IIAH Annual Charity Gala

Boot Scootin Boogie Bash
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Our mission is to represent IIAH membership in positive ways with Houston area media. Most of the time, that takes place in interviews with local television outlets, seeking interviews for “Live at 5” or similar type programs. These interviews take place within 2 hours or so of a phone call, with a camera crew and on-air personality showing up at an agreed location. In 2013, our local association was featured on air in spots concerning changes to minimum PAP requirements, flood insurance, and at the start of hurricane season.

On occasion, we’ll prepare an article on a topic that we feel would be of interest to the local media. Most of these can be found on the IIAH website.

While the work of the committee is sporadic and the interview frequency unpredictable, it is an essential tool of our association to gain free advertising for our membership. We do want to have additional membership participation. What I am looking for is a couple of younger members who are willing to do some media training (we will provide free of charge), be available on limited notice, and have a desire to be “on-screen” in front of tens of thousands of viewers. A working knowledge of industry issues is desired, but not essential, as we have wonderful reference sources for quick updates on industry issues/changes. And finally, be willing to omit your own agency name from the byline, as you are an official representative of the Independent Agents of Houston, IIAT, and IIABA, as called for.

If you would like to join the committee, contact me at 281-556-9999 or swest@pathfinderllc.com
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NEW MEMBERS

Agents
None to report for this issue

New Affiliates

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Editors Note

Check out the new magazine with...

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- Interactive Advertiser listings - you will be magically transported directly to our advertisers website or, if they choose, you will be given an email address to contact them directly.
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And if all of that excitement is not enough for you, the magazine can be viewed not only on a PC or Mac, but also on any device, tablet, iPad, iPhone, Kindle or other e-readers. Are we awesome or what!!!?

ENERGY SYMPOSIUM 2013

The fifth annual IIAH Energy Symposium was held on August 8, 2013 at the Omni Houston Hotel with over 200 in attendance and was a huge success. The IIAH Energy Task Force Committee is comprised of insurance professionals specializing in the Oil & Gas sector and they spend countless hours designing an Energy Symposium that brings quality Oil & Gas topics that will benefit the insurance community in better serving Oil & Gas clients. Special thanks to committee members Gary Atkins of U.S. Risk, Inc., Scott Barnard of Berkley Offshore Underwriting, LLC, Matt Galtney of Oxford Insurance Services Limited, Bill Keckes of AmWINS Brokerage of Texas, Katrina Masek of Brady, Chapman Holland & Associates, Rebecca Newton of Marsh & McLennan Agency, LLC and Pascal Ray of AmWINS Brokerage of Texas.

The 2013 Symposium was kicked off with PETEX spokesman Thomas G. Hambrick, Jr. of TGH, LLC with “What’s Next for the Price of Crude Oil & Natural Gas”. Mr. Hambrick gave valuable information on how current pricing and market trends of crude oil and natural gas affect energy clients, their businesses and ultimately the insurance products needed to protect their assets.

Stephanie Weiss, Senior Research & Technology Coordinator for Baker Hughes presented “Introduction to Hydraulic Fracturing” where she gave an informative look into the hydraulic fracturing process that included mitigation steps, the process of fracturing, how to locate information on fluids pumped into specific wells and assess potential surface impacts of fracturing treatments. Ms. Weiss gave a personal tour of the Baker Hughes Pressure Pumping Technology Center to attendees the following day, August 9, 2013, in Tomball, TX.

Keith Baker, Control of Well Specialist with Charles Taylor Adjusting, was on hand for “Fracking Gone Bad” where he demonstrated how to identify exposures involved with hydraulic fracking, the analyzing of potential impact from incidents, exploring risk management, mitigation techniques and products.

Attorney Mary Shaddock Jones of Mary Shaddock Jones, LLC presented “Master Service Agreements” in the Oil & Gas industry with a specific emphasis on the Texas Anti-Indemnity statues.

An “Insurance Solutions Panel Discussion” concluded the day that concentrated on how to best transfer the fracturing risk through the insurance contract from the viewpoint of a risk manager, agent, attorney and underwriter. The discussion was moderated by Pascal Ray of AmWINS Brokerage of Texas with panelists, James Brewer of McGriff, Seibels & Williams of Texas, Paul Brown of Quantum Risk Management Consultants, Ruth Calabrese of AIG Property Casualty and Mary Shaddock Jones of Mary Shaddock Jones, LLC.

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The first thing on the agenda for each Board and Executive Committee meeting is the Mission Statement for our Association:

To further the success of Houston area independent insurance agents through education, advocacy, networking and community service.

This Statement is the foundation and must be used as the measuring stick of our Association to tell us how we are doing. This year, we continue to review every aspect of our Association to figure out what we do right and changes we need to make in order to provide the finest Association possible.

In early February, we held meetings with the Affiliate Members and with the Agency Members to ask these very questions. There were a lot of great comments and suggestions during these meetings that will be addressed by the leadership of our association.

As I was reading the Mission Statement and as I was preparing to write this article, I asked myself how we are doing and what we have done in these last few months to live up to this statement.

Education—Numerous Educational opportunities are provided year round by the Education Committee and their constant planning and adapting to the needs of our members and changing conditions within our industry. Thanks to Chairperson, Katrina Masek and Vice Chairperson, Michelle Dennis for the great work your committee does!

Advocacy—If you want to see the Independent Insurance Agency system in full motion, attend one of the Legislative Committee meetings. Their advocacy of our system is tremendous and they are passionate about their role. My hat goes off to Chairman, Mark Thurmond and Vice Chairman Kyle Dean.

Networking—The most enjoyable part of being a member of the IIAH is the ability to meet new friends and network with other professionals within our industry. Over the last few months we had some great networking opportunities highlighted by the Houston Insurance Day, which is hosted by the HID Committee, Chairperson Amy Leicht and Vice Chairman, Catherine McKay! What a great event and the largest most well attended ever! Speaking of Networking, one of my favorites is the Young Agents Committee’s Happy Hour the day before HID. A great time was had by all and thanks to Chairman, Jason Billingsley and Vice Chairman, AJ Perez.

Community Service—Our Charitable Committee did an outstanding job organizing and throwing the first ever Boot Scootin Boogie Bash! Over $15,000 was raised for the 100 Club of Houston and the families of the four fallen firefighters. Marilyn Calhoun, is the Chairperson and Kathy Haycey is the Vice Chairperson of this great committee! Our Recreation Committee held the annual Charity Chili Cook Off on January 25th and over $6,000 was raised for a local charity, Special Pals! Way to go everyone and special thanks to Chairman Dan Shearer and Vice Chairman, Kevin Kimmel.

Yes, we must remind ourselves of our Mission on a frequent basis and we must measure the outcome of what we are doing. If you have any suggestions, comments, criticisms or anything you would like to discuss with me, please contact me. My email address is Pswift@higginbotham.net and my direct phone number is 281 823-7347.

Phil Swift
President IIAH

This past December 20th, the Young Agents once again banded together to support the TH Roger’s Snow Day. Every year, TH Roger’s, a Houston Charter School, puts on a snow day supported by multiple charities for their students. And every year, the Young Agents come out to support and more importantly, PLAY!

The Be an Angel Foundation sets up a train for the kids to ride, a petting zoo, and also features the one and only Santa Clause for the children to meet! Once again, the Young Agents team came out and had a blast handing out cookies, juice and other goodies. The committee looks forward to this event every year, and this year was another great success. The TH Rogers’ orchestra even set up to play a great set of Christmas music while the other children played in the snow.
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IIAH Annual Charity Gala

Boot Scootin' Boogie Bash

By Laura Wisniewski

October 18, 2013 was a cold and rainy night, but inside the SPIST Lodge in the heart of Houston, those who fared the storms and attended the IIAH Annual Charity Gala didn’t seem to mind. The first ever Boot Scootin’ Boogie Bash proved to be a great success and a wonderful time was had by all who attended.

With the scent of barbecue lingering in the air and music provided by The Trey Clark Band, guests had several areas to visit before their night was over. Caricature artists sponsored by Assurant Specialty Property and McClelland & Hines-Houston had a healthy line throughout the evening, providing several laughs for those who were brave enough to sit for the artists. Photo stations sponsored by Service Master Restoration by Century were also set up throughout the lodge to give guests plenty of opportunity to get a picture in their best western gear, with IIAH Photographer Scott Mackey snapping the shots. With over 30 items in the silent auction, there was literally something for everyone on your list from autographed baseball jerseys, to a wine basket that even the biggest connoisseur would enjoy. Snacks were sponsored by USG Insurance Services. The liquor wagon contained around $350 worth of goodies and was won by Sarah Beck with Imperial PFS. The Grand Prize drawing, sponsored by Gold Patrons Blackmon Mooring Houston and CNA Insurance, awarded $500 to A.J. Perez with CRC/ Crump.

Proceeds from the evening were donated to the 100 Club in honor and memory of the 4 fallen firefighters who died in the line of duty on May 31, 2013. We were honored to have our special guest of the evening, Senior Captain Ruy Lozano of the Houston Fire Department, along with his two daughters.

IIAH would like to thank the following sponsors:

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Senator Glen Hegar, Texas Senate District 18 was the Keynote speaker for the 2013 October Member Luncheon. During the recent concluded 83rd legislature, Senator Hegar served as the Chairman of the Senate Committee on Nominations, and as a member of the Committees on Finance; Natural Resources; and Agriculture, Rural Affairs, and Homeland Security. Senator Hegar is the youngest member of the Texas Senate and a sixth generation Texan.

President Phil Swift kicked off the much awaited Legislative Luncheon with a tribute to our Platinum Partners for sponsoring refreshments during the Free CE Class and our gold Patron Sponsor for the Mix & Mingle reception before lunch. President Swift thanked Ivan Reyes and Tom Phillips from SureTec Insurance Company for instructing and sponsoring the day’s CE Seminar on Commercial Surety Bonds. Phil then introduced IIAH new member Darrell Diestel of Darrell Diestel Insurance.

Many thanks to the Legislators able to take time out of their busy schedules to attend our luncheon:

- Senator Sylvia Garcia, Texas Senate District 6
- Ashley San Miguel from Senator Rodney Ellis’ office, Texas Senate District 13
- Senator Joan Huffman, Texas Senate District 17 and her aide, Amanda Jensen
- Casey Christman from Representative Dan Huberty’s office, Texas House District 127
- Representative Bill Callegari, Texas House District 132
- Representative Jim Murphy, Texas House District 133
- Representative Sarah Davis, Texas House District 134
- Representative Gene Wu, Texas House District 137
- Bradley Pepper from Representative Dwayne Bohac’s office, Texas House District 138
- Representative Amanda Walle, Texas House District 140
- Representative Mary Ann Perez, Texas House District 144
- Representative Carol Alvarado, Texas House District 145
- Representative Ron Reynolds, Texas House District 27 and aide, Cynthia Ginyard

Also attending was IIAT Director of Governmental Affairs, Lee Loftis and Annie Spilman, the IIAT Governmental Affairs Manager. With that, Kyle Dean, President and CEO of Dean & Draper, offered the invocation.

Mr. Loftis began the 2013 IMPACT Awards with a few remarks about the IIAT and then called Mr. Dean forward to present the 2013 IMPACT Awards. Congratulations to all of the award recipients.

Affiliate Member drawing for a complimentary business card ad in an upcoming issue of HIN was Adam Arnold of HIG Specialty. Member drawing for a free complimentary registration to IIAH’s “Driving Today” seminar on November 6th was Darrell Diestel of Diestel Insurance. 4 tickets to the Rocot Scootin’ Boogie Bash Charity Gala on October 18th went to Debbie Stuckman of Gem Insurance.

(continued on page 15)
Martin, Disiere, Jefferson & Wisdom

FIFTH CIRCUIT AFFIRMS SUMMARY JUDGMENT IN FAVOR OF INSURER BASED ON NON-PAYMENT OF PREMIUMS – CANCELLATION NOT AFFECTED BY FAILURE TO PROVIDE NOTICE TO MORTGAGEE

February 10, 2014

On Friday, the Fifth Circuit Court of Appeals affirmed a trial court’s decision to grant summary judgment in favor of the insurer in Molly Properties v. Cincinnati Insurance Co., 2014 WL 486521 (5th Cir. Feb. 7, 2014). The insured filed suit against the insurer for breach of contract after the insurer denied the insured’s fire claim for nonpayment of premiums.

The insured did not dispute that the insurer notified the insured that its policy would be cancelled for non-payment of premiums. However, the insurer argued that the policy was not cancelled at the time of the fire because the insurer failed to give notice of the cancellation to the mortgagee on the property. The Fifth Circuit stated that unless the terms of the policy provide otherwise, a policy cancellation is not affected by the failure of the insurer to give notice of cancellation to the mortgagee.

The policy at issue did not condition the cancellation of coverage on notification to the mortgagee that the insured’s policy would be cancelled. Thus, the Court stated that whether or not the insurer gave notice to the mortgagee is irrelevant as to the insured’s loss of coverage.

The Court further held that the insured cannot recover as a third-party beneficiary to an agreement between the insurer and the mortgagee. The Court stated that any promise by the insurer to provide a cancellation notice to the mortgagee was made for the benefit of the mortgagee, not the insured.

Martin, Disiere, Jefferson & Wisdom
What do you say

What was the last picture you took with your phone?

Becky Tirey with Myron Steves - Full moon pic (“it was hazy”)

Bob Havey with McClelland & Hine – funny “Trasspasing” sign.

Kicker Cardenas Farris - Kicker Insures Me Agency – A client’s car

Vikki Robinson with R-T Specialty, I.L.C – the Galleria Christmas Tree!

Wes Crawford (pictured with Vikki Robinson) - Oxford insurance service - room at La Buerge (panoramic)

Blanca Trevino with Myron Steves - Sunday night’s full moon

Rachel Primeaux with McClelland & Hine- fire pit

Jennifer Ethel with Myron Steves- Halloween pics of kiddos
In Memoriam

An admired and longtime Texas insurance figure, E. Lyle Ashley, CIC, CIW, died on January 24, 2014, surrounded by his family. He began his insurance career in 1966 when he joined W.T. Cooper Agency as a producer. He formed Ashley Insurance Agency in 1970 and sold it in 1980 at which time he devoted full time to Surplus Inc. which he founded in 1975. From 1980 until 2004, he was president of Surplus Inc. He sold the agency but remained president until 2008. In 2010, Ashley formed Ashley General Agency.

Mr. Ashley served as a director of the Independent Agents of Houston and on numerous committees of the American Association of Managing General Agents and Texas Surplus Lines Association. Ashley enjoyed spending time with his family as well as Saturday golf with the usual foursome. He is survived by his wife, Janet, daughters Billie and Heather, and son Jack, their spouses and children, a brother, sister and many nieces, nephews and cousins.

The memorial service was held at First Presbyterian Church of Conroe on February 1st. The family asked that memorial contributions be made to First Presbyterian Church, 2727 Loop 336, Conroe, TX 77304; Shriners Hospital, www.shinershospitalforchildren.org; www.cancer.org/donate; or the charity of choice.

On behalf of all of our IIAH members, we express our thoughts and prayers to the Ashley family and staff.

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February 18, 2014

**Connie Guy**, CPCU, ARM, AS, Director of Risk Management at FMC Technologies was the speaker and demonstrated how multiple stakeholders in a company (The Risk Manager, Human Resources, Health Safety and Environmental and Security) must all work together to create a fully integrated Business Travel Accident and Security program to protect its employees.

FMC Technologies, Inc. (NYSE:FTI) is a leading global provider of technology solutions for the energy industry and other industrial markets. The Company designs, manufactures and services technologically sophisticated systems and products such as subsea production and processing systems, surface wellhead systems, high pressure fluid control equipment, measurement solutions, and marine loading systems for the oil and gas industry.

The presentation concerning international exposures for today's businesses not only concerned energy companies but any midsize company expanding into a global footprint. The presentation was well received and very informative regarding General Liability and Workers' Compensation and Accident & Health exposures.

**Mr. Bruce Fisher**, Western Region Sales Executive for CPCU attended the luncheon and also gave a presentation on February 19, 2014 at the AIG Boardroom for the Institutes. The meeting highlighted the property, casualty and risk management education programs available from the Institutes and CPCU.
Have You Heard?

- **Shannon Dahlke-Applegate** - married Mark Applegate.
- **Jerry Mackey** - Named President of IIAT Services Co.
- Introducing the New iiat.org!
- **Laura Hill**, The Hill Group, celebrated her Feb 5th birthday in Carmel, CA.
- **Zuber Insurance Agency** will be celebrating 80 years of business on April 6, 2014.
- **Sean Wagner** with RPS Houston graduated from the UHD School of Insurance and Risk Management!! Sean graduated Magna Cum Laude.
- **Rachel Primeaux** - January 10th Birthday
- **Pat Janosky** - 65th Birthday
- Congratulations to this year's recognized **Best Practicing Agencies**!
  Among those named were: Focus Insurance & Financial Services, GEM Insurance Agencies, Brady, Chapman, Holland & Associates, Dean & Draper Insurance Agency and Pathfinder/LL&D Insurance.
- **Ms. Jackie Wold-Snider**, CIC, RPS Houston Senior Underwriter, has taken a position with Risk Placement Services' corporate Professional Standards Group. Jackie's accounts will now be handled by **Ms. Christine Kobos** and **Ms. Janie Frias**, AIS, CISR, CIC. Janie has been working with RPS Houston for the past several years as an Associate Underwriter and was previously with Austin Surplus, Admiral and State Auto. Christine comes to RPS Houston from IMS London American and before that Burns & Wilcox. Congratulations to Janie on her promotion to Underwriter and welcome Christine to RPS Houston.
- **Mike Hotchkiss** and his wife **Diane** ran in the Aramco Houston Half Marathon on 1-19-2014. **Ken Hotchkiss** and his wife **Molly**, daughter, **Haley** and son, **Jacob**, ran that day too!
The IIAH Annual Christmas Celebration was held on December 12th at the association office’s lobby. With a beautiful Christmas tree and wonderful music, it was hard not to get into the Christmas spirit! Santa Clause was there along with his sidekick elf to pose for pictures and check people off the naughty and nice list. A beautiful spread of all sorts of cookies and pastries were there for all to enjoy.

Thanks to our generous sponsors, the IIAH & Membership committee gave away some very nice door prizes! There was an ugly sweater contest as well! In fact, only one person wore an ugly sweater and that was the easiest $100.00 bucks that she ever made. Congratulations Amanda Cantu with Imperial PFS!

Please enjoy the pictures from the event but we would really like for you to be at the next one if you couldn’t make this one! It’s a great time to visit and to reflect on all the good people that we are fortunate to work with in this industry.

(continued on page 22)
“A lot of companies like getting a dividend, but they really like having their people safe.”

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Robert Nitsche
President
Insurance Network of Texas
GIDDINGS

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Texas Mutual Insurance Company is rated ‘A’ by A.M. Best Company. While we can’t guarantee dividends every year, Texas Mutual Insurance Company has returned nearly $1.4 billion to safety-conscious policyholders over the last 15 years.
Phil Swift, President of the Independent Insurance Agents of Houston had the privilege of participating in the awards ceremony honoring the students who had done such an outstanding job in portraying fire safety through their artistic talents.

The poster contest has been a co-sponsored project between the Independent Insurance Agents of Houston – specifically the IIAH Charitable Foundation – and the Houston Fire Department and the Houston Fire Museum for the past 39 years.

The contest is open to all Houston area elementary, middle and high school students. 1st, 2nd and 3rd place ribbons were awarded for each grade level. The school attended by the 1st Place Grand Prize Winner received $500 from the Houston Fire Museum to be used for educational materials and art supplies.

There were three Overall Grand Prize Winners. The 1st Place Grand Prize winner received $300, 2nd place $200, and 3rd place $100. Our 3 Grand Prize winners were invited to ride on vintage fire trucks in the televised Thanksgiving Day Parade, downtown Houston. Images of the 3 Grand Prize winning posters will be posted on the museum’s website through the end of the year.

Commemorating National Fire Prevention Month, October, the poster contest is an educational program of the Houston Fire Museum, in conjunction with the Houston Fire Department, which encourages students to use their artistic ability to help spread the fire prevention message.

After the winners were determined, the posters were prominently displayed at FireFest on October 20th to help increase the awareness of fire prevention. As insurance agents, we see many fires that could have been prevented if people had exercised greater care in dealing with fire and flammable materials.

This year there were hundreds of entries in the poster contest—all of them excellent. We thank the parents and art teachers for encouraging each and every student, and we congratulate you for doing such an outstanding job. A Special Thank You goes to Greensheet for advertising the contest in their publication.

IIAH was represented well by Kathy Havey, Marilyn Calhoun, Bill Baycroft, Scott Mackey and Carole Shelton, our Association Executive Director.

Denise Reid, Education Director of the Houston Fire Museum and the museum staff coordinated the poster contest and made all the arrangements for the awards ceremony. Phil sincerely thanked all involved as the contest would not have happened if not for your dedication. After the ceremony all of the award recipients, their families and their school representatives were welcomed to enjoy refreshments and take pictures with the students’ posters and their award ribbons.

Dobie High School received $500 to be used for educational materials and art supplies!

(continued on page 27)
## 2013 Fire Prevention Poster Contest Awards Ceremony

### Winners:

<table>
<thead>
<tr>
<th>GRADE</th>
<th>PLACE</th>
<th>STUDENT NAME</th>
<th>SCHOOL NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>preK</td>
<td>3rd</td>
<td>Jocelyn Morales</td>
<td>Wainwright Elementary</td>
</tr>
<tr>
<td>preK</td>
<td>2nd</td>
<td>Alejandro Mendoza</td>
<td>Wainwright Elementary</td>
</tr>
<tr>
<td>preK</td>
<td>1st</td>
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<td>Amaan Faisal</td>
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<td>Caroline Schillaci</td>
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<td>Luciana Aguilar</td>
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<td>Carlos Quintanilla</td>
<td>Raul Yzaguirre School for Success</td>
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<td>Ashley Landry</td>
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<td>Christina Duong</td>
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<td>Alex Calhoun</td>
<td>Creekside Forest Elem.</td>
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<td>2nd</td>
<td>Jordan Maya</td>
<td>Bailey Middle School</td>
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<td>1st</td>
<td>Dairah Ligns</td>
<td>Lake Olympia Middle Sch.</td>
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<td>3rd</td>
<td>Juan Moreno</td>
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<td>2nd</td>
<td>Jacob Hadlock</td>
<td>Twin Creeks Middle Sch.</td>
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<td>8</td>
<td>1st</td>
<td>Jasmin Hernandez</td>
<td>North Shore Middle Sch.</td>
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<td>9</td>
<td>3rd</td>
<td>Ah Duong</td>
<td>Dobie High School</td>
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<tr>
<td>9</td>
<td>2nd</td>
<td>Stephanie Gomez Lecona</td>
<td>Harmony School of Science</td>
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<td>9</td>
<td>1st</td>
<td>Sothee Park</td>
<td>Lutheran High North</td>
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<td>10</td>
<td>3rd</td>
<td>Emily Olivarez</td>
<td>Dobie High School</td>
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<td>10</td>
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<td>Marcus Phan</td>
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<td>10</td>
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<td>Ailyn Nunez</td>
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<td>Magan Wilkins</td>
<td>Incarnate Word Academy</td>
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<td>12</td>
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<td>Krisol Lopez</td>
<td>J. H. Reagan High School</td>
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How Agents Can Help Solve the Prescription Drug Epidemic in the Workplace

by Dwight Robertson, MD

EMPLOYERS

Prescription drug abuse affecting the workplace has rapidly reached epidemic status. The Centers for Disease Control and Prevention (CDC) has reported that more people die from prescription painkillers than from heroin or cocaine, and that one person is dying every 19 minutes because of this epidemic.

To help combat this issue, Texas recently took proactive measures to control the over-prescription and over-use of narcotics within the state’s workers’ compensation system. As trusted advisors to business owners in the state, it is important for independent agents to understand how these reforms could impact policyholders. Agents also need to be aware of how they can help their clients reduce their exposure to this risk.

Why Prescription Drug Abuse is a Workers’ Compensation Concern

Research suggests that high doses of highly addictive prescription drugs (known as Schedule II prescriptions) are often over-prescribed in cases when more mild medications would have sufficed for treatment. From public health and workplace safety perspectives, the abuse and over-use of prescription drugs is clearly an issue that must be addressed.

Opioid use is inherently tied to workers’ compensation insurance, since opioid drugs may be part of an appropriate treatment protocol for injuries sustained by workers on the job. However, opioid drug abuse can prolong an injured worker’s ability to re-enter the workplace at full capacity. It also undermines the culture of the workplace and ultimately threatens the safety of all employees.

When Schedule II drugs are prescribed for minor injuries, the risks of a longer recovery time and a greater chance of addiction increase for the injured employee. Both of these factors negatively affect the employee’s opportunity for a fast and safe return to work.

A Timely Discussion in Texas

Across the U.S., state legislatures are focusing on measured approaches that attempt to strike the right balance between dealing with the serious issue of prescription drug abuse and protecting healthcare professionals and businesses.

Texas is at the forefront of this issue. The state recently added controls within its workers’ compensation system to help ensure appropriate care is given to injured workers and to encourage proper dialogue between medical providers and insurance carriers.

Understanding the Reforms

As of September 2013, the Texas Department of Insurance, Division of Workers’ Compensation (TDI-DWC) adopted the pharmacy closed formulary. In brief, policymakers created an approved list of less-addictive narcotics that are deemed appropriate for the short-term care of injured workers with specific injuries.

The pharmacy closed formulary has already been in effect for workers’ compensation claims occurring on or after September 1, 2011. It now also applies to legacy claims that occurred prior to that date. As of September 1, 2013, prescriptions for any "N" drugs (or those drugs deemed "not recommended") for new and legacy claims now require preauthorization from the respective insurance carrier before they can be dispensed.

To ensure a smooth transition, the state gave insurance carriers a window of opportunity to identify existing legacy claims where the treating physician had recommended the use of a narcotic that is not part of the approved pharmacy closed formulary. According to the TDI, this enabled carriers to notify the prescribing doctor of the impending applicability of the pharmacy closed formulary and provide contact information allowing the prescribing doctor to discuss the ongoing pharmacological management of the injured employee’s claim.

What Else Can Be Done?

This formulary-based approach has resulted in a significant drop in the use of narcotics, especially highly addictive ones, when other more appropriate options are available. According to the Texas Department of Insurance, since the implementation of the pharmacy closed formulary the number of injured employees receiving N-drugs fell by 60 percent. The average number of N-drug prescriptions per claim fell by 22 percent. N-drug costs fell by 80 percent, and they fell by 76 percent as a percentage of all drug costs.

While Texas is leading the way for the nation in terms of tackling the abuse of narcotics within the workers’ compensation system, legislation alone is not enough.

At EMPLOYERS, we realized that the best way to address this growing problem is to involve everyone connected to it. That is why we have piloted a proactive program to help better control the flow of narcotics within the workers’ compensation claim. This approach involves the workers’ compensation insurance carrier, injured employees, workers’ compensation physicians and pharmacy benefit managers.

Agents also play an important role in addressing this issue by helping to educate their clients on proactive measures they can take to reduce their exposure to prescription drug abuse in the workplace. All agents should be encouraging their clients to implement employee drug testing as a normal course of business. Pre-employment and post-accident drug testing have proven to be effective deterrents to drug abuse in the workplace. Drug testing can also prevent complications from dangerous interactions between prescribed drugs and other over-the-counter or illegal drugs.

Agents can also educate their clients about how to analyze drug test results and what signals to look for. For instance, a clear warning sign of potential drug abuse is when a drug test identifies narcotic-grade medication, which was not prescribed by a doctor, in an employee’s system. Employers should also be alert to potential signs of drug diversion, which is when prescription drugs are used for recreational purposes, often as a result of being resold on the black market.

While the debate around prescription drug abuse should continue, only by working together will business owners, employees, insurance carriers, and healthcare providers effectively address the issue of (continued on page 35)
Isn't it funny how some things can never please us? I think the weather is a perfect example of that. Early last week, I was looking forward to the Fall Golf Classic and the weather was looking to be incredible—low 70s and sunny. The weather changed slightly throughout the week leaving us with a sunny day in the upper 60s and a bit of a gusty 20-30mph wind. Wow, was I ever bummed out about that— I mean 30mph winds? Yuck! However, as I look at the forecast for this week, I realize how awesome we had it. Old man winter is coming with a vengeance with temperatures near freezing later this week. As a truly amateur golfer, I would much rather have a little wind than a lot of cold! So, all-in-all, I guess last week was simply outstanding.

As we approach each of our golf tournaments I get more and more anxious wondering if we will have enough golfers, good weather, and most importantly, a good time. This year I added to the list a change in venue for the tournament so I was definitely freaking out! With that being said, the day ended as a great success; nothing surprises me more than the group we get each fall, as we have been filling this tournament for the past 3 consecutive years with each year reaping an incredibly fun event!

This year’s event was moved to The Golf Club at Cinco Ranch in Katy, TX to give everyone a chance to play a different course. The course was absolutely beautiful and in great shape considering all of the rain we had received the week prior. We had over 120 golfers again this year and with a new course in play it was a great challenge. These 31 teams had to fight each other, the wind, and dwindling daylight for the ultimate glory of Fall Golf Champion.

I do believe we set an IIAH Golf Tournament record this year with a 4-way tie for first place. These 4 teams were able to master a blustery day and wet conditions to shoot a remarkable score of 56. This sent our competition into a ‘playoff’ which was determined by starting at the 18th hole and working back to determine where each team would finish. Please join me in congratulating our 4 outstanding teams:

**Championship Team:**
Charles Fator, Dr. Rick, Lamar Lathon, J. Sean Anderson

**Second Place:**
Todd Crane, Pat Green, Greg Sandford, JP Flack

**Third Place:**
Kyle Dean, Robert Darnell, Bryan Tully, Tom Francis

**Fourth Place:**
Byron Way, Blaine McAnally, Cooper Wallach, Stuart Ray

We also set a record for the number of sponsors who joined us at the event and took advantage of all this great day had to offer! All our sponsors give an additional touch to our tournaments that we could not achieve without their support. I would like to thank all of those who attended and helped with sponsoring some of our on course contests. Please join me in congratulating the winners of these individual events:

**Closest to the Pin**

<table>
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<tr>
<th>Hole</th>
<th>Winner</th>
<th>Sponsor</th>
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<tbody>
<tr>
<td>#3</td>
<td>Dan Shearer (wha?)</td>
<td>BankDirect Capital</td>
</tr>
<tr>
<td>#12</td>
<td>Logan Couch</td>
<td>Delta General Agency</td>
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<tr>
<td>#16</td>
<td>Alan Doyle</td>
<td>Houston International Insurance Group</td>
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**Longest Drive**

<table>
<thead>
<tr>
<th>Women's Winner:</th>
<th>Men's Winner:</th>
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<tbody>
<tr>
<td>Jane Rohde</td>
<td>Todd Mohr</td>
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**Sponsor**
Recreation Committee

We were also very happy to have Myron Steves with us again this year with its industry infamous putting contest. This is one of the most highly sought after titles at our tournament. Everyone goes through a grueling contest of putting skills to see who is truly the best putter within our membership. I understand the course they laid out this year was very difficult and a true test of putting skill (or in my case, luck). Please join me in congratulating this year’s winners of the Myron Steves’ Putting contest:

<table>
<thead>
<tr>
<th>Place</th>
<th>Winner</th>
<th>Made the putt!</th>
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<tbody>
<tr>
<td>1st Place:</td>
<td>Charles Fator</td>
<td>2 Feet from hole</td>
</tr>
<tr>
<td>2nd Place:</td>
<td>Lamar Lathon</td>
<td>2 Feet from hole</td>
</tr>
<tr>
<td>3rd Place:</td>
<td>Bob Lathrop</td>
<td>Made the putt!</td>
</tr>
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</table>

Thanks again to Anna Kizer and Myron Steves for sponsoring this event!

I have been fortunate to have been involved with the IIAH and the Recreation Committee for over 15 years (thanks for reminding me Mr. President). Throughout those years, I have been able to work with a lot of great people on the committee and none better than those I have now. I want to thank all of those that were able to join us last week at the event: Kevin Kimmel, Cyndi Franz, Norma Salazar, Rob Harrison and Sandra Greer. I also want to thank Carole Shelton for being there to help at registration and throughout the day! Our other members are vital to our success as well and I would like to thank them for what they do for us!

On behalf of the IIAH Recreation Committee, I wanted to thank everyone again for participating in this year’s IIAH Fall Golf Classic as either a golfer or sponsor or committee member. The Spring Golf Classic is scheduled for May this year and we are extremely excited about a new venue for that event as well! This tournament will be on May 7, 2014, at Glenanloch Pines Golf Club. We are also excited about the upcoming annual IIAH Charity Chili Cook-off to be held January 25, 2014, at the Bayou Sports Grill. Please grab some friends and come show off your cooking skills!

(continued on page 32)
Zuber Insurance Agency will be celebrating its 80th year in business on April 6, 2014.

The agency was founded in 1934 by J.L. Zuber, a self-educated man who had to go to work at the age of 13 to help support his family.

J.L. owned his own shoe business in St. Louis until it closed during the depression. Moving with his family to Houston, where his brothers & sisters lived, he established Zuber Insurance Agency. He started visiting friends and family to express the importance of insurance. At that time all transactions were negotiated in person on a handwritten contract.

Son, Joe started with the business in 1949 and took over operations due to the death of his father.

In 1979, Alan, a 3rd generation joined the company and now proudly runs the agency.

The process in which we conduct business has changed dramatically over the years, but one thing remains the same at Zuber Insurance, "Customer Service". It is our number one priority to handle all customers as though they are friends and family.
Agent’s questions about Errors and Omissions, and how E&O losses can be prevented.

Q  Our agency just had a strange situation occur. After our insured had filed a claim under their auto policy, the carrier rescinded the coverage back to the effective date of the policy. Their reason was that the insured had given incorrect information on the application. Because of this they denied the claim and voided the policy. We wondered if this type of situation could lead to an E&O claim against our agency. Could we be at risk if this happens again in the future?

A  Crissi, Texas

Crissi, insurers have the right to rescind policies because of misrepresentation. In order for the carrier to rescind a policy, the misrepresentation must be material. In other words, the false information or undisclosed information would need to have affected the carrier’s decision to issue the policy. For example, if the applicant stated that they drive two miles each way to work, but they actually drive 20 miles each way, that would not be considered material misrepresentation. (It may be misrepresentation, but would not have made a difference in eligibility.) The carrier would still have issued the policy, even though the vehicle may have been subject to a different rate classification. On the other hand, if the insured stated that there were no other drivers in the household, but in fact another driver of the vehicle was their resident son, who had lost his drivers license due to an Operating Under the Influence (OUI) violation, that would be material misrepresentation. Had the insurer been aware of the son being an operator, they would not have issued the policy. Under such situations, it is understandable that the carrier would rescind the policy back to the inception date.

Your question related to the agency’s E&O exposure in such a situation. Let’s imagine that the insured in this case claims that they told you, their agent, about the son. They claim that it was your advice not to list the son on the application. This might even cause the carrier to accuse you of being a party to fraud in this case. If it was true, even your E&O policy would not pay the loss for an intentional illegal act on your part. But if it wasn’t true, how would you defend yourself?

Here’s where we come right back to our old friend: Documentation! You may have been aware of the fact that the applicant had a son and asked about it. Or the son may have come up in the course of casual conversation. When asked, the applicant answered “Oh no, he no longer lives at home. He moved to Seattle, has his own car and is living there with his girlfriend.” Note it in your file. In that way if anything comes back to you later, you have sound documentation. Most of our agency management systems encrypt notes or activities which creates strong evidence that the information was entered on that particular date.

I recently spoke with a CSR who told me about having to testify in a fraud case as to what an insured said when they took out a policy over three years earlier. Most of us would not remember the details of a conversation after that length of time, without having some documentation to help us remember.

According to NICB (National Insurance Crime Bureau), insurance fraud continues to grow. Although many consumers consider insurance fraud to be a victimless crime, it really affects all of us in the form of increased premiums and cost of goods and services. As agents, it is prudent for us to ask a lot of questions at the time of application. Doing so may help uncover additional exposures, giving us the opportunity to offer additional coverage. The answers we receive, when documented, can help us remember the “rest of the story”.

Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention. Forward your E&O questions to marylp@pinsusconsult.com. ©2012 LaPorte Consulting, LLC. All Rights Reserved

(continued from page 30)

How Agents Can Help Solve the Prescription Drug Epidemic in the Workplace

prescription drug abuse in the workplace.

1 CDC, “Policy Impact: Prescription Painkiller Overdoses” (July 2, 2013).
3 California Workers’ Compensation Institute, “Prescribing Patterns of Schedule II Opioids in California Workers’ Compensation” (March 2011).
6 Ibid. 4.

Dwight Robertson, MD is Medical Director for EMPLOYERS®, America’s small business insurance specialist®, which offers workers’ compensation insurance and services through Employers Insurance Company of Nevada, Employers Compensation Insurance Company, Employers Preferred Insurance Company and Employers Assurance Company. Insurance is not offered in all jurisdictions. For more information, please visit www.employers.com. Copyright 2014. EMPLOYERS. All rights reserved.
It's Christmas evening, late... you've gone thru 3 sets of AA batteries just keeping the kids happy with their new toys. Your loving spouse got you that brand new touchscreen smartphone, and you've finally figured out how to turn it on and make a call. You are relaxing on the sofa, swiping away, when you realize with horror and dread... All my email is on my old phone, what do I do? I need my email! Oh wait, I have an awesome IT guy at work he can fix it up.

Welcome to BYOD...Bring Your Own Device

It's becoming more and more common for companies of all sizes, to allow you to use your own phone or laptop for doing company business. It saves the company money on having to invest in equipment. And, you get to choose what you use, your favorite. The best of both worlds, right? Not necessarily. There are 3 issues to contend with when it's a BYOD situation. Compatibility, Security, and Liability.

Just because it's a “smart” phone, doesn't mean it is going to work with your company's email server. Check with your IT guy first. It is kinda like comparing apples to oranges, or in this case, Apple to Microsoft. It takes special equipment and software for Apple computers (iPads, iPhones, and iPods) to allow them to talk to a Microsoft network. And, most companies use Microsoft Exchange Server as their email server. Check with your IT guy first.

Is your phone password protected? Maybe. Is your iPad secure? Probably. But are they encrypted? Highly unlikely, unless your company requires it to connect to their systems. Your personal device opens up a big security hole in your company's network, unless, you secure it. If someone steals your laptop, can they get company info from it? If you lose your phone, can the person who finds it read your email? Safe in your pocket, is NOT secure. Your company is taking a big risk by letting you use your personal phone for company business. Check with your IT guy, I'll bet you're seeing a pattern there. Some companies have the ability to wipe your phone if you lose it. Your provider definitely has the ability to de-activate it. Don't wait to tell them you lost it or it was stolen. Time is of the essence.

Lastly, using your personal devices for company business creates a liability for your company. What happens if you do lose it? The data on it is at risk of going public. You may think, what's the big deal? Probably nothing. But, it only takes one sensitive piece of information to leak out and your company is being sued. Then there is the other side of the liability to your company. Who is going to pay for the replacement? You might think the company should pay for it, because you were using it for company business. But, not necessarily. Remember, it's your “personal” property. Just because you are using it for company business, and you are using it as a business expense for tax right off... doesn't mean your company sees it the same way. Check with your IT guy!
Spring 2014 heralds the start of the University of Houston Downtown's Insurance and Risk Management Center's Distance Education program. The program will provide its full curriculum for the bachelor degree in Business Administration with a major in insurance and risk management, available world-wide to qualified undergraduate degree-seeking and post-baccalaureate students in an online format. UHD's Distance Education program differs in numerous significant ways from other online learning, including:

- **UHD** is part of the prestigious University of Houston System, comprised of four separate universities with four main and seven distance learning campuses and nearly 55,000 students;
- **UHD** is a state university, accredited by the Southern Association of Colleges and Schools, which provides transferrable college credits for courses completed to other accredited undergraduate university programs that offer similar degrees and courses;
- **UHD** is a traditional bricks-and-sticks campus, located in the heart of downtown Houston, Texas that possesses substantial facilities, infrastructure and resources that provides academic advising and other student services promoting student success;
- **UHD** employs a fulltime permanent academically-qualified faculty and masters-qualified industry professionals in non-tenure adjunct faculty positions to bring quality pedagogical and real-life experience to the overall teaching environment;
- **UHD's College of Business** has earned professional accreditation by the Association to Advance Collegiate Schools of Business International, a distinction earned by less than 5% of the business programs worldwide;
- **UHD's IRM Distance Education** program provides quality-control in its online program consistent with its classroom teaching, including live proctored exams, assessment and continuous improvement of its programs, curriculum, teaching methodologies and learning outcome;
- **UHD's IRM Center**, faculty and insurance industry Advisory Council provide students with opportunities to attend industry events and conferences and connect with insurance industry employers to obtain internships and career positions in the insurance and risk management industry;
- **UHD's IRM Center** has partnered with The Institutes, The National Alliance for Insurance Education & Research and The American College to allow students to earn credit for courses toward industry-valued professional insurance and risk management designations including CPCI, CRM, CFP, ChiC, and CLU;
- **UHD's IRM Center** provides scholarships to all qualified IRM degree majors with at least a 2.8 GPA, as well as many other scholastic and need-based scholarships and grants; and
- **UHD's College of Business** opened its new Career Placement Center in 2014, offering insurance and risk management students assistance with resumes, interviewing skills and job placement.

To learn more about the UHD undergraduate and post-baccalaureate insurance and risk management program, go to: http://www.uhd.edu/irm. A sample degree plan and listing of the degree program required and elective courses, with course schedule, corresponding professional designation courses and prerequisite information can be viewed by clicking on the Insurance & Risk Management Degree Worksheet link.

**Questions? Contact** Wendall Braniff, Director, IRM Center at branifiw@uhd.edu or 713-226-5552.

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IIAH Legislative Committee

The main purpose of the IIAH Legislative Committee is to monitor legislative developments, and coordinate with IIAT and IIABA on action plans that will benefit the insurance buying public, and the insurance industry as a whole.

The committee coordinates with the Trustees of the Insurance Men/Women's Political Action Committee (IMPACT) to encourage our members to contribute, so that our association is in a position to provide financial assistance to candidates that support our legislative positions.

In addition, the Legislative Committee identifies and recruits individual IIAH members to serve as “key contacts” for the Legislators from Harris and surrounding counties.

Legislative Update

By Thomas M. Braniff, JD, CPCU

“There is only one basic human right...the right to do as you damn well please. And with it comes the only basic human duty...the duty to take the consequences.”

- P.J. O’Rourke, political philosopher

IMPACT Solicitation in Progress

The annual drive to raise funds for our Political Action Committee is now underway. The funds contributed by IIAH Members and Affiliates are used to help local political candidates that will represent us in the Texas Senate and House of Representatives; as well as candidates for statewide offices, such as Governor and Lieutenant Governor.

Our goal is to raise $75,000 this year. When we combine our contributions with those that are being raised by other local Independent Agent Associations around the state, it gives us the funds for Independent Agents to be one of the strongest political advocacy groups in Texas.

Independent Agents have come to be recognized by our elected officials as a “consumer oriented” organization. Our members generally have very close relationships with their customers...who are also voters. The candidates know that Independent Agents are constantly in contact with their customers; and as such; agents are in touch with their customer's attitudes, opinions, needs and wants.

Political Campaign Season to Begin

No sooner than our IMPACT solicitation drive is completed in June...and the campaign season will begin for the elections in November.

Our contributions to IMPACT allow us to demonstrate our financial support for candidates we feel will support our agenda. It is important that we continue our involvement in the political process.

When you receive your IMPACT solicitation letter...please respond generously.
Once again we gathered at Maggiano's Little Italy where IIAH President Phil Swift, greeted members and guests at the November member meeting. Mooring Recovery sponsored the Free CE Seminar on Water Mitigation – Effects of Water Damage with instructor, Rick Linahan, President of Mooring USA.

Welcome to our new members: Kicker Cardenas-Farris of Kicker Insures Me Agency and Doug Flad of The Flad Group. As always we encourage new members to take advantage of the free Member Spotlight in the Houston Insurance News Magazine. Please contact Scott Mackey at editor.at.hin@gmail.com for more information.

Bill Baycroft offered the invocation and we enjoyed a luscious Italian feast and some old world atmosphere at what has become the preferred meeting/luncheon location for IIAH members. (As long as they continue to serve deep fried zucchini!)

Rick Oldenettel, founding partner of Oldenettel & McCabe, a Houston based law firm specializing in civil litigation was our Keynote Speaker. The firm's trial practice consists of a wide variety of commercial and personal litigation including wrongful death, professional liability, premises and homeowner liability, product liability, personal injury, errors and omissions, vehicular accidents, and aviation.

Rick has 30 years plus litigation experience and graduated from Sam Houston State University (B.S., magna cum laude) and South Texas College of Law (J.D., summa cum laude). His commentary reminded us of some important particulars we've all heard and used as a part of “best practices” in our industry. If you discuss an exclusion with an insured, you should discuss all the exclusions in the policy with that insured. In that same vein, remember if you notify one customer of an intent to cancel, you should notify all customers of any intent to cancel their policies.

One of the things I came away with and would like to reiterate to our readers is that we don't have to be perfect, but we should be prudent. I think that's a given, don't you?

President Swift thanked everyone and presented our guest with a token of appreciation from the IIAH sharing ways to guard against E&O offenses in our industry. Rachele Posey of Blackmon Mooring won the drawing for a Business Card Ad in an upcoming issue of the Houston Insurance News Magazine. Also, Diane Elrod of GEM Insurance Agencies LP (recently purchased by BancCorp South) won a complimentary registration for one at the IIAT Joe Vincent Management Seminar.

See you next time for another outstanding meeting of insurance minds and as always, email your suggestions for content in the news magazine to editor.at.hin@gmail.com.
BENEFITS

As a member of IIAH you will have access to specialized education programs, advocacy, publications, networking through meetings and events.

Buying Power
IIAH has partnered with Buying Power to manage our Sprint and Office Depot discount programs.

Office Depot Discounts: A global supplier of brand-name office supplies, office furniture, business products and services. IIAH members receive discounts up to 80% on the entire Office Depot catalog of products and services.

Sprint Discounts: The nation’s leading provider of fully integrated, all-digital wireless service. IIAH members receive a 17% discount of their Sprint rate plans, best corporate pricing on new phones and upgrades, and a 20% discount on accessories! These incredible discounts apply to existing Sprint units as well as new activations.

Education
IIAH provides 5 – three hour FREE seminars annually for all member licensed personnel – a total of 15 hours per employee – a value of $360 per employee. Members receive a 50% discount on all education programs (Energy Symposium excluded)

Group Plans
Kelsey National has provided quality products from highly rated insurance carriers to IIAH members since establishing the IIA Group Insurance Trust in 1996 and now offers IIAH members plans at competitive group rates. Kelsey has a superior customer service team ready to offer IIAH members plans for Dental, Dental with Vision, Life/AD&D, Long Term Disability and Short Term Disability. With many plans available to only one enrolling employee, you can begin covering your agency right away. Kelsey has all your employee benefits covered!

Houston Insurance Day (HID)
When a member agency purchases a full registration inclusive of all seminars, lunch and exhibit hall they may obtain additional full registrations for all agency personnel with no lunch for FREE or pay for additional full registrations with lunch.

Houston Insurance News
Receive the Houston Insurance News publication four times annually that includes industry events, articles and advertisements.

IIAH Website Advertising
All IIAH Member Agents and Affiliates are automatically in the Find an Agent/Service search engine on the IIAH website. Members may purchase additional options to include searches by lines of business, direct links to member’s website and logo banner ads. This service is exclusive to IIAH Members only.

Legislative Advocacy & Political Action
Priceless

Merchant Accounts
Through the IIAH Program you can accept every form of payment and provide your clients with the convenience of paying by debit and credit card. Payments can be accepted in person, by mail, over the phone, by fax and even on-line. You will receive discounted enrollment and monthly fees – reduced processing and transaction fees are volume based. Value $100 minimum.

Member Discounts
IIAH Members receive a 50% discount on all events and services.

(continued from page 39)
**What’s the quickest way to ease that empty feeling?**

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**HIP**

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*By Bob Havey*

The Houston Insurance Professionals (HIP) continues to grow and give for charitable causes. We host quarterly events to help us facilitate community service projects and networking opportunities. Membership is open to all individuals in the insurance industry. We are a part of FIWT and continue to uphold the objectives that are our foundation.

Christmas at the Kinder Emergency Shelter was yet another wonderful visit with children staying there until they are able to return home. This shelter provides youths in crisis a safe short-term home-like environment while they are waiting. Our volunteers shopped, wrapped and delivered gifts and crafts to the kids along with a contest for the best decorated stocking and ornament. This is a wonderful event for those kids and everyone enjoyed themselves.

We had a donation drive for the Kinder Shelter and the Houston Insurance Professionals donated necessities that were sorely needed. Towels, washcloths, pillows, sheets and comforters were some of the items. The shelter was extremely appreciative of our efforts and our members had a good time putting this together. Thank you to Mary Travis, Stephanie Vincent and Merry Jane Eversole for their work in spearheading these donations. We are planning an Easter event with the shelter and will have an Easter egg hunt and games for the kids there.

We will have our Mid Year Leadership & Education Expo April 11-12, 2014 in Austin, TX. Please visit the FIWT website at www.fiwt.com for more information.

We are planning a wine social in May and will have more details as the date gets closer. Houston Insurance Professionals is an organization of industry people who are constantly improving through better education and new ways to provide community service.

As always you can check us out at www.houstoninsuranceprofessionals.org or email Bob Havey at bobh@mhj-tx.com.
Here are the questions:

Q: Morning or Night person?
A: Night person!

Q: Favorite vacation?
A: Quiet and relaxing!

Q: Favorite subject in school?
A: English

Q: To relax . . .
A: Get in my jammies, open a bottle of wine and sit down with a good book.

Q: Most people are unaware that . . .
A: Am a musician. I sing and dabble in several instruments and perform or "jam" several times a week.

Q: If I were King of Houston I . . .
A: Would initiate more public transportation such as expanding the railway systems.

Q: If you could have dinner with someone living or dead, who would it be?
A: Bill Murray

Q: If you had to pick another career, what would it be?
A: Archaeologist. Because we all want to be Indiana Jones, right?

Q: What are you most proud of?
A: My daughter. She never fails to make me the proudest mamma ever!

Q: Toilet paper... over or under?
A: OVER OF COURSE!

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