

Trouble reading? [View in browser](#)

FLORIDA ASSOCIATION OF INSURANCE AGENTS

AGENTS CONFIDENTIAL

for your eyes only

AUGUST 3, 2018 | VOLUME LXVII, ISSUE 18

ADVOCACY

Congress extends NFIP in the nick of time

The National Flood Insurance Program will continue through at least November 30 after the U.S. Senate passed a short-term extension hours before the NFIP was set to expire.

[Read the Big “I” response in the Community.](#)

[READ MORE](#)

Advancing and protecting agents’ interests is job one



Dave Newell,
Director of
Education &
Workforce
Development

FAIA regularly intervenes on behalf of agents. You tend to hear about the legislative victories, but there are many small victories—with companies, regulators, and other stakeholders—that sometimes fly under the radar. For example, FAIA recently thwarted a domestic carrier's attempt to cut the rate of commission for Citizens take-out policies in half.

[READ ABOUT ADVOCACY IN ACTION](#)

StormPeace debuts parametric commercial policy



FAIA Preferred Provider Assured Risk Cover now has a parametric commercial insurance policy to complement its [StormPeace](#) residential policy.

Both policies promptly pay the policyholder an amount calculated on the strength of a named hurricane and the storm's distance from the insured's address. The commercial policy includes business interruption coverage with or without physical damage, and payments can be applied to virtually any hurricane expense, including:

- Replacement of lost income
- Power restoration
- Data recovery and records restoration
- Transportation costs
- Paying employees and contractors

[LEARN MORE](#)

EDUCATION

Personal auto policy insufficient to protect insureds from employee negligence



Under common law, employers can be held liable for the negligence of employees using their own autos on behalf of the employer even when such autos are not owned by the employer. Though the employee's PAP may provide some protection for the employer, agents should always recommend Nonownership Auto Liability protection. **Keith Jones** explains why.

Commercial Lines
expert Keith Jones

[READ MORE](#)

YOUNG AGENTS COUNCIL



Young Agents Council members are collecting school supplies through August 15.

Increase your donations during tax-free weekend

This weekend is Florida's Back-to-School Sales Tax Holiday. So while you're shopping for school supplies, pick up some extra to donate to [SmartStart4Kids](#), a community-service initiative of FAIA's Young Agents Council. Your contributions benefit children served by [deserving nonprofit organizations](#) in your community.

[FIND A DROP OFF LOCATION NEAR YOU](#)

IN CASE YOU MISSED IT...



Tips for hiring, managing ‘twenty-somethings’

Integrating younger people into the labor force can be challenging. But armed with insight and understanding—plus the right attitude—it doesn’t have to be difficult at all. Learn how to get past the negative connotations and successfully hire and manage twenty-something employees. [Read more.](#)



Trusted Choice offers free advertising training

Trusted Choice knows that effectively advertising your agency is vital to standing out from the competition. To aid you in accomplishing your marketing goals and reaching your target market, Trusted Choice created the Advertising 101 series.

[Learn more.](#)

IN MEMORIAM

Thomas L. Webb, II

We extend our condolences to the family and friends of Tommy Webb, who died on July 6. Devoted to his family, as evidenced by his partnership with his father and brother in Coastal Insurance Group in Miami, he was also deeply invested in the insurance community. He was an avid golfer and loved fishing. His contagious charm, wit, and laughter will be deeply missed by all who knew him. There are no memorial service or funeral plans at this time.

NEW MEMBERS

AGENCY MEMBERS

- **An Awesome Insurance Agency:** Altamonte Springs
- **Crosslet Insurance Services, Inc.:** New Port Richey
- **Insurance Headquarters:** North Ft. Myers
- **Right Click Insurance Agency, LLC:** Miami
- **Sihle Insurance Group, Inc.:** Bradenton
- **Sportsman's Insurance Agency, Inc.:** Ormond Beach

- **Treasure Coast Advisors:** Vero Beach

ASSOCIATE MEMBERS

- **Atlantic Mutual Legal Defense Insurance Company, Inc.:** Coral Springs
- **Avant Brokerage, LLC:** Lee's Summit, MO

HEADLINES

MEMBER NEWS

- **Baldwin Risk Partners, LLC, Tampa:** recognized by the *Tampa Bay Business Journal* as a “Fast 50” company.
- **Clegg Insurance Advisors, LLC, Clearwater:** announced a merger with Advanced Insurance Brokerage (AIB).
- **Seeman Holtz Property & Casualty, Inc., Boca Raton:** acquired Lakes Insurance Group, a South Florida agency specializing in commercial insurance.

INDUSTRY NEWS

- **Security First Insurance Company:** launched an optional flood and water backup product on new and existing homeowners, dwelling fire owner, and dwelling fire landlord policies.

CALENDAR OF EVENTS

FAIA EVENTS

- August 9–10, 2018: [Summer Leadership Conference](#); The Henderson Resort, Destin.
- March 19–20, 2019: [Capitol Days](#); Tallahassee.
- June 19–21, 2019: [115th Anniversary Convention and Educational Symposium](#); Orlando World Center Marriott, Orlando.

LOCAL BOARD EVENTS

- August 8, 2018: [Pinellas Association of Insurance Agents, CE & Soccer with the Rowdies](#); Hilton St. Petersburg Bayfront.
- August 15, 2018: Lee County AIIA, [Annual CE Day](#); Cypress Lake Country Club, Ft. Myers.
- August 16, 2018: [IIA of Palm Beach County](#), Citizens' Agents Recertification Class; Hilton Palm Beach Airport Hotel, West Palm Beach.

YOUNG AGENT EVENTS

- July 1–August 15, 2018: [SmartStart4Kids](#).
- January 22–23, 2019: [Young Agents Council Sales & Leadership Conference](#); Tampa Marriott Waterside.
- March 18–20, 2019: [YAC Political Summit](#); Tallahassee.

INDUSTRY EVENTS

- August 19–22, 2018: [Workers' Compensation Institute Annual Conference](#); Orlando World Center Marriott, Orlando.

FAIA



A publication of the **Florida Association of Insurance Agents**

PO Box 12129, Tallahassee, FL 32317-2129

850-893-4155 | [Visit us online](#)

[Manage Your E-Mail Preferences](#) | [Unsubscribe](#)

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means—electronic, mechanical, photocopying, recording, or otherwise—without the prior written permission of the Florida Association of Insurance Agents. FAIA does not give legal advice. Agents are urged to seek the counsel of a licensed Florida attorney familiar with the Florida Insurance Code.