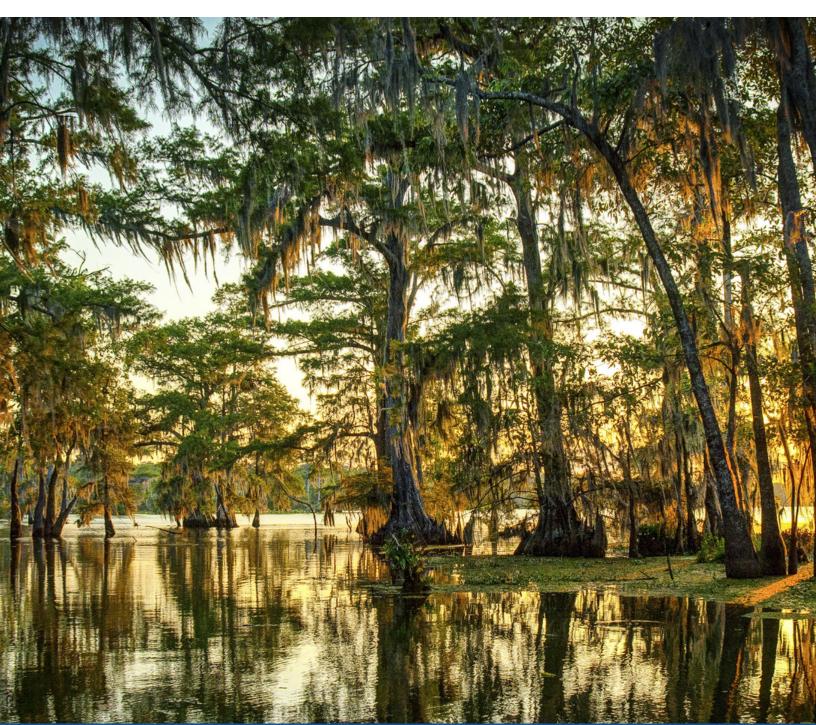
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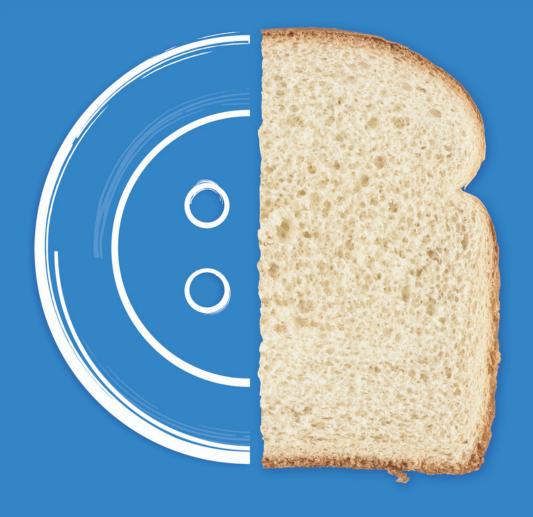
THANK YOU FOR YOUR DONATIONS TO HURRICANE LAURA RELIEF

Jeff Albright IIABL CEO NEW FLOOD FACTOR COULD RECLASSIFY PROPERTY AS HIGH RISK

Steve Anderson

NOW IS THE TIME TO MAKE SURE YOUR WEBSITE IS ACCESSIBLE

Ron Berg & Eric Lipton



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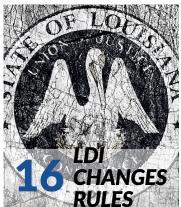
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**NEW FLOOD FACTOR COULD RECLASSIFY** PROPERTY AS HIGH RISK



LICENSEES REQUIRED TO **FILE CHANGE OF** ADDRESS OR EMAIL **ELECTRONICALLY** 



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# 'For those of you who have already contributed ...THANK YOU!'

# THANK YOU FOR YOUR DONATIONS TO HURRICANE LAURA RELIEF!

#### BY: JEFF ALBRIGHT, IIABL CEO

Hurricane Laura was the strongest hurricane to ever hit Louisiana. Wind destruction devastated southwest Louisiana and some other areas of our state. Some people still do not have power, and many are just starting to rebuild.

IIABL wants to help our member agencies and their staff by providing financial assistance for unrecoverable expenses through the Trusted Choice Disaster Relief Fund.

If your agency or agency staff have suffered losses from Laura that will not be compensated by insurance or other recoverables, please apply for a grant.

For those of you who have already contributed...THANK YOU!

Through the generous contributions of fellow independent insurance agents, brokers and insurance companies we have already raised over \$100,000.

Thank you for your generous support of agents in need!

A very special thank you to Mike & Laurie Dugan with RISCOM who made an especially generous contribution of \$25,000. We appreciate you!

The IIABL Board of Directors also made an IIABL contribution of \$25.000 to assist our members.

Thank you to everyone who has contributed to the Trusted Choice Disaster Relief Fund to assist IIABL members who sustained losses from Laura

A list of contributors can be found on page 7.

If you have been fortunate enough to have not suffered losses from Laura, and you have not contributed, please give generously to help those who have been devastated.

Complete information about how to make a donation or request a grant can be found at <u>Trusted</u>
Choice Disaster Relief Fund.

If there is anything IIABL can do to help you recover from Hurricane Laura, please contact Jeff Albright at <u>JAlbright@IIABL.com</u> or on cellphone (225) 975-7171.

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\*Excludes liability coverage associated with these features.





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### NOW IS THE TIME TO MAKE SURE YOUR WEBSITE IS ACCESSIBLE

With COVID-19 increasing online traffic, it's more important than ever to ensure your website is accessibility-compliant with the Americans with Disability Act. Use these resources to be proactive about compliance.

#### By: Ron Berg & Eric Lipton

When the Americans with Disabilities Act (ADA) became law in 1990, it was long before the internet became an engrained part of everyday life. While early litigation focused on physical access, such as access to places of public accommodation such as stores and offices), claims today often take issue with online access barriers such as websites that are incompatible with screen-reading software.

In October 2019, the <u>U.S. Supreme Court</u> declined to hear Domino's appeal of a lower court ruling on an ADA website accessibility claim against the pizza company. With the Supreme Court and Congress failing to establish limitations on these types of claims to date, there has been a surge in ADA website accessibility litigation.

That trend is likely to accelerate, especially with the increase in online business due to the COVID-19 pandemic.

Given the circumstances, it is more important than ever to make sure your agency's website is sufficiently accessible to persons with disabilities.

Although neither Congress nor the Department of Justice have yet established clear rules or regulations on what is required, many jurisdictions have looked to the Web Content Accessibility Guidelines (WCAG) 2.0 or 2.1, published by W3C Web Accessibility Initiative, as the industry standard. Some plaintiffs even use automated tools to search for websites that fail to meet these standards.

Thus, although agents are not under an express obligation and may even be in material compliance without meeting every standard, trying to meet WCAG standards is key to avoiding unwanted website accessibility disputes. "Accessibility does not guarantee that you won't be sued, but it makes it a lot less likely and it will help defend your case in that you were working to make your agency website accessible," says Larry Neilson, CEO of Neilson Marketing. Third-party vendors like Neilson Marketing offer services intended to help businesses try to meet WCAG standards.

Ideally, website accessibility should be addressed both in the initial development and ongoing maintenance of a business website. Some web developers may even offer guarantees or assurances that a newly developed website will conform with

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current WCAG standards. Changes or updates to a website and its content, of course, could require further consideration. And websites that did not address accessibility at all when developed present additional challenges.

To that end, some vendors offer accessibility overlay toolbars or plugins that can help improve accessibility on existing sites. While there has been some recent criticism of whether certain of these overlays are adequate, they may still prove helpful tools in achieving compliance and avoiding litigation. It is important to remember that simply adding an accessibility overlay toolbar or working with

an outside vendor is not a foolproof defense against legal claims. At the same time, making reasonable efforts should not only help to avoid or defend against any claims—it also makes good business sense.

With approximately 12 million people age 40 or older in the U.S. having vision impairment, according to the Centers for Disease Control and Prevention, Mr. Neilson often asks businesses a simple question: "Why would you want to exclude such a large customer base before they even know anything about you?"

ADA Compliance Resources

Over the past several years, the Big "I"

Office of the General Counsel and the

Continued on page 11.



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Continued from page 10.

Agents Council for Technology (ACT) have provided a variety of resources on this topic with links to some key resources below. A webinar is also in development.

The web-based ACT guide "ADA & Accessibility: What You Need to Know" is a crucial starting place and includes a list of potential website accessibility service providers.

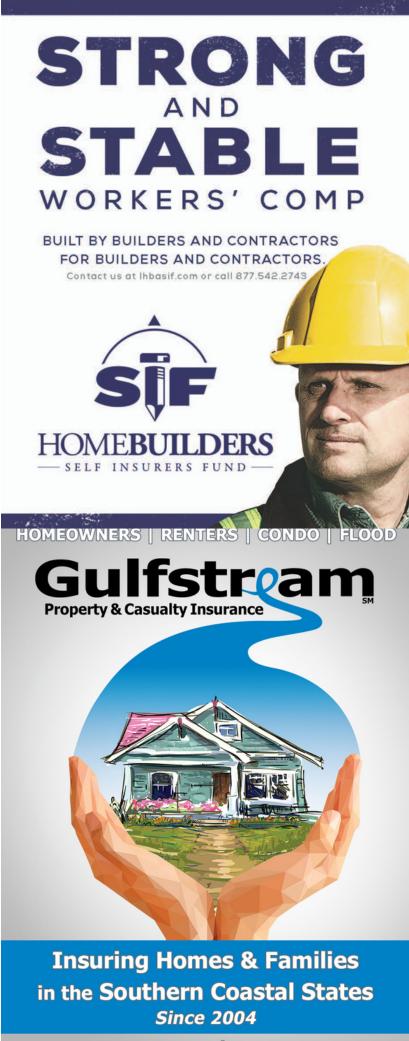
#### Other resources include:

- ACT Article by Larry Neilson and Jerry Fox:
   "Your Website Should be ADA-Compliant"
- ACT and Big "I" Memo: "<u>FAQ Regarding</u> Website Compliance with the ADA"
- WCAG 2.0: "Web Content Accessibility Guidelines"
- WCAG "<u>Checklist for Web Content</u> <u>Accessibility</u>"

Use these resources to be proactive—not only to increase the awareness of your agency to a wider array of potential customers, but also to ensure you take steps to prevent potential accessibility disputes.

If you have any further questions, please feel free to contact Ron Berg, Scott Kneeland or Eric Lipton.

Ron Berg is executive director of the Agents Council for Technology (ACT). Eric Lipton is Big "I" senior counsel.



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### ACT INSIGHTS:

### Hands Off, But Yet Hands-ON

The current state of affairs aside, this continues to be the best time to be an independent agent! Certainly, consumers and customers want ease of business, but they also want – and need the hands-on guidance and knowledge that only an independent agent can provide. That's where marrying the right digital tools with agency expertise can serve and delight customers.

Do you know how well you're doing in attaining this digital/service balance? Do you know where to start?

This is where the Agents Council for Technology – 'ACT' – comes in, offering a wide palette of free education and real tools to help agencies hit the mark. From insights on the Customer Experience, texting with customers, protecting against cyber threats, and disaster planning – all the resources you need are in ACT's toolbox.

From a customer experience perspective, our CX Journey website provides key insights on technology services your customers expect across their insurance lifecycle. SEO and website improvements? ACT's got it. Chat, mobile apps, agency customer portals? It's covered.

Unsure of whether a mobile app will provide the value needed to customers? Check out our 'CX Experience' web page for insights on mobile account management and more.

When was the last time you bought anything online without checking reviews on Amazon or Google? Your clients are no different. Your customers can help you build a wealth of website reviews and testimonials. Our CX website 'Refer' web page helps you understand and get started, and you'll be surprised how easy it can be. Hint: You can even include videos without expensive equipment.

And you can be confident that ACT doesn't just list resources, we explain why they are important and the steps to take to utilize

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them well. We then extend the value – working with our Big "I" national general counsel to offer tools to cover you from E&O. Tools like a downloadable agency-customer texting agreement (did you know the FCC requires this?), a cut-and-paste agency website Privacy Policy, and policy edelivery consent (you know you're emailing documents!). These are just a few examples of the vast collection of tools you will find on ACT's website.

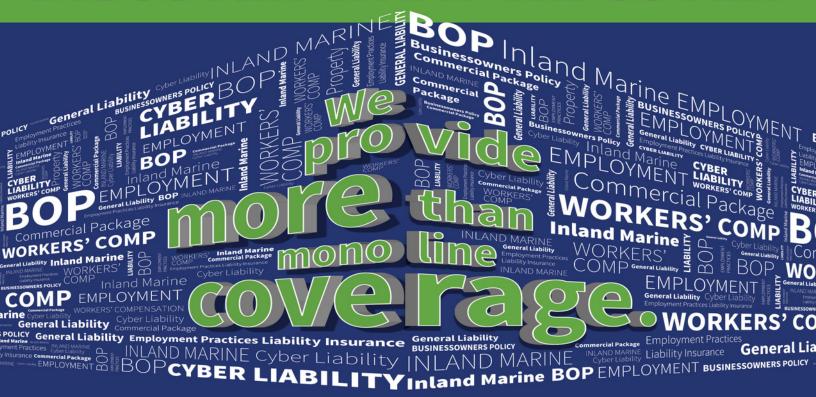
But the tools you put in place are only half of the equation – You won't be able to provide all the services your customers are looking for if your agency is not prepared for disasters or cyber intrusion. To this end we have a free, complete Agency Disaster Planning Guide, stepping you through all considerations needed for staff, office, remote location, technology, carrier partners and much more.

And now that having staff operate from many locations is a big part of any agency operation, we have a recently-updated Remote Work Best Practices guide to help understand all the facets of this new environment and set a solid plan in place for success.

Finally, having your business cyber-ready is not only good practice, but required by multiple laws. We have the brand-new Agency Cyber Guide, helping agents not

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#### DISCOVER WHAT WE COVER



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only understand the constantly-escalating cyber trends and state/federal laws, but it includes ways to address each and every regulation. As with many ACT resources, this guide is being constantly updated.

These are just a few of the resources there for the taking to elevate independent agents above the direct writers and those insuretechs competing in the IA space. Independent agents have the ability to control what they can control, and provide the "hands-on/hands-off" service balance today's consumers are looking for.

Ron Berg (ron.berg@iiaba.net) is executive director of the Agents Council for Technology (ACT). This article is adapted from ACT's Customer Experience Journey website resource. View all of ACT's customer experience resources at <a href="https://www.independentagent.com/ACTCX">www.independentagent.com/ACTCX</a>



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### Things Worth Scheduling...



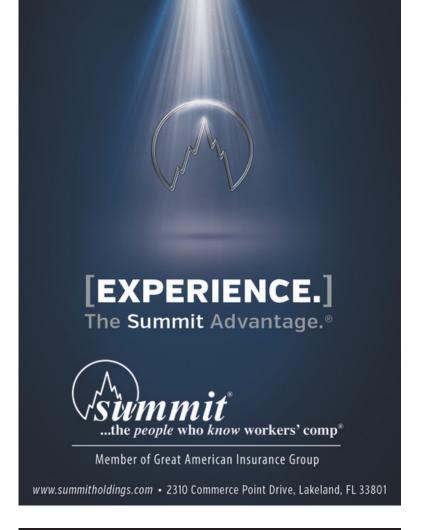






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### LDI CHANGES RULES:

# Licensees Required to File Change of Address or Email Electronically

LDI Bulletin 09-11, originally issued on December 1, 2009, has been amended to update the online options for processing electronic change of address requests, to include producer agencies and adjusters of all types, as well as to update contact information for questions regarding this Bulletin.

Individual insurance producers, producer agencies, claims adjusters, and public adjusters are required to submit address and email changes by electronic means. A licensee may submit a change of address or change of e-mail address by logging into the Producer/Adjuster module within Industry Access on the LDI's website. In addition, the LDI accepts electronic change of address requests through the National Insurance Producer Registry (NIPR) at

https://nipr.com/licensingcenter/change-contact-info. Any change of address request received in paper form will not be processed.

If there are any questions regarding this Bulletin, please contact the Deputy Commissioner for the Office of Licensing, electronically at <a href="mailto:public@ldi.la.gov">public@ldi.la.gov</a>.



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#### NEW FLOOD FACTOR COULD RECLASSIFY PROPERTY AS HIGH RISK

#### By: Steve Anderson

Flood insurance is one of the more difficult types of coverage to sell. Especially to those policyholders who think because they don't live near water, they don't need coverage. Yet, as most of us know, a flood can happen anywhere, anytime.

One of the difficulties is being able to

show a property owner the likelihood of a flood at their property.

A new tool has become available to help you in this process called Flood Factor. ™

#### Flood Factor

Flood Factor is a free online tool created by the nonprofit First Street Foundation to make it easy for people to find their property's current and future risk of flooding. It also shows the flood history of the property and demonstrates how flood risks are changing because of the environment. Flood Street worked with more than 80 scientists and researchers to remap the flood risk of every home in America. This could have a significant impact on the national housing market.

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Continued from page 18.

Many homes, once thought to be high and dry, have been rezoned as severe "uh-oh" areas.

Search your Flood Factor flood risk HERE.

What caught my attention with all of this is that Realtor.com, one of the nation's biggest realty websites, is going to display the Flood Factor information, front and center, on every listing.

"We're basically building flood models that calculate the past, present, and future flood risk for every home in the country," said Matthew Eby, founder and executive director of the First Street Foundation.

"By integrating Flood Factor into Realtor.com's platform, we will not only reach millions of people daily, but we will also do so when they need it most when they are buying or selling a home.

First Street's mapping system sets itself apart from FEMA's effort by including current and projected climate data. The platform also maps rainfall in real-time, which is increasing dramatically year-over-year, which is something you should probably consider when trying to predict the risk of floods.

Each property is assigned a flood score ranging from 1 (a Mojave bone castle) to 10 (Aquaman's house).

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**Crystal Baer** State Director for Louisiana

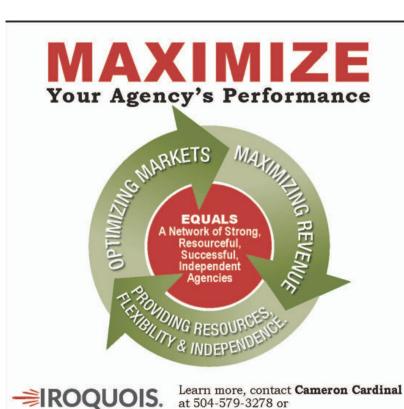


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Continued from page 19.

I wanted to highlight this new platform because:

- 1. Your office may be receiving more questions about flood insurance based on the visibility on the realtor.com website.
- 2. It might be a good tool to use when you're explaining why a flood insurance policy is worthwhile.
- 3. It is a new link to add to your website as a resource for those looking for insurance coverages.

What other tools does your organization use to help people better understand the risk associated with flooding?



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# Why Now Is the Time to Think About Building Your A-Team

As businesses begin to open their doors after the COVID-19 shutdown orders, many are thinking about not only where their business is heading but what people they need to get there.

At Affinity HR Group, many of our clients have been making hard decisions about retaining staff in a down market. The decision to let employees go is never an easy one, and to do so in such an uncertain time is difficult. I have yet to meet a business owner who is not emotionally impacted by the staffing decisions they face.

We've also seen clients recognize that with great turbulence comes the opportunity to

correct problems that may be lingering within their organizations. On one recent industry video call, a business owner asked, "How many of you have discovered the weak links in your company since the pandemic hit? You know who's not cutting it, don't you?"

Virtually every owner was able to see with great clarity who are their rock stars and who are their weak links. The consensus among those in attendance was that this is the right time to make strategic staffing decisions to build the right team to move their businesses forward during recovery.

Continued on page 23.





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Here are four tips to get the ball rolling:

1) Define what you need. It is difficult to think strategically when operating in crisis mode. Workplace interruptions and the push for remote work have realigned not just what employers do but how they do it.

The lessons learned during this time may point to a new direction for your company as you work to minimize market or organizational threats and maximize and prepare for future opportunities. As you contemplate that realignment, defining what you need from your people to move forward is essential.

That may require re-tooling and developing the skills and capabilities of your current employees. Perhaps it will require letting go of some staff who lack the competencies or behaviors that you will need. And perhaps it will require hiring different talent for what your new future requires.

Now is the time to think critically about what and who you will need on your team. You may not have the financial certainty at this point to hire new talent, but by defining what you will need today, you can start the process of creating space and structure for that talent. Doing so means that when you can afford to hire, you'll be clear on what you're looking for.

2) Fill your funnel early. Under the best of circumstances, finding and hiring the best talent takes time. Over the past few years, Affinity's average fill time has remained 45-60 days, and that was during times of historically low unemployment rates.

Continued on page 24.

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With economic disruption and unemployment at record highs, we don't know what the fill time rate will be going forward, but there is a silver lining: In recent years, many employers have felt the need to hire substandard talent to fill critical positions because there was simply not enough talent available with the skills necessary to perform at the level needed.

We anticipate that current market disruptions mean that, for the first time in many years, there is going to be a large pool of highlyqualified talent available that was not available pre-pandemic—talent that may be open to entertaining new opportunities who may not have felt that way two months ago.

Once you've determined what you need, don't wait to start looking. Even in this market, quality talent is still challenging to find and takes time.

3) **Use technology.** Despite recent efforts to ease up mandated stay-in-place orders, most indicators point to the continued need to socially distance for the months and perhaps year ahead.

With new-found experience managing a remote workforce, many companies now have the tools and mindset to be able to identify, hire and manage remote employees. With geography being less important than before COVID-19, your pool of potential candidates exponentially increases.

Now is the time to start embracing video interviewing. Many platforms make it easy to meet and manage your employees face-to-face without leaving your home or office. We believe

Continued on page 25.



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Continued from page 24.

the new normal will find many companies using expanded technology for both video interviewing and managing ongoing performance as a standard practice for some, if not all, of their open positions.

4) Make offers, even if you're not quite ready. You can lock in A-team players now with the understanding that onboarding may look a little different and may be slightly postponed. Consider offering delayed start dates, sign-on bonuses for delayed starts, and remote work or online training.

Things are uncertain for everyone, so candidates will be understanding of extended onboarding timelines. By getting commitment on both sides of the table, there's less risk of losing them to another offer.

At Affinity HR, we have worked with many employers as they navigate these difficult times. The uncertainty and unpredictability of the current economy is felt by literally all our clients. But there are silver linings—and today is the perfect day to take advantage of them.

Claudia St. John is president of Affinity HR Group, Inc., Big "I" Hires' affiliated human resources partner. Affinity HR Group specializes in providing human resources assistance to associations such as Big "I" Hires and their member companies.





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# IIABL EDUCATION & EVENTS CALENDAR



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- E&O Risk Management
- Ethics
- Flood
- Commercial & Personal Lines Courses



#### **IIABL WEBINARS**

IIAGNO Legislative Recap with Jeff Albright October 8, 2020, 2:00 pm

<u>Security Awareness Tech Webinar with LCG</u> October 15, 2020, 2:00 -2:45 pm



#### VIRTUAL UNIVERSITY

#### **Cram Session Dates:**

- October 26 & 27
- November 17 & 18
- December 14, 15, 16, 17, & 18

#### **Cram Session Topics:**

- 9 Rules for Reading an Insurance Policy Based on the Laws of Insurance Contracts
- 3 Keys to Getting the Named Insured Correct
- Condominiums and How to Insure Them
- 4 Key PL & CL Exposures Every Agent Must Understand
- 5 Contractor Coverage Concepts Every Agent Must Understand
- Workers' Compensation: 5 Mistakes Every Agent Makes
- In the Aftermath An Agent's Perspective on Disaster Readiness and Recovery
- · Why Certificates of Insurance Just Why?
- How to Understand Commercial Property Underwriting & COPE
- Rules for Developing the Correct Premium





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 IIABL Convention June 20-23, 2021 Destin, FL



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