



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

# 12 Days of Christmas Freebies

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Do CSRs need to be licensed?30



The 12 Days of Christmas, contrary to much popular belief, are not the twelve days *before* Christmas, but are the twelve days from Christmas until the 3 Wise Men arrived to present gifts to the baby Jesus.

But at FYI Express, the 12 Days of Christmas Freebies starts now!

Throughout the year I test free software that can make your agency more efficient and more profitable.

Here's my Top 12 Christmas Freebies for you:

### #1: Free Animated Video Software



Create your own animated videos and

place them everywhere on the Internet ... website, YouTube and social media.

[www.Powtoon.com](http://www.Powtoon.com)

### #2: Free Blog / Facebook Content



It's sometimes tough to keep coming up with quality content to

share on your agency's blog and Facebook page.

You can get insurance-related content at [www.iii.org](http://www.iii.org) and [www.insureuonline.org](http://www.insureuonline.org).

### #3: A Customizable Desktop Calendar



Rainlendar is a great little calendar program that sits right on your desktop. It has three independent panes. There's one each for the calendar, upcoming events and a to-do list. You can place them anywhere on your desktop.

Double-click any day on the calendar to add an event. You can enter a title, time, description and category. Each category comes with a different icon. The icons sit over their designated day. So, you can see the kind of event with just a glance.

You can set alarms for any event. You'll get a reminder when you have something to do. Current and upcoming events are also displayed in the Events pane.

You can also create a to-do list for your miscellaneous items. Everything on your list is displayed in the To Do pane.

Link: [www.rainlendar.net](http://www.rainlendar.net)

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## 12 Days of Christmas Freebies

Continued from page 1

### #4: Free Employee Time Clock



Do you monitor your employees' hours?

How about a program that can also calculate hourly pay and keep track of overtime?

Lastly, do you want it to be affordable?

Time Clock Wizard is your solution. This is a free time clock program that you can set up at your office. All you need is a computer to run it.

You can set up an unlimited number of employee accounts with the free edition. Each one can clock in and out as needed. You can set hourly rates for each employee and even make adjustments if mistakes occur.

Link: <https://www.timeclockwizard.com>

### #5: Free E-mail Marketing Software

Are you thinking of getting on board the Social Media Machine?

Are you thinking about doing some online marketing in 2015?

Is your office being proactive and contacting our renewals ahead of time? A personal phone call is the best way to reach out and "touch" your client but if you don't have the time or personnel to do that, why not consider sending an email or postcard?



You haven't been harvesting email addresses from your clients? Don't worry...it's only a fad.

Seriously, **today's a good day to start collecting email addresses.**

Send a "thank you" email later in the day to folks who purchased (or renewed) a policy in your office. In the brief email, remind the client of how much they saved and reinforce the fact that your agency is there for them if they have any other insurance needs.

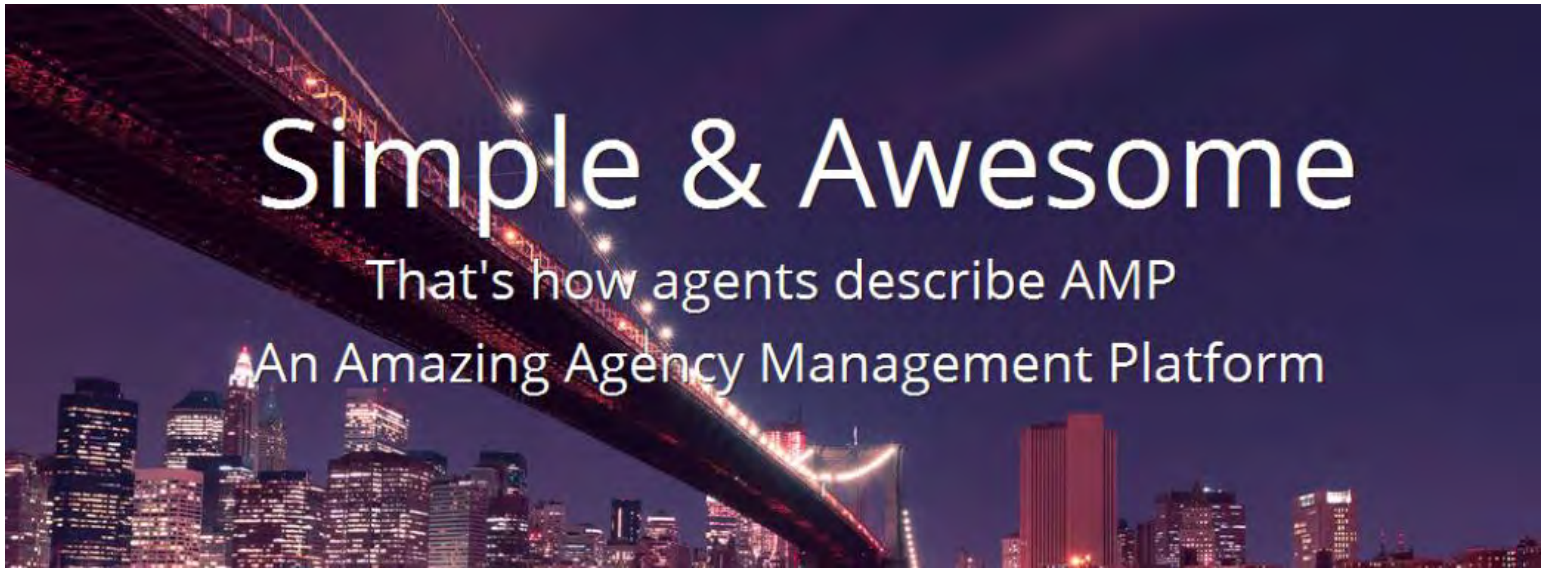
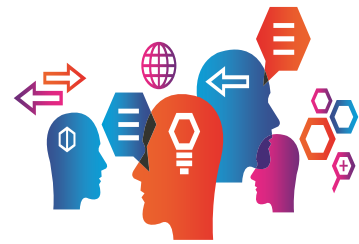
Be sure to suggest the client forward the email to friends and family members they think might appreciate saving on their insurance.

But don't just send a plain e-mail.



Jazz it up by using the templates in this free Online Marketing Tool:

[www.MailChimp.com](http://www.MailChimp.com)



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  - IVANS
  - TeamUp
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- Document Storage
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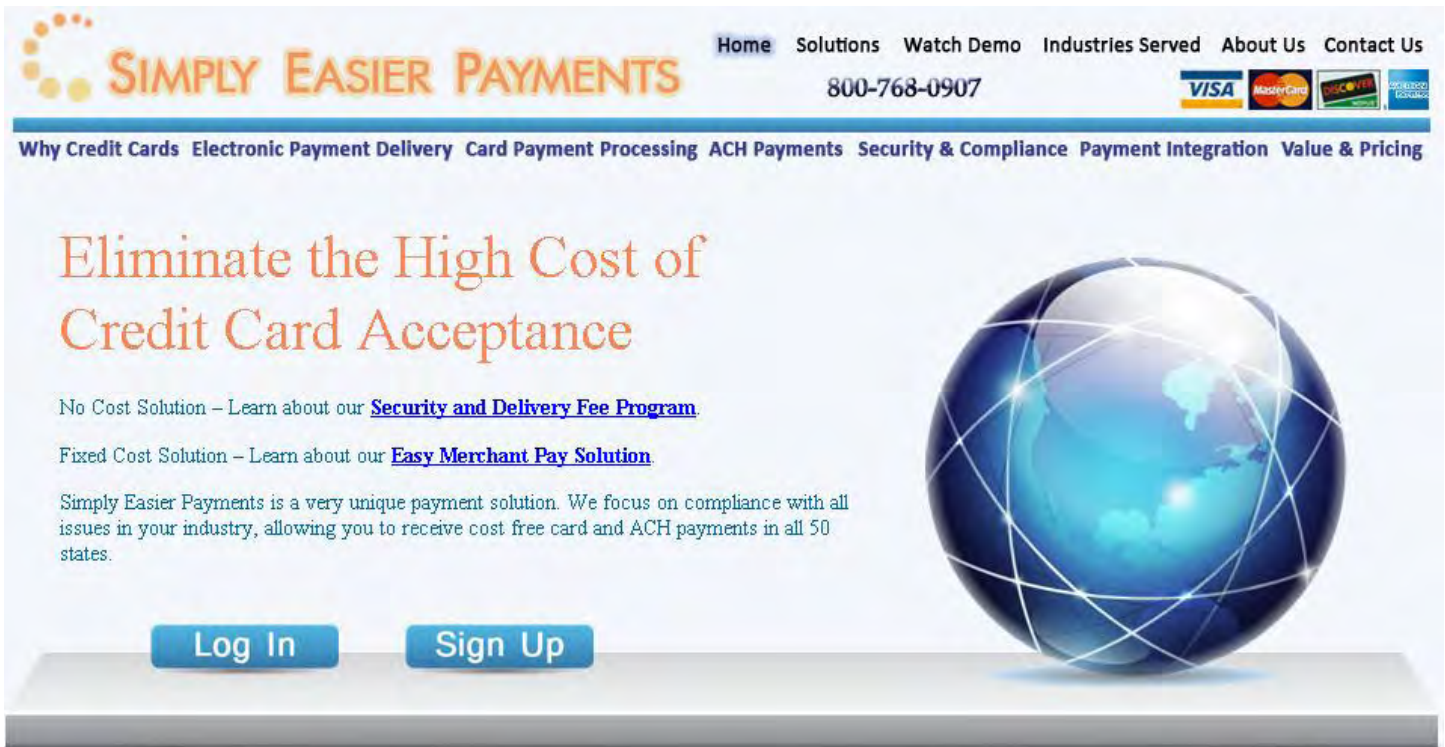
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The banner features the 'SIMPLY EASIER PAYMENTS' logo in orange and blue. Navigation links include Home, Solutions, Watch Demo, Industries Served, About Us, and Contact Us. A phone number 800-768-0907 is displayed. Logos for VISA, MasterCard, Discover, and American Express are shown. A menu bar lists services: Why Credit Cards, Electronic Payment Delivery, Card Payment Processing, ACH Payments, Security & Compliance, Payment Integration, and Value & Pricing. The main headline reads 'Eliminate the High Cost of Credit Card Acceptance'. Below it, text describes 'No Cost Solution' and 'Fixed Cost Solution' with links to 'Security and Delivery Fee Program' and 'Easy Merchant Pay Solution'. A paragraph states: 'Simply Easier Payments is a very unique payment solution. We focus on compliance with all issues in your industry, allowing you to receive cost free card and ACH payments in all 50 states.' Two buttons, 'Log In' and 'Sign Up', are positioned at the bottom left. A large blue globe with white grid lines is on the right.

## 12 Days of Christmas Freebies

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### #6: Free Video E-mail Marketing Software

Eyejot is simply the easiest way to create and send video mail to friends, family members, business colleagues and customers. It can be used from any web browser as well as directly from mobile devices such as the iPhone or iPod Touch. An Android version is coming soon!



[www.eyejot.com](http://www.eyejot.com)

### #7: Free Mobile App Software



Mobile  
Websites Made  
Simple

Qfuse lets you easily create [great-looking websites](#) that are specially formatted for touch-screen viewing on smartphones. Simply use our [mobile website builder](#) to upload your logo, select your color scheme, and add your content. It's that easy!

[www.Qfuse.com](http://www.Qfuse.com)

### #8: While the cat's away ...

Turn your Webcam into a spy cam

Wouldn't it be great to see what's going on at your office & home when you are not there?

All you need is a webcam and one of this free software.

You may already have a webcam built into your computer. If not, treat yourself and pick up one while the sales are on in December.

I bought a great webcam the other day for less than \$20.00.

You can monitor an area by pointing a Webcam at it and can check in from nearly anywhere. Or have it record so you can check the video later.

Having your Webcam record days of video doesn't make much sense. It would take up a ton of hard drive space. And watching it would take forever. Motion detection is a better solution.

Maybe you want to view your Webcam's feed live. This would let you check in on pets at home. Or, you can see if employees are doing their job. As long as your computer has Internet access, this is pretty easy.

**Check these free programs on page 6:**

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More Tips & “How-To” videos at [www.FYIExpress.com](http://www.FYIExpress.com)



## 12 Days of Christmas Freebies

*Continued from page 4*



<https://www.sighthound.com>



- Yet Another Webcam Software -

Yawcam - <http://www.yawcam.com/>

## #9: Free Online Visibility Report

Go to your favorite search engine and type “insurance your city, state”. Did your agency show up page 1? If not, your potential clients did not see it either. How can your phone ring if they can’t find you or even know you exist?

Here’s free Snapshot Report software that can help you manage your online presence.

The Snapshot report is a peek into what your business looks like online and how customers see you.



Find out the answers to these questions:

- Is your business listing accurate where it counts?
- How do customers feel about your business?
- What sites should your business be on?
- How do you compare with industry standards?
- Are your social media accounts effective?

<http://sales.culpe.com/widget/landing-page/?marketId=fyiexpress>

## #10: Password Generator

Simplify Your Life.

LastPass remembers your passwords so that you can focus on the more important things in life.

Free software to securely store all of your passwords in one spot.

You can set it to auto-fill the information.



Get it at [www.LastPass.com](http://www.LastPass.com)

*Continued on page 8*



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More Tips & “How-To” videos at [www.FYIExpress.com](http://www.FYIExpress.com)

12 Days of Christmas Freebies

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#11: Go Elf Yourself



Elf Yourself– Turn your co-workers, family and friends into dancing elves. Just gather pictures of up to five people. The site will help you paste their heads onto animated characters.

Then select a dance or song. E-mail the video with the click of a button.

Check it out at [www.elfyourself.com](http://www.elfyourself.com)

#12: Find Missing Money



Unclaimed Property Program

The Disposition of Unclaimed Property Act protects the rights of owners of unclaimed accounts and relieves banks and companies of the continuing responsibility to maintain such accounts.

Under the Act, when a bank or company holds property belonging to someone else, but has lost contact with that person for a certain period of time, the bank or company must send the property to the state. The state serves as custodian to the property and makes several attempts to reunite the owners with their property.

This information can be obtained at no charge by visiting the web site of the National Association of Unclaimed Property Administrators at [www.unclaimed.org](http://www.unclaimed.org)



[www.AgentsFirst.org](http://www.AgentsFirst.org)



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- Online Visibility Reports

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



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### Screen Sharing for Insurance Agency Sales, Service and Productivity

Written by [John F. Carroll](#)



Sharing is caring.

At least that’s what my 3 year old likes to say.

I don’t know if she’s right but I haven’t had a bowl of ice cream to myself in months.

This article isn’t about ice cream though, it’s about sharing.

Screen sharing...

I’ve been using a free online tool to share my computer screen with people in other parts of the world and I am so blown away by how easy and quick it is...

I had to share it with you.

Before you get skeptical know this: The free version of the tool is all you’ll ever need and I have absolutely zero connection with this company, other than I really value their tool and think it could come in handy for insurance agents like you.

It’s called Join.me and I’m going to show you how it works and give you a bunch of ideas for using it in your agency.

**What is Join.me?**



[Join.me](#) is absolutely the simplest way to let anyone see your computer screen on their computer screen.

That’s it.

(Actually, there are some other functions, but the screen sharing is the main one)

There’s a free and paid version but I don’t think you’d ever need the paid version. To be honest, I don’t even know what it does.

#### **How Join.Me Works**

It’s quicker to see how easy it is than to read about it, so I created this 1 minute tutorial that shows you pretty much everything you need to know. It couldn’t be easier or faster.

[Click Here to see the video](#)

And here’s a brief explanation:

1. You download a small program from <http://join.me>.
2. You open the program.
3. You’ll see a little box like this with a 9 digit number:



4. Tell the other person to go to <http://www.join.me> and type in your 9 digit number.
5. They can now see your screen live.

There are no logins, no registrations and no complicated software to figure out. The person you’re sharing with doesn’t need to download, setup, or configure anything!

#### **7 Ways You Can Use Join.me**

##### **1) Sales Presentations**

I know many agents who use a PowerPoint presentation to guide their sales conversations. (A good tactic in my opinion).

With Join.me you could take someone through your presentation over the phone without losing all your powerful visuals and without needing to drive 3 hours to see them!

And since you’re sharing your screen you have full flexibility during the process. You can play YouTube Videos, show your face using your webcam, take the client to other websites and any other resources available on your computer that may support your sale.

**Continued on page 12**

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## More Tips & “How-To” videos at [www.FYIExpress.com](http://www.FYIExpress.com)

### 2) Host Your Own Webinars



I know that Join.me is not the only webinar software.

But it is the only one I've ever used that didn't suck! You don't need special links, special software, user registrations or anything else.

Just give up to 250 participants the link to join.me and your 9 digit code and they're in.

### 3) Tech Support

Have you ever been on the phone with tech support and you can't figure out what they're trying to get you to do?

Hand over the keys and let them fix it.

Join.me has a feature that lets the person viewing your screen take control of your mouse and do the clicking for you.

“Okay you arrogant nerd, if it's so easy let's see you do it.”

### 4) Give Tech Support to Clients

Have you ever wasted 20 minutes on the phone with a client walking them through the process of filing a claim, paying their bill, or doing anything else on your company website?

Not only could you save your time, but it'd be incredible customer service to just share your screen and walk them through the process.

Just be careful or they'll start calling you every time their PC freezes.

### 5) Generating Insurance Quotes

Have you ever worked with a client that wanted to watch you fill in all their information as you collected it?

If you're not afraid of what they may see, you could use join.me to share your screen with prospects on the phone during the information gathering process.

I know it's a bit unconventional, but you need to stand out somehow.

And people like to see the inner workings of companies they do business with. It's like a behind the scenes tour.

People can see you are taking time to get everything right. It shows you have nothing to hide and you're getting them every discount possible.

### 6) Providing Financial Illustrations



If you're using financial forecasting software to show clients their returns over time based on different payment options, showing them your screen while you tweak the numbers can make the experience more interactive.

### 7) Working Remotely

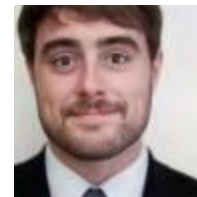
I don't think Join.me is going to allow you to run a profitable agency while sailing around the world 365 days a year, but if you're away from the office and need to access your computer it might help.

You could access software that's only available on your office computer from a laptop on the other side of the planet.

### *In Summary*

I'm sure there are many more ways insurance agents can use a versatile tool like Join.me. I put together a few to get you thinking but I'm sure you'll have more.

Join.me finally makes screen sharing easy and simple enough that it's time for business owners to take an honest look at how it may be incorporated into their sales and customer service processes.



John F. Carroll

John F. Carroll is the founder and CEO of [InsuranceSplash](http://InsuranceSplash.com). For years, John has consulted insurance agencies with internet marketing and sales strategy and he is dedicated to making insurance marketing easy and effective for all insurance agents. If you're an agent, [connect with John on LinkedIn](#), he wants to connect with you!

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# 28 Ways to Get More Insurance Agency Facebook Fans & Followers

Written by [John F. Carroll](#)



Is this you?

“John – How can I get more Facebook likes?”

I get this question every day so I’m willing to bet you’ve probably asked it yourself.

Am I right?

I usually answer by explaining how it’s not the number of fans but the engagement of fans that really matters.

That’s still true, but you know what?

When you have a lot of Facebook followers:

- People think you’re more popular.
- People think you’re more established.
- New people are more likely to follow you.
- Prospects are more likely to trust and buy from you.
- You’ll have a lot more “friends of followers” to advertise to.
- And let’s face it – It feels good to have more likes than the agent across town, right?

While I still believe it’s more important to build an engaged audience than one that just looks big, I’m going to address the “get more likes” dilemma today.

**Whether you’re trying to go from 0 to 100 or 100 to 1,000, here’s 28 actionable ways to get more fans for your insurance agency’s Facebook page:**

### 1) *Decide What Value You’re Offering*

This is probably the biggest mistake I see agents making when it comes to social media.

Of course your mom and a few other people will like your page just because you ask them to, but for everyone else you’re going to need to provide some kind of value.

What will your followers get that:

1. They actually want.
2. They aren’t already getting elsewhere.
3. And you can really provide.

If you haven’t figured this out you might want to do so before moving on.

(Here’s a couple links that may help: [ideas](#), [content](#))

### 2) *Always Explain What’s In It For Them*



I get really annoyed when people ask me to help them out and “like” their FB page.

Stop looking so pathetic and get over yourself already.

Nobody gives a #%&\* about what you want!

Could you imagine saying, “I’m [trying to make 100 sales this month](#), would you please buy my policy?”

Of course not.

In the real world, people only take action because they want to (or because you convinced them) and that means you should always explain WHY they should follow you.

Whether it’s on your website, business cards, WHEREVER you’re soliciting for Facebook likes don’t just write “Like us on Facebook”...

Explain WHY everyone should.

***Continued on page 16***

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### 3) Create a Professional Looking Facebook Page

One of the by-products of our lives becoming increasingly more complicated is that design becomes more important every day.

Especially online where attention spans are miniscule.

Nobody has time to read stuff anymore so we make split-second decisions based on appearance.

It doesn't need to be amazing, but if your Facebook page is missing a cover photo or the design looks like you did it in Microsoft Paint you'll lose people who would have liked your page otherwise.

Hire someone on [Fiverr](http://Fiverr) or get someone with some graphic design abilities to create a presentable page for you.

### 4) Link to Your Page From Your Personal Profile

This one's pretty simple; when you update your personal Facebook profile with your current employer, make sure you choose your agency's page.

After doing this it should show a link to that page in a prominent spot on your profile.

For the captive agents out there, make sure you choose your agency page, not the carrier's.

### 5) Add a Like Box to Your Website



A “Like Box” is a little box that you can embed into your agency website that has links to your Facebook page, your recent status updates, and thumbnails of people who already like your page.

The coolest thing about a Like Box is that people can become a fan of your Facebook page right there on your website without even leaving your site or going to Facebook.

Also, once you get a good number of followers, the Like Box can show thumbnails of other people who like your page to provide social proof.

[Adding a Like Box](#) might be a bit complicated for the average insurance agent, but it's a piece of cake for your web guy.

### 6) Email Signature Link

Nothing too crazy here, but adding a link to your Facebook page in your [email signature](#) can get exposure to a lot of people without too much effort.

I see a lot of agents using this technique already but what I don't see is many good calls to action.

Remember #2 above: Explain what's in it for them.

### 7) “Like Us” Cards



Get some business cards printed up with your Facebook page address and a really brief explanation of why someone should follow your page.

You can use these in a lot of ways because they're easy for you to carry and hand out.

I know some agents will read this and say, “But John, my Facebook page is already on my business card. Can't I just use that?”

No. It's too busy and lacks a strong enough call to action toward the Facebook page. No one will EVER like your Facebook page because they saw it on your business card.

### 8) Take Pictures of Community Events

Go to your local community events and take as many pictures as you can.

Tell everyone whose picture you took where they can find it – on your FB page!

Hand them one of those cards from #7 otherwise they'll forget.

**Continued on page 18**





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### 9) Follow Other Local Businesses and Interact With Them

The truth is, almost every local business in your community is having a hard time with social media.

The candlestick maker down the road is also trying to get more fans and more engagement so when you [like their page as your agency](#) and write positive comments about their updates they'll notice, appreciate it, and return the favor.

If you're at all interested in this one, [read this post about it](#).

### 10) Advertise (intelligently)

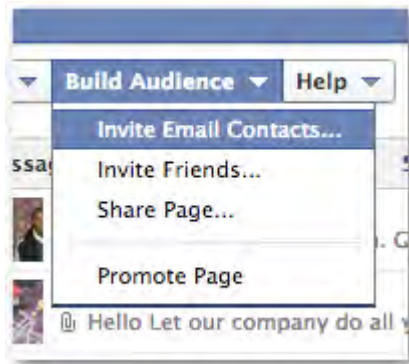
This isn't an article about [Facebook advertising](#) so I don't have the space to go into too much detail here, but I'll give you a few tips:

1. Even if it can get you more likes, I wouldn't advertise to anyone who is too far away to buy from you. Narrow down your audience geographically.

2. If you have an email list of your current customers, you can setup a custom audience and advertise to them only.

3. As an insurance agency, if you want people to like your page from an ad, you'd better be advertising to people who already know and like you or you better have a VERY STRONG value proposition.

### 11) Invite Your Email Contacts



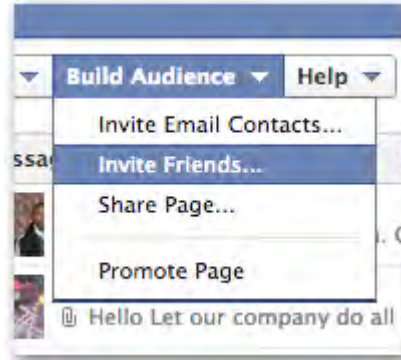
If you're on your agency's Facebook page while logged in as an administrator, you should see a Menu in the upper right corner that reads, "Build Audience".

The first option in there is to "Invite email contacts".

This will let you import emails from either an email list or the contacts in your email account(s).

You can do this separately for all your contacts in all your different email accounts.

### 12) Invite Your Facebook Friends

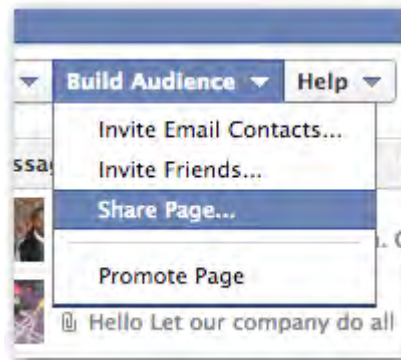


You'll find this one in the same place as #11 above, under the "Build Audience" menu choose the option that says, "Invite friends"

This one will let you send an invite within the Facebook system to whoever you want to among your various Facebook friends.

You might consider sending this out once to all your more loyal friends first to build up the followers so it looks more active before sending the request to other people you might not know as well.

### 13) Share Your Page on Your Wall



This one is found in the same place as #11 and #12 above under the "Build Audience" menu and it allows you to make a status update on your personal profile about your agency page.

My bonus tip here is to click on the description of your agency page to edit that text and re-write it so it's loaded with benefits.

You can also share it to a group you're a member of or on any other pages you're an administrator of.

**Continued on page 20**

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### 14) Send Private Messages

If you don't mind doing a little work, you can also send private messages to your Facebook friends inviting them to like the page.

Although time consuming, this technique will probably give you a 75% success rate if you send a personalized message to each person.

Have a little dignity and at least give everyone a reason why they'll find value in the page so you don't appear to be a desperate “like” junkie.

### 15) Email to Your Entire Book

In #11 you saw how Facebook gives you the ability to upload your email list and they'll send something out promoting the page to all those people.

However, if you want more control over the messaging you may find it's better to send that email out yourself.

After all, don't you think you'd get a better result if you gave yourself the opportunity to explain to WHY joining the page will make their life better?

### 16) Hold a Contest

I'll have to write an article in the future full of Facebook contest ideas but I'm not going into it too deep here.

To be honest, I'm not a huge fan of contests unless you're planning to somehow use contests & prizes as a recurring tactic to keep people engaged with your page.

When people like your page just to win something then they hide your updates and never hear from them ever again you're no better off than when you started.

### 17) Use The Likealyzer



This isn't a direct way to get more likes compared to some of the other ideas here but it's still pretty cool and helpful.

[Likealyzer](#) is a totally free website that runs a review of your Facebook page and gives you suggestions to make it more engaging and interactive.

It's a very general site that isn't built for insurance agents so take their suggestions with a grain of salt, but it's still pretty cool.

(I scored a 75. How did you do?)

### 18) Ask Other Agents

This isn't going to get you 100 likes tomorrow, but you might get 5-10 just by reaching out to other agents you know and asking them to help you out in exchange for liking their page.

It's a good idea to follow lots of other agency pages anyway just to get ideas for your own page.

### 19) Sell It Face-to-face

One of the best times to get people to like your Facebook page is when they're right there in front of you.

Before you push anything, ask if they have the Facebook app on their phone.

After they say yes, it'll be harder to say no when you encourage them to open it up, search for your agency, and click the like button.

### 20) QR Codes

With a QR Generator website you can create special codes that people with smartphones can scan to go directly to your agency's Facebook page.

I've seen these used for [agency signage](#) or on business cards and I'm sure there's some other creative ways you could use them.

I've even seen them in emails but I'm not sure that really makes any sense... Right?

### 21) Create a Sales Flyer

If you create a one-page flyer that advertises your Facebook Page and encourages readers to like the page you can use this in variety of ways.

Hand it out at community events, mail it along with other correspondence from your agency, include it in your new business package for new clients, or just keep them around the office as conversation starters.

Creating a clear and concise one-page advertisement for your Facebook page will also force you to identify the most important selling factors, which can help with everything else in this article.

**Continued on page 22**





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### 22) LinkedIn Profile Link

LinkedIn lets you add up to 3 website links on your personal profile.

Are you using all three?

If not [head over there](#) and edit your profile so it has a link to your Facebook page.

And while you're over there make sure you [connect with me](#). 😊

### 23) Share Your Page on LinkedIn

Just like Facebook, LinkedIn lets you make status updates and share links with your connections.

Make a status update about your Facebook page every now and then.

But remember to include some call to action and a clear reason why they should like the page.

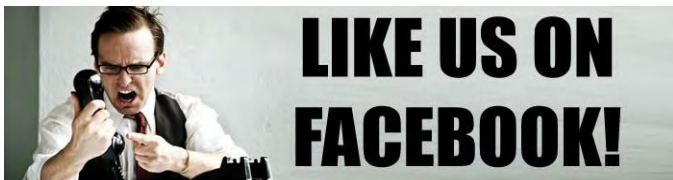
### 24) Tag Yourself in Pictures on Your Agency Page

Tagging yourself in Facebook-speak means that you identified yourself as someone that is in a picture.

When you get tagged on a picture it pulls that picture into your personal profile and shows it in the news feed of your personal Facebook friends.

For those people who missed the blatant request you already sent requesting them to like your page, seeing this picture will be another reminder to head over and follow you.

### 25) Call Your Clients



You can use a phone to build your online social media network.

Yes, it's true...

Either add it on to the end of the customer service conversations you're already having or start an outreach campaign where you reach out to clients and let them know about the page.

This is a really important time to have well-defined benefits for the people who follow your page and get your updates.

It's not about you, it's about them.

### 26) Make It Part of Your Policy Review Process

Do you have a formal policy review process in place within your agency?

I recommend that you do. ([here's some ideas to get you started](#))

Add a conversation in there at the end about the benefits of following the Facebook page and if you can get clients to pull out their phones and do it right there even better.

### 27) Make it Part of Your New Business Process

Make sure that every new client knows about your Facebook page and has a clear understanding of what you do there and why they should follow it.

Right after the sale is an awesome time to get clients to follow your Facebook page because they're highly engaged and very much connected with you.

Make it an important part of your [new business process](#) and you'll see improvements in retention.

### 28) Pay Commission For Followers

It's not a waste of money to pay your staff for getting new people to follow the agency's page.

I haven't come across any data supporting this, but I am very confident that customers who follow you on social media will retain at significantly higher rates than those that don't.

It's not quite the same effect as buying more lines of insurance from you, but I'm sure it helps.

And don't think that current customers aren't worth as much as outsiders when it comes to liking your page... they're actually more valuable!

### 28) Offer Incentives (a.k.a. bribery)



You can always offer people a special prize or gift card if they like your page.

I don't think that's 100% cool with the Facebook guidelines but I don't see how it could come back to bite you.

*Continued on page 24*

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Except, of course, for the fact that people will think they only liked your page to get the prize and will be much more likely to hide your posts in the future.

### Here's What to Do Next:

1) Go through this list again and decide which ideas you'll implement today and which ones you'll implement this month.

2) Share this resource with any agent you know with under 100 Facebook fans.

3) Click the like button on this page so I know you want more content like this.

I hope this helps you,

John



John F. Carroll

John F. Carroll is the founder and CEO of [Insurance Splash](http://InsuranceSplash.com). For years, John has consulted insurance agencies with internet marketing and sales strategy and he is dedicated to making insurance marketing easy and effective for all insurance agents. If you're an agent, [connect with John on LinkedIn](#), he wants to connect with you!

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[4 common misperceptions about Agents E&O](#)

**I. All E&O policies are the same**

Actually nothing could be further from the truth. You could take the top 20 carriers that write Agents E&O insurance and it wouldn't be hard to find some major differences among the forms. **Some of the more significant differences involve the list of covered professional services, the definition of who is an insured, and the tail options.** Other issues involve the trigger of coverage, the specific wording of the consent to settle clause and the list of exclusions. **Agents should always read their E&O policy** and when considering moving their coverage to another carrier, be sure to get a specimen form.

**II. Only Big agencies have big E&O claims**

Once again, nothing could be more incorrect. While bigger agencies tend to write more complex risks with unique exposures and bigger property and liability limits, **there is no doubt that there is the significant possibility that smaller agencies can have E&O claims in the multi-million dollar area.** Agents would benefit at renewal time to get some additional limit options to see what the premium difference is. If the difference is significant, agents should consider taking a higher deductible and using the savings from that to secure the next highest E&O limit.

**III. Agents only pay their deductible when they are found negligent**

Virtually every Agents E&O policy contains a deductible provision and there are basically two different types of E&O deductibles. One is “loss only” and with a “loss only” deductible, agents will typically not have to pay their deductible unless they are found negligent. However, many carriers either require or have as an option a deductible commonly referred to as “loss and expense” or “loss and litigation”. There are some differences even among these two terms but basically if an agent is sued and has to incur some defense costs, there is the possibility that the agency would have to pay those defense costs (up to the deductible) even if they did nothing wrong! **Agents should be aware of exactly what type of deductible their policy contains.**

**IV. Good E&O loss experience means that you are a good agency**

**While many times, this is a true statement, there is certainly the possibility that your good experience could be the result of good luck!** Agents should not be misled into believing that just because they have never had an E&O claim means they never will. When one of the agency customers suffers a loss that is not covered, this could easily translate into some form of E&O litigation. Agencies would benefit by continuing to reinforce the various key E&O components in their agency towards building a stronger E&O culture.

More E&O Tips at <http://www.agentseotips.com>



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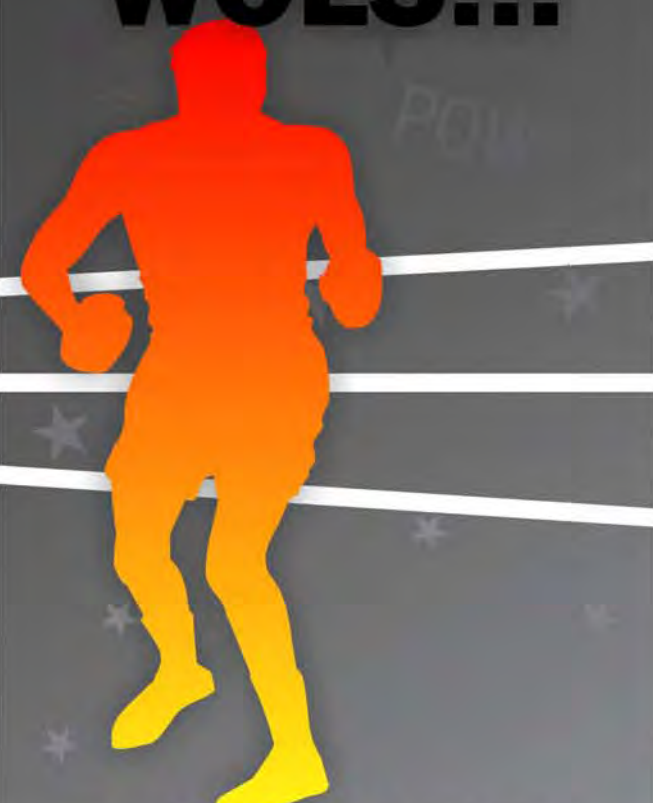
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Questions? Contact Eddie K. Emmett at [eddie@fyiexpress.com](mailto:eddie@fyiexpress.com) or (770) 312-2342.

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How far must a floor drop to be considered a collapse?



Rose's house was infested with insects. Because of hidden damage caused by those insects, the floors in the house dropped approximately 4 inches. A collapse claim was presented to New York Central Mutual Fire Insurance Company (New York). While both parties agreed that the insect damage had caused the floor to drop, New York denied the coverage. It argued that the damage was due to settling and not collapse.

[Click here to see how the courts reacted to each party's argument.](#)

Is collapse covered?



Collapse coverage is excluded and then added back into both personal and commercial property coverage forms. The loss must be sudden and accidental and the result of a listed cause of loss.

[Click here to review the PF&M analysis of the Collapse coverage in a commercial property coverage form.](#)

[Click here to review the PF&M analysis of the Collapse coverage in a personal property coverage form.](#)

Bad news travels fast: use it to your advantage.



Do you believe Rose's neighbors heard about her loss? I do. The news about losses and particularly about denied losses can travel very quickly. Many of Rose's neighbors may have even read their policies for the first time. They may also want to know more about their coverage. If you are prepared with an answer, there is no better time to send out a targeted prospecting letter.

[Click here to review an appropriate business building letter you could customize based on the type of loss.](#)

Definitions can help

Commercial and personal property insurance pay for damage only when caused by a covered peril/cause of loss. The terms are commonplace in the industry but may not be as well understood by the general public.

[Click here for two different emarketing articles you could attach to an email or post on your website that provide brief descriptions of some of the more common perils/causes of loss.](#)

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# F.Y.I. EXPRESS

*“What You Don’t Know Can’t Help You!” ... Eddie K. Emmett, Editor / Publisher*

## Do CSRs have to be licensed?

### Do CSRs have to be licensed?

The answer is “Yes” if:

The CSR is a person who sells, solicits, or negotiates insurance.

The CSR receives commission on insurance sales.

The CSR handles endorsements and reinstatements.

The CSR gives quotes for insurance.

The CSR completes insurance applications.

The CSR handles renewals.

The CSR answers coverage questions.

### So just what can an unlicensed CSR do?

Mostly managerial and clerical tasks only indirectly related to the above tasks. I’m not so sure they can even take payments since that is a vital part of insurance sales.

Check out O.C.G.A. § 33-23-4 in the “Laws & Regs” link at the bottom right corner of [www.GAInsurance.org](http://www.GAInsurance.org) for a more murky explanation.

### So what should an unlicensed CSR do?

If they are handling only Personal Lines P&C, a Limited Subagent license should do the trick.



The sponsor is responsible for their actions, a state exam is not required and they can take the required 20 hour pre-licensing course from the comfort of their desks for only \$79.00 at [www.Georgia-Agents.com](http://www.Georgia-Agents.com).

**It gets even better than that!**

CSRs may study the 20 hour Limited Subagent course, take an exam and download a Certificate of Achievement for free. It serves as great refresher training on Personal Lines such as auto, home and renter’s insurance.

But if the CSR handles lines other than Personal Lines, a full blown agent’s license is required.

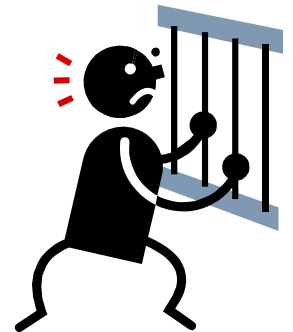
The Georgia Department of Insurance encourages the insuring public to report any complaints about insurers, agencies and agents.

The first thing checked is whether or not the person in the complaint is properly licensed for that transaction.

Here’s the scenario if the CSR is found to be in violation of O.C.G.A. § 33-23-4:

Any person who willfully violates this Code section shall be guilty of a misdemeanor and, upon conviction thereof, shall be subject to punishment as provided in Code Section 17-10-3, relating to punishment for misdemeanors.

Code Section 17-10-3: By a fine not to exceed \$1,000.00 or by confinement in the county or other jail, county correctional institution, or such other places as counties may provide for maintenance of county inmates, for a total term not to exceed 12 months, or both.



That applies to the CSR, the agency owner, and the insurance companies who paid commissions to unlicensed entities.

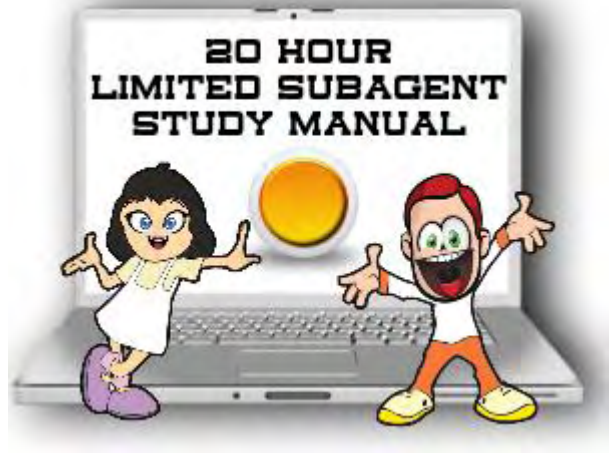
I wonder if they assign adjoining jail cells.

[www.Georgia-Agents.com](http://www.Georgia-Agents.com)



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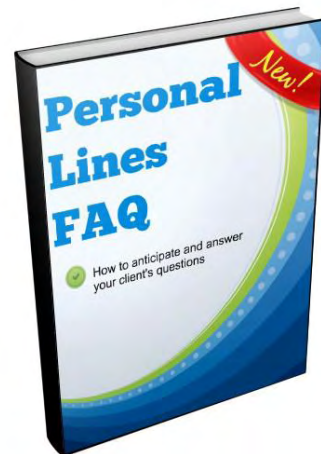


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