2012 IIAH CSR Appreciation Luncheon

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houston insurance news
The Magazine Committee, Officers, Directors, Executive Director and the staff of IIAH reserve the right to review all information submitted for publication and to refuse such publication at their sole discretion.
Mary, I just read your recent E & O article regarding people who are leaving their homes to find jobs in other areas............very interesting, but I have a question. What do we tell our clients that are going to Texas or Arizona for 1 month, or even 3-5 months? Let’s say they have a neighbor who checks their house periodically. How do we protect ourselves as agents and what should we be telling those clients before they leave concerning their homes? How often do they need to be inspected while they are gone? Any thoughts?

- Ron, Minnesota

Ron, that is a great question.....but not so much a problem as the other scenario. The ISO homeowner’s policy allows the insured to leave their home for awhile, and even rent it out while they are gone. As long as they still are in their home more than they are gone. This is very typical for insured’s who live in northern climates and become “snowbirds,” going south for the winter. There is no requirement under the policy that they have the home “inspected” or checked while they are gone, but conscientious home owners have a neighbor, friend or relative do that anyway. Since the house isn’t vacant, there are no issues related to vacancy. As an agent, you might make this a suggestion, simply because it is good risk management.

If you represent carriers who do not use the ISO forms, you might want to verify that this is true with those carriers as well.

One area that I think could be a problem is if they really don’t come back. Let’s say your insured planned to be gone for a couple of months but develops health issues while they are down there and decide not to come back. Then you could have a coverage issue when the home you insure is no longer their “residence”. To best cover your insured (and your E&O exposure), I suggest you tell your insured to notify you if their residency situation changes, and then document your conversation. You might do a routine follow-up after their expected date of return. In this way, you could offer them service at the same time you verify that they have not changed their residency.

Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention.
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It is hard to believe that my year as IIAH President has gone by so quickly. It has been a distinct honor and privilege to serve and I am extremely grateful to have had this opportunity.

When I joined the board a number of years ago, we were in the midst of a sea change in our association. Many of our traditional events and programs were not working anymore. Attendance and interest was down and it was clearly time for a new direction. With that in mind, we set out to “re-invent” the association.

It has been a difficult journey at times as hard choices had to be made. Fortunately, what we have now is a much leaner, much more responsive association. The key to our success in this venture has been input and participation from the membership.

As we all know, being an independent agent is a challenge. Having a local association of like-minded individuals to collaborate with is an invaluable asset, and we are all blessed to be a part of it. Please continue to offer suggestions and comments as to how we might improve and please participate in committee work and attend as many events as possible. The one thing that has always remained constant is that people join and belong to this association to network. That is our primary function and without your individual participation, it can’t happen.

Thanks for your support and I look forward to seeing you at the Officer Installation Dinner where we will install your new Executive Committee and Mark Bauer as President.
Robert Lars Larson passed away May 16, 2012 at M. D. Anderson Cancer Hospital after a courageous 3 year battle with cancer, but not without hope.....He is survived by his wife, Araceli Herrera Larson of 18 years, his children Cristina L. Larson and Alejandro D. Larson, both of Houston.

Bob was a great friend to so many in the insurance industry. Everyone who knew him loved him for his caring ways, his willingness to help and his sense of humor. His insurance career included employment in the Premium Finance field and General Agency arena. Specifically his family would like to thank his last employer, RPS/Leicht General Agency, for the compassion they showed Bob while he was going through his health challenges.

Bob’s photography hobby kept him busy as photographer for numerous insurance industry events and for various insurance associations. He delighted in seeing his friends at gala’s, golf tournaments, parties and charity events while he photographed the festivities.

Visitation was held at Garden Oaks Funeral Home on May 21st. The funeral services were on May 22nd with the burial at Forest Lawn Cemetery afterwards.
I met Bob in 2004, when my officer manager at the time, asked me to volunteer and become a committee member for IIAH. I chose the magazine committee and I am so glad I did or I would have never worked with Bob. Every time he came by our office to deliver the pictures, that he was so kind enough to make copies for every single person in the picture, he had a HUGE smile on his face, even in the toughest parts of his battle. Bob, I am going to miss you so much.

Daphne B. Clark, Hotchkiss Insurance Agency, LLC

He was always so upbeat and had a smile on his face. Made you think any problems you might have was nothing compared to his.

Shelley S. Spears, RPS/Leight

I don’t remember the first time I met Bob but it was probably about 23 years ago at an insurance event where he was taking pictures. At that time Bob worked for a finance company but he was what is referred to as a “friendly” competitor; he was always willing to answer questions or provide insight into our industry. Bob recruited me to work on the PIA of Houston newsletter and we’d gather at his house for lunch meetings on a regular basis. In retrospect, I think it was Bob’s influence that demonstrated to me how important and rewarding association involvement can be and for that, I thank him.

I attended Bob’s wedding to Araceli and I remember he seemed almost giddy with happiness. Throughout the years Bob could be counted on to deliver a corny joke whenever possible and a smile always. Throughout all his health issues I don’t recall him ever displaying a sense of “why me?”; in fact he was still cracking jokes (“one-eyed Bob here”) the last time I saw him. I don’t know anyone who would’ve had the courage and grace to handle the situation as well as he did – not even close. At the convention in San Antonio I found myself looking for Bob with the always present camera around his neck; it still seems strange to realize he’s no longer with us. I’m thankful I knew him, that I could consider him a friend and I hope he’s taking lots of pictures to show all of us when we get to that big place in the sky.

Marsha Wilson, Imperial PFS

Bob’s attitude was “I’m glad to be alive!” Nothing showed that more than when he became ill and had to battle the tumor over his eye. I don’t think he had to look too hard for the strength and will to push on, to survive; he inherently had it in his spirit. I will miss Bob and his powerful spirit.

Amy Weimer, Hotchkiss Insurance Agency, LLC

“Bob was one of the nicest people I have ever known. From the very first time I met Bob, he always made me feel like we had been friends for ever. I miss Bob, his sense of humor and his laugh.”

Deb McRae

He was a reallllllly special and humble guy! He’ll be missed.

Thomas M. Braniff, JD, CPCU, Texas Insurance Consulting

I first met Bob back in the 1980’s when he was a sales rep for a premium finance company and called on our agency. Although I don’t remember the specific year, what I do remember is Bob’s very outgoing and friendly personality. He seemed to know everyone in the local industry. When I became chairman of the Magazine Committee in the early 1990’s, Bob was always an eager volunteer to take photos of IIAH events. Over the many years that we served on the committee together, he became known as the unofficial “official” photographer for the magazine. He could be counted on to be at each and every association event with his trusty camera around his neck. We could also count on him to deliver countless photos to the committee for use in the magazine. There is no telling how many photos Bob took just of our events, or how many we published, but we always tried to include as many as possible in each issue, so I can guarantee it is an impressive number. Bob not only supplied the photos to the committee, but he would also mail a copy to most of the individuals he had captured on film. I received numerous photos from Bob over the years and it was always a pleasant surprise to open the envelope and find a photo or two.

With his history of dedicated involvement, it’s no surprise that he knew so many in our industry, had so many friends and was so well respected. Bob always – always – had a big smile and something funny to share – even after his health struggles began. He seemed to truly love life and what he was doing and the people he associated with. He will be missed.

Jeff Presley, Willis of Texas, Inc.
Serving as Executive Director of IIAH has been a wonderful experience for me. I have often reflected on what makes our association regarded as the best across the state. The answer is very clear... the strength of our association comes from those who volunteer their time to our organization. Those who foster relationships, keep people connected and let people know they matter.

While volunteers come and go, Bob remained a constant reminder of the volunteerism of our membership with his unselfish time and sincere commitment to our organization and industry. For decades, Bob was the voice and eyes for our association and our member's personal achievements. Our IIAH history will forever be remembered through Bob's photography. His enthusiasm and can do spirit shared with his peers and with countless committee members will serve as his legacy to those moving forward in our organization.

As for me, our friendship grew to be a very special relationship. I miss his corny jokes, his calls just to check in and see how things are going, the "yo" and "this is one-eye Bob" when hearing his voice, and of course that smile that made all of the troubles of the day go away. Friendships such as ours do not come along every day, but they remain in our hearts forever. Bob, until we meet again.... "Taco Bueno" my friend!

Carole Shelton
Executive Director
IIAH

How do you spell "friend?" B – O – B, that's how. Bob and I have been friends for more than 30 years. We got to know each other when we served on the first PIA Casino Party Committee. During this time I learned that Bob would do anything for his friends, was always offering a helping hand and was the first one to just "be there" for you.

Over our friendship, Bob offered to monetarily bail me out of a beach house I couldn't sell in the 80's. I didn't take him up on the offer and the house eventually sold, but the point is that he wanted to help me. He was instrumental in John Holsan hiring me at AFS/IBEX, he funneled marketing leads with his peers and with countless committee members will serve as his legacy to those moving forward in our organization.

I've submitted pictures of Bob as I remember him best. The one with the dark glasses is from wedding no. 1; the one with him smiling in his glasses was at an agent's luncheon; and the picture with Henry and I and our granddaughter, Kiersten, who was 6 at the time and will be 18 in a few months, is from, you got it, wedding no. 2.

Friends like Bob don't come along every day. Grab your best friend and give them a big ole hug TODAY!

Merry Jane Eversole
Assistant Vice-President
AFS/IBEX Financial Services, Inc.

‘My Friend Bob’

‘Friend’ hardly describes the relationship that Bob and I enjoyed for over 38 years. We first met when Bob was with AFCO and cold-called on HARCO. He was new here in Houston, getting a divorce and really a mess of a guy, so I thought at the time. Of course, we contracted with AFCO and the rest of my Bob memories and stories are ‘priceless’.

Over the years, we became really great friends and he shared the same corny jokes and stories with me that he inflicted on everyone else... but, we all knew that was our Bob! There are so many special times that I had the opportunity to share with Bob and he with me... he photographed all the PIA and IIAH special events with such pride and passion; photographed my wedding; my son's wedding; my daughter's wedding and was there with his camera for any event that needed to be remembered. He loved doing things for others and he had such a special gift for doing that through his photographs and kindness to others.

When Bob met Araceli, it was a special relationship and many of us were there to celebrate his wedding and new happiness. We were there when his children were born and watched the beaming Bob photograph their every move.

Bob was such a huge part of HARCO and our family. He attended all our Christmas parties; celebrations and events. He considered us his family and always wanted to be included in everything we did... and, he was!

Our IIAH members and friends were there when he was diagnosed with cancer and provided support to him as best we could (Bob was a bit hard-headed for sure!) when he seemed struggling. Bob was so appreciative of all the love, prayers, financial gifts, food and friendships that he possessed during all his hardships and health challenges. I don't think Bob realized how many lives he had touched until his health crisis... it was amazing to watch him and see how well he handled his adversity with the support of all his IIAH and Insurance Women friends.

I would like to personally thank each and every person that reached out and helped us during Bob’s illness... IIAH is truly a family of individual persons that care deeply for each other. Another special thanks goes to Marshall & Beth Leicht/Leicht-RPS for by allowing Bob to work with them, his confidence and independence was restored which greatly contributed to his ability to deal with his illness and keep his upbeat, corny personality intact.

I could write a 'Bob Book' and some of you probably are thinking this is it... but there just isn't enough room to say all the things that need to be said about Bob. My final comment is: There could never be a better friend to have; someone to love and care for you unconditionally; through good times and bad to always be there to help in any way possible... that was ‘My Friend Bob’. He is missed greatly...

Gerri Rougeau, CIC
HARCO Insurance Services
IIAT's 115th Annual Conference & Trade Show

IIAT’s 115th Annual Conference & Trade Show was held in San Antonio June 13-15 at the Grand Hyatt Hotel.

The IIAT Annual Conference & Trade Show boasts the Southwest’s largest insurance trade show with more than 170 booths.

Continuing a tradition that started four years ago, IIAT’s 115th Annual Conference provided a unique opportunity for conference attendees to get involved and make a difference by joining a volunteer work team led by IIAT’s Young Agents. This year, the Young Agents invited everyone to join them in a work day at St. Peter-St. Joseph Children’s Home in San Antonio. St. PJ’s Children’s Home serves the needs of children and families by providing a safe, nurturing community to heal body, mind and spirit, shape successful adults, and break the cycle of abuse and neglect. Everyone who participated thought it was a great and rewarding experience.

At the annual business meeting conducted at the conference, Patrick Watkins, president of Watkins Insurance Group, Austin, was installed as IIAT president for 2012-2013.

Don Whitaker, president and owner of Whitaker Insurance Associates, Inc. in San Antonio, was installed as president-elect. Installed as vice president was Pat Arthur, partner at McQueary Henry Bowles Troy in Dallas. Robert Hempkins, president of Hempkins Insurance in Denison, was installed as state national director, and David VanDelinder, executive director of IIAT, will retain his position as secretary-treasurer.

Elected to the board of directors for three-year terms each were Peter Lauve with CBS Insurance in Abilene, Gordon Sorrel with Texas Insurance and Financial Services in El Campo and Greg Stevens with TIA Group in San Antonio. Susan Tyner, commercial marketing account executive for Allred Thompson Mason Daugherty, a division of Higginbotham & Associates in Wichita Falls, was named the ACSR of the Year. This award is given annually to an ACSR in Texas who exemplifies outstanding leadership and service to the independent agency system and to the public.
Have You Heard?

Carole Shelton, IIAH Executive Director, celebrated one of the “zero” birthdays on 6-21! You will have to get with Carole to find out which zero it was!

Ann Meyer, with US Risk celebrated her 65th birthday on 7/22!

Sandra Greer had her 6 year anniversary at IIAH 5/6

Hotchkiss Insurance Agency, LLC had some milestone Anniversaries that they wanted to share as well:

- **Ricci Dickson** 1 year anniversary
- **Diane Thompson** 15 year anniversary
- **Luci Rouse** 1 year anniversary
- **Wes Weatherred** 15 year anniversary
- **Chip McKenzie** 6 year anniversary
- **Ken Hotchkiss** 18 year anniversary
- **Andrea Penaloza** 9 year anniversary
- **Theresa Bradford** 23 year anniversary

Congratulations to **Rose Perez**, CIC for becoming USG Insurance Services, Inc.’s new Houston Branch Manager. USG Insurance Services, Inc. announced the expansion of their Texas operations with a new office located in Houston, TX. Congratulations to **A.J. Perez**, CIC, Producer/Broker who will also launch this new location.

Allen Wilson of GEM Insurance Agency recently completed a climb to Mt Denali, Alaska – the highest point in North America!

Tom & Wendy Braniff celebrated their 18th year of marital bliss 7/18/12
“Don’t Stop the Carnival”, that was the theme of the 2012 RPS Leicht “Leichtfest. “ Leichtfest began approximately 20 years ago and was Leicht General Agency’s way of saying “thank you” to the company’s retailers and carriers each year and the tradition still continues today!

The Leicht General Agency was established in Houston, Texas in March, 1992, by Marshall and Beth Leicht.

In February of 2008, Leicht General Agency joined Risk Placement Services, Inc. as a merger partner and became RPS Leicht. Today RPS Leicht is led by Area Presidents Amy Leicht and Matt Leicht.

“Leicht General Agency, the company and its reputation were built on a foundation of knowledgeable people and unmatched service and we are proud of our folks and their standing in the insurance community, but we are as equally proud of them for their involvement in our community at large!” says Walter Tomlinson, RPS Leicht Marketing/Operations Director.

RPS Leicht has long had a policy of community involvement as indicated by its partnership with numerous local charities and groups such as Child Advocates, REACH Unlimited, Susan G. Komen Race for the Cure, Operation “We Care”, and many others.

RPS Leicht and its employees have also been long time participants in industry events such as IIAH charitable functions, including the Chili Cook Off and Charity Bowling events each year.

Many of RPS Leicht employees, and we mean many, are also avid Parrot Heads and participate in charitable and environmental community events with the Houston and Galveston Parrot Head clubs. This includes beach clean ups and fundraisers.

“The community involvement of our co-workers, our company and our branch not only makes our office a better place to work, it also makes us all better people! So as we say around the office with regards to our industry and community involvement, Don’t Stop the Carnival!” Amy Leicht, RPS Leicht Area President.

As part of one of the fastest growing specialty wholesalers and the largest Managing General Agent (MGA) in the nation*, (50 offices nationwide), RPS Leicht has access to a myriad of markets and a great ability to tailor customized solutions for our retailers.

Add this to the financial strength and national reach of a large company, and you get the benefit of dealing with a large wholesaler with access to national markets. At the same time, our local and regional expertise means we understand the unique nature of the social, economic, legal and environmental climate that you and your clients operate in. This permits RPS Leicht to provide you and your clients cost effective products and services tailored to each individual risk. RPS Leicht specializes in Property, Casualty, Packages, Auto, Garage, Professional, Inland Marine, Umbrella and Excess placements through a variety of “A” rated carriers.

Risk Placement Services, Inc., nationwide, has industry specialists and niche markets in Analytics Service, Beauty Services, Bed & Breakfast, Environmental, Energy/Oil & Gas, Healthcare, Hospitality, Schools, Municipalities, Real Estate, Religious Institutions, Social Services and Technology.

So, the tradition continues, “Don’t Stop the Carnival”!

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* RPS was named the Largest MGA/Underwriting Manager, for the fourth consecutive year in the October, 2011 issue of Business Insurance Magazine.
Dean & Draper Insurance Agency Takes Home the 2012 Automation Excellence Award

NetVU honors Dean & Draper for implementing innovative high-tech solutions that streamline operations, increase profitability and strengthen client partnerships.

Houston, Texas (PRWEB) May 15, 2012

Dean & Draper Insurance Agency, one of the largest full-service insurance agencies in Texas, has been recognized by the Network of Vertafore Users (NetVU) for employing technology best practices that enhance productivity, simplify processes and improve customer service outreach.

The 2012 Automation Excellence Award was bestowed upon the Houston-based agency during the April 26-28 NetVU Conference in Anaheim, Calif. The annual honor is presented to member agencies that leverage pioneering Vertafore products to boost productivity and profitability. This suite of solutions is designed specifically for use by the multi-billion dollar insurance industry.

Dean & Draper recently invested more than $400,000 to revamp its corporate technology strategy. Utilizing Vertafore’s ingenious products, Dean & Draper’s five Texas offices are now integrated under one efficient enterprise-level management system. The Sagitta structure automates policy history, maintains data integrity and provides real-time policy quotes, while the WorkSmart electronic file system consolidates the processes and paperwork involved in managing and underwriting policies in a paperless environment. The company is also capitalizing on the efficiency provided by Vertafore’s Pipeline Manager and PL Rating connectivity and rating solutions, which capitalize on the detailed data provided by the comprehensive management system. Dean & Draper’s employee benefits arm, Benefit Solutions, is also now utilizing BenefitPoint to streamline the management of clients and policy plans.

“These resourceful systems enable us to track our workflow and transfer projects between desks and satellite offices,” says Kyle Dean, vice president of the nationally recognized agency. “This streamlining creates checks, balances and continuity to ensure our widespread workforce is always on the same page and our clients are receiving the highest-quality care in the industry.”

Additionally, the new CSR24 product provides customers with 24-hour access through the insurance agency’s website as well as the new Dean & Draper mobile app designed for iPhone, iPad and Android devices. This interactive Internet customer service solution permits clients to access policy information as well as obtain quotes, compare services and contact agents directly via email.

The Vertafore platform allows Dean & Draper to efficiently cater to the unique needs of more than 16,000 global clients who seek personal and commercial insurance plans. Founder, President & CEO, Bob Dean says, “By aggressively leveraging the power of the Vertafore products, we are now able to provide a customer service platform that outshines the technical sophistication provided by most insurance agencies,” Dean also says. “Embracing these creative technologies has enabled our organization to exponentially expand our outreach to vendors and consumers. It helps us in achieving our goal of building relationships with our customers by being responsive in the current digital world required by the market.”

Founded in 1980, Dean & Draper caters to an international roster of clients from five offices, including its headquarters in Houston, Texas. Through a network of more than 200 diverse insurers, the independent company offers the most competitive, comprehensive policies for personal and commercial insurance needs. This National Top 100 agency in Property & Casualty and Top 50 agency in personal policies underwrites in excess of $125 million in annual auto, home, health and corporate premiums.
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Andrea Penaloza
Hotchkiss Insurance Agency, LLC
Best costume – She and a friend dressed up like Christie Brinkley and Billy Joel. Their office does dress up and they have several people participate.

Jen Bowers
Assurance One of Texas, LLC
Best costume – “It was in the 90’s and I dressed up like a troll – had the neon pointed wig and everything!” Their office does dress up.

Lupe Espindola
Frost Insurance Agency
Best Costume – A witch and their office dresses up.

Captain David Pate
Houston Fire Department (and nominee for the 2011 Firefighters Award)
Best costume – Hobo and the station doesn’t dress up but then his wife said, “Yes you do! As firefighters!”

Lore Manuel, ISA
Pathfinders Insurance Group, Ltd.
Best Costume – Tinker Bell and their office does dress up.

We might be professionals in the insurance industry but it appears that we are fun professionals in our offices!
“A company with financial integrity is who we want up at bat. That’s Texas Mutual.”

The ability to retain a client year in and year out is predicated on the financial integrity of the carrier. We recommend Texas Mutual workers’ comp because we know they’ll be around for years to come. That’s imperative. Our clients also appreciate that Texas Mutual is tough on fraud, but quick and expeditious when it comes to paying legitimate claims. That has an impact on our success and, more importantly, on our clients’ success. We feel we’ve got a strong partner in Texas Mutual.”

Dan Browning
President, MHBT Inc.
It was an excellent day to celebrate the CSR's of our industry at the Houston Marriott Westchase held on May 2, 2012. It was a day to see and meet people that we knew from a years ago and had perhaps lost touch with as well as an opportunity to recognize our peers.

IIAH President, Brent Borgstedte welcomed members and guests to the luncheon and asked our sponsors (listed below) to stand as he identified them.

Dillard's
The Republic Group
Bunker Hill Underwriters
Progressive
Travelers
McClelland & Hine-Houston
M.D. Jensvold & Co. Inc.
Myron Steves

Sure Tech Insurance Company once again provided “Make Some Noise for CSR's” clappers for members and guests to express their appreciation for the Customer Service Representatives of our industry. Brent thanked special guests Steve Brophy of Dillard's Memorial City for providing a generous discount for our make-over winner’s shopping spree, Jim Gavin of IIAT for conducting the ACSR conferment and Dorothy Martinez of H20 Partners/NFIP who is instructor of the afternoon’s free CE.

The invocation was given by Past President, Jim Berger of Insurance Alliance and all enjoyed a scrumptious lunch with friends and co-workers.

All ACSR’s were called forward for recognition by Jim Gavin. Meagan Martin of HARCO Insurance Services was awarded a diploma and an ACSR IIAT coffee mug as the newest ACSR for 2012! Following a round of applause Jim gave tribute to ACSR’s who retained their designations for 10 & 20 years. Each individual received a writing pen showing the number of years they sustained. Quite an accomplishment!

(continued on page 18)
Brent then introduced the Keynote speakers Ellen Caldwell & Cynthia Diersen who, if you’ll remember, visited us last year for an IIAH fashion make-over. Ellen is an independent image consultant who provides personal shopping services for men and women to help them define their signature style. She also works with corporations to define dress codes and employee personal image. Cynthia is a cosmetologist and member of the International Creative Artists with Farouk Systems and gives presentations throughout the US, Mexico and Europe for Farouk.

Ellen began by saying that everyone should begin to find their signature style by “bringing focus to their face.” She went on to explain about accentuating body shapes with specific clothing styles. Cynthia also spoke to us about bringing attention to the face and finding “your best asset” and working to bring the attention “up”. Before and after pictures were displayed for the audience and each winner told us about their make-over experience.

Brent drew for door prizes for the CSR’s and followed by presenting special gifts to the keynote speakers as a token of our thanks. As our salute to the CSR’s came to an end, an enthusiastic “Thank you” round of applause for sponsors, speakers and everyone in attendance was given to again express appreciation for our customer service representatives who are time-honored as one of the heroes for the insurance industry.
It's May 11, 2012 at Maggiano's Banquet Room upstairs and it's stirring with hustle & bustle while members and guests await opening words from IIAH President, Brent Borgstedte. Today while we enjoy our regular mix & mingle before lunch, we are also anticipating our visitor and keynote speaker, Mark Worman who is the TDI Commercial Lines Programs Manager and who will speak to us about the new certificate law.

Brent began with a warm welcome for new members of IIAH and asked for a round of applause for our Free CE Seminar Sponsor, Bob Rogers of Accident Insurance Services. With that IIAH Past President Jim Berger of Insurance Alliance came forward to offer the invocation. All were asked to enjoy their lunch and the presentation would begin shortly. (Following is a list of our luncheon and free CE Seminar sponsors)

There are a number of related questions that seemingly cannot be answered to the satisfaction of agents and/or certificate holders at this time. “Should we use the Additional Insured checkbox only when it is for a specifically named additional insured?” “What do we do when we are asked to show specifically named insured's when the carrier will not add them?” Mark was charged with soothing our uncertainties about certificate holders demanding we accommodate them even if the agency is faced with penalties for violation of TDI regulations.

Mark Worman begins by relaying to the audience that his office's legal staff will provide a proposal of rules as soon as possible as well as a place on the TDI website to address frequently asked questions about the certificate laws. As you are aware, agents are sometime requested to abide by certificate requirements that are "outdated." One offering toward the solution from the speaker was to educate the certificate holders. In some cases this is easier said than done however. It is a challenge that independent agents will accept as they have done before and will prevail as they always do.

Brent thanked Mark Worman for joining us today and asked him to assist with the IIAH member drawings. IIAH Affiliate Member winner of complimentary business card ad in a future issue of Houston Insurance News was Craig Cheney of BankDirect Capital Finance. IIAH Member winner of a complimentary registration to IIAH's Trucking Seminar on June 7th was Rebecca Oberpriller with Town & Country Insurance Agency, Inc.

The following are some items from the Resource Center of Independent Insurance Agents of Texas (IIAT) website for your easy reference:

Agents should use only the 2010/05 edition of ACORD 25. Make certain that your automated certificate issuance system has been updated to produce the 2010/05 edition. If your system has not been updated you can obtain a copy of the approved ACORD forms for free by registering with ACORD.

(continued on page 20)
If it is not on the policy, it cannot be on the certificate

Use the suggested language in the Best Practices for Certificates of Insurance

Use the actual policy language rather than trying to interpret it

To find more and always current details about handling certificates as well as Best Practices for Certificates of Insurance visit www.iiat.org.
On July 11, 2012, the occasion of his 100th birthday, Myron Steves’ family announced the creation of the Myron Steves Endowed Directorship for the Insurance and Risk Management Center at the University of Houston Downtown, honoring his father’s productive career and personal contributions to the elevation of the insurance industry through education and ethical practices.

Mr. Steves’ insurance career and contributions to the industry span over 75 years. After graduating from Emory University in Atlanta, he joined American Mutual Liability Insurance Company in 1937, was transferred to New Orleans in 1938, and later opened the company’s Mobile office which he operated over the next decade.

While in Mobile, Mr. Steves had a life-changing experience: he discovered the Chartered Property Casualty Underwriter Society (CPCU). Founded in 1944, CPCU is a community of credentialed insurance professionals who promote excellence through ethical behavior and continuing education. Mr. Steves earned and was awarded the CPCU designation at the 1949 annual meeting in Dallas where he met John S. Dunn. In 1951, he was invited by Dunn to start Lone Star General Agency in Houston, which he managed for the next four years.

In 1955, he founded Myron F. Steves and Company, a managing general agency that places excess and surplus property and liability risks with underwriters at Lloyd’s of London and U.S. domiciled specialty insurers for independent insurance agents.

Mr. Steves has exemplified the CPCU dedication to insurance education and ethical standards throughout his career, and his industry service and contributions are many. After earning the designation, he taught CPCU courses in Mobile. He was a founding member of the Houston chapter of CPCU, taught classes, and in 1955 served as its President. He was instrumental in founding the Senior Section of the national CPCU Society and in 1998, received the national CPCU Standard Setter Award, recognizing his contributions to the local Houston insurance community.

In addition to his many CPCU accomplishments, in 1971, Mr. Steves also served as President of the Texas Surplus Lines Association. In 1988, the Independent Insurance Agents of Houston honored him awarding Mr. Steves their Outstanding Service Award, their first award to a wholesale agent, affirming his many years of service to independent agents.

Mr. Steves’ children, Fred Steves, Terry Steves Skinner and Buddy Steves all work in the company, and have continued the family tradition by each earning their own CPCU designations. Together, they have grown their business into a multi-million dollar operation with 180 employees, three branch offices, and several subsidiary companies.

The Steves family’s involvement with the Insurance and Risk Management center at UH-Downtown began with the founding of the program, and they have provided continued financial support for its operations since 2009. Fred Steves serves on the IRM Center’s Advisory Council. The $250,000 initial gift by the Steves family, and any additional funds contributed in honor of Myron Steves’ named directorship endowment will be invested by UHD to produce annual revenues to be used by the director to operate and promote excellence of the academic program.

(continued on page 22)
program, which includes courses built upon eight CPCU courses, and industry involvement with students and graduates to facilitate them into careers in the insurance industry.

Companies or individuals wishing to contribute to the Myron Steves endowment may contact Wendall Braniff, Director of the Insurance and Risk Management Center at UHD at braniffw@uhd.edu or 512-924-2216.

(continued from page 21)
Sitting in a partner’s seat at VIP Insurance, I get the privilege of seeing a lot of trends first hand and often first in line to do so.

Why? Our distribution only serves P&C agencies and financial institutions. With more than a thousand P&C agents and over two thousand financial advisors turning over rocks, we get calls every day about our clients’ (you) best clients.

The trend of late is the discussion & formation of captive insurance companies or CICs - most notably, the small captive market known as 831(b).

“...If you are not exploring this with your client, you are at extreme risk to the person who does.”

Now Google University may provide you with more ammo and cerebral comprehension on this subject, but for the sake of keeping this a “short story”, I will define CICs in simple insurance speak. First, we know that insurance is a “hedge” against an unknown loss. Second, our larger clients have the potential for large unknown losses that they are forced to “self insure”. Third, they rarely actually segregate that “hedge fund” for those unknown losses. With the 1-2-3 above in mind, a CIC is the formation, ownership and business of putting away those self insured funds as a premium tax deduction in a small regulated insurance company.

One analogy I find that seems to help cement the idea in clients’ & producers’ heads is the ownership of the building they are in. Not all, but most of the clients we are consulting own the building that the primary company occupies. Usually, at the advice of their CPA, they set up a separate company to handle the real estate occupied by the primary company. With a CIC, You are merely setting up another company to handle some of the risk the primary company occupies.

The title of this article includes the line “Ignore at Your Peril”. So, let’s get to that part straight away before discussing the other benefits and reasons for CIC popularity. If you do not have or wish to have large, high cash flow clients, you have nothing to worry about. If you do, and you are not exploring this with your client, you are at extreme risk to the person who does. The fact is that the benefits can be huge (in the millions) and the expense to do it right is not cheap up front – so a feasibility study is always recommended.

If another P&C broker brings this to your client and is a part of the feasibility (risk analysis), the coverage is likely to move. Let’s explore briefly some of the insurance and financial reasons a high cash flow business would want a captive:

**Insurance Reasons:**

**By Example**

Recently we have seen more disputes in the oil & gas industry arising from liability in project delay or continuation due to a product liability or warranty issue. A captive could help you provide this C.I.C.

- Coverage not provided in traditional policy
- Increased control over claims management
- Cash outlay control

**Financial Reasons:**

- Building wealth outside current estate or company assets
- Asset protection
- Legacy business planning
- Favorable gifting strategy
- Income tax planning
- Estate planning

What happens when you need to shut it down or redeem your interest?

- The tax deductible premiums going into the captive could convert to long term capital gains, less expenses & above basis (not ordinary income taxes).

Warning: It is easy to find people doing unintelligent things in this area of planning. We are not lawyers, administrators or CPAs. We are insurance providers and coaches. We would like to be on your next captive team and even help you put the players together - no short cuts allowed.
The 2012 Spring Golf Classic was held on April 26 at the fabulous BlackHorse Golf Club. This had to be one of our best Spring events in a long time, as we set a new unofficial speed record for this tournament! We were able to complete the round in just over four hours which is a great deal better than the five to five-and-a-half hour rounds we usually see. We benefitted from some great Spring weather which included plenty of rain before the event, no rain the day of the event, and some wonderful temperatures to help continue this as one of the best events in the Houston Insurance Industry.

We had nearly 200 of IIAH’s best and worst (yes, I was playing) golfers at this year's event. We had an impressive number of sponsors participate with many on course contests including the always popular Myron Steves putting contest! We were also very fortunate to have a Hole in One contest sponsored by Accident Insurance Services and Ashley General Agency with the prize being a brand new Lexus! Despite many noble attempts, the vehicles returned safely to their dealer and not in the possession of a Houston area Insurance Professional. We also had sponsors for several closest to the pin contests including Burns & Wilcox, Delta General Agency, IMPACT and the Young Agents Committee. A very special thank you to everyone who participated in our on course events!

Once again we had to contend with the PIAA’s Crawfish Boil in Lafayette as another major event on the social calendar. While we make every effort to avoid this type of scheduling conflict (after all, who wants to miss one of the best 2 events in the Gulf Coast?), it was an unfortunate reality this year. However, behind every gray cloud is that proverbial silver lining and we saw a great influx of new golfers and new contenders for this year’s crown! Thus, the competition for the championship and regional bragging rights were on the line for 2012. The course provided a great test of these golfers’ skills and the scores were up a bit from recent tournaments. So after a great afternoon of intense competition, I am pleased to congratulate the following participants in the 2012 IIAH Spring Golf Classic:

<table>
<thead>
<tr>
<th>North Course</th>
<th>South Course</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1st Place:</strong></td>
<td><strong>1st Place:</strong></td>
</tr>
<tr>
<td>57- Jeff Skaggs</td>
<td>57- Bob Rogers</td>
</tr>
<tr>
<td>Hill Adams</td>
<td>Warren Harrell</td>
</tr>
<tr>
<td>Danny Mize</td>
<td>David Paris</td>
</tr>
<tr>
<td>Mark Bauer</td>
<td>Roy DeWitz</td>
</tr>
<tr>
<td><strong>2nd Place</strong></td>
<td><strong>2nd Place</strong></td>
</tr>
<tr>
<td>57- Kane Jankoski</td>
<td>59- John Vincent</td>
</tr>
<tr>
<td>Wesley Bryan</td>
<td>Mark Santos</td>
</tr>
<tr>
<td>Jeff Cross</td>
<td>Bill Gilliam</td>
</tr>
<tr>
<td>Anthony DiMarzo</td>
<td>Thomas Owen</td>
</tr>
<tr>
<td><strong>3rd Place</strong></td>
<td><strong>3rd Place</strong></td>
</tr>
<tr>
<td>58- Lyle Ashley</td>
<td>60- Rob Harrison</td>
</tr>
<tr>
<td>Dean Schafer</td>
<td>Jason Knecht</td>
</tr>
<tr>
<td>Kevin Rider</td>
<td>Chadwick Williamson</td>
</tr>
<tr>
<td>Wilbur Jones</td>
<td>Andrew Littlejohn</td>
</tr>
</tbody>
</table>

(continued on page 25)
Our individual on course events are also hard fought victories, and for many, a great source of pride proving one's individual skill. I am always amazed at the ability of our participants and how incredibly well the winners fare in these contests. I am pleased to congratulate this year's winners of the individual on-course events:

**CLOSEST TO THE PIN**

- North #6  Colin Caldwell
- North #14  Kevin Risen
- South #13  Bob Rogers
- South #17  Brianna Maynard

**LONGEST DRIVE**

- Men's
  - North #3  Bryan Tully
  - South #9  Rob Harrison
- Women's
  - North #3  Jane Rohde
  - South #9  Renea Rodgers

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(continued on page 26)
I want to thank everyone for participating in this year’s event. I believe IIAH has the best members and sponsors that make this event, as well as others, the success that they are. I want to also extend a special thanks to all of the Recreation Committee Members that work so hard and give up a lot of their time to help make this tournament run so smoothly.

Thank you to our 2012 Sponsors!

**Platinum Partners for Excellence**
AmWINS Brokerage of Texas  
Blais Excess & Surplus Agency of Texas  
Burns & Wilcox  
Chubb Group of Insurance Companies  
Delta General Agency  
Imperial PFS  
Myron Steves  
Texas Mutual Insurance Co.  
VIP Insurance

**Gold Patron Sponsors**
Blackmon Mooring of Houston  
CNA Insurance Companies

**Gold Sponsors**
Accident Insurance Services  
Berkshire Hathaway Homestate Companies

**Silver Sponsors**
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Mooring Recovery Services  
Oldenettel & McCabe

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Crump Insurance Services
M.D. Jensvold & Co.
MexiPass International Insurance
SeaBright Insurance
Specialty Insurance Managers, Inc.

Don't miss our next event the 2012 IIAH FALL GOLF CLASSIC! We are scheduled to play at Longwood Golf Club in Cypress, TX, on November 1, 2012. This golf course will provide an extreme challenge to all who want to participate. Numbers are limited so mark your calendars to save the date! Registration is now open. Go to: www.iiah.org for event registration information.
2012 IIAH Fall Golf Classic

Date: Thursday, November 8, 2012
Place: Longwood Golf Club - Cypress, TX
Shotgun Start: 12:00 PM

Lunch & Dinner Included!

COST:
- Member: $95 per golfer before 10/29/12 ($120 after)
- Non-Member: $115 per golfer before 10/29/12 ($140 after)

For questions email Sandra Greer - sgreer@iiah.org or Dan Shearer - dan.shearer@chartisinsurance.com
IAIP - International Association of Insurance Professionals (NAIW International)

Houston NAIW, Inc. affiliated with the International Association of Insurance Professionals (IAIP) the International trade name for the National Association of Insurance Women meets on the fourth Tuesday of the month at Christie’s Seafood & Steaks Restaurant at 6029 Westheimer, Houston, Texas. The association is active at state, regional & national levels.

2011-12 Board Members: Terry Webb, President; Judy Koudleka, President-Elect; Mary Browder, Vice President; Jane Bock, Secretary; Margaret Parker, Treasurer; Carolyn Tennison, Finance; Sharon Klein, Program Chair; Joanne Pearson, Past President and Melba Lockeyear, Parliamentarian.

For more information or to join the Houston NAIW, please contact Terry Webb at Twebbcpiw@aol.com.

We are “Houston Insurance Professionals” - HIP for short! We host quarterly events to help us facilitate community service projects and networking opportunities. We are open to all individuals in the insurance industry. We are a part of FIWT and continue to uphold the objectives that are our foundation.

As part of the charitable and community service projects we perform, we presented the Star of Hope Women’s Shelter with a $500.00 donation for their cause. This worthy charity provides housing for women and children in need of a place to stay when they are homeless or need to get out of a bad situation at home. Within the facility, they find every necessary resource for restructuring their lives whether their stay is brief or extended.

We also had our annual fundraiser with the Christmas in July party at Landry’s Restaurant on Westheimer on July 26th. As always, this was a fun event with a silent auction, several raffles and door prizes. Thank you to Susan Schmidt and Carole Smith who headed up this spectacular event! Also thank you to our sponsors: Markel Insurance Company, RPS Leicht, McClelland & Hine – Houston, Hartford Steam Boiler and Dave Bunce.

If you are interested in attending our meetings or events, contact Bob Havey at bobh@mhi-tx.com

Officers for 2012: Chairman, Bob Havey (McClelland & Hine Inc. – Houston) Co- Chairman, Mary Travis (IMS/London American) and Treasurer, Carole Smith (Harco Insurance Services).
IMPACT Solicitation Successful
We have recently completed another successful drive to raise funds for our Political Action Committee. Houston area agents and affiliate members contributed over $70,000 again this year. These funds will be used to make contributions to the political campaigns of candidates for the Texas Senate and House of Representatives, and other statewide candidates, such as Governor or Lieutenant Governor.

This is a very important function of our association. Thank you to all who contributed.

Political Campaign Season Begins
The campaign season is upon us. A very important election will take place this November, in which we will vote for the candidates that will represent us in the Texas Senate and House of Representatives, as well as those that will lead our country in Washington, DC.

In the months prior to the election, members of IIAH’s Legislative Committee will continue to meet with candidates for the Texas Legislature, and deliver IMPACT contributions to candidates we believe will support our generally conservative, pro-business philosophy.

2013 Legislative Session
No sooner will the campaign season end, and the next Session of the Texas Legislature will begin in January, 2013. We are always looking for input from IIAH members and affiliates regarding issues we should support in the Legislature.

One objective of many agents will be to encourage the passage of legislation that mandates TDI to approve only a few standardized alternative Homeowners policy forms as the “minimum” required by TDI. But, allow insurance companies to endorse those forms to “add” or “improve” coverages; but not be able to “remove” or “modify” the minimum coverages of the standard forms.

This initiative is being driven by the confusion that has resulted from the fact that virtually every insurer that writes Homeowners insurance in Texas has filed its own unique forms; thus, making it almost impossible to fully compare coverages provided to the insured. This enhances agents’ exposure to E&O claims, based on the failure to obtain the broadest coverage available.

If you have ideas or suggestions of other items you believe we should bring before the Legislature, please give me a call (713-664-6424), or sent me an email (tomas@texins.net).

LEGISLATIVE UPDATE
by
Thomas M. Braniff, JD, CPCU
“Wisdom is perishable. Unlike information or knowledge… it cannot be stored in a computer or recorded in a book. It expires with each passing generation.”
- Sid Taylor (Intellectual 1915-2002)
**EDUCATION**

- **September 18th**  
  Employment Law Seminar  
  Brady Chapman Holland

- **September 25th**  
  Free CE Seminar  
  Maggiano’s Little Italy

- **October 10th**  
  Additional Insured Seminar  
  Brady Chapman Holland

- **November 7th**  
  Operator’s Extra Expense/Control of Well Seminar  
  1300 Post Oak Blvd  
  1st Floor auditorium

**BENEFITS**

**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)

**Houston Insurance Day (HID)**

When a member agency purchases 1 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

**EVENTS**

- **September 22nd**  
  IIAH Officer Installation Dinner  
  Hotel ZaZa

- **September 25th**  
  IIAH “Legislative Day”  
  Member Luncheon  
  Maggiano’s

- **November 8th**  
  Fall Golf Classic  
  Longwood Golf Club

- **November 14th**  
  IIAH Member Luncheon  
  Maggiano’s

- **November 22nd and 23rd**  
  Association Holiday Thanksgiving

- **December 12th**  
  IIAH Christmas Holiday Open House  
  IIAH Office 1st Floor Lobby

- **December 24th and 25th**  
  Association Holiday Christmas

- **December 31st**  
  Association Holiday Noon – 4:30pm  
  New Year’s Eve

- **January 1, 2013**  
  Association Holiday New Years
Cyber-Crime

*What do you know???

One of the newest, fastest growing, and sadly most understood markets in Insurance. How do you insure for it? Or even how to explain what it is to someone? Do you even know what Cyber-Crime is? Give you a hint… it isn't just stealing computers. It includes what's on them too! And it's not just your computer. Any device that holds information. From Cellphones to Xboxes, thumbdrives to iPads, all are under attack.

According to the United States Department of Justice Computer Crime & Intellectual Property Section: Intellectual Property (IP) has become one of the principal U.S. economic engines, and the nation is a target of choice for thieves of material protected by copyright, trademark, or trade-secret designation.

They say that knowledge is power. Don’t let your power be taken from you. Once upon a time… Only governments of the world had spies to steal information for them. Hackers only attacked big corporations and governments. If only that were true… then and now.

Simple truth… all businesses now have computers. Most are connected to the internet. Few are protected very well from hackers. Even fewer are protected from burglars. Even fewer are insured against such a thing. How do you place value on information? That’s a tough question not easily answered. A first good step is to be on a first name basis with your agent or underwriter, and ask a lot of questions.

The “Computer Fraud and Abuse Act” which defines computer crime, has seen many many revisions because of advancing technology. The CFAA has been redefined to be technology neutral, meaning that as new tech is introduced it’s still covered. Who knew 20 years ago that a cellphone would be capable of checking your emails? Any organization operating a Web site or conducting e-business needs protection from an invading army of exposures, such as e-theft, destruction of critical data, defamation, libel, copyright or trademark infringement, e-vandalism, e-threats, denial of service, and more. Many companies don’t realize that, it’s not if there’s a security breach… it’s when! Remember reading about that credit card company that had all it’s customers information stolen… or the University that had all it’s student records hacked and copied? Of course you have, and it should scare the heck out of you how much information is out there for the taking. Identity theft is just one niche of the computer criminal world. There is so much more.
Peanut butter and jelly. Cookies and milk. CRC and Crump. Sometimes when two great things come together, it just makes sense.

Two of the best names in the wholesale insurance industry are now united, creating one team to better serve you. With $3.5 billion in annual premium and 1700 employees in 55 office locations, our new family of companies will be there for you, wherever you are. We will find solutions faster, smarter, and better than the rest.

For retailers, we now offer an even broader range of property, casualty, and professional products available through open market placements, MGA and MGU facilities, and exclusive programs. For markets, we now offer the enhanced ability to distribute your products through one of the largest wholesale insurance networks available.

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713.690.0500 Phone
800.835.8366 Toll Free (TX only)
Ada Ong – RPS Leicht – Underwriter
Graduate of U of H Downtown

Q. Morning or night person?
A. Night

Q. Favorite Vacation?
A. TBD- Haven’t been anywhere interesting enough.

Q. Favorite subject in School?
A. Math

Q. To relax I…
A. Go to the beach

Q. Most people are unaware that I…
A. Like to read (anything but textbooks)

Q. If I were Queen of Houston I would…
A. Build a 20 lane freeway that goes around town.

Q. If you could have dinner with someone living or dead, who would it be?
A. My grandfathers (both), never had a chance to meet them.

Q. If you had to pick another career, what would it be?
A. Fashion designer

Q. What are you most proud of?
A. My sister- working 7 days a week and taking a class so she can advance her career.
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Jim Stanco | Texas Business Development Director | 866.206.5851  Ext  8036
PROFESSIONAL LIABILITY COVERAGE IS IN THE DETAILS.

At Burns & Wilcox, no detail is too small to go unnoticed. To ensure we match your clients with the proper professional liability coverage, we look at every possible scenario. From data privacy to miscellaneous errors and omissions, medical malpractice to architects and engineers, our expertise across a wide breadth of categories makes certain nothing is missed. As an international company, our relationships provide us unlimited access to the broadest range of markets. So if you need to find the right policy in a flash, work with the largest independent wholesale broker – Burns & Wilcox.

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