

October 27th – November 3rd, 2007


**INSURANCE
JOURNAL**

Eastern Caribbean

Insurance Journal Cruise



Expand your skills. Chat with the experts. Join our community of kindred spirits on this exotic journey.

Our Speakers on the Insurance Journal Cruise are:

Mark Wells, Insurance Journal Publisher,
Laurie Infantino, Stephen Myers, and Sharon Cunningham

The Insurance Journal Cruise Conference

The conference fee is \$1,275 and includes all courses, any course materials, and two private InSight Cruises parties. There are three different main categories on The Insurance Journal Cruise: Continuing Education (Approved for Fire & Casualty and Life & Disability), Environmental Issues & Insurance, and Sales & Growth. Attendees may freely move, at any time, between these seminars.

Continuing Education Approved for Fire & Casualty and Life & Disability

Small Mistakes, Big Consequences (4 hours CE)

Speaker: *Laurie Infantino*

Pick up an account file — any file — and within the file lurks a small mistake with big consequences. The mistake can be there from year to year but only has a consequence when the claim is denied and your file is produced in evidence. The transaction of insurance inherently is detailed, complex and prone to errors and omissions on every level.

This class will focus on "policy driven" oversights or "small" mistakes that have serious financial impacts. You'll learn:

- to approach policy and file documentation from the basic aspects of the who, where, what, when and how of the claim
- the pitfalls of proposals, applications, binders and certificates of insurance
- to take your detail management up a notch because it's the little things that matter like not date stamping a document when it is that very document that proves your case
- that no file can be full proof but you can always look at any file as THE file you have to bring to court, and handle it as such.



Ten Top Reasons to Review an Insured's Website

Speaker: *Laurie Infantino* (1 hour CE)

There is the right way and a wrong way to conduct insurance transactions. In the digital age, more responsibility than ever before is placed on the producer of business. Checking a insurance client's website is crucial to the initial sale and to the on-going maintenance of the client's portfolio. This class will:

- highlight what to look for in a client's web site and other websites to access key information on a client's account
- help you identify exposures and insurance responses to a client's website issues

Keynote Address: The State of the Insurance Industry — The Publisher's Perspective

Speaker: *Mark Wells*

Mark is the Editor and Publisher of the Insurance Journal Magazine, InsuranceJournal.com, ClaimsGuides.com, MyNewMarkets.com and Chairman of the Board of Wells Publishing, Inc. He has held that position for the past 32 years. Insurance Journal and www.insurancejournal.com are the most widely read media in the property/casualty insurance industry.



DAY	PORT	ARRIVE	DEPART	CONFERENCE SESSIONS
SATURDAY, OCTOBER 27	FT. LAUDERDALE, FLORIDA	—	5pm	7:15pm, BON VOYAGE COCKTAIL PARTY
SUNDAY, OCTOBER 28	AT SEA	—	—	8:30am – NOON & 1:30pm – 5pm
MONDAY, OCTOBER 29	GRAND TURK, TURKS & CAICOS ISLANDS	7am	4pm	5pm – 8pm
TUESDAY, OCTOBER 30	ROAD TOWN, TORTOLA	2pm	10pm	8:30am – NOON
WEDNESDAY, OCTOBER 31	ST. THOMAS, U.S.V.I.	7am	6pm	6pm – 8pm
THURSDAY, NOVEMBER 1	AT SEA	—	—	8:30am – NOON & 1:30pm – 5pm
FRIDAY, NOVEMBER 2	HALF MOON CAY, BAHAMAS	7am	5pm	6pm – 8pm
SATURDAY, NOVEMBER 3	FT. LAUDERDALE, FLORIDA	8am	—	

Pricing & Booking Information

(Full details:

http://www.geekcruises.com/booking_b/ii01_booking.html)

Course Fees: \$1,275. Only passengers booked through InSight Cruises will be admitted.

Deposit: \$350 per person, due at time of booking.

Cabin Type:	Cruise Rate (per person)
Better Inside:	\$799 [GS* avail.]
Outside:	\$919 [GS avail.]
Better Outside:	\$939 [GS & PC avail.]
Outside w/Balcony:	\$1,029 [PC avail.]
Superior Suite:	\$1,449 [PC avail.]
Full Suite:	\$2,399 [PC avail.]

The pricing above is subject to change. InSight Cruises will generally match the cruise pricing advertised, at the time of booking, offered at the Holland America website. If at the time of booking the cruise line notifies us that the price of cruise fare has *increased*, you will be notified of the new pricing before your reservation is booked.

Environmental Issues & Insurance A business perspective on issues your clients may be facing.

Environmental Insurance 101 –

What All Insurance Brokers Should Know (90 minutes)

Speaker: *Stephen Myers*

This session will provide a basic understanding of the main types of environmental insurance including pollution legal liability insurance, and remedial cost cap insurance – when and how they are used.

- A basic understanding of specialized pollution coverage since pollution was excluded from general liability coverage
- Pollution Legal Liability Insurance (PLL) – protection from pre-existing unknown and new pollution conditions
- Remedial Cost Cap Insurance (RCC) – protection from financial uncertainties associated with the remediation of known pollution conditions

Real Estate Redevelopment and Construction –

Using Environmental Insurance for Developers and Contractors (90 minutes)

Speaker: *Stephen Myers*

This session will cover the use of environmental insurance as part of owner-controlled or contractor-controlled programs (OCIPs and CCIPs) in development projects including the redevelopment of environmentally-contaminated properties (Brownfields).

- Risk assessment activities associated with redevelopment of contaminated sites
- Use of environmental risk management and insurance to support property transactions
- OCIP and CCIP programs using Contractor's Pollution Liability insurance to support construction projects

*PC – Physically Challenged;
 GS – [GUARANTEED SHARE \(GS\)](#) Fares:
 This plan is for passengers who are coming on a Geek Cruise by themselves and wish to share a cabin with another Geek Cruises passenger in an inside or outside cabin only. The prices are the same as the per person double occupancy rates. Share Passengers who smoke are not to do so in the cabin, unless okayed by fellow roommates. We try to match passengers with someone close in age, whenever possible. **3rd and/or 4th Person Rate:** ages 2 and older, \$550; \$450 for under 2 years old.

Single Occupancy:
 150% for inside and outside cabins and 200% for cabins with a balcony (i.e., Mini-Suites and above).

Climate Change – An Emerging Global Risk Management Concern (90 minutes)

Speaker: *Stephen Myers*

This session would discuss the roots of this issue, the risks that are being driven by this issue, the controversy surrounding the science and how insurance brokers should position themselves for the impacts to their clients.

- How climate change has become a "driver" of risk to business
- What does the science say about climate change and how can this affect insurance clients
- Does it matter whether we "believe" or not?
- How the broader issue of energy risk is affecting business
- What should we do?

Climate Change and Energy Risks – Risk Management Tools and Products (90 minutes)

Speaker: *Stephen Myers*

This session will follow from the first session and more tactically discuss things that can be done to reduce the impacts of energy and climate issues such as greenhouse reduction programs, carbon neutrality, loss control strategies, and new insurance products.

- Specific technical steps that can be taken to understand and reduce our carbon footprint
- What does it mean to be "carbon neutral"
- What services can be provided to businesses to reduce energy-related risks
- What new insurance products are emerging to address this issue



Sales & Growth

Port Charges, Taxes, & Gratuities:

Port charges (of \$160 per person) are included; taxes are \$69.48 per person and are additional. Holland America also charges, onboard, \$10 per person per day for gratuities.

Full payment is due on August 1, 2007

(or, if you book after August 1, at the time of booking).

Foreign Shipping Fees and Additional Payment Information:

There is a foreign shipping charge of \$60 (to cover the shipping of your cruise tickets, via FedEx) per foreign residence (\$35 per Canadian residence). There is a \$25 charge for returned checks.

Air Add-ons: Airfare from most major cities is available through the cruise line. You can call our office for this pricing. (These rates include transfers to/from the dock/airport plus transfers to/from your hotel if we've booked the hotel as well.) In most cases, however, you will find better airfares on your own. Online travel sites such as Expedia.com, or Travelocity.com are excellent resources.

PRE-CRUISE HOTEL STAYS: Sightsee Ft. Lauderdale from our base, [Renaissance Plantation Hotel](#), and/or meet and greet your fellow InSight Cruise guests at our pre-cruise Cocktail Party (see below). A transfer from the airport to the hotel and then from the hotel to the ship (two transfers total), and all taxes, are included in the prices below.

	1 night	Add'l nights
Shared double	\$99	\$99
Single	\$149	\$149
3rd/4th person	\$60	\$60

Increasing Organic Growth in Your Agency (90 minutes)

Speaker: *Sharon Cunningham*

In this session, you will learn how the agencies have changed their approach to sales and are achieving strong organic growth in a soft market. Sharon Cunningham will present a national picture of industry sales practices with practical examples for all size agencies.

- Statistics of Top Performing Agencies and Producers
- Why Some Agencies Achieve Growth in any Market
- Sales Practices of High Growth Agencies

How Growth-Oriented Agencies Compensate their Employees

Speaker: *Sharon Cunningham* (90 minutes)

Growth oriented agencies understand that all employees should be rewarded for agency results. In this session, you will learn how agency employees are motivated and rewarded for their contribution to the agency's success. Sharon will also review the results of BMG's national compensation surveys.

- Trends in Producer Compensation, Perks, and Incentives
- How Agency Sales Managers are Paid and Rewarded
- Compensating Managers and Service Staff for Growth

What High Performing Sales Managers Do (90 minutes)

Speaker: *Sharon Cunningham*

Whether you are the agency's sales manager or are managing yourself, using and monitoring a sales system can make you more effective. Learn what high growth agencies use planning and what they do to maximize their producers' time and help them to close more sales.

- Developing Useful Sales Systems
- Effective Sales Planning and Key Sales Ratios
- Managing and Monitoring Results

Sales Techniques for Top Producers (90 minutes)

Speaker: *Sharon Cunningham*

Top producers have developed the sales skills and the approach which helps them differentiate themselves. In both prospecting and making a sale, they are seen as trusted advisors. In this session, producers will learn what skills and techniques are critical to generating referrals, targeting the right prospects, and qualifying potential buyers.

- Sales Approach and Key Sales Skills of Top Producers
- Prospecting Techniques
- Promoting and Marketing Yourself

NOTE: Holland America will not accept any booking unless a fully completed Reservation Form is accompanied with a per-person deposit:
http://www.GeekCruises.com/booking_b/ij01_booking.html. Have questions? Want to book voice-to-voice? Please give us a call: 650-787-5665



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Principle of the Fine Edge: Ideas, Secrets, and The Obvious

Speaker: *Casey Roberts* (half day)

Adjust to changing conditions of the customer, your business, your industry, and the marketplace in general.

- Self Awareness — Just setting goals is not enough. Your priorities, strategic value of goals, and timing, and other factors affect achievement of your goals. Casey shows you how to harness self awareness to fine tune the How, Why, and When of goal setting.
- Self Motivation — Tap your inner resources to motivate you onward and upward. Casey will teach you how to fuel your Intensity and persistence from within.
- Self Control — You'll learn the vital importance of accepting and letting go of what you cannot do in order to focus on that which you can accomplish. Casey clues you in on subconscious habits that can stand between you and accomplishing goals and growth, and the disciplined thoughts and actions that take you where you want to go!
- Self Actualization — how can you reach your full potential? Realism, self acceptance, simplicity, introspection, focusing on others, freshness of thought all contribute to self actualization. Casey brings these components together and shows you how they affect your significant, important work of sales.

Improve your Planning, Communication, and Technical Skills

Speaker: *Casey Roberts* (half day)

Transform your sales routine into a more effective, intuitive, and holistic process by maximizing the effectiveness of your sales effort, product knowledge, and communication skills.

- Planning — Casey will cover how to size up your market according to customer needs, geography, Carrier's appetites, and your interests and strategic objectives.
- Communication skills — how every part of how you communicate defines who you are Learn to listen Ask the right questions from initial qualification through evaluation, selection, and closing, clear, professional communication is key to the success of the sales process and customer relationships.
- Technical skills — Product knowledge is the power behind the sale. Casey will discuss how solid product knowledge helps create a positive frame of mind for you and contributes to a confident transaction for you and your client.