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October 27th – November 3rd, 2007

Insurance Journal

EASTERN CARIBBEAN CRUISE



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Is it possible to combine the practical with adventure, and the latest thinking with tradition? Join the Insurance Journal on its inaugural cruise-conference and see how it's done.

You trust the Insurance Journal for real-time information on the property-casualty realm and the pragmatic tools to provide client solutions. Take care of your professional development agenda with IJ's lively program of CE, cutting-edge thought, and networking in the luxurious and gracious environment of Holland America's m.s. Zuiderdam, sailing roundtrip Fort Lauderdale October 27, 2007.

Come along and get a look at a long-time industry observer's short list from Mark Wells, IJ's Publisher. Looking for proven practices to grow your agency organically? Sharon Cunningham, Best's Review columnist, knows what works, and will give you the scoop. You'll come away with new confidence in solving clients' environment-related needs, and pragmatic approaches

to the environment from Stephen Myers, Rutherford's environmental guru. Fine tune your business procedures when insurance Skills Center's Laurie Infantino shares her uncommon "common sense" with our group. Casey Roberts, sales mentor, gets down to brass tacks on the skills that make for smooth, win-win transactions.

Drink in this feast of down-to-earth knowledge, and then relax! Bring a companion and enjoy the finer things in life – memorable dining, exciting ports, and sharing good times with your companion. Savor the atmosphere and time-honored rituals of life at sea.

Balmy breezes and tropical sunsets await you! Sail with the Insurance Journal and InSight Cruises, in the company of your professional community. Plan ahead and get all the details at www.InSightCruises.com/ij. Or let us take care of the details – just call (650) 327-3692 or visit www.InSightCruises.com/ij-Booking and join the fun today!

Mark Wells 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.

Mark is a California native and did both undergraduate and graduate studies in finance and marketing at the University of Southern California prior to serving with the U.S. Army Security Agency. He currently serves on the Board of Directors of Insuring The Children and the Directors Council of the Insurance Industry Charitable Foundation. He has served several terms on the Board of Directors of the Western Publications Association and the Board of Trustees of Flintridge Preparatory School. He and his wife Gayle are residents of Solana Beach, CA.



KEYNOTE ADDRESS:
The State of the Insurance Industry — The Publisher's Perspective

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 (1 hour CE)

Speaker: Laurie Infantino

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



Cruise prices vary from \$779 for an Large (Better) Inside Stateroom to \$2,399 for a Full Suite, per person. (Cruise pricing is subject to change. InSight Cruises will generally match the cruise pricing offered at the Holland America website at the time of booking.) For those attending the conference, there is a \$1,275 fee. Taxes are \$69.84 per person. All prices and fees are detailed on the BOOK NOW page at www.InSightCruises.com/ij-booking.

On the web, visit <http://www.InSightCruises.com/ij>

For questions, please call **Mitch Dunford** CEO of Wells Publishing, Inc. 619-584-1100 x123 or **Neil Bauman** at InSightCruises.com (650-787-5665) or e-mail

Mitch at mdunford@wellspublishing.com or Neil at neil@insightcruises.com

SALES & GROWTH

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 (90 minutes)

Speaker: Sharon Cunningham

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



Improve your Planning, Communication, and Technical Skills (half day)

Speaker: Casey Roberts

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.

Principle of the Fine Edge: Ideas, Secrets, and The Obvious (half day)

Speaker: Casey Roberts

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.

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ENVIRONMENTAL ISSUES & INSURANCE*

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

*A business perspective on issues your clients may be facing.

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

Laurie Zangwill-Infantino (AFIS, CIC, CRIS, CISR, ACSR) entered the insurance industry quite by chance in 1969. Following her graduation from UCLA with a philosophy degree she was searching for the meaning of life and instead found the meaning of insurance. In Laurie's 37 years of insurance she has worked in the insurance industry as a retail insurance producer; as a wholesale insurance producer; as an insurance agency manager; as an insurance educator and as a consultant to producers, insurance customers, and attorneys assisting them on insurance and risk management issues. Laurie is a co-founder and has been president of Insurance Skills Center (www.insuranceskillscenter.com) since its formation in 1977. Laurie was instrumental in designing two national insurance certification programs one in the area of agriculture (AFIS) and the other for contractors (CCIS). Laurie is on the national faculty for the National Alliance since 1980 instructing both CIC courses and advanced Ruble topics. Laurie has designed and authored the Dial a Coverage wheel and handbook, Business Income Audio Tapes and Coverage checklists for Commercial and Personal Lines, File Management, Real Estate Leases and a specialty coverage checklist for wineries and vineyards. Laurie writes articles for The Insurance Journal and other insurance publications.

Sharon Cunningham began providing consulting services to agents in 1983. Today, she works with independent agents, regional and national brokers, and bank-owned agencies throughout the United States. She brings an in-depth knowledge of agency operations and expertise in industry trends. Her goals are to help her clients enjoy improved growth and profitability, develop sound business strategies, solve management problems, or plan for a successful future.

Sharon regularly conducts management and operational reviews of the entire agency or just one department; facilitates business and strategic plans; evaluates productivity and procedures, designs compensation plans; or integrates a new acquisition. She is often a featured speaker at national conventions and conferences, where she presents her knowledge of industry trends and management practices. She is a regular columnist for Best's Review, and has written often for a variety of other industry publications. Her recommendations are based on her on-going work with hundreds of successful clients for the last 24 years and the knowledge she gains from her on-going exposure to national and regional trends.



Stephen J. Myers is the Vice President, Environmental Risk Management for Thomas Rutherford, Inc. responsible for the direction of the company's environmental risk management practice. The environmental risk practice utilizes the unique combination of environmental consultants and insurance brokers to assist clients in the development of environmental risk solutions. He is a founding partner of Brownfields USA, LLC, a specialized national real estate company that is engaged in the packaging of necessary services for the successful end-use redevelopment of environmentally impaired properties. Previously, Steve was Vice President, Senior Environmental Consultant and a Practice Leader for Marsh's Environmental Practice. He is a New York State licensed property and casualty insurance broker assisting clients in the placement of environmental insurance in support of acquisitions, divestitures, remediation, and brownfields redevelopment.

Steve has been in the engineering and environmental management business for 30 years.

Steve is a Certified Environmental Professional in environmental operations, a Certified Professional Environmental Auditor, a member of the Board of Directors of the Chemical Alliance of New York State, a member of the Business Council of New York State, a member of the Board of Directors of the Environmental Business Association of New York State as well as being active in other professional organizations. He holds a B.S. degree in Chemical Engineering from Lehigh University and a M.S. degree in Environmental Engineering from Rensselaer Polytechnic Institute.