



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

Insurance Agents are Premium Lovers

In This Edition

Insurance Agents are Premium Lovers..... 1

Snappy One-Liners 6

Does your agency also do Tax Prep? 7

Opportunity Knocking ..10

Why Your Grandfather Would Outsell Today's Salesperson..12

Valentine Crossword Puzzle ... 16

Can your customers bind coverage by simply sending you an e-mail?..... 19

Do CSRs need to be licensed?24

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Click the picture shown above or this link (<https://www.youtube.com/watch?v=I2vPZsANqzc>)

Then use text such as the following in your Facebook news feed:

Here in the cold months sandwiched between Christmas and Valentine's Day, many people are likely to be wearing valuable new baubles that they received as gifts, or holding on to trinkets that

they plan to give to their sweethearts as tokens of affection.

With this in mind, we'd like to introduce you to the concept of a personal valuables (or articles) floater. Simply put, a floater (sometimes called a "rider") offers coverage above and beyond your renters or homeowner's policy for valuables such as jewelry, art, musical instruments, and other expensive possessions.

With this additional insurance you're covered against losses of any type—even if you drop your ring down the drain, or leave your watch behind in a hotel room.

Continued on page 2

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Want to quote more often?

Continued from page 1

Another way to cover valuable items is to raise the limit of liability on your homeowner’s policy. But, this will put a cap on the amount you can claim for the loss of any individual item. The first step? Contact our office for advice on how to safeguard any new high-ticket items (or valuables you already own).

And, while it’s impossible to put a price on love, the right coverage against theft, loss, or damage is peace of mind that anybody can buy.

On Monday, February 8th, I boosted a custom “Jewelry Floater” video like the one on page 1 for several agencies throughout the SE USA.

I targeted women between the ages of 24-65+, living within a 10 mile radius of the insurance agency, who were either married or engaged and have shown an interest in jewelry.



Facebook Updates

I can set up a Facebook for Business Page for you if you do not already have one.

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Announcing AccuAgency: New Name, New Look, Same Great Company!

Assurance Systems, Inc., is best known by its long-standing product name, AccuAuto. Many agents still refer to us as AccuAuto, but an update is long overdue. For years we have offered independent insurance agents more than just an auto rater. Our new name, **AccuAgency**, encompasses our suite of products, including AccuAuto rater, AccuHome rater, AccuAgency management system, and AgencyThrive web marketing and website services. The name **AccuAgency** emphasizes our commitment to help independent agents be more efficient, productive, and successful in an increasingly competitive market.

As we officially adopt our new name this January, we are also excited that 2016 marks our 30th year in business, still under the same ownership and still committed to supporting the independent agent. Only our name has changed, we are the same great company with the same great service. **AccuAgency** looks forward to supporting you, the independent agent, for many years to come.

We're excited about our name change and about offering agents a variety of products to **Get Your Agency In Check!**



A complete web-based system that integrates agency management and document storage all in one easy-to-use service. Loaded with features to help organize and run your agency. Fully integrated with our AccuAuto comparative rating where available.

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If you write auto insurance and represent multiple auto insurance carriers, you know how time-consuming it can be to enter the same quote on each carrier's website. Auto rates are always changing. You may be familiar with the rates and underwriting rules for a company one day, but they may change the next. With AccuAuto, you always have the most current rates and underwriting rules in one easy-to-use, web-based service

AccuHome

A new product in our line-up, and only available in certain areas, AccuHome capitalizes on our many years of experience with comparative rating to add a new tool to your arsenal for writing homeowner policies.

AgencyThrive

Do you need a website for your insurance agency? Absolutely. If you don't have one (or you do, but it isn't getting any traffic), you are missing out on the fastest growing marketing tool for insurance there is. We believe in creating a simple, clean, professionally designed site for your agency. But this is just the first step. Getting visitors to your site is step two, and we can help with that. We will do the work involved in claiming your agency listings and marketing. Need a phone number changed or have a great new photo of your staff you want added to your site? You can reach us by email and phone for any updates or questions. Support is always included with an AgencyThrive website.

Visit us at <http://www2.accuagency.com/fyi>.



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Snappy One-Liners

1. Where there's a will, I want to be in it.
2. Since light travels faster than sound, some people appear bright until you hear them speak.
3. If I agreed with you, we'd both be wrong.
4. War does not determine who is right - only who is left.
5. Knowledge is knowing a tomato is a fruit. Wisdom is not putting it in a fruit salad.
6. They begin the evening news with 'Good Evening,' then proceed to tell you why it isn't.
7. To steal ideas from someone is plagiarism. To steal from many is called research.
8. In filling in an application, where it says, 'In case of emergency, notify:' I put 'DOCTOR.'
9. I didn't say it was your fault, I said I was blaming you.
10. Women will never be equal to men until they can walk down the street with a bald head and a beer gut, and still think they look sexy.
11. Behind every successful man is his woman. Behind the fall of a successful man is usually another woman.
12. A clear conscience is the sign of a bad memory.
13. I used to be indecisive. Now I'm not so sure.
14. Nostalgia isn't what it used to be. Nor is there any future in it.
15. Change is inevitable, except from a vending machine.
16. Going to church doesn't make you a Christian any more than standing in your garage makes you a car.
17. Finally: I'm supposed to respect my elders, but it's getting harder and harder for me to find one now. And my personal favorite:
18. I am not arguing with you, I am just explaining why you are wrong.



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Does your agency also do Tax Prep?

Here’s some text to share with your clients:

Parents: Don’t Miss Out on These Tax Savers

Children may help reduce the amount of taxes owed for the year. If you’re a parent, here are several tax benefits you should look for when you file your federal tax return:

Dependents. In most cases, you can claim your child as a dependent. You can deduct \$4,000 for each dependent you are entitled to claim. You must reduce this amount if your income is above certain limits.

Child Tax Credit. You may be able to claim the Child Tax Credit for each of your qualifying children under the age of 17. The maximum credit is \$1,000 per child. If you get less than the full amount of the credit, you may be eligible for the Additional Child Tax Credit.

Child and Dependent Care Credit. You may be able to claim this credit if you paid for the care of one or more qualifying persons. Dependent children under age 13 are among those who qualify. You must have paid for care so that you could work or look for work.

Earned Income Tax Credit. You may qualify for EITC if you worked but earned less than \$53,267 last year. You can get up to \$6,242 in EITC. You may qualify with or without children.

Adoption Credit. You may be able to claim a tax credit for certain costs you paid to adopt a child.

Education Tax Credits. An education credit can help you with the cost of higher education. Two credits are available. The American Opportunity Tax Credit and the Lifetime Learning Credit may reduce the amount of tax you owe. If the credit reduces your tax to less than zero, you may get a refund. Even if you don’t owe any taxes, you still may qualify.

Student Loan Interest. You may be able to deduct interest you paid on a qualified student loan. You can claim this benefit even if you do not itemize your deductions.

Self-employed Health Insurance Deduction. If you were self-employed and paid for health insurance, you may be able to deduct premiums you paid during the year. This may include the cost to cover your children under age 27, even if they are not your dependent.

Please contact our office for more information on these valuable tax savers!



<https://www.youtube.com/watch?v=wDJp33AziEg>

Does your insurance agency also do Tax Prep? Check out the above promo video. You need the most effective for the least amount of cost promotion! Contact Eddie at eddie@FYIExpress.com





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

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Contact Sharon@SapphireandAssociates.com for more information.

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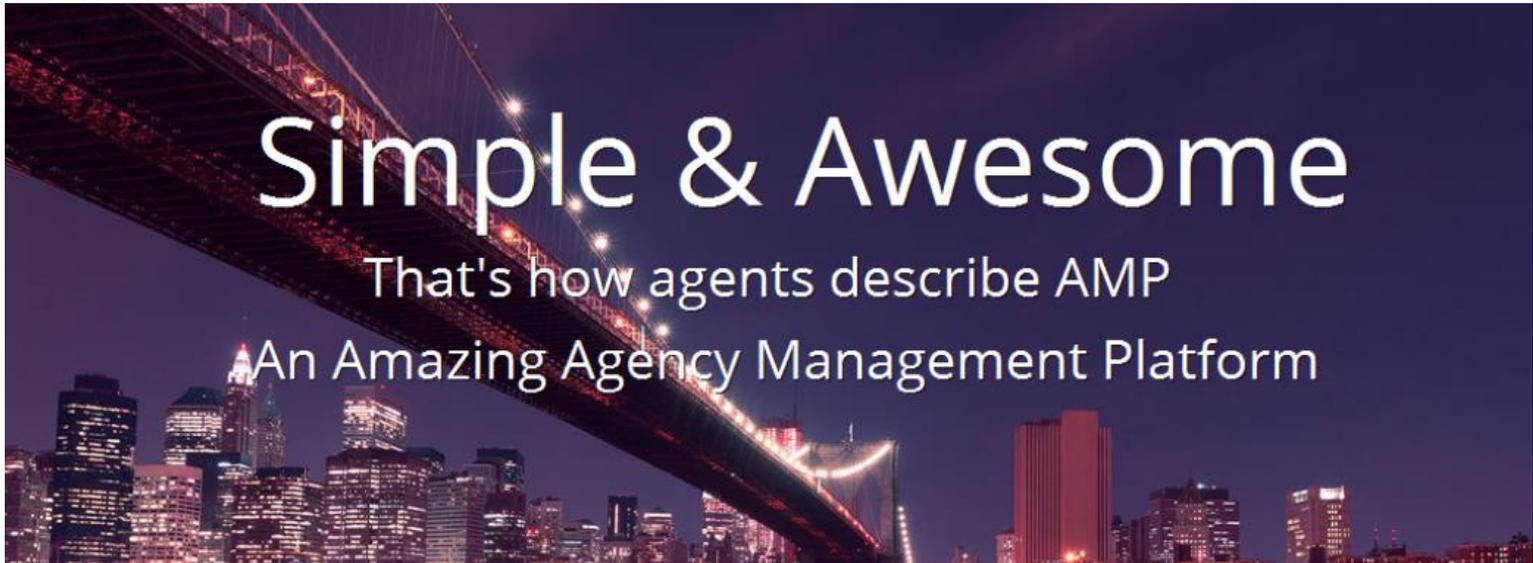
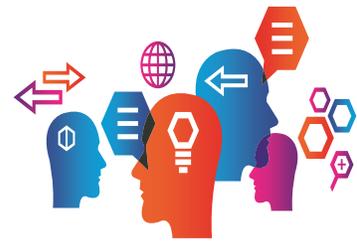
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Why Your Grandfather Would Outsell Today’s Salesperson

by John Chapin

With the development of the internet, social media, and the “new” relationship and solution selling techniques, there seems to be a belief out there that today’s salespeople are superior to those of the past. As you can probably gather from the title, I don’t necessarily agree. Here’s why.

Three key factors that give the old guard an advantage over the new guard

Preparation and sales skills

When my dad went for training at I.B.M. in the early 60s, it was primarily sales training. Yes, you learned the product too, but they made sure you knew everything about selling: getting through the gatekeeper to the decision maker, how to present your product, overcoming objections, closing, follow up, and how to build solid, long-term relationships. Everything was scripted and you role played until you could recite everything verbatim if someone woke you from a sound sleep at three in the morning. They also covered the important basics such as how to dress, the right way to shake hands, and to pop a breath mint before a sales call while avoiding garlic during the workweek.

These days I am amazed by the lack of sales skills I run into on a daily basis. If I walk into almost any sales meeting and blurt out objections, stalls, and other prospect obstacles they have been running into every day for years, salespeople stall, stammer, and trip over their tongues as if it’s the first time they’re hearing what I’m throwing at them. I even give people objections during the interview just to see what their best, current response is to something simple like, “I can get it cheaper down the street.”

If they’ve been in sales for any length of time, they’d better have a good, quick response to that one. Add to that the fact that many salespeople these days seem to be much more lax with dress, manners, and etiquette in general. Knowing how to sell, having a good handshake, and other “basics” should be common sense, but that common sense, which was common decades ago, is more the exception than the rule in today’s selling world.

Dedication and commitment

When it comes to dedication and commitment, you’re not going to beat The World War II Generation. They were also tough to beat when it came to living up to promises and their word. When you hired someone from that generation they understood that they had an obligation to the company, their boss, and their family for whom they needed to provide.

Regarding one of the biggest issues today: accountability, decades ago people were responsible enough to hold themselves accountable. My dad tracked his calls and kept a call sheet, but these were success tools as opposed to something his manager used to make sure he was doing what he was supposed to be doing. My dad’s generation would never consider fudging a call sheet or hiding out in a coffee shop or movie theatre when they were supposed to be out making calls. Yes, there were a few of those people back then but not many, and they weren’t employed with that company for very long. When it came to another major issue motivation, simply putting in an honest day’s work for an honest day’s pay, along with taking care of the company, the customers, and one’s family, was all the motivation one needed. It didn’t matter how you felt on a given day, the question was about the obligation and commitment you signed up for.

Continued on page 14

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Why Your Grandfather ...

Continued from page 12

That generation also brought character traits and a work ethic to the job that we rarely see these days. All of this comes back to the dedication and commitment they felt toward others and the obligation in knowing that if you're taking a paycheck from someone, you owe them your best.

Focus on people

The World War II Generation would never be accused of being the “me” generation. My dad was the number one sales rep in New England for over 30 years for I.B.M. and Diebold Banking Equipment because, like most people of his generation, his objective was to help and serve other people.

Decades ago I think there was much more of a focus on other people and more of a “the-customer-is-always-right” mentality. While many talk about past salespeople beating people up and having one more close than they had objection, I find that the best of the best have always sold the right way, with a focus on the other person. And by the way, there is no “new” relationship selling. Even 60 years ago, the best have always focused on the relationship and what's best for the other person, thinking of themselves, their product, and their company second.

All of the above said, are there hard workers out there today who are committed? Yes. Also, social media, technology, and new sales ideas are tremendous tools to warm up cold calls, pinpoint prospect pains, and continue to connect and communicate effectively with prospects and customers. So although I'll take the work ethic and character traits of someone from the World War II Generation using a car, pay phones, and keeping track of prospects on index cards, every day of the week and twice on Sunday, imagine the best of both worlds.

Start with someone hungry, with a blue-collar mentality, and a thick skin who isn't afraid to show up early, leave late, and pound the pavement making more calls than anyone else. Combine that with someone who cares about people, studies their craft and knows their product. Who practices, drills, and rehearses their presentation, answers to objections, closes, and anything and everything they're likely to run into during the day. Finally, add knowledge of social media and technology, using it in a supporting role, in the background, and not as the foundation for their sales efforts. Yes, those people are out there. No, they are not easy to find. Time to get to work.

John Chapin is a sales and motivational speaker and trainer. For his free newsletter, or if you would like him to speak at your next event, go to:

www.completeselling.com John has over 28 years of sales experience as a number one sales rep and is the author of the 2010 sales book of the year: Sales Encyclopedia. For permission to reprint, e-mail: johnchapin@completeselling.com.

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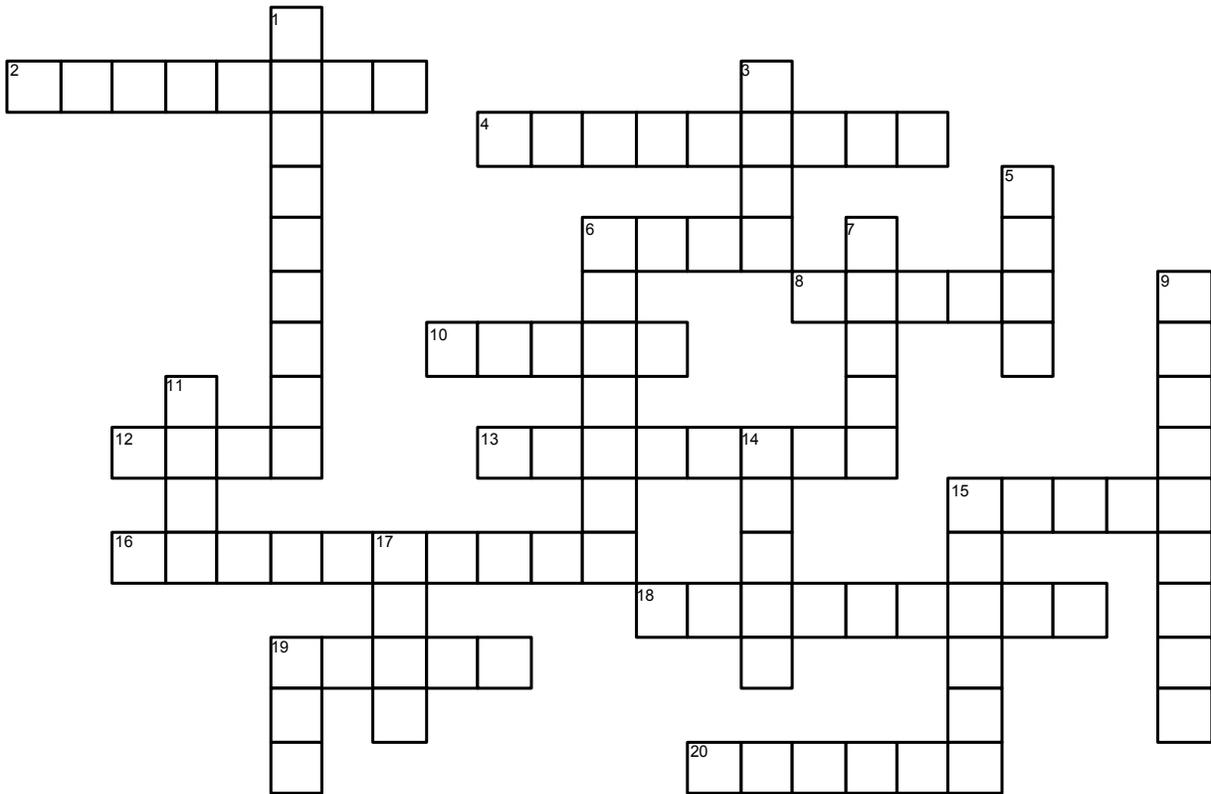


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Valentine's Day Crossword Fun



ACROSS

- 2 A piece of jewelry worn around one's neck.
- 4 _____ and girlfriend.
- 6 "Be _____."
- 8 School children often exchange these on Valentine's Day.
- 10 He shoots invisible arrows to make people fall in love.
- 12 The most popular flower for Valentine's Day.
- 13 Valentine's Day falls on _____ 14.
- 15 "_____ Valentine's Day!"
- 16 A safe place to store jewelry. (Two words.)
- 18 My friend gave me heart-shaped box full of _____.
- 19 Bees make this substance, which is also a nickname for someone who is loved.
- 20 St. Valentine is known as the patron saint of _____.

DOWN

- 1 "Will you be my _____?"
- 3 Husband and _____.
- 5 In "XOXOXOX," an X represents this action.
- 6 Did the mail carrier leave any Valentines in your _____?
- 7 School children sometimes celebrate with a Valentine's Day _____.
- 9 A stuffed animal often given as a Valentine's gift. (Two words.)
- 11 "I _____ you."
- 14 Bow and _____.
- 15 Children may read and eat candy _____.
- 17 A man usually gives a woman a _____ when he asks her to marry him.
- 19 In "XOXOXOX," an O represents this action.

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Can your customers bind coverage by simply sending you an e-mail?

The overwhelming majority of agencies have a voice-mail greeting that advises the caller that they cannot bind coverage / make policy changes by simply leaving a voice-mail message. Typically the message is something like:

“Please be advised that coverage cannot be bound or modified without speaking to a licensed agency representative”.

What is the benefit of this? Essentially, this serves as a disclaimer that protects the agency. Obviously, there could be situations where the customer calls to notify the agency of a situation (such as the purchase of an item) where additional information is needed for the request to be properly handled. **So the benefit of this “disclaimer” is to let the customer know that they cannot simply leave a message and expect that everything has been taken care.**

If you don't have this type of statement on your voice-mail system, it is highly recommended to implement as soon as possible.

How are your customers interacting with you? In many of the agencies that I visit, it appears that customers are not calling to the degree that they used to. They are now using e-mail as their more common mode of communication.

As a result, is it possible that your agency could have a customer that sends an e-mail (as opposed to calling) to advise your agency of a matter that needs to be insured? As with voice-mail, there is the possibility that additional information is necessary before the request can be resolved.

For this reason, **it is also recommended that you place the same type of message on your e-mail system advising customers that they cannot simply send you an e-mail and expect that everything is taken care.** Including the statement advising customer that on any policy or coverage modifications, it is necessary to speak to an agency representative is recommended.

Bottom line, these types of statements (easily implemented) could just make the difference if a problem developed.

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



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Producer Online In Action

By The Rough Notes Company, Inc.

If you have the knowledge to see the problem, you will also have the ability to discover the solution.

The Producer Online IN ACTION is a monthly reminder of how you can turn the knowledge gained from The Producer Online into powerful sales opportunities.

How can you tell the difference?



Marciala was injured while working for True Plastics. Because she was actually employed by Dynamic Staffing, Inc., she filed for and received workers compensation benefits from its carrier. Then she filed suit against True Plastics for the same injuries. True Plastics CGL carrier denied coverage because of the employer's liability exclusion. True Plastics argued that Marciala was only a temporary worker and not an employee.

[Click here to see how the courts determined Marciala's employment status.](#)

Employment agencies and staffing solutions



Employment agencies can provide many employment-related services to their clients. They provide three types of workers. Those who are hired full time by the client; those who are leased for an unspecified time frame; and those provided for short term or temporary assignments.

[Click here to review the Producer's Commercial Lines Risk Evaluation System Narrative for Employment Agencies.](#)

Are you interested in developing a new niche? Policy?



Employment agencies have unique exposures because leased and temporary employees are covered under their workers compensation policies even though these employees are working for another business. The agencies have other unique exposures due to contractual obligations and confidentiality concerns. Many carriers refuse to write them but markets are available.

[Click here to review a listing of brokers and managing general agencies that are listed in The Insurance Marketplace as interested in writing this class of business.](#)

You know the need and you have the solution

Employment agencies might be a new niche for you to explore. Once you have researched the industry and talked with potential markets, consider soliciting local employment agencies. Business Building Letters offers three different letters you might like to use as part of a marketing campaign.

[Click here to review the three letters](#)



Monday Morning



Exploiting Opportunities with Large Work Comp Accounts
By George Nordhaus

<https://youtu.be/Kai4c33C8Yg>

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“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 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.

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.

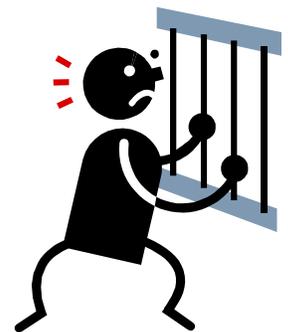
The Georgia Department of Insurance encourages the insuring public to report any complaints about insurers, agencies and agents.

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.

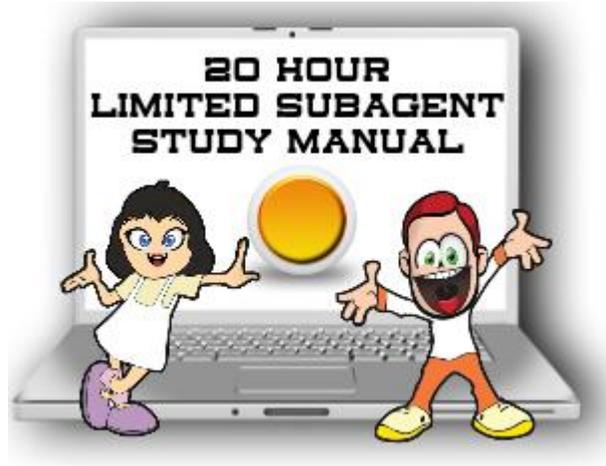
I wonder if they assign adjoining jail cells.

www.Georgia-Agents.com



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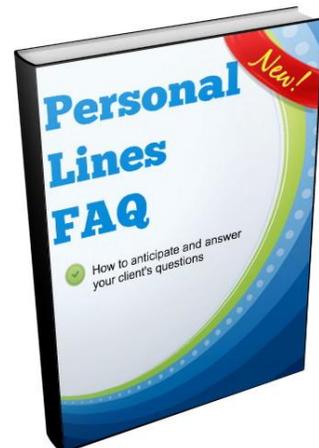
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DWB - The Family Agency
 Published by Eddie K. Emmett [?] · December 3, 2015 at 4:00pm ·

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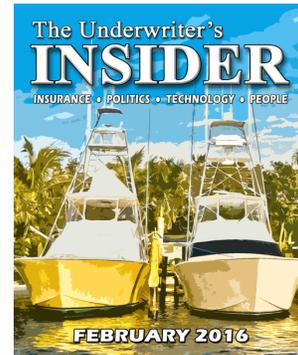
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New IRS Rules: Employee or Contractor?

Under United States common law, a worker is an employee if the person for whom he or she works has the right to direct and control the way her or she works, both as to the final result and as to the details of when, where, how, and in which sequence the work is to be done.

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