

FLORIDA ASSOCIATION OF INSURANCE AGENTS

# AGENTS CONFIDENTIAL

*for your eyes only*

NOVEMBER 9, 2018 | VOLUME LXVIII, ISSUE 5

## Republican victory could boost chances for assignment of benefits reform



Kyle Ulrich, FAIA  
SVP of Public  
Affairs

High Republican turnout in Florida held back the predicted "blue wave" as FAIA-supported candidates scored major victories in Tuesday's election. After spending nearly \$900,000 on political campaigns in the 2018 election cycle, FAIA scored a 91.5 success rate, going four for four in Cabinet races, 13 of 14 in Senate races, and 37 of 41 in House races. The election of presumed Governor-Elect Ron DeSantis gives a huge boost to the insurance community's hopes of combating assignment of benefits fraud.

[READ ELECTION ANALYSIS](#)

## Narrow margins mean recounts

But, this is Florida, and nearly three days after Election Day, election results are still not certified for the Governor's race (in a machine recount), the U.S. Senate race, and the Agriculture Commissioner's race (both in a by-hand recount). [Follow Kyle Ulrich's blog for updates.](#)

## Workers' comp rates to decrease by double digits



Laura Pearce,  
FAIA VP and  
General Counsel

The Florida Office of Insurance Regulation will approve an overall 13.8-percent decrease in workers' compensation insurance rates for 2019, a slightly larger cut than the 13.4-percent decrease proposed by the National Council on Compensation Insurance. Once NCCI amends and files the amended rate, businesses will see rates drop starting in January of 2019.

[LEARN MORE](#)

## EDUCATION

---

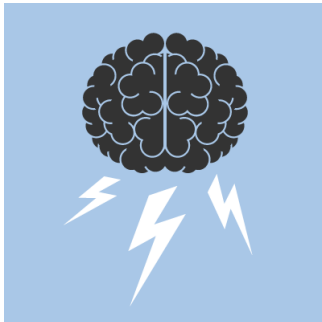
### Yet another sad, costly non-stacked UM story



David Thompson,  
FAIA Chief  
Insurance Nerd

Last week, the second district court of appeals issued an opinion in the case of *State Farm vs. Marielle Lyde*, confirming that non-stacked UM coverage did not apply for the daughter who was a resident in her mother's household. Rob Norberg, AAI, of Arden Insurance Services in Lantana, has embraced the concept of uninsured motorist coverage in his agency by always quoting the maximum limits available, written on the stacked form—with remarkable results. Still not convinced?

[READ ABOUT THE \\$100,000 MISTAKE](#)



### November Lightning Learning: The BAP

It's not too late to sign up for IIABA Virtual University's Lightning Learning series for November, which features three sessions dedicated to Trailers, Business Auto Policy Coverage Symbols, and BAP Endorsements. [Register once for all three classes](#), which can be attended live or on-demand at your leisure.

## MEMBER SERVICES

---

### Holidays present opportunity to assess need for home-based business coverage

Holiday bazaars and other events held by churches and community organizations provide a marketplace for many people to place their homemade goods—from cakes to crafts—for sale. Home-based business owners may think their homeowners or renters policies will cover liability resulting from their business activities, but the reality is, most policies exclude coverage for business exposure.

Ask your customers about their potential exposures and review their policies to see if they need additional coverage. [RLI's Home Business Insurance](#) policy can be written for such varied activities as making holiday pies and cakes to selling antiques and art.

[LEARN MORE](#)



## InsureSign bests its competition—again

Four times a year, G2Crowd, the world's leading business solutions review website, releases its seasonal report on e-signature software rankings based on user reviews. In G2Crowd's new fall report, InsureSign, ranks as the No. 1 e-signature software for usability and customer support. InsureSign held the same number one spot in the Summer Report. [Learn more about InsureSign.](#)

## EVENTS

---

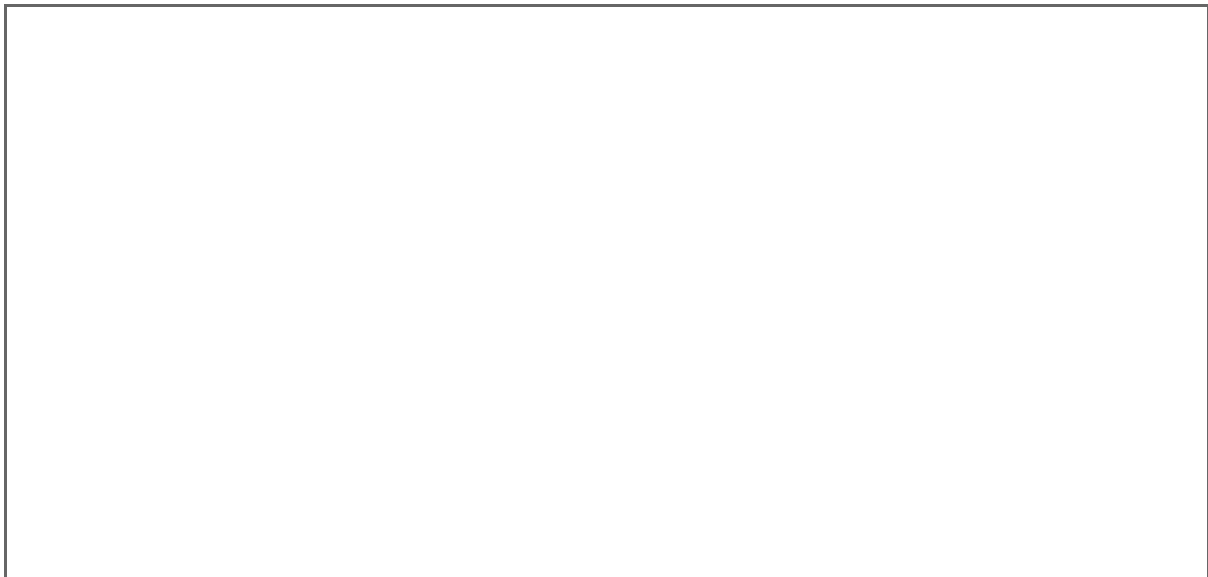
### You may have seen John Dorenbos on *Real Sports*...now see him at Convention

Plans are coming together for FAIA's [Convention](#), June 19–21, 2019 at the Orlando World Center Marriott. We're excited to announce our opening and closing presentations for Friday's General Session!

Fox News anchor **Bret Baier** and IIABA President & CEO **Bob Rusbuldt** will open the General Session with an insightful discussion on the day's headlines, the nation's political climate, and the state of media. And **John Dorenbos**, former NFL pro (14 years, most of it with the Philadelphia Eagles) magician, and survivor of recent open heart-surgery, will close things out inspiring others with his compelling and deeply personal story.



[LEARN MORE AND REGISTER](#)





# Sales and Leadership Conference

*Florida Young Agents*



**Tampa Marriott  
Waterside**

**January 22-23, 2019**

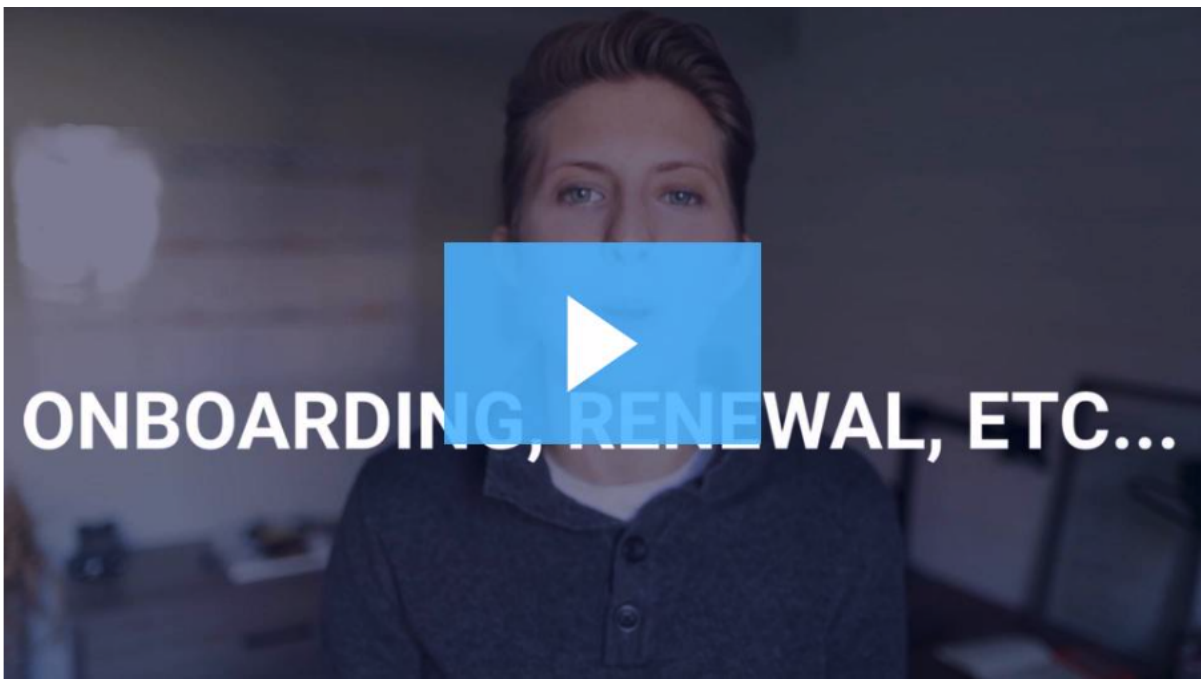
## **Boost your sales, sharpen your skills**

The [Young Agents Council Sales and Leadership Conference](#) is just two months away, January 22–23 at the Tampa Marriott Waterside. The 2019 edition is packed with sessions and speakers including industry leaders (J. Hyatt Brown), marketing rock stars (Sydney Roe), and tech pioneers (Jason Keck of Broker Buddha), plus opportunities to network and brainstorm solutions to help you, your clients, and your agency.

The early-bird deadline will be here soon. [Register now](#) to ensure agenda updates, opportunities to participate, and attendance at the best possible price.

**LEARN MORE AND REGISTER**

*Elevate 2019: Step up your digital marketing tactics*



Why should you attend Elevate 2019? (It's in New Orleans in the spring, for starters). Just ask Sydney Roe, Agency Nation's director of Brand Engagement.

## FAIA members eligible for deep discount on premier digital marketing conference

If you're ready to roll up your sleeves and learn real and actionable tactics to grow your agency with digital marketing, [check out Elevate 2019](#). The two-day "unconference", which runs March 24-26 in New Orleans, features four distinct learning tracks jam packed with more than 60 sessions (many led by agents!).

Because Trusted Choice is a Platinum Sponsor of Elevate 2019, and FAIA participates in TrustedChoice.com's State SEO program, FAIA members are eligible for an exclusive discount on all-access passes! TrustedChoice.com Advantage and/or Agency Nation subscribers save more still.

Industry Partner Discounts	Before Nov 30		After Nov 30	
FAIA Member	<del>\$975</del>	\$825	<del>\$1175</del>	\$925
Return Elevate Attendee	<del>\$975</del>	\$825	<del>\$1175</del>	\$925
Agency Nation University Subscriber	<del>\$975</del>	\$750	<del>\$1175</del>	\$850
TrustedChoice.com Advantage Subscriber	<del>\$975</del>	\$750	<del>\$1175</del>	\$850

Don't wait; prices go up December 1.

[REGISTER FOR ELEVATE](#)

**NEW DESIGNATION HOLDERS**



- Ellen Craft, Maison Insurance Company, Tampa
- Julie Ann Durham, Bouchard Insurance, Inc., Clearwater
- Kimberly Gloria Fishberg, Sihle Insurance Group, Inc., Altamonte Springs
- Lucinda Goodridge, Baldwin Risk Partners, LLC, Tampa
- Melissa Gail Harbour, Amerisure Insurance Company, Tampa
- Ryan Keith Hoover, Brown Insurance & Financial, Largo
- William Pekrul, Bouchard Insurance, Inc., Clearwater
- Jeffrey Patrick Tang, Philadelphia Insurance Companies, Altamonte Springs
- Julio Cesar Valdes, Risk Strategies Company, Miami



- Jeffrey Snodgrass, Risk Advisors of America, LLC, Maitland



- Nancy Collier, Tanenbaum-Harber of Florida, LLC, Miramar



- Amanda Baldus, FrankCrum Insurance Agency, Clearwater
- Adrianna De La Caridad Aguilar, Risk Strategies Co., Miami
- Stefany Delgado, Risk Strategies Co., Miami
- Desiree Nacer, Brown & Brown of Florida, Inc., Miami Division, Miami Lakes
- Donna Nichols, Acentria Insurance, Destin
- Melissa Pray, All Risks, Ltd., Sunrise

---

## NEW MEMBERS

---

### AGENCY MEMBERS

- **All in Insurance:** Orlando
- **Florida Risk Partners:** Lutz
- **Grace of Goshen Insurance:** Lady Lake
- **Mark A. Pimentel, Inc.:** Bronson
- **Neptune Flood:** Tampa
- **Option 1 Insurance Agency, LLC:** Miami Lakes
- **Seeman Holtz Property & Casualty, Inc.:** Doral

- **Seeman Holtz Property & Casualty, Inc.:** Sunrise

## ASSOCIATE MEMBERS

- **Insurance Designers:** Miami

## HEADLINES

---

### MEMBER NEWS

- **Brown & Brown of Florida, Inc., Daytona Beach:** acquired the Hays Companies of Minnesota.
- **Demont Insurance Agency & Financial Services, Tallahassee:** received an honorable mention in the “Best of Tallahassee” awards by *Tallahassee Magazine*.
- **Hendrickson Insurance Services, Tallahassee:** recognized as the “Best Insurance Agency of Tallahassee” by *Tallahassee Magazine*.

### INDUSTRY NEWS

- **American Family Insurance Mutual Holding Company:** voted to approve merger with Main Street America Group.
- **Arch Insurance:** named Matt Shulman CEO, Arch Insurance North America, effective Jan. 1, 2019.
- **Martin P. Hughes, Hub International, Inc.:** named the recipient of the 2019 Crain Lifetime Achievement award for outstanding accomplishments in the insurance and risk management sector.
- **Retail First Insurance Group:** company members RetailFirst Insurance and Business First Insurance received upgraded financial strength ratings of “A-” from A.M. Best.
- **Windhaven Insurance Co.:** named John D. Rosilier chief financial officer.

## CALENDAR OF EVENTS

---

### FAIA EVENTS

- March 19–20, 2019: [Capitol Days](#); Tallahassee.
- June 19–21, 2019: [115th Anniversary Convention and Educational Symposium](#); Orlando World Center Marriott, Orlando.
- Aug. 7–9, 2019: [Summer Leadership Conference](#); The Breakers, Palm Beach.

### LOCAL BOARD EVENTS

- Nov. 14, 2018: Lee County AIIA, [November Luncheon](#); Cypress Lake Country Club, Ft. Myers.
- Nov. 15, 2018: [IIA of Palm Beach County](#), Thanksgiving Member Appreciation Event; Blue Martini @ City Place, West Palm Beach.
- Nov. 15, 2018: [IIA of Central Florida](#), [Education Day](#); Lake Mary Events Center, Lake Mary.
- Nov. 15, 2018: IA of Tampa Bay, [Two-Hour Flood CE](#); Webinar.
- Dec. 4, 2018: IIA of Central Florida, [Holiday Luncheon](#); Citrus Club, Orlando.
- Dec. 4, 2018: IA of Tampa Bay, Holiday Social; Ducky's Sports Lounge, Tampa.
- Dec. 6, 2018: [IIA of Broward County](#), [Annual Holiday Party and Toy Drive](#); Ten Palms at Gulfstream Park, Hallandale Beach.
- Dec. 6, 2018: [IIA of North Florida](#), Holiday Breakfast and Shoe Drive; San Jose Country Club, Jacksonville.
- Dec. 7, 2018: IIA of Palm Beach County, Holiday Party; Revolutions at City Place, West Palm Beach.

## YOUNG AGENT EVENTS

- Jan. 22–23, 2019: [Young Agents Council Sales & Leadership Conference](#); Tampa Marriott Waterside.
- March 18–20, 2019: [YAC Political Summit](#); Tallahassee.

## INDUSTRY EVENTS

- Nov. 27–29, 2018: [Florida Chamber of Commerce Annual Insurance Summit](#); JW Marriott in Miami.
- Jan. 9–12, 2019: [IIABA Winter Meeting](#); Hyatt Regency St. Louis at the Arch, St. Louis, MO.



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.