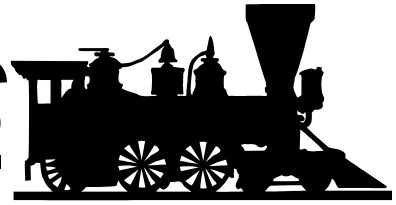


F.Y.I. EXPRESS



"What You Don't Know Can't Help You!" ... Eddie K. Emmett, Editor / Publisher

5 "Must-Do" Goals for 2014!

Table of Contents

5 "MUST-DO" GOALS FOR 2014! ... 1

14 CUSTOMER SERVICE QUESTIONS TO ASK FOR 2014 4

AFFINITYGOOGLE ALERTS AS PART OF YOUR INSURANCE MARKETING PLAN 7

WHEN CAN YOU USE EMPLOYEE CREDIT CHECKS? 10

DO WE HAVE TO HIRE SMOKERS? Q&A 14

BINGE BURNERS GET RICH, RUIN LIVES 22

Fraud of the Month: December 2013 22

CONNECT USING VIDEO EMAILS.... 28

AccuAgency

#1: Automate or Evaporate

The days of tracking your agency's production on legal pads or Excel spreadsheets is over.

I've found agencies that do not use a computerized agency management system are usually valued at 50% less than estimated by their owner. Why? Because the new owner will have to pay someone to enter all of the paper application information and digitize the signed documents.

And you are giving your clients a disservice when you rely upon the automated direct bill system of the carriers. It's rare, if ever, to find a boiler-plated renewal offer that packs the same punch as a sincere memo from the agency.

Contact Eddie K. Emmett at eddie@FYIExpress.com and I'll help you pick the agency management system that's right for your agency ... and pocketbook.

Do you already have an agency management system? Great! Make a pledge to utilize more of its features to make your agency more efficient and profitable.



#2: Full Sales Ahead

Auto Only Agencies have the greatest acquisition costs, most intensive customer service and fastest income drop ratio in our business.

Your future is tied directly to the variety of insurance products and financial services offered by your agency.

Don't sell products you do not understand but do not let your lack of knowledge keep you from exploring all the "other-than-auto" insurance lines.

One tip ... don't expect the carrier to teach you how to market the product. They are pretty good at creating point-of-sale software but how you get the client is up to you.

I've found the failure of CSRs & Producers to remind prospective clients "What about Your ..." other insurance needs is the #1 easily correctable reason for lack of Full Sales.

Feel free to download my "How to Set Realistic Goals for CSRs & Producers" booklet in PDF at www.FYIExpress.com.

Continued on page 2
January, 2014



AgencyThrive®

#3: Mobilize Your Agency

2013 was the year that Smartphones outsold Personal Computers.

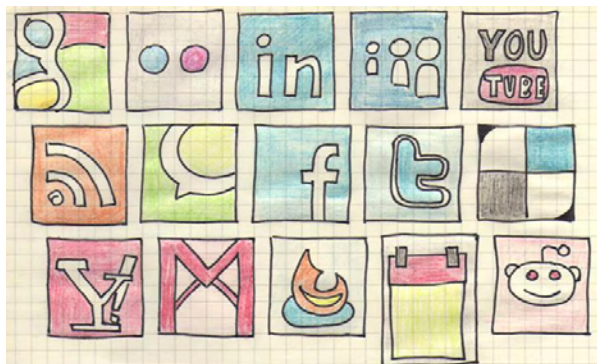
Have you noticed how many of your clients are pecking away at their Smartphones while waiting for you to process a transaction?

Did you realize that many more times that many are using their Smartphones to search for local insurance but you are nowhere to be found?

How would you like for your prospective clients to complete the application process on their Smartphones or PC rather than coming into the office?

How would you like to sell anywhere within the state lines?

Contact Eddie K. Emmett at eddie@FYIExpress.com and I'll show you how to make your agency website "mobile-friendly" for free plus help you pick a Web Marketing Program that's right for your agency ... and pocketbook.



#4: Socialize Your Agency

If my memory is correct, the late Peter Lewis, Chairman of Progressive, was fond of saying, "We want to sell insurance in whatever way the customer wants."

The Agency of 2014 should stay in consistent client communication in whatever way the customer wants.

When you give a quote, do you ask "How should I contact you?"

When you write the policy, do you ask "How should I stay in touch with you?"

Some folks like snail-mail, some like e-mail, some like text, and others like the old-fashioned telephone.

How do you know if you don't ask?

And where do you save / retrieve it if you don't have an agency management system?

Understanding the Insurance Needs of Small Business



Answers and Information every agent should have readily available to address the insurance needs of the Small Business Owner

#5: Shape Up or Ship Out

Your competitors that complete each of these "Must-Do" goals will be in a very strong position to dominate your niche.

2014 will be a great time to get out if you would rather hold on to your old ways of doing business.

Plan now to sell your agency by the end of 2014.

To get anywhere close to your asking price you'll be forced to clean, paint, re-carpet, automate, mobilize and socialize.

By the end of 2014 the agency will be in such great shape you'll wonder why you even wanted to get out.

Contact Eddie K. Emmett at eddie@FYIExpress.com for a free copy of my "How to Evaluate, Buy & Sell a Mom & Pop Insurance Agency" booklet in PDF.

BTW ... all of these topics will be discussed in upcoming webinars, "How To" videos and our annual convention.



"Licensed to Sell!"

Secret Agent Training Info at www.FYIExpress.com

Premium Insurance Agency Website \$35/month, \$99 setup fee

- Service descriptions
- Online payment links
- Contact info, contact form and location map
- Up to 15 pages
- Agency blog
- Insurance information videos
- Custom QR Codes
- Links to social media and review sites to build your online reputation
- Online quote forms
- Agency staff photos and individual contact info
- **Optimized for mobile devices**



Web Marketing Service \$495 setup, \$100/month



- Create agency business listings for visibility with more than 10 of the biggest listing and social media sites:
 - ✓ Facebook Business Page
 - ✓ Twitter for Business Account
 - ✓ Google Places Listing
 - ✓ Bing Listing
 - ✓ Yahoo Listing
 - ✓ Yelp! Business Listing
 - ✓ CitySearch Listing
 - ✓ ...and more!
- Independent Agency blog for inclusion in your agency website
 - ✓ Professional content added regularly
 - ✓ Make your site interesting to customers, potential customers, and search engines
- Inclusion as preferred agent in our online directory listing of local agents
- Basic monthly analysis of online presence
- Setup and monitoring of Google Ad Word campaigns based on a budget you specify

Elite Insurance Agency Website \$60/month, \$99 setup fee

- **Includes all the features of the Premium Insurance Agency Website, PLUS:**
- Up to 30 pages of content
- Custom design services for a unique look
- Custom submission forms for your preferred lines
- Online chat
- Insurance Glossary
- Multi-location interactive maps
- Regular changes by our staff upon request
- **Optimized for mobile devices**



Web Consultant Service \$1995 setup, \$250/month



Includes all the features of the Web Marketing Service, PLUS SO MUCH MORE:

- ✓ Elite Website included with Instant Auto Quote (where available)
- ✓ Weekly updates of Social media sites
- ✓ Includes Google Adwords campaign (no additional click charges)
- ✓ Monthly email blast to your customers upon request
- ✓ Monitoring of online reviews to protect your reputation
- ✓ Detailed monthly analysis of online presence
- ✓ Preferred placement on our directory listing site of local agents
- ✓ Monthly action plan to increase traffic and sales





The Shepard Letter

14 Customer Service Questions to Ask for 2014



I love a good list of customer service ideas, and since it's the New Year, I thought it would be appropriate to share a list. These customer service questions are for you to ask yourself and others in your company. These are conversation starters you can use to have discussions about delivering amazing customer service.

1. What three things do you do best that differentiates you from your competition? Really look at how you are different. What is it that your competitors can't say about themselves that you can say about yourself?
2. You can't be the best at everything, so what is it you are not good at doing? Don't try to change what you are not good at. Focus on what you are good at and improve upon where you excel.
3. What does your competition do that you can learn from? By the way, don't copy the competition. Learn from them and improve on what you learn.
4. What do you do to make people want to be around you at work? The focus of this question is on your internal customers. Do they enjoy working around you? If so, why?

5. What, if anything, do you do to come up with creative and innovative ideas? Does your company have some type of employee suggestion program?
6. How does your company train employees in customer service and relationship building skills? Many times companies spend a lot of money and time on training technical skills. The best companies also train soft skills, like customer service.
7. What policies or processes stand in the way of delivering amazing customer service, and can they be removed? In other words, how easy is it to do business with you?
8. What does your company do to actively seek out complaints and problems? A complaint is an opportunity to show how good you are. Seek them out.
9. How do you or your company debrief negative experiences, turning them into teaching opportunities? Use a negative experience or bad review as a learning opportunity to get better.
10. How do you celebrate success with our employees? When you have success, let everyone know they are appreciated.
11. Have you mapped out the typical customer experience and examined the impact from all touch-points at the front line? The customer journey map is a powerful tool for spotting opportunities to improve existing customer service.

12. Have you identified how everyone behind-the-scenes impacts the front-line customer experience? Everyone has a customer – and sometimes it's an [internal customer](#). Jan Carlzon, former chairman of Scandinavian Airlines says that if you aren't actually supporting the customer, you are probably dealing with someone who is.

13. What do you "give back" to your community? Community can be defined as local, global, causes you are involved in, etc.
14. Does everyone understand that customer service is not a department, but a philosophy? It's also an attitude!

What questions would you add to this list? Let me know.

HAPPY NEW YEAR!

[Shep Hyken](#) is a customer service expert, professional speaker and New York Times bestselling business author. For information contact (314)692-2200 or www.hyken.com. For information on [The Customer Focus™](#) customer service training programs go to <http://www.thecustomerfocus.com>. Follow on Twitter: [@Hyken](#)
(Copyright ©MMXIII, Shep Hyken)

Simple, powerful, affordable

Utility

Customizable client sources, lines of business, etc.

Reports

- Detailed policy and client reports
- Birthday reports
- Usage stats
- ...and many more!

Templates

Customizable templates for quick and easy access to specially tailored quotes.



Recent Activity

Stay on top of what's happening in your office.



Messages and reminders to keep you on-track.

Live Support

Help is just a click away!

Rating and management at your fingertips

- ✓ Access rating and management from any PC with web access
- ✓ No installation, no updates, you are always running the latest version
- ✓ Critical files and data are on our secure servers, effective for disaster prevention
- ✓ Easily share data with multiple locations
- ✓ Process and reconcile payments, print receipts
- ✓ Notes, messages, reminders
- ✓ Numerous reporting options
- ✓ Document and image storage
- ✓ Customizable to your agency
- ✓ These are just a few of the many features you'll enjoy with AccuAuto!

**For more info, call 1-800-229-2009
or visit www.accuauto.net**

AccuAuto
insurance software specialists since 1986

PRESENTED BY:

F.Y.I. EXPRESS

STOP, DROP, and ROLL

If your clothes catch on fire, remember to STOP, DROP, and ROLL. Color the picture below and practice your STOP, DROP, and ROLL technique.

It can be scary if your clothes catch on fire, but just do what I do:
STOP, DROP & ROLL over!

Chief Spunky

Eddie Emmett
eddie@fyiexpress.com

Attached you will find your first set of handouts. This month's lesson focuses on Stop, Drop and Roll along with other safe ways to escape in case of fire. We have included a Teacher's Lesson Plan, several coloring pages, and a Parent Newsletter, all of which have been personalized with your agency information. Many agents are choosing to print the Parent Newsletter on the back of one of the coloring pages so that the parents will have vital information about Fire Safety to share with their children.

Your leadership and community involvement is what will make this program a success. You may know of a preschool, church group or other children's program in your area that might benefit and enjoy using the lesson materials with their group. If so, please feel free to share it with them.

We would love to provide the information for any Georgia P&C agents who are interested.

As always, if there are any changes that need to be made to your information on the handouts, please let us know. You may reach Susan Lindsey at 770-262-7112 or via email at susan@georgiaunderwriting.com

Sincerely,
Jim C. Beck
General Manager

Georgia Underwriting Association
jimbecksr@georgiaunderwriting.com

Main: 770-923-7439
Direct: 678-924-4220

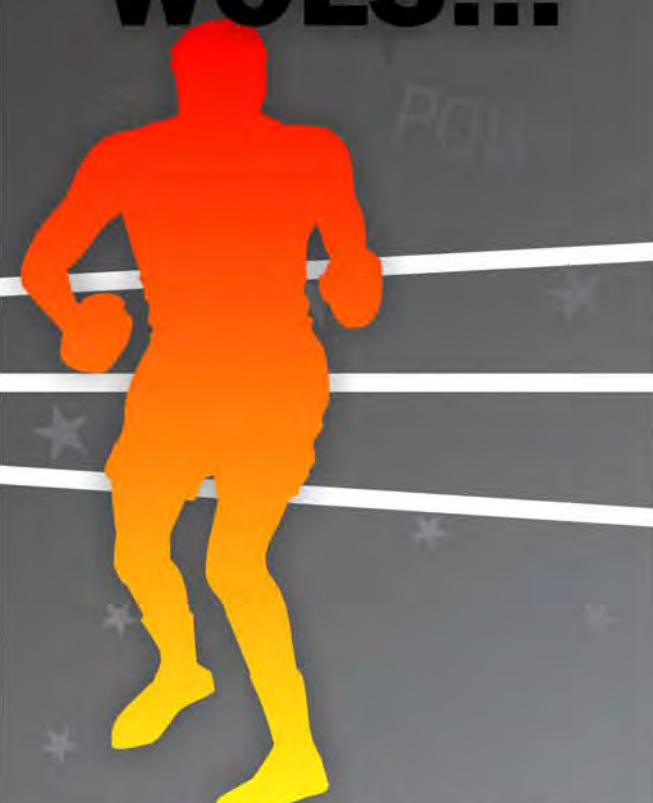
Download at
http://www.fyiexpress.com/uploads/8/2/0/6/8206401/eddie_emmett_fire_safety_lesson_plan_1.pdf

Dear Eddie,

Thank you for partnering with the Georgia Underwriting Association and the Georgia Arson Control Board (GAC) in this life saving Fire Safety Education program.

★ **KNOCKOUT
ONE! TWO!
PUNCH!!!**

**KO'S YOUR
E&O
WOES!!!**



**AFFORDABLE
PROTECTION &
QUALITY COVERAGE**

E&O

- ★ We are specialists in insurance agents professional liability/E&O. All E&O policies are not the same. Let us explain the differences.
- ★ There is no one E&O insurance carrier that meets every agency's needs. Are you an experienced personal lines agency? A start up agency? Have you had E&O claims? Do you sell high hazard insurance? Let us find the carrier that meets your needs.
- ★ We will estimate using any carriers completed application. We will respond quickly.
- ★ Carriers all enjoy A.M. Best ratings of "Excellent"
- ★ Limits up to \$5,000,000. Excess policies if needed.
- ★ Our volume of business and expertise in E&O allows us to offer superior service. We understand your responsibilities and can meet your insurance needs quickly and efficiently.

AFFINITY INSURANCE AGENCY, INC.

PHONE: 770-974-5502
FAX: 770-974-5359

RHANSEN@PROFLIABILITY.COM
WWW.EANDOQUOTE.COM

3950 COBB PARKWAY • SUITE 707 • ACWORTH, GA 30101

Go to www.EandOQuote.com for more information

Google Alerts as Part of Your Insurance Marketing Plan

Share and Enjoy:

What is the key to setting yourself apart in the insurance industry? Well, for one you need to prove you can do a better job of serving customers than your competitors do. You can do this by making yourself available 24/7 to answer their questions and handle claims, and by offering all the different policies a customer may need under one roof. But perhaps the most important differentiator will be the fact that you are able to stay-in-the-know about your customers' lives and businesses.

While it's impossible to stay up-to-date on every little detail about a person or business without having insider knowledge, there is a powerful free tool savvy insurance sales reps are using to keep themselves in the know, and you should be using it too.

Related: [Gmail Tabs: Good or Bad for Insurance Agents](#)



Google Alerts is a content monitoring service that allows users to track words and automatically be notified when new content online matches the key words they have selected. According to Google, people use Google Alerts to find out what's being said about their company or product, to monitor a developing news story, and to keep up to date on a competitor. The tool plays an important role in any company's marketing plan as it can be used for the purposes of brand control, competitive analysis, market research, quick feedback to reviews, etc.

Another way to use Google Alerts as part of your marketing plan is to track blogs where people are asking questions about insurance. As questions come in from various sites out there, you can pick and choose the questions to answer by simply following the link. This will help position you as an expert in your field.

Sold on the idea of setting an account up? It's easy to do.

1. **Go to Google Alerts** - <http://google.com/alerts>
2. **Select your keywords.** Keyword selection is the most important decision you'll make when setting up your Google Alerts. Some questions to ask yourself when deciding what words to monitor:
 - A. What are the keywords that revolve around my industry?
 - B. Which companies do I care about?
 - C. What are my customers typing into Google that I care about?
3. **Set result type to your choosing.** If it's a company or search term where you want only news or blogs, then select those as "Result type."
4. **Set the frequency to your Google Alerts.** You can receive information as it happens, daily or weekly.
5. **Decide how much information you want to receive.** Google Alerts has two settings: "Only the best results" or "Everything." "Only the best results" yields a higher filter for keywords so you'll receive search queries that exactly match your keywords. "Everything" is a little bit more liberal when it comes to search terms.
6. **Manage your Google Alerts account.** You can decide where the alerts will be sent, to your corporate or personal address. If you do this, you're done. You'll begin receiving emails with your Google Alerts depending on the frequency that's been set. Or, you can create a Google Account. This option is recommended because you have greater flexibility in managing your account.



Aggressive Insurance®

As fourth quarter quickly approaches, we will utilize this time to place an emphasis on training & development for our agents. Our Marketing team will be offering onsite training along with webinars. Our goal is to have all agents utilizing E-Signature 100%.

As our corporate office is a paperless environment, we want to encourage agents to attach photos and documents directly to the policy in lieu of faxing. This will reduce agency suspense, distorted photos and policy up-rates and/or cancellations.

Electronic Signature

Gain protection and peace-of-mind by recording a valid electronic signature and creating a permanent electronic record that can withstand a legal challenge.

- Increased Contract Speed
- Enhanced Security
- Lower Transaction Cost

Business practices that impact the customer. This year we introduced the Insured Website and Text /Email program. Allow your customers to help themselves.

Insured Website

Customers have access 24/7 to their insurance policy information. <https://aggressiveinsured.com>

- Print Dec & ID Cards
- Live Chat
- Make Payments
- Go Paperless
- Report Claims
- Upload Documents
- Policy Detail
- 24 hour access

Text Alerts / Email Alerts

Sign your customers up today to receive text and email alerts for payment reminders. Once signed up, we will send your customer alerts for the following:

- Welcome Text or Email for new customers
- Payment / Renewal reminder the day prior to their due date
- Payment / Renewal reminder the day prior to cancel or expiration.

▶▶ Marketing

Jim Childs (770) 840-5077
Jim.Childs@aggressiveusa.com

Janice Cantrell (912) 398-5295
Janice.Cantrell@aggressiveusa.com

David Emmett (770) 490-7861
David.Emmett@aggressiveusa.com



SCAN TO SMARTPHONE
ACCESS TO MAKE PMT & ID CARD



When Can You Use Employee Credit Checks?

By [Robin Thomas, Managing Editor](#)

Credit checks seem like a no-brainer for jobs that involve handling money or accessing corporate accounts. But, several states have taken the position that credit checks should be used only in very limited circumstances, and the EEOC claims that the checks can discriminate against minorities. Find out what the latest take is on credit checks and whether you should use them.

Q: We require credit reports for certain applicants and current employees because of the nature of their job positions (handling cash, controlling financial information, etc.). We are concerned, though, about the position the EEOC and many states seem to be taking to limit the use of credit reports by employers. Can we still use them in the hiring and promotion process?

A: Many employers regularly perform credit checks as a part of the hiring and promotion process, typically for positions where good credit is important to the integrity and performance of the job. For example, organizations generally screen out employees with serious financial problems for jobs that require handling cash, making financial decisions, using customer financial information, or accessing corporate accounts.

[\(Download free Personal Finances of Employees model policy including HR best practices and legal background.\)](#)

However, as you have noted, employers may be subject to discrimination claims if protected class applicants and employees, and particularly minorities, are denied employment opportunities because of their poor credit records. (Employees protected against discrimination by federal and state equal employment opportunity laws are considered to be members of "protected classes.") The Equal Employment Opportunity Commission (EEOC) takes the position that an employer may violate Title VII of the Civil Rights Act if protected class members such as minorities are disproportionately excluded from jobs based on a poor credit report, though courts have challenged that presumption. In addition, several states limit the use of credit reports.

Here's an overview of the issues under Title VII of the Civil Rights Act.

Courts have long determined that employer credit checks of applicants and employees may violate Title VII if the credit checks disproportionately exclude minority applicants or employees from jobs and if the checks are not job-related. So, for example, in *United States v. Chicago*, 549 F.2d 415 (7th Cir. 1977), the court held that a police department's background screening procedure had a disproportionate impact on minorities and was not job-related and therefore was discriminatory. And, in *Ward v. Von Maur*, 574 F. Supp. 2d 959 (S.D. Iowa 2008), the court did not accept the employer's claim that a job applicant was not qualified for a truck driver position because his report showed poor credit. The court held that the credit report was not related to job duties and the applicant was minimally qualified for the position and so could proceed with his racial discrimination case against the employer.

The Equal Employment Opportunity Commission in its Compliance Manual on "Race and Color Discrimination," Section 15, also warns employers to be careful when using employees' or applicants' credit histories in hiring, promotion, or discipline decisions. If a credit check policy leads to a disparate impact upon a protected class of people, an employer may be liable under Title VII.

In other words, if minorities are excluded more frequently because of the results of their credit checks, the policy may be discriminatory. In addition, in 2010, the agency held hearings on the use of credit checks in employment, though no additional guidance was issued as a result of the hearings.

Typically, though, if the required credit check has a job-related purpose and is consistent with business necessity, courts have found that the checks are not discriminatory.

So, for example, in a recent case highly critical of the EEOC's pursuit of an employer's targeted use of credit and other background checks, *EEOC v. Freeman*, 2013 U.S. Dist. LEXIS 112368 (D.Md. 2013), the court ruled there was no discrimination.

It found that the employer's background investigation policies involved different types of checks (including credit checks) depending on the specific job an individual sought, the consideration of both subjective and objective criteria, and the examination of a long list of factors, any one of which might control the ultimate employment decision. Further, it determined that the EEOC did not present sufficient evidence of a disparate impact on minorities directly related to any "identified, specific practice" of the employer.

Continued on page 12

Why Do Agency Management Systems Cost So Much?

QuikFuzion asked the same question. After all...computers, hardware, software and broadband costs have all dropped over the years....so why do the agency management systems keep increasing in price?

Let's face it....some of the large agency management system vendors have been bought and sold so many times over the years, it's really hard to keep track who really owns them anymore. Every time they are sold again, the new buyer wants to increase revenue. **You guessed it!** Just keep raising the prices to the agencies again. At what point, is enough is enough?

Announcing AJUNT! (Pronounced agent...well...almost!)



Leading technology, a fresh approach, a clean start and simply priced.

Complete with that new car smell and fun to drive!

For more information about this exciting agency platform, please visit us at www.QuikFuzion.com or:

Call us Toll Free at: (855) EZ TO USE

(855) 398-6873

Check Out The AJUNT Features!

- **Cloud Based 24/7**
 - **Mobile Ready**
 - **Role Based**
 - **CRM**
 - **Carrier Download**
 - **Document Management**
 - **E-Signature**
 - **Introducing *Workspace***
 - **Introducing *The Stream***
 - **Introducing *Pinboard***
 - **Take Payments/Receipts**
 - **Reports/Executive Report Dashboard**
 - **Letters/Notes/Alerts**
 - **Notices and Offers**
 - **Social Integration**
- And a lot more!



Credit Checks: When Can You Use Them? Q&A

Continued from page 10

Similarly, job-related credit checks performed in a neutral manner, such as for positions involving the handling of large amounts of cash, generally do not violate Title VII. Thus, in *EEOC v. United Virginia Bank/Seaboard Nat'l*, 21 Fair Empl. Prac. Cas. (BNA) 1392 (E.D. Va. 1977), the court said that pre-hiring credit checks are appropriate for a bank because its employees dealt with other people's money and cash was openly handled. It noted, however, that such checks should be run on all applicants regardless of race.

In addition, several states have enacted statutes restricting an employer's use of credit records. These limit their use to certain types of jobs (such as law enforcement and financial services or when required by federal or state law) or when an employer can show its job-related reason for the use of the report, such as when the individual is being considered for a managerial position or has access to customer personal or financial information. These states include California, Illinois, Maryland, Oregon, and Washington, to name a few. Since state laws may be more restrictive than federal law, you should check applicable state law for further prohibitions on credit checks.

Accordingly, to limit potential discrimination and state law claims, you should have a legitimate business reason to support the use of credit checks and should limit the use to jobs where an employee's credit standing may impact their job performance. This use would include positions that involve the handling of cash, accessing company or customer financial information, and financial decision-making. And, finally, if you do decide to conduct credit checks and use third parties to do so, you must comply with the extensive notice, consent, disclosure, and disposal requirements of the Fair Credit Reporting Act (FCRA) and its amendments. The FCRA does not limit the use of credit reports, but it does require you to take specific actions to get the reports and requires notice if you do not hire someone even in part because of information in a report.

Content for your HR Matters E-Tips newsletter is developed from our flagship publication, the [HR Matters Tools and Resource Center](#), featuring the *Personnel Policy Manual System* (PPMS). [See how it works.](#)

Missed last week's ezine? [Click here.](#)

Subscribers to the PPMS and HR Policy Answers on CD can find more information on credit checks in *Personal Finances of Employees*, Chapter 803, notes 4, 8, and 9.

If you don't have access to the PPMS, but would like to have a free, no-obligation 14-day review, go to: www.ppspublishers.com/ppm-ez.htm

Or just give us a call at 1-800-437-3735.

YOU CAN TRUST PPS

Information provided in HR Matters E-Tips is researched and reviewed by the HR experts at Personnel Policy Service as well as employment law attorneys. However, it is not intended as legal advice. Readers are encouraged to seek appropriate legal or other professional advice.

Remember, too, we encourage you to pass along any issue of the E-Tips by forwarding it to friends and colleagues.

Interested in using an article from HR Matters E-Tips on your Web site or in a newsletter?

Please contact Robin Thomas, Managing Editor of Personnel Policy Service, Inc., to request permission. You can contact her by email at editor@ppspublishers.com.

Please note that the information in every issue of HR Matters E-Tips is the original, copyrighted work of Personnel Policy Service, Inc., and is protected under U.S. copyright laws. As such, you may not reprint or publish in any format any article or portion of article from HR Matters E-Tips without the express permission of Personnel Policy Service, Inc.



Attention: Insurance Companies, MGA's, Premium Finance Companies & Insurance Industry Vendors:

Check out the rates for the most cost effective method of keeping your message in front of your customers ...

The Independent Insurance Agent.

Ad Size	Monthly	Pre-Pay 6 Issues
Full Page (7.5" x 10")	\$175.00	\$900.00
Half - Page (7.5" x 5")	\$100.00	\$500.00
Quarter-Page (3.75" x 5")	\$75.00	\$375.00
1/8 - Page (3.75" x 2.5")	\$50.00	\$250.00

Questions? Contact Eddie K. Emmett at eddie@fyiexpress.com or (770) 312-2342.

Mobile Apps for Your Business or Organization

Web Apps

Apple iPhone & iPad Apps

Android Phone & Tablet Apps

[Learn More](#)



We build your app for you!



Action Oriented Apps

Customers use an app that lets them get something done. The features included in SehMobile apps provide for easy communication, locating of services, submitting requests or making payments.

SehMobile apps focus on the strengths of the mobile device. Some of the device features that your app takes advantage of include local storage of data, offline capabilities, quick phone dialing and pictures.

[Learn More](#)

Featured Apps

SehMobile provides apps to a broad range of industries. Mix and Match our many features to create the perfect app for your industry.

SehMobile apps are built on a customer by customer basis. You get what you need for your business.

Download apps to get an idea of what we do for you.

[Learn More](#)

Native or Web App

You need both. We build an Apple/iOS app, an Android app and an HTML 5 web app for every customer.

Native apps stay on your customer's phone much longer than web apps. Native apps access the camera, work offline and store data on the local device. Web apps cannot.

For the mobile visitor to your website, web apps become your mobile web site.

[Learn More](#)

Promote Your App

By promoting your app you are promoting your business.

We provide you with a QR code that you include in posters, emails, on your website, etc. Use QR codes for easy download of your app.

[Learn More](#)

App Slideshow

[View Video](#) – 18 slide – slideshow of a sample app

Our Guarantee

Rest easy with our 10 day, no questions asked, money back guarantee.



Check it out at www.SehMobile.com



Do We Have to Hire Smokers? Q&A

By [Robin Thomas, Managing Editor](#)

More employers seem to be refusing to hire smokers in their workplace, even if they only smoke off duty. Is this a good policy for your organization? While the idea is intriguing, this policy may be illegal in so-called "smokers' rights" states. Further, there are three practical reasons these policies banning smokers from the workplace may not be such a great idea.

Q: I have seen in the news recently that more employers are implementing hiring bans against smokers. We would like to apply this type of policy in our workplace. Is it legal for us to require that all employees be nonsmokers and to refuse to hire smokers?

A: You are correct that more employers are making headlines by refusing to hire smokers. The prestigious Cleveland Clinic medical center in Ohio stopped hiring smokers in 2007, and Alaska Airlines has required employees to be nicotine-free in states that allow the ban since the mid-1980s. More recently, the University of Pennsylvania Health System and hospitals in Florida and Texas have adopted policies against hiring smokers.

[\(Download free Smoking model policy including best HR practices and legal background.\)](#)

So, you also may be able to refuse to hire smokers if you are * not * in a state that has a "smokers' rights" law prohibiting employers from discriminating against employees who smoke during nonworking time when away from the job. But, even if you are in one of those states, there are three good reasons for not imposing a complete ban on hiring smokers, discussed below.

First, let's take a look at the state laws protecting smokers. Over half of the states have enacted laws that prohibit employers from taking any adverse employment action against employees or job applicants who smoke away from the employer's premises during nonworking hours.

These "smokers' rights" laws typically prevent employers from hiring only nonsmokers or from disciplining or terminating employees solely because they smoke.

For example, New Jersey's law states that employers may not refuse to hire applicants who smoke and may not discriminate against smokers in any term, condition, or privilege of employment. Connecticut, the District of Columbia, Indiana, Kentucky, Louisiana, Maine, Mississippi, New Hampshire, New Mexico, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Virginia, West Virginia, and Wyoming have similar laws.

A few states have enacted broader laws that prevent employers from firing or discriminating against employees because of lawful off-duty activities, such as smoking, drinking alcohol, and engaging in political or recreational activities. States with these broader laws include Colorado, Illinois, Minnesota, Missouri, Montana, Nevada, New York, North Carolina, North Dakota, and Wisconsin.

In Colorado, for example, it is an unlawful employment practice to terminate employees because they engage in a lawful activity off the employer's premises during nonworking hours. This prohibition applies unless the activity relates to a bona fide occupational requirement, is rationally related to the employment activities of the individual employee, or is necessary to avoid a conflict of interest with the employer.

Similarly, in Illinois, an employer may not refuse to hire, discharge, or otherwise harm or discriminate against an individual because the individual uses lawful products off the premises of the employer during nonworking hours.

Note that these state laws only protect off-duty activity. Smokers' rights laws do not prevent you from regulating or restricting smoking in your building or factory, or at other worksites. In fact, many states impose restrictions on workplace smoking to protect nonsmokers from the health problems that may be caused by secondhand smoke. So, as a practical matter, even if your state prohibits discrimination against smokers, you can ban smoking entirely from your workplace and discipline any employee who violates your policy. Further, you can enforce your break rules against smokers and ban smoking breaks entirely, too.

Continued on page 16

WHY SHOULD YOU JOIN GAINSCO?

WHAT GEORGIA AGENTS ARE SAYING...

"Most non-standard companies are not in the game for the long haul. But we as agency owners feel that GAINSCO will be here **not only for the next year but for decades to come.**"

– Shawn Reynolds, Esquire Insurance, Winder, GA

"Our GAINSCO rep makes us feel like we're **part of the team.**"

– Lori Blalock, ABC Insurance, Dalton, GA

"GAINSCO has great prices and a website that makes it **very easy to quote and sell.**"

– Yolanda Bargas, Liberty Tax Service, Cumming, GA



APPOINTING NEW AGENTS NOW!

Get started now at www.gainsco.com/georgia

NON-STANDARD SPECIALISTS
HIGHLY COMPETITIVE RATES
INTERNATIONAL LICENSES
EASE OF DOING BUSINESS
NON-OWNER LIABILITY

GAINSCO
Auto Insurance®

WWW.GAINSCO.COM/GEORGIA

Do We Have to Hire Smokers? Q&A

Continued from page 14

A few states with smokers' rights or similar legislation allow employers to offer health, disability, and life insurance coverage that distinguishes between smokers and nonsmokers, as long as the difference reflects the actual cost to the employer or is actuarially based. For example, under Minnesota's law, health or life insurance plans may make coverage distinctions between employees based on use of lawful consumable products, provided that the rates reflect the actual difference in cost to the employer. Illinois, Montana, New York, North Carolina, South Dakota, West Virginia, Wisconsin, and Wyoming also have similar insurance coverage provisions.

So finally, if you are in a state that does not prohibit discrimination against smokers, you can legally refuse to hire them. However, you should consider three practical arguments against this type of ban.

First, like any policy that regulates off-duty conduct, it is difficult to enforce. Do you really want to run around sniffing your employees for telltale signs of smoking as they walk in the door each morning? Or worse, if you screen for nicotine use, you could risk potential disability claims if the screening is considered a medical exam restricted by the Americans with Disabilities Act. Second, you may find that the policy limits your pool of qualified job applicants, especially among certain age groups, crafts, or professions. Statistics indicate that approximately 20% of adults currently smoke, though 32% of people with only a high school degree smoke.

Finally, even nonsmokers resent these policies, on principle, as unwarranted intrusions into employee private affairs. A 2012 survey by Harris International indicated that 65% of those surveyed opposed company policies refusing to hire smokers. In addition, many critics point to the "slippery slope" that these policies can lead to – today if you refuse to hire workers who use nicotine, tomorrow will you ban workers who eat junk food, ride motorcycles, or engage in other "unhealthy" habits?

A better approach is to design a policy that regulates smoking in a manner that fits your legitimate business needs. You can limit smoking in your workplace and discipline employees who take too many smoke breaks or even ban smoking entirely in your offices, work areas, and even parking lots. And, if you cannot make health insurance distinctions, consider including smoking cessation programs in any health and wellness initiatives you sponsor. Overall, your best bet is to take a balanced approach that respects everyone's needs and rights.

Content for your HR Matters E-Tips newsletter is developed from our flagship publication, the [HR Matters Tools and Resource Center](#), featuring the *Personnel Policy Manual System* (PPMS). [See how it works.](#)

Missed last week's ezine? [Click here.](#)

Subscribers to the PPMS and HR Policy Answers on CD can find more information on smoking policies and hiring preferences for nonsmokers in Smoking, Chapter 607, notes 8 and 14.

If you don't have access to the PPMS, but would like to have a free, no-obligation 14-day review, go to: www.ppspublishers.com/ppm-ez.htm

Or just give us a call at 1-800-437-3735.

YOU CAN TRUST PPS

Information provided in HR Matters E-Tips is researched and reviewed by the HR experts at Personnel Policy Service as well as employment law attorneys. However, it is not intended as legal advice. Readers are encouraged to seek appropriate legal or other professional advice.

Interested in using an article from HR Matters E-Tips on your Web site or in a newsletter?

Please contact Robin Thomas, Managing Editor of Personnel Policy Service, Inc., to request permission. You can contact her by email at editor@ppspublishers.com.

Please note that the information in every issue of HR Matters E-Tips is the original, copyrighted work of Personnel Policy Service, Inc., and is protected under U.S. copyright laws. As such, you may not reprint or publish in any format any article or portion of article from HR Matters E-Tips without the express permission of Personnel Policy Service, Inc.



"Licensed to Sell!"

Secret Agent Training Info at www.FYIExpress.com

Become an Agency Partner Now!

No Credit Scoring! Great Commissions!

- Low Down and Monthly Payments
- Agent-Friendly Website for Policy Management and Agency Download Available
- Superior Customer Service and 24-Hour Claims Service
- Bridge to MaxRater and Issue the Policy, Print Dec Pages, ID Cards and Application, All at Point of Sale
- Automated Phone and Postcard Payment Reminders for Retention
- Earn Additional Commission with Smart Choice Auto Club Program and Accidental Death Coverage
- Free Agency Website and Weblink to Write Business 24/7 365 Days a Year!



Contact

Gary Ardoin
1-770-312-8628 (cell) or
1-877-858-4100 ext. 2100
gardoin@insuremax.net

or

Judy Alderson
1-877-810-9942
judy@insuremax.net



To become a producer, visit

insuremax.net

and click on

Become an Agent

1-877-Max-4-Less

Check it out at http://youtu.be/97x0nb5_Emg or www.FYIExpress.com

How long should GA Insurance Agencies Keep Document Files? Depends on who's asking for the file.



Reports of Convictions From the Coalition Against Insurance Fraud – <http://www.InsuranceFraud.org>

* A scheme to over-insure an office building then burn it down for \$1 million of insurance money was smothered. A mysterious unnamed person bought a building for \$45,000 then a month later sold it to former Charleston, W.Va. city councilman James Glick. The one-time politico bribed the building's insurance agent

William Jamey Thompson \$50,000 to over-insure the place for \$1 million with General Star Indemnity. Glick then burned down the building. He realized the security camera from his steakhouse across the street had caught him and two cohorts entering and leaving the building. So Glick took down the camera and tossed it into a river. He'll be sentenced in February.

* Joshua Calaguiro said the home he shared with girlfriend Heather Spain was burglarized. The Milford, N.H. man said someone stole more than \$11,000 worth of possessions, including a \$7,400 diamond engagement ring. Safety Insurance paid up. But the couple later separated and Spain went to the police. She believed Calaguiro had staged the theft, she said. She'd found a box containing some of the supposedly stolen items while packing her belongings. Police later uncovered many of the supposedly stolen items inside his home. Calaguiro admitted setting up the theft so insurance money would pay for his daughter's medical treatment. He'll serve 90 days in jail plus a year of probation.



PRIVATE LABEL AUTO INSURANCE PROGRAM

Is it time for you to take control of the programs you offer your customers and increase the value of your Agency?

- ▶ Higher up-front commissions
- ▶ Participate in profitability of your programs
- ▶ Create long term value for your agency with your own controlled book of business

If your agency group is writing \$5M or more of auto insurance per year or 500 policies per month, find out if you are a candidate for your own private label auto insurance program.

**Join the other Select Group of Agents taking control of
their business**

Contact Les Schlesinger at Links Insurance Services

Office: 561-314-1720 Cell: 561-213-1845 Fax: 561-314-1711

l.schlesinger@linksinsuranceservices.com

Check it out at <http://youtu.be/mYow3iZYXj0> or go to www.FYIExpress.com



3 Ways to Make Sure You Beat the Competition in Local Search

1. Claim Your Listing!

Google made the Google Place Search Page now you need to claim yours. You need to claim it because it is possible that the information listed is not correct and the more completely you fill out your page the higher it is ranked in searches. In order to be able to add information to your page you need to claim it first. Google verifies your claim to the page by sending you a postcard by snail mail with a confirmation code or by sending you a message on your phone.

2. Complete All Information on Your Google Place Search Page

Now that you have claimed your page you want the information to be accurate and complete. Is the address the same? Have you changed phone numbers? You want to add pictures, videos, links to your website, reviews, and as much pertinent information about your business as possible. You want to do this for 2 reasons. First you want your customers to have the most accurate and relevant information about your business.

Next you want to completely optimize your Google Place Search Page because optimized pages get ranked first. The better optimized your page the higher it ranks in local search and you want to be first right? Remember, most likely your customers will find your Google Place Search page before they will find your website so you want this to be as attractive and complete as possible.

2. Citations ... Citations ... Citations

Citations are listings and references made to you in other local directories. Google aggregates links and reviews from other local directories and places them in your Google Places listing. This also is a factor in determining your rank in local search.

So you want to be listed in as many other local directories as possible to boost your rank in Google Place Search. Also, these directories, such as Yelp, are highly trafficked directories in their own right and people will find your business directly there as well.

THE ROAD WILL NEVER STOP MOVING

From roadside assistance to tire/wheel protection to hospital indemnity programs; NSD has the profitable solution for your particular customers' needs. Put our 50 years of experience to work for you, today.

VIEW OUR PRODUCTS & SERVICES

VISIT OUR ONLINE CLAIM CENTER

LOGIN TO YOUR ONLINE PORTAL

BECOME A CERTIFIED NSD PROVIDER

- Automotive**
- Roadside Assistance
 - Titanium Protection
 - Traceable Theft Protection
 - Gap Protection
 - Tire/Wheel Protection
 - PDR Travel Program
 - VR Theft Protection
 - Windshield Protection
 - Appearance Protection
 - RV Technical Assistance
 - Key Replacement
 - Identity Theft Protection
 - LightRite

- Insurance Partners**
- Roadside Assistance
 - Collision Towing
 - Hospital Indemnity
 - AD&D Travel
 - Rental Car Reimburse
 - Pre-Paid Legal
 - Deductible Reimburse
 - Discount Rx
 - Identity Theft Protection
 - Auto Insurance
 - Home Insurance
 - Commercial Insurance
 - Mortgage Protection

- Affinity Groups & Organizations**
- Roadside Assistance
 - Hospital Indemnity
 - Pre-Paid Legal
 - Identity Theft Protection
 - AD&D Travel
 - Discount Rx

Cellular & Wireless Roadside Assistance



Latest News

09.10.13 NSD Partners with Loya Insurance Co for Roadside Services.

Check It Out at www.NationSafeDrivers.com



Binge burners get rich, ruin lives

Fraud of the Month: December 2013

Sometimes one burned and charcoaled building isn't enough. Arsonists get greedy and become serial torches. They burn down as many buildings as they can for hefty insurance payouts.

Binge burners leave a large trail of blackened buildings and ruined lives. The fires threaten the safety of neighbors, injure firefighters, and throw tenants onto the streets while ruining their treasured possessions.

Take Gerald Eugene Singer. The diminutive landlord burned down nine fixer-upper houses and apartments mostly in the Muskegon, Mich. area. It was a calculated bid to steal more than \$700,000.

"The whole thing is a joke ..." he told a reporter after being indicted. "I laugh about the whole thing. I'm 100-percent sure this (case) is going to fall apart."

Singer was 100-percent wrong. He received 55 years in federal prison. That amounts to a life sentence for the 74-year old man.

Fixer-uppers meant windfalls

He bought inexpensive properties, inflated the insurance value of the structures and contents, then had them burned down for large windfalls far above his purchase price. Singer also installed straw owners and policyholders to hide his ownership.

An apartment building and hotel were among the wrecked buildings. He even burned down the fabric store his own father had started, and where Singer also worked for years.

Singer usually hired tenants to burn down the dilapidated places, often vacant. He left the burned buildings in disrepair, basically walking away from them, and spent his insurance money for personal pleasure.

A fire fighter was injured while quelling one of his blazes.

Some buildings were occupied, with the rental tenants coldly tossed onto the streets when their homes and valued possessions went up in flames. Delaina Peters lived in a rented house in Muskegon Heights. Her children aged 9, 2 and less than one year were inside the house with a babysitter when the place caught fire.

Peters and her husband quickly drove back to find their home in flames and surrounded by firefighters. Peters has suffered emotional problems ever since.

"For 16 years we've struggled because of what that one day did to our family. You never recover," she told a reporter.

Clever prosecutors convicted Singer of tax fraud as well as arson because he didn't declare the insurance income and lied to his own tax preparer.

Singer even sued insurers that refused to pay up.

He owned more than 370 properties. But the defrauded insurers will have to divvy a mere \$60,000 because Singer has no assets left.

Or freedom.

Arsonist lit Xmas trees

Then there's Edward "Rocky" Williams.

Operation Christmas Tree brought no holiday cheer to Rocky. Only the jail grinch.

The investigation, which included the Florida's state fraud division, was aptly named.

The fires were set up to look like innocent holiday accidents.

Rocky convinced homeowners to light Christmas trees on fire to burn down their homes in the Orlando area, then split their insurance money with Williams.

He had Wayne Eugene Breier buy a home to torch it. To sweeten the deal, Williams gave Breier and his live-in girlfriend money for living expenses, described as a "line of credit."

Williams set up the deal so the couple could borrow against the expected insurance haul. Williams told him how to set fire to a Christmas tree, wait 10-15 minutes until they smelled like smoke or had soot on their clothes, then leave at the last possible moment. Disheveled tenants made the arsons look more realistic.

At least three other Christmas tree scams worth \$185,000 total were launched.

Investigators at first thought the fires were accidental. They got a break when a tenant was arrested on unrelated charges. The tenant spilled the whole plot. Williams was convicted of fraud and other charges. He awaits sentencing.

Insurance arsonists set fire to innocent people's lives, as well as buildings. Determined investigators and prosecutors take a fire hose to their schemes, snuffing the flames of fraud and sending the arsonists to one building they can't burn down: the jailhouse.

National Lloyds Insurance Company



Homeowners



Dwelling Fire



Vacant Dwellings



Mobile Homes



Builders Risk



Flood

***Serving the Needs of
Insurance Agents since 1948***

WWW.NATLLOYDS.COM

800.749.6419

eclipse

Agency Management System

"Serving the needs of Independent Agencies since 1982"

- Superior Customer Service
- Affordably Priced
- Easy to Use
- Full Featured
- Multi-Agency Processing
- Remote Site Access Supported



Visit us at www.nasasoft.com for a free demo!



North American Software Associates, Inc.
www.nasasoft.com
sales@nasasoft.com
320.352.1801



* Arkady Suleymanov's story was as much of a lemon as his sports car. The Queens, N.Y. man made little money but drove an expensive Maserati. The car was a money-sucking clunker so he decided to unload it. He lied to Allstate that he parked it on a street near his sister's house in Queens, N.Y. One son drove the pair to another son's home for the night. Suleymanov returned the next day to find the car gone, he lied. Except that police had found the car burning and damaged in Brooklyn several days before. He'd paid a crony to send the car overseas to be sold for parts. So Suleymanov got paid neither for the car nor the parts. The court paid him instead — six months of home confinement.

* The insurance was real, but came too late to do Charles Szczerba much good except get arrested. The Boise, Idaho man lied to Geico that he was involved in a crash July 21, 2012. But his friend Alexis Mecham actually was driving when she crashed his vehicle and was cited for DUI on July 4. Turns out his coverage was cancelled June 9 for nonpayment. He had the policy reinstated July 9 and added collision coverage to the policy in time to make the false claim. Szczerba received 30 days in jail this week.

* Bribes of \$5,000 a month ensured that a crooked doc kept funneling blood specimens of patients to an equally deceitful diagnostic lab that stole more than \$100 million from private insurers and Medicare. Dr. Glenn Leslie admitted he was a key conduit of the mega-con that fed Biodiagnostic Laboratory Services in Parsippany, N.J. His bribes alone sent \$380,000 in illicit business to the lab. Leslie is one of 10 docs and 11 lab employees who've pleaded guilty. He faces up to five years in federal prison when sentenced in April. The investigation has recovered \$6.75 million in forfeitures so far ... And speaking of massive funny money, a doc was busted for allegedly helping grease a \$158-million Medicare ripoff involving bogus billings for intensive outpatient treatment of severe mental illness through a Houston hospital.



SOUTHERN INSURANCE UNDERWRITERS, INC CMGA

Celebrating 50 Years



eSignatures for Insurance Agencies

SELL AND SERVICE YOUR AGENCY CUSTOMERS ANYWHERE!



- Sell policies outside your local area
- Close deals while still on the phone with new customers
- No uploading, scanning, or manipulation of documents
- Allow customers to sign applications at their convenience, night or day

[See How It Works](#) →



* Ohio's anti-fraud agency has taken down eight workers comp cheaters who were much healthier than they let on, the Ohio Bureau of Workers' Compensation has announced. One case of note: John Monday's screwup with his medical records tripped up his con. He worked as a janitor under the alias of John Turner while on permanent total disability since 1990. He used a forged Ohio driver's license and state ID to secretly get the job. Monday sought after-hours treatment for pain from a doc at the Spine Institute in Cincinnati, where he was a janitor. He wanted to change physicians and gave his records to the after-hours doc. Monday later realized the records were under his real name. He asked the office not to file the most recent visit with BWC because he supposedly was disabled. Too late. He was outed and convicted. Monday must repay \$105,169 and received five years of community control.

* A fraud conviction could force the sushi bar and restaurant's beverage license to be yanked. The owners of the Metro Grille allegedly failed to disclose on their liquor-license application that one owner of the Mt. Olive Twp., N.J. bistro had a fraud conviction.

Matthew Saleeby had lied that his then-live-in partner Carla Boudreau was his wife so she could get medical care via the eatery's employee health plan, regulators say. Her bogus claims were worth \$10,000. Saleeby admitted guilt, and the state beverage-control agency didn't take kindly to the alleged omission on the liquor application. The Metro Grille is closed while authorities look into the matter.



LIFE JUST GOT EASIER IN THE CLOUD

LEADER

POWERED BY
The Agency Advantage

Leader provides all the power of a traditional server based agency management system. Leader has many powerful features like complete client management, scanning and marketing campaigns. Leader is available whenever and wherever you need it!

**The Agency Advantage has been helping agents for over 20 years!
Let us help you!**



Call or Click Today:
(800) 833-5179 | www.agencyadvantage.com



Check it out at <http://youtu.be/BWQYCzBwrVU> or www.FYIExpress.com



Connect Using Video Emails

Video can be a great way to cut through the clutter of regular email. Everyone experiences email overload and anything you can do to make your message stand out in your prospect's or client's email inbox is a good thing.

Eyejot is a web-based service that allows you to quickly and easily send video email (v-mail) to anyone individually or as a group message. All you need is a simple webcam and an Eyejot account. The best part is that the basic service is free (at least for now).

Once you have set up your Eyejot account, it really is as easy as clicking the Record button and speaking to the camera to create a v-mail. Once completed you can send that v-mail to anyone. The actual video is not sent with the email but stored on the Eyejot servers.

The email received has an image of the beginning of the video with text that says they have received a video email. The recipient simply clicks on the image and the video starts playing. You also have the ability to attach and send documents.

You should think about using Eyejot in your agency to communicate with clients. If you do, then the PRO Plus version is worth the \$100 per year price. Messages can be a maximum of 10 minutes in length (although that is probably way too long). You can also upload prerecorded video and you have extended message storage time. The PRO Plus version is advertising free (there is advertising in the free version), and you have the ability to brand several Eyejot notification elements with your agency logo and color scheme. The service will also alert you when your video messages have been viewed.

Continued on page 30

**“Why do we use
UAIC?”**

**We like the
way they treat their
agents and their
insureds.**

**They offer direct
bill or premium
finance options.**

**They write foreign
& international
drivers.**

**There are no credit
or clue reports and
they pay 15%
commission on new
and renewal.**

**There is a reason
UAIC is the fastest
growing company
in the SE USA.”**




**NOW APPOINTING IN GEORGIA
AND SOUTH CAROLINA**

**VANCE CRAWFORD
(678) 938-6438
vcrawford@uaig.net**

Licensed in AZ, AK, FL, GA, IL, IN, MS, NV, OK, SC, TX, UT

Ad Creation by Insurance Media, Inc.



Want to Socialize? [f](#) [t](#) [in](#) [e](#)

Search Search

FYI Express Association Management AccuAgents Now You Know Insurance Expo 2014 Info **Classified Ads**

Free Insurance Classified Ads

01/02/2014

0 Comments

Send your free listing to Eddie K. Emmett at eddie@fyiexpress.com

Absolutely Free!

Write something about your classified ad. No need to be fancy, just an overview.

Archives

January 2014

Categories

All

 RSS Feed



Help Wanted



Position Wanted



Agency For Sale



Agency To Buy



Office Equipment Buy / Sell

<http://www.fyiexpress.com/classified-ads.html>

In my presentations, I demonstrate how you can use video email to **deliver a renewal proposal** to a smaller revenue client when you just can't justify going out in person. You could also use a prerecorded video with safety tips when there is an approaching storm in your area.

Eyejot also has an app for the iPhone and soon Android phones. With Eyejot Mobile, you can create and send Eyejot video mail from anywhere, anytime. It uses your device's front-facing or rear camera, or you can select prerecorded video from your gallery.

A separate app allows you to create, manage, and send video business cards using a feature they call Eyejot vCards. Instead of handing out traditional business cards that are easily discarded and rarely remembered, you can send electronic vCards that include video, location map data, links to your social networks and all your contact information. Create up to five prerecorded video messages that can be sent with your downloadable contact information and links to your social networking pages.

For a small amount investment I have found **Eyejot** to be a great way to distinguish yourself and your agency from your competitors.

What do you think? Have you used video email to communicate with clients or prospects? **Let me know.**

Thanks so much for reading this issue of TechTips. I look forward to touching base next issue! And remember, always feel free to email me with comments, new ideas or products that have worked for you. I will check them out and spread the word!

Steve Anderson, Editor

techtip@steveanderson.com



Example of an email from Eyejot to a client.

goagents.com

Giving agents and organizations new products and benefits.

Increase sales. All online. Easy to use.

OFFERING HIGH QUALITY NICHE PRODUCTS

Home Warranties

Appliance Protection Plans

Auto Service Contracts

Power Sports Service Contracts

Pet Health Insurance

Boat Insurance

Discount Medical Plans

Individual Identity Theft

Business Identity Theft

GoAgents is proud to be working together with the highest valued companies in the industry to bring you niche products, enabling you to cross sell and increase revenue with new and existing clients.

Questions? Call us at:

(Toll Free)1-855-854-7387

or Learn More online at www.goagents.com

RICHARD E. KINTON

1681 NEW LIGHT ROAD, CANTON, GA 30115-9658
770 345 6445 RICHARD.KINTON@GMAIL.COM

Professional Experience

- **Business/Information Systems Consultant** – worked with companies in various industries, aiding the installation, implementation and training of database, network and accounting systems.
- **Manager, manufacturing and service company** – comprehensive position in small business with hands on most aspects
- **Database Administrator/Systems Programmer** – SQL and CICS. Also in large mainframe environments from banking to manufacturing.

Academic Background

**Masters of Business Administration, Shorter University
Rome, Georgia - May 6, 2011**

**Bachelors of Science in Business Administration Accounting,
Honors Graduate, Reinhardt University, Waleska, Georgia - May 4, 2002**

Work History

2013 to Present – Thinkgate, LLC – Canton, Georgia

- **Product Support Analyst** - Customer support for primary and secondary education assessment software via telephone and email requests.
- Database corrections via SQL Studio.
- CRM data maintenance and manipulation via Salesforce.

1991 to Present – KSS Consultants – Canton, Georgia

- **Owner/Principal** of firm consulting in business, information systems, communications and handicapped access.
- Consulted with large national corporations down to local small businesses

1995 to 2004 – IHS Environmental Services – Canton, Georgia

- **General Manager** for manufacturing and service company
- Also, part-time **Project Specialist** while completing bachelors degree

1985 to 1991 – Siemens Energy & Automation – Alpharetta, Georgia

- **Database Administrator** for mainframe manufacturing system
- Installed and maintained online systems
- Championed use of online project management systems

1984 to 1985 – Butler Shoe Corporation – Marietta, Georgia

- **Systems Programmer** for mainframe systems supporting retail operations
- Installed and maintained telecommunications and data entry systems
- Authored and presented classes on system facilities to programming staff

Other Experience

**Nominated HDI Atlanta Analyst of the Year - Multiple Computer Languages –
Military and Law Enforcement Experience - Eagle Scout – Rudimentary
Spanish**

CERTIFICATES OF INSURANCE

-Instant and Paperless Solution-

A new technology is on the horizon for solving the cost, time, and general aggravations involved in receiving and responding to requests for Certificates of Insurance from third parties.



instantDataServices, and it's new flagship website, www.instantProofOfInsurance.com, has created the new technology for removing the paper-based tasks surrounding COIs with a web-based online internet application solution - instantCertificatesOfInsurance.

Founder and creator William Turner, states that the new technology platform, available from any internet accessible device, will transform the Insurance Industry, removing phone calls, faxes, paper, and forms involved in the daily Proof Of Insurance duties within every agency. Many efforts over the last several years to solve Proof Of Insurance with technology have fallen short. These technologies typically do not include the very business that is so deeply involved, the Insurance Agency.

This new technology platform puts the Agency in the driver seat as the central and pivotal role in receiving, confirming, and responding to general Proof Of Insurance and Certificates Of Insurance requests. This allows the Agency to remain as the primary provider of customer service for their policyholders.

instantCertificatesOfInsurance provides a new and import link that allows Insurers to back up the agency issued certificate with their own policy data. This new data now allows the system to provide ongoing notifications to all third parties about changes, cancellations, and reinstatements of policies associated with the certificate.

This is a game-changer for everyone involved with Certificates Of Insurance, limiting secondary and renewal requests, and creating more trust in the accuracy of certificates with third parties.

And, while Insurers want to remain distant from the business of issuing certificates, they do want to remove the risk of certificates being issued with any inaccurate coverage data. Insurers also only authorize appointed agencies to issue certificates on their behalf, thereby eliminating unauthorized certificates.

How does this new technology work in solving the cost, time, and aggravations for Insurance Agencies?

-Third parties start the process by entering a certificate request through the website - choosing lines, coverages, limits, deductibles, and adding additional insureds and interests names and addresses.

-The request is received for approval by the policyholder either by email or smartphone app alert, allowing the policyholder the choice of seeing each request and the party requesting it.

The policyholder then simply chooses the agency to issue the certificate, with each policy's current agency of record already prefilled.

-The Agency receives the request, confirming the policyholder and making any changes to coverage data. The Insurer is then chosen, and policy number entered for each line.

-The third party now receives the new instantCertificateOfInsurance either by email, website or smartphone app alert, with the ability to view or print a prefilled certificate.

Show your interest and support:

Video - www.instantProofOfInsurance.com

Connect - www.linkedin.com/in/instantProofOfInsurance

Follow - www.twitter.com/instantProof

Request brochure - info@instantProofOfInsurance.com



GIAA Membership has More Advantages!

- **Free** Online CE for all employees (15 hours Business Ethics through A.D. Banker)
- **Free** Classroom CE for all employees (at various locations around Georgia)
- **Free** Mobile Site and QR Code Marketing Program
- **Free** registration to GIAA Conference on St. Simons Island, GA

Only \$160 per year for one office plus \$75.00 for each additional office under common ownership

Free Online CE for entire staff

Free Classroom CE for entire staff

Free Micro-Mobile Site & QR Code Marketing Strategy. Scan this QR Code for a current example. This could be your agency!



Free registration to Annual Convention

Free Agency's Online Visibility Report complete with improvement tips

Free Disaster Planning Toolkit: At least one in four small businesses that close because of a major disaster never reopen. Here's a new tool for your agency (& your commercial policyholders).

Free 30 second Agency Promotional Video. [Click here](#) to enjoy the one I created for Insurance Expo 2013. This could be your agency's pictures and products!

Free Customizable Business Forms: These documents are free to download and customize for your own professional use.

If your website looks like this on a Smartphone

It could look like this for **Free if you join**



Free Small Business Handbook: Everything you need to know to run your business, from equity to employees.

Free Marketing Templates: Sets of templates with a coordinated design including letterhead, envelopes, business cards, brochures, etc.

Free Office Poster Software: Templates to create your own custom office posters, all without any knowledge of design or graphical skills needed.



Free Monthly CSR Online Training using interactive quizzes, videos and worksheets

Free Monthly Agency Owner's Tips 'n Tools

Free "How To" Booklets on Agency Management, Buy / Sell / Evaluate an Independent Agency, Internet Marketing & Social Media

Free HR Policy & Compliance Guidelines

Free Claims Apps for Policyholders

Free Agency Valuation Consultation

Free Voice to be heard in GA Legislature

Georgia's Only Virtual Agents Organization

Join today at www.Georgia-Agents.com