

Agents Confidential #20, 6/23/16

AGENTS CONFIDENTIAL

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ADVOCACY

Why should you be reading producer agreements? Here's why

FAIA's David Thompson is known for repeatedly reminding agents to read the policies they sell. But you should also closely read the producer agreements you sign. Some agreements, such as the [TypTap agreement](#) reviewed by FAIA General Counsel Laura Pearce this week, include language that puts your ownership of expirations at great risk.

Town hall meetings to focus on workers' comp law ideas, solution

Want to help Florida's decision-makers make informed and intelligent decisions about workers' compensation laws? FAIA is partnering with Associated Industries of Florida and other business groups to spread the word about the Helping Florida Work Town Hall Tour, coming to Miami on June 29 and to Jacksonville on July 13. [Learn more.](#)

NAIC closing in on model cybersecurity law

The burden created by cybersecurity requirements in Citizens' new appointment agreements will likely grow after NAIC introduces its model act. [Read Laura's Legal Brief of the Week](#) for the details.

EDUCATION

Orlando tragedy: How shootings are defined affects coverage

How does coverage work when more than 100 people are shot and nearly half of them killed? While the horrific act is being referred to as an act of terrorism, "terrorism" under the Terrorism Risk Insurance Act has a specific definition. [Read David Thompson's blog](#) for an analysis and quick review of various policies.

Workers' comp conference adds breakout sessions specifically for agents

If you do business in the workers' compensation arena, check out the 71st Annual Workers' Compensation Educational Conference, Aug. 21–24 in Orlando. The conference has added two days of programming specifically for agents, including breakout sessions on experience rating, class codes, and pricing models. [Learn more.](#)

Brandes earns Florida's top CSR award

Kellie S. Brandes, CRIS, with the ThompsonBaker Agency in St. Augustine, has been selected Florida's 2016 Outstanding Customer Service Representative (OCSR) of the Year by the National Alliance for Insurance Education & Research. [Read more.](#)

ASSOCIATION NEWS

Ostrander awarded FAIA's Mitchell Stallings Memorial Award

For his faithful and selfless service to FAIA and its members, the insurance industry, and his community, LassiterWare Chairman Ted R. Ostrander, Jr., AAI, CIC, has been honored with FAIA's Mitchell Stallings Memorial Award. [Read more.](#)

Meet FAIA's 2016–17 board of directors

FAIA installed newly elected officers and board members and gave thanks to outgoing board members during its Business & Awards Breakfast, held June 18, 2016, in conjunction with the 112th Anniversary Convention & Education Symposium. Brian Scarborough, CIC, REBC; Doug Wiles, CPCU; and Anthony DuBose were installed as chairman, chairman-elect, and vice-chairman, respectively. [Learn more about the 2016–17 board.](#) Also during the breakfast, outgoing Chairman Chip Greene presented his friend and mentor Jeff Vetter of Markel Global with the 2016 Chairman's Award. The award is presented to an individual whose attitude, spirit, and efforts inspire others to be their best.

Tower Hill named FAIA's 2016 Trusted Choice Company of the Year

For its strong ties to the Independent Agency System and its support of and commitment to TrustedChoice.com, Gainesville-based Tower Hill Insurance is FAIA's 2016 [Trusted Choice Company of the Year](#). Also of note: Tower Hill has [launched a private flood program](#) for Florida agents.

YOUNG AGENTS COUNCIL

Announcing the 2015–16 YAC Award winners

The Young Agents Council honored its own during a reception held in conjunction with Convention. Congratulations to the following 2015–2016 award winners: Garrett T. Butler, Butler, Buckley & Deets, Inc., Agent of the Year; Justin Liebman, AFCO/Prime Rate Premium Finance, Associate Member of the Year; and All Risks, Ltd., Company Partner of the Year.

YAC zones gear up for SmartStart4Kids with networking events

Bay area young agents are hosting Citizens Property Insurance for an informative luncheon to agents and customer service reps understand the critical changes in Citizens' policy language coming July 1. The luncheon takes place Thursday, June 30 from 11:30 a.m. to 1:00 p.m. at the Crafted Plate in St. Pete. YAC members in Zone 5 host "Thirsty Thursday" on July 7 at Space Coast Stadium in Viera. Catch a CE class, *Ignoring Flood Insurance Equals E&O Exposure*, and a Brevard County Manatees baseball game. Both get-togethers double as collection events for SmartStart4Kids. [Get the details.](#)

IN MEMORIAM

David William Pichard

FAIA extends its condolences to the family, friends, and colleagues of David Pichard who died June 9, 2016. A native of Tallahassee, David served in the U.S. Navy before completing a BS in Business and Insurance from FSU. He opened the Pichard Insurance Agency in Tallahassee in 1970, and was actively involved in the insurance industry as well as at his church. [Read more about his life](#) in the *Tallahassee Democrat*.

MEMBER AGENCY NEWS

- **Baldwin Krystyn Sherman Partners, Tampa:** certified as a great workplace by Great Place to Work®.
- **Brown & Brown, Inc., Daytona Beach:** appointed John Esposito, Michael Keeby, and Don McGowan as regional presidents.
- **Darr Schackow Insurance Agency, LLC, Gainesville:** was [recently featured](#) in the *Gainesville Business Report*.
- **Kenneth T. Stevenson, CPCU, AAI, Earl Bacon Agency:** has been elected president of the Florida Association on Health Underwriters (FAHU) for the 2016–2017 year.
- **Hayward Brown, Inc., Daytona Beach:** celebrates 80 years in the insurance industry and was [featured in the Daytona Beach News-Journal](#).
- **Premier Insurance, LLC DBA Lutgert Insurance, Naples:** named Derrick Ayers chief financial officer.
- **Jeffrey M. Schlitt, CPCU, CFP, Schlitt Insurance:** named to the 2016–2017 United Way of Indian River County Board of Directors.

INDUSTRY NEWS

- **Atlantic Casualty Insurance Company:** A.M. Best upgraded the financial strength rating to "A" and the issuer credit rating to "a," and removed the company from under review with positive implications.

- **Erie Insurance:** announced Timothy G. NeCastro as president and CEO-designate, effective June 1. He succeeds Terrence W. Cavanaugh, who is retiring.
- **Florida Specialty Acquisition, LLC:** acquired Mount Beacon Insurance Company.
- **Frontline Insurance:** elected Alex Soto, CPCU, ARM, and Warren P. Hudson to the expanded Board of Directors.
- **Security First Insurance Company:** promoted Melissa Burt DeVriese to chief administrative officer.
- **Tower Hill Insurance:** now offers a stand-alone flood policy in Florida.
- **Travelers Companies:** announced the retirement of Doreen Spadorcia after 30 years. Announced the promotion of Greg Toczydowski to president of Business Insurance.
- **TYPTap Insurance Company:** named Ted Blanch president.

NEW AGENCY MEMBERS

Access Insurance Group: Miami

Agents Alliance Services, Ltd.: Denton, TX

Ashton Agency, Inc.: Winter Park

Branch Agency Solutions: Orange Park

Crespo Financial, Inc.: Kissimmee

EscurraUnited Underwriters: Clearwater

Single Source Insurance: Clearwater

United One Insurance: Palmetto

NEW ASSOCIATE MEMBERS

Alexander Aviation Associates, Inc.: Altamonte Springs

MARK YOUR CALENDARS

FAIA EVENTS

Summer Leadership Conference: Aug. 11–13, 2016; The Ritz-Carlton, Naples.

113th Anniversary Convention & Education Symposium: June 8–10, 2017; Gaylord Palms, Orlando.

LOCAL BOARD EVENTS

Many local boards hold monthly or quarterly meetings. [Visit our website for a schedule.](#)

IJA of Palm Beach County, Luncheon Meeting: July 21, 2016; Hilton Palm Beach Airport Hotel, West Palm Beach.

YOUNG AGENTS EVENTS

YAC Zone 6, Luncheon on Citizens Policy Changes: June 30, 2016; The Crafted Plate, St. Petersburg.

SmartStart4Kids: July 1–August 15, 2016.

YAC Zone 5, CE Class and Baseball Game: July 7, 2016; Space Coast Stadium, Viera.

INDUSTRY EVENTS

Helping Florida Work Town Hall Miami: June 29, 2016; Turnberry Isle Resort, Miami.

Helping Florida Work Town Hall Jacksonville: July 13, 2016; TBA.

AgriCon: July 18–20, 2016; Marriott Waterside, Tampa.

71st Annual Workers' Compensation Educational Conference: Aug. 21–24, 2016; World Center Marriott, Orlando.

IIBA Fall Leadership Conference: Sept. 7–11, 2016; Hyatt Regency, Chicago, IL.

