From: Gary S. Gevisser
Sent: Wednesday, May 07, 2008 11:40 AM
To: Jonathan
Cc: **rest**; Adam L Tucker; Ryan Shatto
Subject: WHO IS TRYING TO LEAVE USA - RE:

Call Adam 1-858-4422858 and let him know what you like most and what changes you want to see before it goes to the printer.

The surf is starting to pick up and I will soon be out the door. After school think about the "lead on" dinosaur and that horizontal and vertical fish which Ryan, the printer-marketeer

March 16, 1987

IMS WEEKLY MARKETEER

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IMS' Fifteenth Year — Independent in Everything, Neutral in Nothing

SUPPOSE ONE OF YOUR COMPANIES GOES BELLY UP

Are you liable? Maybe—or maybe not. Only time (and a judge or jury) will tell. There isn't much definitive law on the subject as yet. Until recently there simply weren't many insolvency cases. For the past three years or so, as more and more carriers have gone under, a number of lawsuits have been filed and are working their laborious way through the legal process.

And Then There Are the "Non-Insurance Companies" . . .

entities that act like insurers, but operate free of state regulation. These operations—risk-retention groups, HMOs, PPOs, self-insurance trusts, multi-employer trusts, reciprocal trusts, you name it—have become a growth industry over the past few years. You can bet we'll see more of them in the wake of the new federal Risk Retention Act. Most of these entities aren't protected by state insolvency funds, warns E & O specialist Jim Wallace, CPCU, CLU, and they aren't rated by *Best's*. As you might expect, they've generated hundreds of lawsuits.

The Experts Are Keeping Close Tabs on the Situation

For example, Dr. Bou Horn of Baylor University is putting the finishing touches on a study for the Society of CPCU. While Dr. Horn can't give us the results of an incomplete survey, he offered these basic observations:

- Laws vary by state and province on the responsibility of the agent/broker if an insurer he or she represents goes insolvent.
- Since this responsibility may not be mentioned in some E & O policies—and is excluded in others—you'd be wise to review your coverage today.
- The major question that courts are trying to answer is whether or not the agent/broker knew (or should have known) the carrier was heading for insolvency. Simply citing a *Best's* or T.R.A.C. rating won't do the trick.

An Ounce of Prevention

Review your E & O coverage . . . take a long hard look at every insurer and E & S L broker with whom you place business . . . set up an internal checks and balances system for a periodic review of these entities . . . and you stand a good chance of riding out the insolvency storms unscathed. Meanwhile, as soon as Dr. Horn completes his survey, or we develop any additional information, we'll keep you updated in the *Marketeer*.

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INSURANCE WITH HEART

The American Heart Association's Los Angeles affiliate has come up with a great idea—a capital investment pledge program that lets the association use donors' contributions to buy Term Life insurance. Here's how the "HeartBeat" program works: Donors receive coverage automatically, with no medical exam required. The association uses the donors' tax-deductible donations to pay the premium during the five-year policy term and becomes the policy owner and beneficiary of the paid-up policy at the end of the term. The returns can be dramatic. A $50-a-month commitment for five years from a man age 45 will eventually generate $12,034 for the heart association. Donors receive certificates, wall plaques, recognition at an annual Research Roundtable Luncheon . . . and a sense of accomplishment.

PRODUCTS, SERVICES, AND MEMBER NEWS

WHEN IT COMES TO PERSONAL LINES . . .

they don't come any better than Patty Vaughn. The most popular seminar speaker in IMS history, Patty's back this year with a hot new formula—G + P^4 + S—that can boost your Personal Lines profits. She'll show you, step by step, how to analyze your Personal Lines Profit Center, set up a profit-oriented incentive system, restructure your workflow, design and implement a strategic marketing plan, and monitor your results. Patty will be leading her seminar in nine cities between May 5 and June 4. The brochure has the details.

QUOTE OF THE WEEK:

"There are those who are opinionated who run the risk of being wrong . . . and there are those who sit on the fence who fear being wrong. And then there are those who have no opinions who will never be wrong but lack the commitment to ever be right."

Gary Gevisser
Chief Operations Officer/CFO
IMS

George Nordhaus
President

Jack Nordhaus
Director of Information Services

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has yet to see.

I doubt when you were out surfing this morning - I didn't realize you had got up during one of my "cat naps" - that you came across this story below that fast working Adam brought earlier to my attention.

Feds arrest illegal immigrants who are trying to leave USA

http://blogs.usatoday.com/ondeadline/2008/05/feds-arrest-ill.html

Who is the most hip history-sociology teacher at your school?

[Word count 122]

From: Adam L Tucker [mailto:adam@just3ants.com]
Sent: Wednesday, May 07, 2008 9:45 AM
To: 'Gary S. Gevisser'
Subject: RE:

From: Gary S. Gevisser [mailto:gevisser@sbcglobal.net]
Sent: Wednesday, May 07, 2008 9:39 AM
To: 'Adam L Tucker'
Subject: RE:

I just sent you jonathans latest version. Take out his signature as it is too distracting.

From: Adam L Tucker [mailto:adam@just3ants.com]
Sent: Wednesday, May 07, 2008 8:44 AM
To: 'Gary S. Gevisser'
Subject:

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FOOLS FACES
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