change your risk, and provide consulting and risk management options to protect your business."	We will listen to your property, liability and casualty needs and together we can find solutions to address your insurance coverage requirements at a reasonable cost.
"we specialize in fitness and gym insurance, and can provide you with a comprehensive commercial insurance package that protects you from the worst, while not breaking the bank."	Our team has more than (x) years combined insurance experience in fitness and gym insurance. Together we can find solutions that are within your budget.
"Partnered with one of our Insurance specialists"	Together we can find solutions to address your insurance coverage requirements.

## “ONGOING”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"but with ongoing support, training, and risk management"	Provide you with helpful information and support, so you can quickly and easily select a policy that meets your requirements.

## “PERSONALIZED”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"Personalized coverage to fit you perfectly"	Together we can find solutions to address your insurance coverage requirements.
"personalized customer service and comprehensive insurance solutions"	We value customer service.

*Tip: Wondering how to find all these terms withing your website? Use the Google method outlined on page ten to quickly uncover a list of instances of a given term appearing on your website.*



# “EXPERT/EXPERTISE”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"The kind of people you can depend on"	We value customer service.
"Expert staff & unbiased advice"	Our team of agents collectively have __ years of insurance experience. Our team has more than (x) years combined insurance experience.
"We are known for expertise"	Our team of agents collectively have __ years of insurance experience. Our team has more than (x) years combined insurance experience.
"have developed expertise in specialized areas"	Our team of agents collectively have __ years of insurance experience in the trucking industry. Our team has more than (x) years combined insurance experience in the trucking industry.
"Our experts"	Our team has more than (x) years combined insurance experience.
"we know we've chosen the right experts"	Our team has more than (x) years combined insurance experience.
"Our team of insurance experts"	Our team has more than (x) years combined insurance experience.
"Our team of farm and ranch insurance experts are here to assist you."	Our team has more than (x) years combined insurance experience in farming and ranching.
"a dedicated team of experts"	Our team has more than (x) years combined insurance experience.
"Our team of experts"	Our team of agents collectively have __ years of insurance experience.

# “PARTNER”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"Our Insurance agency partners with"	We work with many high quality companies so we can help you find the coverage that meets your requirements.
"partner with you"	Together we can find solutions to address your insurance coverage requirements
"With the help of our dedicated business partners, we conveniently offer an entire solution for all your insurance and business needs."	Our licensed and dedicated team is committed to listening to our customers' needs and working to find them affordable solutions. Together we can find solutions to address your insurance coverage requirements.
"We partner with our clients"	Together we can find solutions to address your insurance coverage requirements
"Partnered with one of our Insurance specialists"	Together we can find solutions to address your insurance coverage requirements
"we pride ourselves in partnering with our clients to ensure we are with them every step of the way"	Together we can find solutions to address your insurance coverage requirements.
"Let us be your partners for life"	With over XX years of success, YY Insurance Agency has built an outstanding reputation in our community. Together we can find solutions to address your insurance coverage requirements

# “TRUST”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"WE WILL ALWAYS STRIVE TO BE THE PEOPLE YOU TRUST."	We take pride in our customer service and work with our clients to find solutions that address their insurance coverage requirements.
"striving to be the people you trust"	During our XX years in business we have supported our community through volunteering, donating and advocacy. Together we can find solutions to address your insurance coverage requirements.
"we strive to be the "Names you know. People you trust"	Together we can find solutions to address your insurance coverage requirements.
"Trust Us for All Your Insurance Service Needs"	Together we can find solutions to address your insurance coverage requirements.
"Trust Connection Insurance"	Together we can find solutions to address your insurance coverage requirements
"you're trusting us with your hopes and dreams"	Together we can find solutions to address your insurance coverage requirements

## “TRUST” continued

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"trust us to handle your commercial insurance needs."	Together we can find solutions to address your insurance coverage requirements
"We are committed to a high standard of excellence in all that we do and to establish a firm relationship of mutual trust and service with each of our clients"	We value customer service and together we can find solutions to address your insurance coverage requirements.
"Trust Us for All Your Insurance Service Needs"	Together we can find solutions to address your insurance coverage requirements.

## “PEACE OF MIND”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"Peace of Mind"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"seeking financial protection and peace of mind"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"seeking financial protection and peace of mind"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"you will have peace of mind"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"We Sell Peace of Mind"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"Set your Sights on Peace of Mind"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"Peace of mind is a beautiful thing"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"preserve your peace of mind"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"have the peace of mind you require"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"you deserve some peace of mind"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"Our experienced staff will tailor a package to protect your business and give you the peace of mind that comes with knowing you are covered."	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.

## “TAILOR”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"Our experienced staff will tailor a package to protect your business and give you the peace of mind that comes with knowing you are covered."	We take pride in listening to our customers and working together we can find solutions to address your insurance coverage requirements
"we can tailor a package to meet your specific needs and requirements."	Together we can find solutions to address your insurance coverage requirements.

## “SERVICE”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"unparalleled service."	We value customer service and will provide you with helpful information and support.
"Our claim services are available 24 hours"	Our office hours are 9:00 – 5:00 pm. Our emergency phone number for after office hours is _____. Many of our companies provide 24 hour claims service and you can contact them directly.
"offer reliable service"	We value customer service.
"provide service above the rest, developing custom plans for our treasured clients."	We take pride in what our customers say about us. Check out our testimonials. Together we can find solutions to address your insurance coverage requirements.
"Trust Us for All Your Insurance Service Needs"	Together we can find solutions to address your insurance coverage requirements.
"We combine exceptional customer care with today's technology to provide the high quality, professional, personal insurance service you deserve"	Customer service is important to us. Our team of licensed agents are here to assist you with your insurance requirements.

## “CUSTOM”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"provide service above the rest, developing custom plans for our treasured clients."	Together we can find solutions to address your insurance coverage requirements.

## “COVERED/COVER”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"Our experienced staff will tailor a package to protect your business and give you the peace of mind that comes with knowing you are covered."	Together we can find solutions to address your insurance coverage requirements
"we have you covered"	Together we can find solutions to address your insurance coverage requirements.
"we've got you covered"	Together we can find solutions to address your insurance coverage requirements
"cover all your insurance needs"	We will work with you to find solutions to help you address your insurance coverage requirements.

## “CHOOSE”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"choose the right solution for you"	We can assist in helping you choose insurance solutions to meet your requirements.
"so let us choose the right fit"	Together we can find solutions to address your insurance coverage requirements.

## GENERAL TERMS

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"We combine exceptional customer care with today's technology to provide the high quality, professional, personal insurance service you deserve"	Customer service is important to us. Our team of licensed agents are here to assist you with your insurance requirements.
"Nobody works harder to manage your risk."	Our team has more than (x) years combined insurance experience. We can assist in helping you find the insurance coverage you want.
"meet the insurance requirements of any business"	Our team has more than (x) years combined insurance experience. We can assist in helping you find the insurance coverage you want.
"will continually review your coverage, update it as required"	We will help you find the insurance coverage you want.
"the kind of people you can depend on"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"To treat our clients' needs as if there were our own."	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"Our primary responsibility is to fulfill our member's needs"	Together we can find solutions to address your insurance coverage requirements.  Our primary responsibility is to fulfill our customer's needs based on their desired and requested coverages.
"follow through to see that you get fair, prompt payment and service"	We value customer service.
"We periodically review the adequacy of your insurance program."	We are available to help you review your insurance at your request. We recommend that you review your policies on annually and no less than every 3 years, and we will help you do that.
"the kind of people you can depend on"	We value customer service.
"To treat our clients' needs as if there were our own."	We value customer service.
"Take the worry out of your day knowing that your Insurance Agency family has your back."	We will work with you to find solutions to address your insurance coverage requirements.
"guaranteed to make you feel more secure."	We will work with you to find solutions to help address your insurance coverage requirements.
"our knowledgeable agents can be reached 24/7."	Our office hours are 9:00 – 5:00 pm. Our emergency phone number for after office hours is _____. Many of our companies provide 24 hour claims service and you can contact them directly.
"Business insurance can be confusing. Let us take the mystery out of it."	Our team has more than (x) years combined insurance experience. We can assist in helping you find the insurance coverage you need.



# GENERAL TERMS **continued**

DON'T SAY:	INSTEAD SAY:
"delivering exhaustive"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"our business to understand your business, and help you maximize your profitability"	Together we can find solutions to address your insurance coverage requirements.
"we will review policies annually"	We are available to help you review your insurance at your request. We recommend that you review your policies annually and no less than every 3 years, and we will help you do that.
"we make it our business to thoroughly understand your unique situation and needs"	Together we can find solutions to address your insurance coverage requirements
"you don't have to worry"	Together we can find solutions to address your insurance coverage requirements
"covering your business from to top to bottom"	Together we can find solutions to address your insurance coverage requirements
"take the guess-work out"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"design a comprehensive package"	Together we can find solutions to address your insurance coverage requirements
"where our #1 priority is protecting your financial security by helping to ensure your insurance will perform when it counts"	Together we can find solutions to address your insurance coverage requirements. Our team has more than (x) years combined insurance experience.
"we can write it all"	Together we can find solutions to address your insurance coverage requirements
"Let us handle your insurance needs, so you can concentrate on the most important priority - running your business."	Let us work with you on your insurance needs, and find solutions to address your insurance coverage needs together
"We commit to you"	Together we can find solutions to address your insurance coverage requirements
"so that we can provide the coverage that's right for you"	Together we can find solutions to address your insurance coverage requirements
"you can rest assured that all you have worked for is always protected"	Together we can find solutions to address your insurance coverage requirements
"We'll work hard to ensure you have the most suitable coverage for you and/or your business."	Together we can find solutions to address your insurance coverage requirements
"You can drive with confidence knowing that you are well taken care of."	Together we can find solutions to address your insurance coverage requirements
"we will help you select the right amount of coverage for life's unexpected events."	Together we can find solutions to address your insurance coverage requirements.  We will help you select an appropriate and reasonable amount of coverage for life's unexpected events based on your insurance requests and budget.
"wide variety of comprehensive personal insurance"	Together we can find solutions to address your insurance coverage requirements.
"worry-free insurance policy"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"you can feel confident that your business is ready for just about anything"	Together we can find solutions to address your insurance coverage requirements.
"discover what stress-free living is all about"	Together we can find solutions to address your insurance coverage requirements
"We can be reached at all times"	Our office hours are 9:00 – 5:00 pm. Our emergency phone number for after office hours is _____. We will contact you as soon as we can.
"your family is our family"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.

## FREE WEBINAR RECORDINGS

[www.iiaba.net/EOHappens](http://www.iiaba.net/EOHappens)

# Your Website Says WHAT?

The Big "I" Professional Liability Risk Management team held a series of webinars focused on the errors and omissions issues created by agency websites and an agency's overall marketing efforts. These sessions will help you understand how the words you use on your websites, throughout your online presence, and in all of your marketing efforts can elevate your standard of care, and what you can do to prevent that.

During each 30-minute session you'll learn about this topic from one of multiple angles including: agents, attorneys, claims adjusters, auditors, and the association.

Big "I" members may access these webinar recordings for FREE, on demand, at [www.iiaba.net/EOHappens](http://www.iiaba.net/EOHappens) or by clicking the links below:



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# SEARCH YOUR SITE USING GOOGLE

1. Go to Google.com.
2. Enter site:www.yourwebsite.com search term into the box.

site:www.samplesite.com "expert"



3. Hit enter and view results.



*Tip: Use this method to quickly uncover a list of instances of a given term appearing on your website.*



# WEBSITE AUDITOR LISTING

If you would like more information about websites and protecting your agency, as an IIABA member there are additional free member benefits available through the IIABA Virtual University and Agency Council for Technology. If you are also a Swiss Re Corporate Solutions/Westport Insurance Company policyholder, you have access to our exclusive risk management website, E&O Happens.

If you are interested in having your website reviewed for terms or phrases which could potentially increase your E&O risk, the list below shows agency E&O professionals you may want to contact. Agencies that undergo a website audit may qualify for an E&O premium credit. Contact your state program manager to learn more.

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# E&O Q&A

By Mary LaPorte, CPCU, CIC, LIC, CPIA

## **Agent's questions about Errors and Omissions, and how E&O losses can be prevented.**

**Q:** We have a new account manager in our commercial lines department that came from another agency. She says that the other agency where she worked previously never issued binders. I've always felt that if the customer doesn't have the policy yet, that a binder should be issued, whether it is a new policy or renewal. She says they stopped issuing them several years ago because of the E&O risk involved. Is there really that much risk in issuing binders?

**Joe, Michigan**

**A:** Joe, this is an area which has been gaining more attention from agencies. Improper use of binders can cause the insurer to pay for losses which were not intended, resulting in litigation against the agency by the carrier. Binders were designed to represent coverage for a policy which has yet to be issued. Most carriers limit an agent's binding authority; not only what can be bound and up to what limit, but also for what period of time. There are many areas in which binders are used improperly, which can lead to a misrepresentation of coverage.

The fact that a binder does not include all coverages, exclusions and policy provisions can create an E&O minefield. There is case law which has required carriers to pay losses for coverage which would not have been included in the policy, such as flood. There are agencies which forbid the use of binders, since they have learned the hard way how they can be held responsible for losses occurring before the policy is issued. What is an agent to do?

Technology to the rescue! In recent years it has become easier than ever to obtain signatures on applications by using electronic signature software. E&O carriers have recommended that all applications be signed by the applicant, even when not required by the carrier. Since technology has simplified the process, it has become a standard practice in many agencies to require that all new business applications be signed.

The application can be a good substitute for a binder since it clearly establishes the coverage which will later be reflected in the policy. Make sure to check the "Bound" box if the agency has authority to bind. By sending the application to the customer for signature, it also creates an opportunity for the customer to carefully review that the information is correct, and maintain a copy for their records.

Also, consider that Certificates of Insurance and Evidence of Property forms can also be used to demonstrate coverage is in force. If an agency is currently using binders to confirm coverage, consider using the application or other evidence documents instead. Certificates and Evidence of Property forms simply represent a policy already in force. A binder creates coverage and therein lies the problem. A signed application provides stronger E&O protection, while furnishing the customer with peace of mind. As a precaution, check the regulations of your state to assure that this practice does not violate any agent requirements to produce an actual binder.

The use of binders can create a great deal of E&O exposure for the agency. Management should carefully examine the use of binders and develop a uniform practice to follow.



For resources to help reduce your agency's E&O exposure, see Mary's book: ***Mission: Excellence - Creating an Internal E&O Loss Control Program.***

Visit her website at [www.lpinsuranceconsult.com](http://www.lpinsuranceconsult.com) for more information.

*Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention. Forward your E&O questions to [marylp@lpinsuranceconsult.com](mailto:marylp@lpinsuranceconsult.com)*



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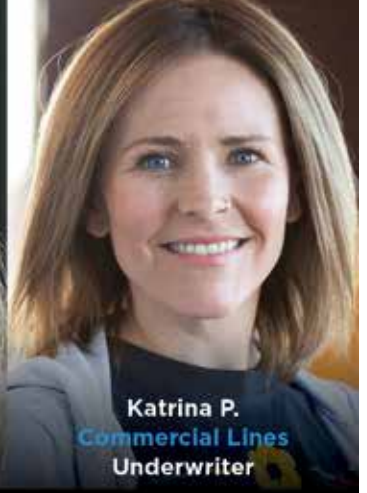
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# Is Procrastination Bad or Good, and Should You Trust a Procrastinator?



By Yoram Solomon, Ph.D.

A very famous preacher was procrastinating until the last minute on writing a very public speech he was to give. He went on stage without having the entire speech completed. He was a procrastinator. Then, on stage, at the last minute, he added four more words to it and decided to start his speech with the words: "I have a dream..."

What do you think when you hear the word "procrastination?" Is that a positive or negative word to you? We typically think of the word negatively and associate it with laziness, being disorganized, and not being strategic. But did you know that there are positive aspects to procrastination?

This article will first show both the negative and positive aspects of procrastination. It will also give you some advice as to how to decide whether to procrastinate or not. But the most important part is showing you how to determine whether you should trust a procrastinator or not and whether you should be trusted based on your procrastination profile.

## The Bad Side of Procrastination

- You may find out at the last minute that you need more information, but it will be too late to try and get it, or you will no longer have access to it.
- You may need access to someone to discuss your project, but that person will not be available in the short window before the project deadline.
- The schedule may get pulled in, leaving you with insufficient time to complete it before the deadline.
- You may experience stress as the looming deadline is nearing. That stress could adversely impact your ability to complete the project on time and at a high quality, not to mention the negative impact on your health.
- Life happens. Something unplanned and unexpected could happen that will have a higher priority over the project, and once you shift your attention to it, you will not be able to complete the project on time.
- The longer you wait, the higher the probability that you will forget about the project or the deadline and, as a result, miss it.
- Missing the project due date for any of the reasons above could impose significant and negative consequences for you.

## The Good Side of Procrastination

- The more time passes, the more ideas you may come across, which would make sense in the context of the project.
- On the same token, you may have more time to think of more (and better) alternatives if you must offer a few in your deliverable.
- With time, you may come across information that may not have been available early on and is available now. Information you use may be more relevant and timelier.

continued on page 41





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- You give information and ideas already in your head more time to incubate. You cannot force old ideas to combine into fresh ones, and you must give them time, and procrastination will give that process time.
- You have more time to ask more people for their thoughts, advice, or use more people as sounding boards for what you think your deliverable should be.
- There is always the probability that the project gets canceled. If you do your part early without procrastinating, you may have just wasted your time and effort.
- The schedule may get pushed out, causing your deliverable to become dated, irrelevant, or simply putting undue pressure on you.
- Even without the schedule being pushed out, as time passes, things change. Your ideas and recommendations may become invalidated given new developments and new information.

### **To Procrastinate, or Not to Procrastinate?**

- First, ask yourself if you get stressed over looming deadlines. If you are, then don't procrastinate. Get it over with and avoid the pressure.
- Ask yourself whether you have everything you need at the beginning. Do you have all the information you need? Do you fully understand what you must do? Do you have access to the people or resources you need? Will that access stop at some point? Once you map those out, you can decide whether you can procrastinate and how long. Prioritize the tasks that may have time-limited resources and information.
- Ask yourself: what is the probability of you having more ideas, finding better alternatives, having more access to more (or new) information, or that having access to ideas, information, or people could improve the quality of your deliverable? If there is a low probability or impact of those things, you might as well not procrastinate. But if there is a high probability or impact, you may want to wait.
- Ask yourself: what is the probability of something urgent happening, or of you forgetting the deadline? If the probability is high, you might want to start soon and avoid procrastination.

### **The Best of Both Worlds**

As you embark on (or are assigned) a project, map out all the questions above. Get access to all the information and people you need before they are not available to you. But most importantly, make a draft, a prototype, or something that is good enough (albeit not at the highest quality you can deliver). If something happens, you will still have something to show, and something is typically better than nothing. As time passes, you can refine your deliverable with new information, new ideas, new alternatives, incubation, and access to people to run your ideas by. Your final deliverable will be better but not in jeopardy because you didn't do anything about it and missed the deadline.

### **Should You Trust a Procrastinator?**

The quick answer is, "it depends." You can determine that procrastination is neither good nor bad in an absolute, universal way. It's not like telling the truth, which is a universal and absolute trustworthy component. Procrastination is a personality trait, and as such, trusting a procrastinator is a relative issue. Different people are simply different in their procrastination tendencies, and it doesn't make them good or bad. Trustworthiness is contextual, which means that you may trust a procrastinator in certain contexts, but not in others—probably depending on the consequences to you. Finally, trust is also asymmetrical, which means that a procrastinator may trust someone who is not a procrastinator. Still, someone who is not a procrastinator may not trust a procrastinator.



#### **ABOUT THE AUTHOR:**

*Yoram Solomon, Ph.D., MBA, LLB, is the author of *The Book of Trust*<sup>®</sup>, host of *The Trust Show* podcast, founder of the *Innovation Culture Institute*<sup>™</sup> LLC, and facilitator of the *Trust Habits*<sup>™</sup> workshop. To book Yoram for a keynote or a workshop, enroll in his *Trusted at Work* online courses, get his books, get free content, or find out more information: [www.trusthabits.com](http://www.trusthabits.com).*



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## Critical Auto Coverages

In my Continuing Education classes, I have been using an example from my own life relative to an issue that cost a very good friend of mine almost a million dollars! To be sure, she can afford the money. Still, it was an affirmation of something that I have always felt was extremely important in designing auto insurance for our clients.

It has to do with a situation where this lady **owns** a SUV that is insured for her by her employer under a Business Auto Policy. At one time, I have no doubt that she knew what was necessary for her auto coverage needs but over the years she progressed more into the **management** area of insurance and had less and less to do with the **nuts and bolts** of day-to-day insurance needs. Also, this example shows the importance of what the presence of a truly professional insurance agent can do for his/her clients.

Here is the story. Her SUV, insured by her employer, was covered for very high limits (over \$5,000,000). One Saturday morning she traveled to Wisconsin to help set up and enjoy a birthday party for a good friend of hers. The friend had just been laid off and at age 50, was having a tough time finding another job. Around 5:00 PM the friend asked her to go into town and get more "supplies" (translation: the alcohol was getting low and the party had a long way to go). When she went to use her SUV, she discovered that she was boxed in by later-arriving party goers, so the friend threw her his keys and told her to use his car. While returning to the party, she hit a 5-year-old girl who dashed out between two parked cars, causing some severe spinal injuries. While it looks like the girl will eventually recover fully, it has taken a couple of operations and a load of physical therapy.

Her laid-off friend, it turns out, had only the basic liability limits required in Wisconsin, \$25,000/50,000 BI and \$10,000 PD. Needless to say, the auto carrier paid their \$25,000 and then turned the claim over to my friend. Over the past two years, she has paid over \$550,000 in medical costs and legal expenses. As I said, she can afford it, but it does demonstrate what a great value a knowledgeable agent would have been to her (she was acting as her own agent and buying her insurance through an employee insurance account – under a Business Auto Policy). The problem stems from the fact that she was using her company car for activities that had nothing to do with her company's business. The Business Auto Policy will only cover non-owned autos – like her SUV – ***while it is being used for the business***. Your employer, for example, will provide excess coverage for your personal car when you deliver a policy to a client, but not while you are going to church.

What kind of coverages should she have had? There are three possibilities. All of them require us to ask the magic bullet question: ***"Do you have a Personal Auto Policy?"*** If the answer is no to that question, then you should automatically think of the following three solutions.

1. The first solution that comes to mind is the Individual Named Insured endorsement that goes onto the Business Auto Policy. To use this endorsement, ***the insured must be named individually on the BAP***. This works well for a Sole Proprietorship or any other commercial entity where the underwriter is willing to add a person's name as an ***Individual Named Insured ("You")***. It provides several coverages including both Liability and Physical Damage for vehicles even though the vehicle is not being used for the business. In other words, for the person named on the BAP, it converts the Business Auto into a type of Personal Auto coverage. It also covers all resident relatives. Had this endorsement been on the BAP covering her SUV, and had her name been on the policy as an Individual Named Insured, then the BAP would have been





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excess of the friend's \$25,000 of coverage. After the fact, she asked the company to do this, and they declined, so this solution would not have been available to her. By the way, the charge for this endorsement is little or nothing!

2. The second solution is the Drive Other Car endorsement that also is added to the BAP. Here, we would put her name on the endorsement, and she would be covered for whatever coverages chosen (Liability, Physical Damage, etc.). A resident spouse would also be covered, although she does not have one. Again, this endorsement would have changed the BAP into a type of Personal Auto coverage for her, and would have made the BAP limits excess of the \$25,000. A charge is made for this endorsement, based on how many names you put on the endorsement and how many coverages are selected. After the fact, the company told her that they would have not been willing to do this, as they have 20,000+ other employees and did not want to start something.
3. That takes us to the third solution, and is the coverage that she now has. It is a "Non-Owned Personal Auto Policy". It is not terribly expensive and it has the advantage of being in the insured's control at all times (no need to worry about the first two endorsements being kept on the BAP). With limits of \$500,000 this coverage makes her eligible for the \$3,000,000 Personal Umbrella she now has. This policy will cover all her personal uses, subject to the usual PAP exclusions (public livery, etc.).

The fundamental reason for this situation? She forgot a lot of the day-to-day insurance knowledge that was once hers (she was a very good underwriter, underwriting manager and officer). But as she progressed up the corporate ladder and got away from basic insurance issues, this knowledge was lost. As she said several times, "I wish I had kept going to insurance classes and kept up". What a nice testament for CE classes that forces us to stay sharp so we can take care of our clients. Oh, and by the way, she now has a very professional agent!

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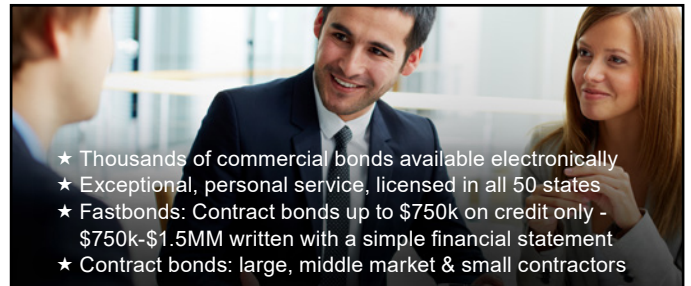
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