



PRWeb: Business Insurance





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Battle of the Sexes Boosts Kwik Fit Insurance Sales

The day, saw the firm negotiate discounts for its customers, was a big success as KFI enjoyed some of it's strongest sales figures since it started trading in 1995.

Glasgow, UK (PRWEB) July 4, 2009 -- Kwik Fit Insurance (KFI) played host to a battle of the sexes on Monday as they undertook their second major sales day of 2009.

The day, which saw the firm negotiate discounts for its customers, was a huge success as KFI enjoyed some of it's strongest sales figures since it began trading in 1995.

Numbers of car insurance policies rocketed with almost 1300 new policies sold, resulting in the intermediary's fifth strongest sales day for car insurance on record. In addition to strong car insurance figures, KFI also benefited from a surge in home insurance policy sales as the company continues to make a concerted effort to build it's presence in the home insurance market. The sales day proved to be the second strongest day for home insurance policy sales on record.

In order to install some competitive spirit into the business on the day, staff were pitched into a battle of the sexes as boys competed against girls in a series of physical and mental activities. In addition, the challenge was set to see who would take in the most sales on the day and it was the boys who eventually triumphed after the twelve hour contest.

Alan Brown, Director of Operations at Kwik Fit Insurance, was delighted with the success of the day: "The success of our sales day does not happen by chance. There is an enormous amount of work that goes into ensuring our customers receive the full benefit of these events, from the discounts negotiated by our Insurer Development team, through the marketing and promotion of the day and onto the dedication and hard work of everyone within our sales team."

As well as car and home insurance, Kwik Fit Insurance provides an extensive range of business insurance products aimed at small to medium sized enterprises, breakdown cover, motorcycle and van insurance, as well as travel and pet insurance.

Ends

Issued by The BIG Partnership on behalf of Kwik Fit Insurance.

For further information, please contact Michelle Holton, Jane Robertson or Bryan Garvie at The BIG Partnership on 0141 333 9585

Note To Editors

Kwik Fit Insurance Services was launched in 1995 and has grown to become one of the UK's leading [car insurance](#) distributors, as well as a major presence in home and other insurance markets including [home insurance](#)



The company's award-winning call centre at Uddingston, Lanarkshire, now employs almost 1000 people, handling 10 million calls every year.

Since its launch in 1995, Kwik Fit Insurance Services has grown and developed into one of Scotland's most dynamic contact centres.

We are an insurance intermediary specialising in general insurance, car and home insurance services.

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You can read the online version of this press release [here](#).



Connecticut's Paradiso Insurance Agency featured in Rough Notes Magazine

According to Rough Notes Magazine, Paradiso Insurance Agency has an Unfair Advantage in the Connecticut Insurance Market.

(PRWEB) July 3, 2009 -- Paradiso Insurance, an independent insurance agency located in Stafford, Connecticut, has been featured in Rough Notes, a property and casualty insurance trade publication which provides insight on agency marketing, insurance markets, technology trends, and new products for the insurance industry.

Paradiso Insurance Agency, and its President, Chris Paradiso were featured in Rough Notes Magazine based on Paradiso 's decision to adopt a blended Internet strategy to find, sell, and keep customers. After forging a relationship with Astonish Results, a digital marketing and training company for the insurance industry, Paradiso has upgraded its web presence, capitalized on State Farm's pullback from the Connecticut homeowners market, and increased its rate of converting visitors into leads by over 14%.

The Astonish Results system implemented by Paradiso has provided the independent agency with a "Virtual Insurance Office" designed to convert visitors into high quality leads. The site is broken down into straightforward categories, making it simple for a Connecticut insurance shopper to visit ParadisoInsurance.com, find the homeowners, business, or other type of insurance they are looking for, and gain a better understanding of their policy options. If you have questions about the type of insurance you may need, ParadisoInsurance.com has a "Frequently Asked Questions" page you can visit for answers. Paradiso's Virtual Insurance Office even offers a "Free Online Rate Quote" form that the insurance seeker can fill out in 5-10 minutes.

Paradiso recognizes that "agency owners and principals may know a lot about insurance, but don't know as much as they should about marketing." By recognizing, and capitalizing on the reality that 85% of insurance consumers begin their search online, Paradiso Insurance Agency has emerged as a leader in the Connecticut Insurance Market.

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PPI - an Invaluable Stress-Busting Tool Says Burgess

People with financial commitments are regularly reminded to take out payment protection insurance to enable them to continue paying off their debts should redundancy strike, but little attention is being given to the millions who may suffer from a stress-related illness as a result of the recession.

Braintree, Essex (PRWEB) July 3, 2009 -- People with financial commitments are regularly reminded to take out payment protection insurance to enable them to continue paying off their debts should redundancy strike, but little attention is being given to the millions who may suffer from a stress-related illness as a result of the recession.

This is the opinion of PPI lobbyist Sara-Ann Burgess from specialist firm Burgesses (<http://www.burgesses.com>) who says that consumers with mortgages, loans or credit cards are encouraged to ensure they have the means to continue paying their bills should they lose their job, but less emphasis is put upon safeguarding finances in the event of losing an income due to sickness.

Payment Protection Insurance pays claimants a monthly, tax free, pre-agreed amount for up to a year should accident, sickness or unemployment occur and Sara-Ann is fearful that people - in response to an increasing number of job losses - are opting to take out unemployment only cover on their policy.

She comments: "Feedback suggests that stress levels are escalating across the UK so it's wise to opt for accident and sickness cover as well as unemployment - it appears you're just as likely to have your income interrupted because of sickness as you are redundancy."

A view confirmed by researchers from the University of Warwick who recently found that one in five workers - around five million - is believed to suffer from work-related stress. Researchers also suggested some half a million people have experienced stress at a level that made them ill.

Bernard Casey from the University's Institute for Employment Research says the current recession will intensify stress as 'uncertainty itself breeds stress'. And this is why Sara-Ann is urging consumers to cover all eventualities and include accident and sickness as well as unemployment on their cover.

She continues: "This recession isn't just about business, property and jobs, it's the emotional fall out that's incurred as a result of a friend or colleague losing their job, the guilt at having held onto yours, the pressure to perform even better and do more with less people and the need to keep up your attendance rate in case more job cuts are announced.

"No one wants to fall ill and face the possibility of having their income interrupted, but at least PPI removes the stress of not being able to pay bills if something happens. Given stress is the perpetrator of the interrupted income in the first place, it's an invaluable tool which could support you mentally as well as financially. It removes income uncertainty."

Marriage counselling service Relate reported calls received last Christmas were 59% up on the previous year indicating family rows and associated stress are on an upward trend. So too are the number of working days lost

because of stress, depression or anxiety.

According to the Health & Safety Executive, 13.5 million days were lost in 2007/2008 - more than the 12.9million days of output lost every year as a result of the 1970s strikes. It also reports 442,000 individuals believe they are experiencing illness from work-related stress.

Sara-Ann concludes: "More and more people appear to be leaving the labour force for longer periods of time so will need some form of financial support to maintain their bill commitments. PPI can do this, but check with your insurer before buying cover. Many of the big players like to exclude certain conditions in the small print, so it pays to shop around. When sourced from a reputable PPI provider, PPI is integral to that stress-busting toolbox. "

Independent provider British Insurance (<http://www.britishinsurance.com>) was one of the first firms to cover stress and back-related conditions, the most common reasons for sickness absence and excluded on many policies, as well as partial cover on pre-existing conditions.

Premiums are £3.90 per £100 of benefit for accident, sickness and unemployment cover - so a person looking to receive £500 a month in place of a lost or interrupted income - would pay a monthly premium of £19.50.

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Best Bidly Corporation Launches BestBidly.com

New Platform Technology for Hiring Home Service Professionals Not Only Saves Consumers' Time and Money but Makes Lifestyle a Priority

Toronto, ON (PRWEB) July 2, 2009 -- Best Bidly Corporation today announced the launch of bestbidly.com, the first North America-wide online home service marketplace that addresses home service needs and focuses exclusively on mobile professionals (home renovation, cleaning & maintenance, catering, elder/child care, health & beauty, entertainment, real estate services, home design, home sitting/pet services, education services and financial services).

By combining successful auction capabilities with proprietary Best Bidly technology, the site offers an unparalleled user experience to both consumers and home service professionals.

"Bestbidly.com is going to create a paradigm shift in how consumers find and retain quality home service professionals" says Linda Liu, director of marketing, Best Bidly Corp. "We have created a go-to home service marketplace out of a realization of an unmet need in this market space. Consumers require numerous lifestyle service needs, have growing time constraints yet also have the desire to feel like they are getting a little pampering by having professionals provide service at their location." Consumers are looking for not only home renovators and home maintenance services they are increasingly looking for services that will ease their hectic lifestyle such as maid services, pet sitters, nannies/caregivers, and services that provide a little luxury such as mobile spas, personal trainers/yoga instructors, personal chef service etc.

In our current economic climate, consumers are more cautious with their expenditures. They want quality but they also want to feel that they are getting it at the most competitive price. Best Bidly provides the platform to do just this. The auction format enables consumers to receive bids from professionals and then ultimately determine their preferred bidder. "If you have a project just Best Bidly It"-you have nothing to lose and everything to gain" says Liu.

How it works:

The consumer can browse categories, professional profiles and even "ask a professional" in the user forum to help define their requirements; the consumer then posts a project anonymously using only their username and gets bids from local professionals. If there is any ambiguity a home consult can be requested before a bid is placed. The consumer then selects the best bid based on whom they believe best fulfills their requirements. Private message boards enable direct communication between the consumer and professional throughout the process for easy reference. Once the project is completed the consumer and professional rate each other on Best Bidly.

Founded in 2008, Best Bidly is free to consumers and is currently offering a one year free service trial promotion to professionals (until July 1st, 2010).

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Preeminent Industry and Academic Thought Leaders Named to the New York Life Center for Retirement Income's Advisory Board

The American College, the nation's premier educator of financial services professionals, announced today the appointment of eight senior industry and academic thought leaders to the Advisory Board of the New York Life Center for Retirement Income.

Bryn Mawr, PA (PRWEB) July 2, 2009 -- The American College, the nation's premier educator of financial services professionals, announced today the appointment of eight senior industry and academic thought leaders to the Advisory Board of the New York Life Center for Retirement Income. They are:

- John Ameriks, Ph.D., Principal and Head of the Investment Counseling & Research Group, Vanguard.
- Andy Barksdale, Executive Vice President of Marketing and Relationship Management, LPL Financial Institution Services.
- Garth A. Bernard, President and CEO, Sharper Financial Group L.L.C.
- Paul Horrocks, Corporate Vice President, Individual Annuity Department, New York Life Insurance Company.
- Michael Lackey, CLU®, ChFC®, Vice President, Agency Department, New York Life Insurance Company.
- David A. Littell, JD, ChFC®, CFP®, Joseph E. Boettner Chair in Research, Professor of Taxation, The American College.
- R. Morris Sims, MSM, CLU®, ChFC®, Vice President and Chief Learning Officer, Agency, New York Life Insurance Company.
- Walt Woerheide, PhD, CFP®, Vice President of Academic Affairs, Dean, Frank M. Engle Distinguished Chair in Economic Security Research, Professor of Investments, The American College.

"It is an amazing opportunity to have this accomplished group help shape the Center," said Kenn Beam Tacchino, JD, Director of the New York Life Center for Retirement Income. "Their clarity of vision will help the Center become one of the foremost academic authorities in the field of retirement income studies.

"The College is fortunate to have such influential friends willing to lend their talents to this exciting undertaking," said Larry Barton, Ph.D., President and Chief Executive Officer of The American College. "Today, we are in the midst of the greatest financial crisis since the Great Depression but thanks to the in-depth scholarship, research and information provided by the New York Life Center for Retirement Income, financial advisors, consumers and key economic decision-makers have access to the critical information they need to better understand the financial implications of their retirement options."

The New York Life Center for Retirement Income at The American College produces state-of-the-art education for financial service professionals interested in obtaining advanced knowledge concerning retirement concepts and strategies. Funded in 2007 by a generous gift from New York Life Insurance Company, the Center pursues several objectives on behalf of professionals seeking to elevate their financial services practice. These include the creation of an annual guide for retirement planners and a series of videos featuring insights from industry thought leaders. To see these videos online, visit TheAmericanCollege.edu/subpage.php?pageId=1126



The Center also will partner with leading organizations that serve seniors, both within and outside the life insurance industry. The objective of the Center is to elevate the technical knowledge of financial advisors and agents in matters related to the complex and numerous retirement decisions facing clients.

The American College is dedicated to leadership in innovative training and development that helps financial services companies and their employees succeed. As a non-profit educational institution holding the highest level of academic accreditation, The College has served as a valued business partner to banks, brokerage firms, insurance companies and others for over 82 years. The American College's faculty represents some of the financial services industry's foremost thought leaders. For more information, visit TheAmericanCollege.edu

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You can read the online version of this press release [here](#).

News Image



SnugHarness.com, the Fall Protection Experts, Offer Tips For DIY Roofers: Smart Steps To Take Before Starting - From Personal Health to Fall Protection Equipment

SnugHarness.com, fall protection experts, know there are many different types of DIYers out there and before undertaking DIY roofing projects, DIYers must analyze their project to see if it's something they want to attempt after considering their ability, safety, cost and scope of project. SnugHarness.com provides new tip sheet that takes a comprehensive look at everything - from personal health to fall protection equipment which means less unpleasant surprises later that cost time and money.

(Vocus) July 2, 2009 -- Recently SnugHarness.com, a fall protection company who serves companies and individuals needing fall protection equipment, has developed a tip sheet to provide help and knowledgeable support for DIY Roofers. There are many different types of DIYers out there and before undertaking DIY projects they must analyze their project to see if it's something they want to attempt after considering their ability, safety, cost and scope of project. Taking a comprehensive look at everything - from personal health to [fall protection equipment](#) means less unpleasant surprises later which cost time and money.

There is quite a bit of conflicting advice for DIYers who are considering roofing their own home. Some naysayers try to frighten with their advice while others go the other extreme, saying it's easy. One Midwestern Roofing business said that 99% of DIY roofs have incorrect application and should leave it to the professionals. While incorrect application can cause roofing problems, this extreme advice doesn't take into account the different levels of DIYers. Rick Hudson, a DIY who successfully roofed his own home, found that a team of friends, proper research, and hard work saved him at least two thousand dollars. "Like with any DIY project, the key is not being afraid of asking questions, even multiple times. Asking experts from where I bought my supplies and asking experienced friends was very helpful."

One of the first questions a potential DIY roofer should ask themselves is have they considered ALL the costs?

Consider these three questions:

Safety: Can the project be done safely? Roofing a ranch style house verse a three story Victorian house is very different in safety requirements. This is not to say more complicated homes can't be done, but different safety investments must be considered.

Health: Roofing is not rocket science but it is back breaking work. Up and down ladders, tearing off previous layers, scrambling across a hot roof and carrying heavy equipment. One must decide if their body is up for the challenge before proceeding any further.

Cost: Break down ALL the costs of the job. After proper research, DIYers can find all the hidden costs. Team of friends helping out? Great! But also consider how much it will cost to feed (and hydrate!) the team.

Equipment: Rent, Buy or Borrow?

Obviously, one can buy equipment, but if it's only going to be used once it makes sense to borrow or rent. Many home improvement stores will rent tools by the hour, day, week or even month. Some equipment it makes sense to buy since it can be used in other capacities. If one plans on being on the roof again for cleaning eaves, chimney or the like, it may make sense to install a permanent [roof anchor](#) that can connect with fall protection equipment. Personal protection equipment, like safety glasses, are a mainstay for DIYers safety protection in most projects. Other items, like air compressors, may be better to rent or borrow unless there is a long term plan for other DIY projects.

A list (some optional) to be considered depending on the situation:

Safety Equipment: safety glasses, [fall protection equipment](#) (bucket of safety- lifeline, anchor point & harness), gloves, knee pads.

Tools: sturdy ladder, nail gun, compressor, roofers hatchet, nail pouch, flat shovel (if scraping off old shingles) chalk line, tape measure, utility knife.

Consider a powered staple gun that enables one to double their speed.

Materials: shingles, asphalt paper, nails, tubes of chalking (Blackjack)

There are a wide variety of shingles available so research this topic well. Asphalt shingles range from basically 20 year life to 40 year life. Consider how labor intensive replacing a roof is and consider higher quality shingles, unless planning on selling soon. Higher life shingles are thicker and not only wear better, but have more protection against punctures.

Other expenses to consider: permit, dumpster rental (if one doesn't want to haul on own), plywood for rotten areas, food supplies for team, How-To book or DVD, tarps.

The Basic Process:

1. Remove all shingles. Some experts allow for two layers of shingles before ripping off. Don't do this if shingles are curling up. Realize that this might shorten the life of the roof. However, for some home owners, this is a temporary solution that they are willing to do, knowing that the life of the roof may be shorter.
2. Make repairs on roof if necessary (e.g. replace bad wood with plywood)
3. Install ice dam protector
4. Put down asphalt paper
5. Apply chalk line at regular intervals to ensure a straight application of shingles
6. Apply Shingles - start at eaves and work up
7. Apply flashing
8. Seal flashing with caulking

9. Install ridge vent

Consider all resources. Friends who have equipment or experience with roofing. The public library is another free resource to try. Amazon has reviewed books and DVDs that deal with DIY Roofing.

As long as help and equipment are already present for roofing, some DIYers also decide to replace older, heavier, and smaller eaves and downspouts with newer, lighter, and larger eaves.

There is a wide spectrum of skills, abilities, resources and experiences for DIYers. DIYers should not attempt a roofing job until all costs are properly factored in and one knows if they can successfully accomplish the job.

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You can read the online version of this press release [here](#).

News Image





Hole-In-One Insurance Provider Posts Winning Videos

Hole In One International, the nation's leading hole in one insurance and putting contest insurance provider, posts videos of recent putting contest and hole in one contest winners on their website.

Reno, NV (PRWEB) July 2, 2009 -- Hole In One International, the nation's leading hole-in-one insurance provider, is now posting videos of golfers who have won life-changing prizes at company, charity and golf course tournaments and putting contests.

"For the past several years we've been collecting videos featuring our many hole in one and putting contest winners. We have now created a dedicated page on our website, [Hole In One International.com](http://HoleInOneInternational.com) where we can share this amazing collection of videos showing golfers from across the country winning truly incredible prizes," explains Mark Gilmartin, president and CEO of Hole In One International.

In addition to the golf video archive, Hole In One International's website features a blog with hole in one and putting contest prize recommendations, suggestions for running more profitable fundraising golf tournaments and several articles about successful golf outings from all over the United States, Mexico and Canada.

Along with blog and golf video archive, the hole in one insurance provider's site also offers a number of useful tools for golf tournament organizers including a complimentary Putting Contest Planner and a free Golf Tournament Planning Guide, both of which are designed to help golf tournament organizers attract more golfers to their events in these challenging economic times.

Founded in 1991 and headquartered in Reno, Nevada, Hole In One International is the nation's leading provider of hole in one insurance, million dollar shoot-out insurance, putting contest insurance, rain out insurance, and contest and sponsor signs for company, charity, and golf course tournaments.

For more information on Hole In One International's current packages, or on planning an attention-getting hole in one or putting contest, visit their website at [Hole In One International.com](http://HoleInOneInternational.com).

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21st Services Lowers the Price of its Online Longevity Analysis, the eCLPR, Through the End of 2009

The new online version of 21st Services' longevity report, called the eCLPR, is a unique financial planning tool and a valuable pre-screen in life settlement cases. It's available at half price - \$30 - July 1 through December 31, 2009.

Minneapolis, MN (PRWEB) July 2, 2009 -- 21st Services, a leading longevity analysis firm and a provider of life expectancy evaluations to the life settlements industry, has announced a price reduction on the online version of its product, the eCLPR, for purchases made between July 1 and December 31, 2009. The product is available for \$30 at 21stServices.com.

This is a limited-time promotion to introduce the eCLPR to insurance and financial planning professionals and life settlement brokers.

Longevity insight from a company with actuarial and underwriting expertise

The eCLPR was added to 21st Services' product portfolio in February 2009. The company's flagship products are its Life Expectancy certificate and its Platinum CLPR (Customized Longevity Planning Report), both of which are based on a review of the clients' medical records by 21st Services' underwriters.

In contrast, the online eCLPR is based on responses to a questionnaire the client completes with information about their health and lifestyle. The result of the evaluation - the completed CLPR report - is available for download moments after the questionnaire is finished.

The eCLPR report displays the client's longevity curve compared to a standard mortality curve. The curve shows the client's median/average life expectancy, their projected maximum lifespan and the probability of living to various ages in between. Also included in the report is a discussion of health improvements the client could make and how much they might extend their longevity. A sample copy of the Customized Longevity Planning Report is at 21stServices.com.

The eCLPR is designed to be used by financial planners, insurance professionals and life settlement brokers.

Reducing uncertainty in life settlement cases:

Life settlement brokers and providers use the eCLPR as a pre-screening tool in life settlement cases. At a low cost, the life settlement broker can order an eCLPR to help ascertain whether the client is likely to receive a purchase offer for his or her life insurance policy. If eCLPR results indicate that chances for an offer are good, the life settlement broker orders a full Life Expectancy certificate (LE) to submit to the policy purchaser as part of the closing documentation. But if chances are not good, the cost of the far more expensive LE certificate is spared.

New tool for financial planning and insurance sales:

While the longevity analysis is a familiar product in the life settlement market, it is relatively new to financial planners and insurance agents. Brad Bahr, Vice President of Sales for 21st Services, said, "We know financial



professionals' clients, especially Baby Boomers and retirees, are very concerned about making sure their money will last as long as they do - especially after the damage that has been done in the past several months to their portfolios and savings. The eCLPR lets planners and agents get a truly scientific estimate of how long their clients' assets need to last - and get it through a convenient online process, at a very low cost."

Comparing results:

21st Services has conducted side-by-side tests comparing results of its traditional Life Expectancy analysis, based on the review of medical records, to CLPR results based on health and lifestyle information reported by clients themselves. 21st Services Chief Underwriting Officer Paul Kirkman said, "The CLPR results are very comparable. We feel that the self-reporting process yields a report that can be of great value in financial planning situations. And in a tighter life settlement market, getting an economical eCLPR is a good way for life settlement brokers to test the water. The broker won't get hopes up when there is little chance for the policy to find a buyer or get an attractive price."

About 21st Services

21st Services provides longevity estimates that are used to support financial planning decisions and to help funders value life insurance policies in life settlement transactions. 21st Services also offers post-purchase portfolio management services for the life settlement market. The company's headquarters are in Minneapolis, MN.

For more information about 21st Services, go to 21stServices.com.

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ARAG Wins Stevie Award as Customer Service Team of the Year

The American Business Awards honor a global leader of legal insurance for service excellence in the banking, financial services and insurance category.

Des Moines, Iowa (PRWEB) July 2, 2009 -- ARAG® has won [the prestigious Stevie Award®](#) as Customer Service Team of the Year in the banking, financial services and insurance category of The 2009 American Business Awards.

“ARAG is proud to be recognized as Customer Service Team of the Year. This is a great honor for our talented and dedicated Customer Care department,” said Senior Vice President and Chief Marketing Officer Ann Dieleman.

“The ARAG Customer Care team and all of our valued employees are committed to delivering responsive, reliable service to address personal legal needs that affect the lives of individuals and their families,” noted Dieleman. “According to [Russell Research-ARAG studies](#), seven out of 10 Americans experienced family, financial, home or other legal-related needs in the past year.”

The Stevie Awards were presented in more than 40 categories to honor and generate public recognition of the achievements and positive contributions of organizations and business people. In excess of 2,600 entries from companies of all sizes and in virtually every industry were submitted for consideration.

ARAG, [a global leader of legal insurance](#), has an international premium base of more than \$1.79 billion and protects 15.5 million individuals and their families – worldwide. ARAG offers comprehensive legal plans that provide a smart and trusted path for resolving legal issues. This enables people to protect their families, finances and futures.

This press release was distributed through eMediawire by Human Resources Marketer (HR Marketer: www.HRmarketer.com) on behalf of the company listed above.

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AXENTIS Named as a Leader in Enterprise GRC Platforms by Independent Research Firm

Evaluation Criteria Focused On Comprehensive GRC Capabilities And Value Propositions - Current Offering, Strategy and Market Presence

Cleveland, OH (Vocus) July 1, 2009 -- [AXENTIS](#) today announced that it has been named as a Leader in the newly published Forrester Wave™ report on Enterprise Governance, Risk, and Compliance (GRC) Platforms. The evaluation criteria, focused on comprehensive GRC capabilities and value propositions - Current Offering, Strategy and Market Presence, cites AXENTIS among leaders who, "In addition to the technical strength of their products, these vendors are also actively [shaping the GRC market](#) through thought leadership and strategic guidance."

[AXENTIS Enterprise](#)®, the company's enterprise GRC product, was among those that received the highest scores for its policy and procedure management capabilities and client reference scores and feedback and received the highest score for value proposition for corporate compliance.

"We are pleased to be recognized as a leader and stand ready to help any organization rapidly deploy GRC," says Gary M. Fingerhut, Senior Vice President of AXENTIS. As the report cites, "AXENTIS is a perennial Leader in the GRC space" and also "continues to be one of the few GRC vendors to offer a true single-instance, multitenant [software-as-a-service \(SaaS\)](#) delivery model."

The report cites, "The economic downturn is taking its toll on IT spending across the board. However, the frankly appalling corporate failures witnessed over the past year will help GRC projects shoot to the top of the priority list..." and "Shareholders, regulators, rating agencies, business partners, and customers are all watching with heavy cynicism as companies strive to show that they are under control. This extreme level of scrutiny is putting the pressure on GRC professionals to better coordinate and demonstrate their efforts."

"GRC is finally coming of age where C-level executives, corporate boards, compliance managers, and other stakeholders have come to realize that their organizations can't successfully cope with burgeoning GRC-related challenges using multiple, fragmented 'point' solutions scattered among locations, departments and business units," said Gary M. Fingerhut. "As a result, we are seeing a growing adoption of unified, multi-purpose platforms that integrate the full range of GRC processes -- providing end-to-end visibility into conditions, risks, events, controls, and accountability across the enterprise."

As companies grapple with an expanding range of regulatory, operational, market, and ethical risks, AXENTIS' broad GRC capabilities and scalable technology has the ability to be far reaching to every employee, partner and customer throughout the extended enterprise and offers a provable and measurable "system of record" for the Corporate Compliance organization and one central source for the documentation and management of multiple-mandates and risk-driven compliance programs.



Read the full report The Forrester Wave™: Enterprise Governance, Risk, And Compliance Platforms, Q3 2009 at <http://www.axentis.com/special/forresterwave>.

About AXENTIS

AXENTIS is a global leader of governance, risk and compliance (GRC) management solutions for highly regulated industries including life sciences, healthcare, financial services, energy, utilities, manufacturing, and others. AXENTIS' risk-driven compliance approach helps organizations to effectively and consistently address internal and external risks associated with all legal, regulatory, and corporate mandates and policies with which they must comply including established federal government standards for an effective compliance program. Founded in 1999, AXENTIS streamlines the implementation of effective enterprise GRC management by making its solutions available via a software-as-a-service (SaaS) model. For more information, please visit <http://www.axentis.com>.

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You can read the online version of this press release [here](#).

News Image





OCI Analytic Uncovers Duplicate Payment in Over 4% of Workers' Comp Claims

An analytic study by OCI found that over 4% of all workers' comp claims have a duplicate bill sent to a group health plan.

Denver, CO (PRWEB) July 2, 2009 — An analytic study by OCI found that over 4% of all workers' comp claims have a duplicate bill sent to a group health plan. OCI conducted the analyses on a large employer from their proprietary Reference Database on duplicate workers' compensation and healthcare payments. The purpose of the study was to determine how frequently and how much greater costs occur if and when providers are billing both workers' comp and healthcare for the same services, patient or claimant.

The results of the study were presented at a recent meeting of the Fraud Assessment Commission, under the California Department of Insurance Fraud Program. The study found the following:

- 4.2% of ALL workers' comp claims have a duplicate healthcare claim
- Over half of the duplicate claims filed received payment
- The employer paid over \$1.2 million dollars in duplicate payments
- One-third of the duplicate claims filed were paid more than what was billed
- The employer paid over \$100,000 in overpayments on duplicate claims

“There is an occurrence of duplicate billing on the exact same workers' comp claim, same date of service, same ICD-9, same billing codes, same provider also billing to group health,” says Archie Anderson, President of OCI. “This was an aged claim analysis, meaning all the payments have been made. This particular employer was not even aware.”

The cause of duplication cannot be determined from the data, however the claim set is easily identified for follow up. To prevent duplicate claims, an employer or organization must commit to integrating its workers' comp and healthcare billing and claims data to identify where the duplicate billing and payments occur.

OCI's Information Management Solutions provides the data integration necessary to complete this analytic study for any organization or company. In addition, OCI also provides ongoing tracking and detection capability, which allows employers to stop duplicate payments before they are paid or recover overpayments sooner.

OCI's Workers' Compensation & Healthcare Duplicate Payments Analysis has been featured in greater detail by Workers' Comp Executive and Workers' Comp Central. For more information or to view these articles, please visit www.oci.com.

About OCI - OCI is an information management solutions provider that helps companies make better-informed decisions about their risk management and employee benefit programs.

OCI has designed and delivered integrated health and productivity solutions to Fortune 1000 companies since 1984. Using secure web-based applications, a flexible, client-centric approach and deep industry experience, our solutions transform data into information and knowledge, giving our customers the power to increase



administrative efficiency, reduce expenditures and improve productivity. www.oci.com

This press release was distributed through eMediawire by Human Resources Marketer (HR Marketer: www.HRmarketer.com) on behalf of the company listed above.

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You can read the online version of this press release [here](#).

Financial Services and Business Bill - Too Little, Too Late - Stop PPI Providers Holding Customers to Ransom Says Burgess

News that the Financial Services Authority will have increased power as a result of the Financial Services and Business Bill is to be applauded, but as is usual with a number of Government-led initiatives - it is too little, too late, says Payment Protection Insurance lobbyist, Sara-Ann Burgess from specialist firm Burgesses.

Braintree, Essex (PRWEB) July 2, 2009 -- News that the Financial Services Authority will have increased power as a result of the Financial Services and Business Bill is to be applauded, but as is usual with a number of Government-led initiatives - it is too little, too late, says Payment Protection Insurance lobbyist, Sara-Ann Burgess (<http://www.burgesses.com>) from specialist firm Burgesses.

Earlier this week draft legislation was published with the intention of promoting stability, efficiency and competition in the financial markets. As well as strengthening regulation, it is designed to further protect and support customers and boost their financial capability, plus tighten up consumer-focused regulation.

However, Sara-Ann is concerned that the wheels of bureaucracy continue to move far too slowly and more effective measures need to be implemented now to protect consumers against unscrupulous financial services providers who do not have customers' best interests at heart.

The PPI sector in particular has been slated over the years for failing to treat customers fairly and despite a two-year long investigation by the Competition Commission into policy mis-selling, followed by a damning verdict that called for sweeping changes, nothing is in place to protect consumers against over-pricing, poor product design, irresponsible and pressurised sales and poor claims administration.

PPI is designed to pay claimants a pre-determined income in the event their salary is interrupted because of accident, sickness and unemployment and is particularly important in this current claimant as it can help keep families financially afloat during times of hardship.

Although a number of remedial measures have been identified to put things right in this beleaguered sector, it won't be until 2010 before any of them come into force. Recommendations include; a ban on lenders selling PPI at the time a loan is taken out and for 14 days after, a ban on the sale of single premium policies (where the cost of the policy is added onto the loan amount and interest charged on both), the need for lenders to separate out the PPI quote from the loan cost and an undertaking to provide more information to allow consumers to shop around for cover.

In a bid to hold-up the roll out of the Commission recommendations, two providers have challenged the ruling, giving lenders a free hand to move the goal posts when it comes to policy terms and conditions and so increase the likelihood of consumers falling victim to underhand sales tactics.

Sara-Ann comments: "PPI providers have behaved shamefully over the years, taking millions from vulnerable consumers. They know customers are paying over the odds for cover and in many cases, will never be able to claim. Even more damning are the instances where providers in the past few months have turned their backs on consumers when they need them most."

Her comments refer to actions by credit providers with a monopoly on PPI - around an 80% market share - who have recently increased premiums by up to 70%, reduced the benefits payable and 'ring-fenced' certain professions and sectors as uninsurable.

Sara-Ann continues: "Take-up of this product has traditionally been low which is why providers pressurise people into buying cover when they take out a loan. In recent months demand for cover has increased amidst fears of increasing unemployment. But instead of responding with a pledge to provide consumers with an affordable safety net that will repay their financial commitments in the event of a job loss, they are penalising customers - cherry picking who they want, paying out less and charging more into the bargain."

In April the Post Office gave customers 30 days notice of its intention to restrict their PPI payouts to a maximum of £1500, instead of £2500, and increased the waiting period from 60 to 90 days.

The Financial Services Authority this month met with a number of trade bodies representing PPI providers to voice concerns that consumers with PPI are not being treated fairly. It questions why providers are making changes at a time when demand for cover is rising and says it will intervene to address poor customer treatment. The response from the trade bodies is that 'discussions are continuing'.

"This is a weak response," says Sara-Ann "and demonstrates why we need action now. We've known since 2005 - when the Citizens Advice Bureau lodged its super-complaint with the Office of Fair Trading - that providers in this sector were ripping off consumers and preying on their vulnerabilities. Since then complaints to the Financial Ombudsman Service have rocketed to over 31,000 and an increasing number of firms have been fined. However, this does not appear to stop providers acting immorally."

Gordon Brown says through the future Financial Services and Business Bill, the Government will toughen regulation in the financial services sector, ensuring the FSA has sufficient powers to do its job.

Sara-Ann concludes: "I fear this is rhetoric and will have little immediate impact on consumers. Yes, increased regulation may reduce the number of PPI providers treating customers unfairly, but how long will we have to wait? It's been four years since the initial PPI investigations started and April and October 2010 are the first dates set for change - and even this is doubtful.

"Actions speak louder than words and until the FSA is able to demonstrate its clout and punish PPI providers who continue to ruin the reputation of all in this sector, consumers will continue to suffer. Rush through this Bill now, better empower the FSA and restore confidence in a product that provides a financial lifeline for those in difficulty."

More reputable independent firms, not linked to the provision of credit, offer premiums that are way below those quoted by High Street lenders. British Insurance (<http://www.britishinsurance.com>), for example, charges £3.40 per £100 of benefit for unemployment only cover, the provider has never received a product or service complaint and has won more third-party awards and endorsements than any other PPI firm. It also ensures claimants receive pay outs from day one and has not restricted cover of those it will insure.



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You can read the online version of this press release [here](#).



38thStreetSoftware.com Brings BAK2u Anti-theft Software Products to the U.S. Market

BAK2u PhoneBAK and Phoenix anti-theft products help owners of cell phones, PDA phones, Smart phones and laptops recover stolen or lost devices. With BAK2u anti-theft products people can stop worrying about what happens if their cell phone, PDA or laptop is ever lost or stolen. Plus, with the growing amount of personal and sensitive information that is stored on mobile devices PhoneBAK and Phoenix software ensures that this confidential information doesn't fall into the wrong hands by erasing the sensitive information.

St. Paul, MN (PRWEB) July 1, 2009 -- 38thStreetSoftware.com (<http://www.38thStreetSoftware.com>) announced today that they are the U.S. distributor of the PhoneBAK and Phoenix family of anti-theft software products developed by BAK2u Pty Ltd. - Singapore.

"We're extremely excited to bring this innovative line of anti-theft products to U.S. consumers and businesses," said CEO Craig Letourneau. "As individuals and companies purchase new cell phones and laptops it is increasingly important that they discover new ways to protect the sensitive and personal information on those devices and recover them when they are lost or stolen."

According to the FBI's National Crime Information Center, the number of reported laptop thefts increased almost 48 percent over the last two years, from 73,700 to almost 109,000. The number of reported phone robberies jumped 33 percent over the same period, from 60,100 to nearly 80,300.

With [BAK2u](#) anti-theft products people can stop worrying about what happens if their cell phone, PDA or laptop is ever lost or stolen. The software works in the background and automatically notifies the owner when a thief begins to use the stolen device. It also provides owners with the information they need about the thief to get their device back. Plus, with the growing amount of personal and sensitive information that is stored on cell phones PhoneBAK software ensures that this confidential information doesn't fall into the wrong hands by erasing the sensitive information.

The BAK2u family of anti-theft products includes the PhoneBAK and Phoenix software product lines. PhoneBAK software for consumers and businesses works with a variety of manufacturers and carriers of GSM cell phones, Smart phones and PDA phones. Phoenix software can be used by consumers and businesses on either Mac or PC laptops.

PhoneBAK anti-theft software for cell phones and PDA features:

- Sends a text message identifying the phone thief
- Works with Smart phones, PDA Phones, and other GSM phones including:
 - o BlackBerry
 - o Windows Mobile (HTC, HP, Palm, Samsung, and others)
 - o Symbian (Nokia, Samsung, LG, Siemens, and others)
 - o Java (Sony Ericcson)
- Sends an alert text once per minute in the background, unnoticed by a thief



- Allows for backup of sensitive and confidential data (BlackBerry devices only)
- Locates devices using GPS technology to monitor a loved one or track an employee location (PhoneBAK GPS)

The PhoneBAK family of products includes:

- PhoneBAK Blackberry
- PhoneBAKup (BlackBerry)
- PhoneBAK GPS
- PhoneBAK Mobile Phone
- PhoneBAK PDA Phone
- PhoneBAK SE (Sony Ericsson)

Phoenix anti-theft software for PC & Mac laptops features:

- Tells the GPS location of a stolen laptop anywhere in the world
- Protects the data on laptop from unauthorized access
- Uses iSight cam to capture a video of the thief and sends information on the thief's IP address & local wireless networks to help locate the laptop (Mac only)

For more information about the PhoneBAK or Phoenix family of products, to become a reseller, receive a free trial or purchase, visit www.38thStreetSoftware.com or email sales (at) 38thStreetSoftware (dot) com.

About 38thStreetSoftware.com:

38thStreetSoftware.com is headquartered in St. Paul, Minnesota and provides international software publishers a gateway to North American markets. More information about the company can be found on its website at 38thStreetSoftware.com.

PhoneBAK and Phoenix are trademarks of BAK2u Pty Ltd.

All other trademarks are owned by their respective companies.

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Online Web 2.0 Version

You can read the online version of this press release [here](#).



PaperWise Announces Their Newest Partner, Edgren Hecker & Lemmon Insurance

Through a new partnership, Edgren Hecker & Lemmon Insurance (EHL) will utilize expert consultation from PaperWise, Inc., in conjunction with the PaperWise Suite, for document management solutions to enhance their business processes.

Springfield, MO (PRWEB) July 1, 2009 -- PaperWise provides premier software and technology solutions that enable organizations to improve efficiencies through applications that expedite workflow processes. Through the use of business analysis, document management, imaging, workflow automation, and problem solving, the PaperWise team is able to support the needs of a range of companies through customizable and scalable solutions. Founded in 1988, the Springfield, Missouri, based software company is committed to moving businesses past manual processes and towards efficiency, providing complete solutions that automate and accelerate paper and labor intensive business routines.

As a leading document management provider for the insurance industry, PaperWise is equipped with the experience to offer EHL progressive technology, resolving efficiency bottlenecks through workflow and process solutions.

EHL Insurance is an independent agency formed from the merger of two North Kitsap agencies with history dating back as far as the 1930's. They currently have three full service agencies located in Poulsbo, Sequim and Port Angeles, WA. The agency has built their reputation on providing solid, relationship based services and solutions tailored to meet the specific needs of their clients. Their primary goal is to establish long term relationships with those who value a trusted advisor in the areas of Business Risk Management, Personal Risk Management, Employee Benefits, and Income Replacement.

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Online Web 2.0 Version

You can read the online version of this press release [here](#).



Moreton & Company Selects PaperWise, Inc. as Their Document Management Solution provider

Through a new partnership, Moreton & Company will utilize expert consultation from PaperWise, Inc., in conjunction with the PaperWise Suite, for document management solutions to enhance their business processes.

Springfield, Missouri (PRWEB) July 1, 2009 -- Through a new partnership, Moreton & Company will utilize expert consultation from PaperWise, Inc., in conjunction with the PaperWise Suite, for document management solutions to enhance their business processes.

PaperWise provides premier software and technology solutions that enable organizations to improve efficiencies through applications that expedite workflow processes. Through the use of business analysis, document management, imaging, workflow automation, and problem solving, the PaperWise team is able to support the needs of a range of companies through customizable and scalable solutions. Founded in 1988, the Springfield, Missouri, based software company is committed to moving businesses past manual processes and towards efficiency, providing complete solutions that automate and accelerate paper and labor intensive business routines.

As a leading document management provider for the insurance industry, PaperWise is equipped with the experience to offer Moreton progressive technology, resolving efficiency bottlenecks through workflow and process solutions.

Moreton & Company is a leading insurance broker with a proven history of stability, innovation, and strength in the insurance market. Founded in 1910, Moreton has grown to become the largest privately owned insurance brokerage firm in the Intermountain West. They have over 180 employees in offices in Utah, Idaho, and Colorado, and worldwide services provided through Assurex Global.

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You can read the online version of this press release [here](#).



PaperWise announces their newest partner, Pritchard & Jerden Insurance and Risk Management

Through a new partnership, Pritchard & Jerden Insurance and Risk Management will utilize expert consultation from PaperWise, Inc., in conjunction with the PaperWise Suite, for document management solutions to enhance their business processes.

Springfield, Missouri (PRWEB) July 1, 2009 -- PaperWise, Inc. will provide a customizable document management solution to new partner Pritchard & Jerden Insurance and Risk Management, bringing efficiency to the company and their internal workflows.

Pritchard & Jerden is a risk management and insurance services company that carefully identifies and satisfies the particular needs of individual clients. As one of Atlanta's largest independent insurance brokers, they value and require continuing professional education. The agency is held accountable for their performance by high service standards and procedures that have been set. They are differentiated from their competitors by creativity, problem solving ability, and analytical process.

As a leading document management provider for the insurance industry, PaperWise is equipped with the experience to offer Pritchard & Jerden progressive technology, resolving efficiency bottlenecks through workflow and process solutions.

PaperWise provides premier software and technology solutions that enable organizations to improve efficiencies through applications that expedite workflow processes. Through the use of business analysis, document management, imaging, workflow automation, and problem solving, the PaperWise team is able to support the needs of a range of companies through customizable and scalable solutions. Founded in 1988, the Springfield, Missouri, based software company is committed to moving businesses past manual processes and towards efficiency, providing complete solutions that automate and accelerate paper and labor intensive business routines.

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You can read the online version of this press release [here](#).



Insurance Company, RVOS Farm Mutual, Names Document Management Provider PaperWise as Their Efficiency Solution

Through a new partnership, RVOS Farm Mutual Insurance Company will utilize expert consultation from PaperWise, Inc., in conjunction with the PaperWise Suite, for document management solutions to enhance their business processes.

Springfield, Missouri (PRWEB) July 1, 2009 -- Through a new partnership, RVOS Farm Mutual Insurance Company will utilize expert consultation from PaperWise, Inc., in conjunction with the PaperWise Suite, for document management solutions to enhance their business processes.

PaperWise (www.paperwise.com) provides premier software and technology solutions that enable organizations to improve efficiencies through applications that expedite workflow processes. Through the use of business analysis, document management, imaging, workflow automation, and problem solving, the PaperWise team is able to support the needs of a range of companies through customizable and scalable solutions. Founded in 1988, the Springfield, Missouri, based software company is committed to moving businesses past manual processes and towards efficiency, providing complete solutions that automate and accelerate paper and labor intensive business routines.

As a leading document management provider for the insurance industry, PaperWise is equipped with the experience to offer RVOS progressive technology, resolving efficiency bottlenecks through workflow and process solutions.

The mission of RVOS is to provide quality property insurance to its membership, continue to improve current products, develop new products and provide sound management, and customer service at an exceptional level that surpasses the competition. Based out of Temple, Texas, RVOS started with the goal of providing peace of mind to Texas farmers and ranchers over 100 years ago. Today, the company continues to meet the needs of home owners, farmers, and ranchers across the state. Having never strayed from the founder's vision of providing security and peace of mind to their policy holders, RVOS is a rock solid company and continues to thrive in their market.

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You can read the online version of this press release [here](#).

Protect Savings and Use PPI to Pay Bills Says Burgess

News this week that two thirds of workers have not saved enough to manage their debts if they lost their jobs is a scary situation to be in, but it can easily be remedied by taking out a Payment Protection Insurance policy says PPI lobbyist Sara-Ann Burgess from specialist firm Burgesses.

Braintree, Essex (PRWEB) July 1, 2009 -- News this week that two thirds of workers have not saved enough to manage their debts if they lost their jobs is a scary situation to be in, but it can easily be remedied by taking out a Payment Protection Insurance (<http://www.burgesses.com>) policy says PPI lobbyist Sara-Ann Burgess from specialist firm Burgesses.

Research recently undertaken by insolvency specialists MCR reveals 70% of workers only have enough money to last between a week and two months in the event of redundancy and 23% would have no idea how to manage their debts if their income went.

"These are staggering statistics," opines Sara-Ann, "and clearly underlines the important role PPI policies have to play in these recession-hit times. PPI is the only mechanism that provides a cash boost to people who have been unable to stash away funds to meet future debts."

The policy kicks-in if the claimant loses an income due to accident, sickness or unemployment and monthly premiums are priced dependent on the amount of benefit the policyholder is looking to receive. Tax free payments can be made for up to a year and cover is available specifically to meet mortgage, loan or credit card monthly repayment costs or to pay a wider range of bills such as rent, utility, council tax and food.

Despite its benefits, very few people opt to take out and claim on this cover. According to the Association of British Insurers there were 33,895 people claiming on the unemployment section of their policy in February this year. Given unemployment reached 2.2million earlier this month, Sara-Ann suggests more people should pay into a product that will prop them up financially when hard times strike.

She continues: "Around 1.5% of the unemployed are relying on PPI for an 'income', ahead of their savings, if they have any. This is pitifully low and I urge anyone worried about their financial situation and job security to consider this cover as an option."

Surprisingly, MCR found that only 14% of respondents in its You Gov survey were concerned about losing their job, despite predictions from the Centre for Economics and Business Research that 334,000 jobs from the business services sector alone will go in the next five years. MCR did, however, find that more workers are taking steps to get prepared for a job loss - 64% professed to be changing their spending habits in a bid to better manage their debts. But the consultancy, along with Sara-Ann believe these actions are 'too little, too late'.

She comments: "Any attempt to save funds for the future must be applauded, but in order to meet bill commitments for three months or so, most people would need thousands of pounds to cover the mortgage or rent, utility, tax, food etc. This means saving over a prolonged period of time, which for many is unachievable."

Sara-Ann has for years called for lenders to lower their costs and make these policies more easily accessible to all, but instead they have increased their premiums and restricted unemployment cover to certain sectors. But Sara-Ann remains optimistic that independent PPI providers will continue to offer policies at competitive prices and provide cover for those looking for unemployment cover only.

She concludes: "Firms such as British Insurance charge £3.40 per £100 of benefit for unemployment cover, so a person paying £17 a month in premiums would receive £500 a month for up to a year. There are mechanisms out there to help people manage their finances when redundancy occurs and they do this without eating into any savings. After all, why should people lose their savings when there's a low cost alternative that will keep those funds intact and still pay the bills? A monthly PPI policy costs less than a monthly digital tv subscription package or a take-away for a family of four."

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You can read the online version of this press release [here](#).



Sun Life Study Shows Employees Value Benefits More than Cash

Survey Dispels Conventional Wisdom About Employee Benefit Selection

Wellesley, MA (Vocus) June 29, 2009 -- A new study released by the Employee Benefits Group of [Sun Life Financial](#) (NYSE:SLF, TSX:SLF) finds that employees value their total benefits offering more than cash--even in this volatile economic environment.

In a nationwide online study, employees were asked to assume they had all the medical insurance their family needed and to distribute 100 points across other benefits based on how much they would value them. Respondents could allocate from 0 to 100 points across seven benefits: 401(k)/retirement plans, dental insurance, vision insurance, long-term disability, short-term disability, long-term care insurance, and cash. They were required to assign all 100 points.

Only 33% of participants assigned a value greater than 0 to cash--and only 5% of the total assigned a value greater than 30 to cash. In fact, cash was the least utilized category. By contrast, over 70% allocated a value greater than 0 to each of the other six benefits. And nearly half of all respondents indicated they valued a broad combination of benefits--by allocating at least some of their points to six or more benefits.

"What was surprising is that a majority of employees, regardless of their age, seemed to value benefits more than cash," said Michael E. Shunney, Senior Vice President and General Manager of the U.S. Employee Benefits division of Sun Life Financial. "The current market environment may even be increasing employees' appreciation of those benefits that help them protect their family's financial security."

Of the supplemental benefits evaluated, employees ranked their dental insurance, 401(k)/retirement plans, vision insurance and group life insurance as most valuable.

The study also reveals several other surprising findings about what impacts employees' decisions to purchase benefits at their workplace. The research explored such timely questions as:

- How do rising health insurance costs affect other benefits decisions?
- Does employer funding drive higher benefits election?
- Do life events trigger employees to increase or decrease their benefits?
- Are employees' needs the primary driver of their benefits decision?
- Does how employees learn about their benefits affect their understanding?
- When employees understand their benefits better, do they value them more?

About the Survey

The survey was sponsored by Sun Life Financial and fielded by independent research firm JHA, Portland, Maine. A total of 3,000 completed surveys were analyzed. Respondents had to be either primary or shared employee benefit decision makers for their households and work for a company with 25 or more employees. The survey was conducted online in December 2008 right after companies' traditional open enrollment periods and right in the midst of market upheaval. Quotas were established to ensure a reasonable number of participants experienced a



"life event" in the last 12 months.

The full research report entitled "What's Driving Enrollment in Voluntary Benefits Today" will be available this summer at <http://www.sunlifemomentum.com/09research>.

About Sun Life Financial

Sun Life Financial is a leading international financial services organization providing a diverse range of protection and wealth accumulation products and services to individuals and corporate customers. Chartered in 1865, Sun Life Financial and its partners today have operations in key markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda. As of March 31, 2009, the Sun Life Financial group of companies had total assets under management of US \$297.5 billion.

Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under ticker symbol SLF. Visit Sun Life Financial's website at www.sunlife-usa.com.

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iCan Benefit Group Mourns the Death of Billy Mays

The iCan Team is deeply saddened by the tragic and sudden loss of a dear friend and spokesperson, Billy Mays.

Boca Raton, FL (PRWEB) June 29, 2009 -- The iCan Team is deeply saddened by the tragic and sudden loss of a dear friend and spokesperson, Billy Mays. Through his engaging style and passion for his products, Billy established a reputation as the greatest pitchman of all time. He was well-loved by millions, and will be remembered by those who knew him as a caring father and loyal friend.

Billy recognized with great conviction the importance of access to affordable healthcare for everyone, and iCan considers it a distinct honor to have shared its message through his voice. In his professional life, he was a pioneer who set the standard for the infomercial industry. In his personal life, he was a kind, loving man whose generosity and devotion to his family were clearly evident to all who knew him. iCan extends the deepest sympathy and prayers to Billy's family, and to the many friends he leaves behind.

About the iCan Benefit Group

Founded in 2004, iCan Benefit Group, LLC is a dynamic, fast-growing company devoted to offering smart, affordable health and life insurance choices for everyone, as well as a variety of money-saving lifestyle benefits. With tens of thousands of existing customers, iCan Benefit is the answer for many to the healthcare crisis suffered by more than 47 million people in the US today. The company is based in Boca Raton, Florida and can be found on the web at: <http://www.icanbenefit.com>

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You can read the online version of this press release [here](#).



Esurance Chooses HSG to Manage Auto Glass Insurance Claims

Customer Intimacy Program and Dedication to Policyholder Experience Critical to Decision

Sacramento, Calif. (PRWEB) June 30, 2009 -- Esurance, the direct-to-consumer personal auto insurance company, announced today that they have chosen HSG, the leading Property & Casualty insurance claims management company, based in Eau Claire, Wisconsin, as the sole provider to process all of their auto glass claim invoicing. HSG is one of the largest and most dynamic Third Party Administrators (TPAs) in the insurance industry - providing auto glass claim management solutions for insurance and fleet customers.

"As a company, Esurance is always looking for ways to innovate and continually enhance our policyholders' experience," said Joe Laurentino, Material Damage Director for Esurance. "After an extensive review, we felt that HSG provided a customer-centric vision that aligns most closely with our own. In the end, we feel this is an exciting partnership which will allow the two of us to grow and develop as organizations."

"Esurance has a unique, forward-thinking culture, with a vision and mission that we feel matches well to ours," said David Stagner, executive vice president for HSG. "Our Customer Intimacy Program reflects a process where we thoroughly embrace the culture of our customers. We strive to be an extension of their business, a working part of their company, and develop customer-specific training for everyone within our organization who has any involvement working with them. We have found this approach enables us to achieve greater business success for our customers."

HSG is the only company in the auto glass industry to offer a truly open, free-market business model. Auto glass shops are able to compete for non-preference claims based on their service and value, without conflict or bias since HSG does not manufacture, sell or provide labor for auto glass. HSG then manages the claim and the performance of the shops according to industry standards. A shop report card is produced that helps providers understand how to improve in order to earn more claim assignments.

"We are extremely pleased to be providing our unique capabilities to Esurance's service offering," said Stagner. "We look forward to working with Esurance to bring next-generation technology and creative thinking to the auto glass industry. A few of the ideas that have already been discussed are very exciting and could take the industry in directions never thought possible. The sky is the limit for the future of our partnership."

About Esurance®

Esurance, a subsidiary of White Mountains Insurance Group, Ltd. (NYSE: WTM), provides personal auto insurance direct to consumers online and through select online agents. Esurance is dedicated to constantly improving the way people shop for, buy, and manage their auto insurance. By combining the best of technology with industry know-how, Esurance is able to offer hassle-free coverage with 24/7 customer service and claims handling at competitive prices.

Through Esurance's Web site, www.esurance.com, customers can get instant quotes, view comparison quotes,



buy an Esurance policy, and print their proof of insurance card-- all in minutes. Esurance also offers policyholders the ability to make policy changes and file claims instantly online, demonstrating its commitment to improving the entire insurance process from quote to claim.

About HSG

HSG is an independent Third Party Administrator (TPA) providing auto and property claim administration services for insurance and fleet customers. Our independent operating structure allows us to provide a neutral operating platform which ensures our customers are provided the ultimate product and service offering without bias or corporate self-interest. HSG offers reductions in overall severity and administrative costs by providing competitive pricing and delivering superior value and excellent service to policyholders and drivers.

To learn more, please visit www.hsgcodeblue.com or call 877-456-9998.

###



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Online Web 2.0 Version

You can read the online version of this press release [here](#).

Lack of Health Insurance Awareness May Bring College Graduates Home

According a survey by eHealthInsurance, college students unable to find work after graduation would rather give up their own apartment (31%) or their own car (19%) before they would abandon their cell phones (13%) or internet access (12%) in order to save money. The Survey also found sixty-two percent (62%) would rather live at home after graduation than go without health insurance.

Mountain View, CA (PRWEB) June 30, 2009 -- Journalist SuChin Pak reports that parents may be shouldering more of the financial burden this year as their children graduating from college enter a challenging job market, according to a survey released by eHealthInsurance (<http://www.ehealthinsurance.com>). For a complete summary of survey data and methodology, go to: <http://www.ehealthinsurance.com/collegesurvey>

Employers anticipate hiring 22 percent fewer new college graduates from the class of 2009 than they hired from the class of 2008, according to the National Association of Colleges and Employers.

While most students reported a willingness to sacrifice their independence in order to be able to afford health insurance, less than fifty percent (50%) could confidently define deductibles (41%), premiums (29%), annual out of pocket maximums (23%), lifetime coverage limits (23%) or co-insurance (15%). The majority (58%) had no idea how much an average individual health insurance plan would cost.

Key findings of the survey include:

Which of the following would you be willing to give up if you had to cut back on your spending after graduating college?

- * Magazine Subscriptions - 72%
- * Eating Out - 69%
- * Gym Membership - 63%
- * Video Game System - 59%
- * Cable TV - 48%
- * Credit Cards - 48%
- * Having My Own Apartment - 31%
- * Having My Own Car - 19%
- * Health Insurance - 16%
- * My Own Cell Phone, Smartphone, Or PDA - 13%
- * Internet Access - 12%
- * None Of These - 3%

About eHealth, Inc.:

eHealth, Inc. (NASDAQ: EHTH) is the parent company of eHealthInsurance, the nation's leading online source of health insurance for individuals, families and small businesses. Through the company's website, <http://www.ehealthinsurance.com>, consumers can get quotes from leading health insurance carriers, compare plans side by side, and apply for and purchase health insurance. eHealthInsurance offers thousands of health plans underwritten by more than 180 of the nation's health insurance companies. eHealthInsurance is licensed to sell health insurance in all 50 states and the District of Columbia. eHealthInsurance and eHealth are registered



trademarks of eHealthInsurance Services, Inc.

Sources:

(1) Kelton Research's College Students Survey sponsored by eHealthInsurance.com:

<http://www.ehealthinsurance.com/collegesurvey>

(2) National Association of Colleges and Employers' (NACE) Job Outlook 2009 Spring Update (

<http://www.naceweb.org/spotlight/2009/e030409a.htm>)

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You can read the online version of this press release [here](#).



'Tis the Season...for Hurricanes

Website, wearesafeandsound.com, helps Gulf Coast citizens prepare for communication during natural disasters

Austin, Texas (PRWEB) June 30, 2009 -- More than 35 million people live in areas that could potentially be affected by hurricanes this year. With the busiest part of hurricane season approaching (August through September), websites like www.WeAreSafeandSound.com are working to make sure that natural disasters don't separate families and create communication problems.

We Are Safe and Sound is a free emergency and disaster communications service. Users can register ahead of time and in the event of a natural disaster such as a hurricane, they can post a message on the site for their friends and family ensuring that people can find each other when they need to.

"I personally live in the Gulf Coast area and saw first-hand the worry that a breakdown in communication can create during a natural disaster," said Alvin Brown, WeAreSafeandSound.com President. "We started the site to make sure that families can stay connected when it matters most."

As a guest Brown can discuss:

- How Gulf Coast families can prepare for natural disasters like hurricanes
- What other factors to consider when you are preparing for hurricane evacuation
- Why people should consider a provider other than government agencies for help during a natural disaster
- And much more

2008 was a tumultuous year for hurricanes in the Gulf Coast and yet according to AT&T, more than 1/3 of residents say that they have not even thought about what their emergency communications plan should be.

"People don't understand the importance of having an emergency communications plan until the emergency happens and they're stranded without a way to communicate," said Brown. "Our service really focuses on decreasing the time it takes people to reconnect after being evacuated or displaced."

About WeAreSafeandSound.com:

Members of the site are assigned a username and password, and a voicemail box extension. In the event of a natural disaster, they can call their voicemail box via a toll-free number and leave a "Safe&Sound" message loved ones. Members associated with the account call the same toll-free number and can listen to messages after they provide proper identification.

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You can read the online version of this press release [here](#).



Advanced Corporate Compliance Releases Web-Based Training to Address the Financial and Safety Risks of Employee Cell Phone Use while Driving

Advanced Corporate Compliance provides companies with a web-based training module called "Mobile Device and Driving Safety Training." The customizable "Mobile Device and Driving Safety Training" module is designed to help companies minimize the risk that their mobile employees will cause an auto accident while being distracted by their use of a cell phone or mobile device and potentially decrease the financial liability that such employee behavior poses to their profits.

Holland, PA (PRWEB) June 30, 2009 -- Advanced Corporate Compliance, LLC today announced the release of its web-based "Mobile Device and Driving Safety Training" product for corporations and companies that employ any number of mobile workers.

The customizable "Mobile Device and Driving Safety Training" module is designed to help companies minimize the risk that their mobile employees will cause an auto accident while being distracted by their use of a cell phone or mobile device and potentially decrease the financial liability that such employee behavior poses to their profits.

"We specialize in helping corporations address the increasing financial liabilities, safety hazards and obstacles to productivity that are caused by evolving technologies in the workplace," commented President of Advanced Corporate Compliance, Hector M. Torrens. "Mobile communication devices have obviously evolved into more than just cell phones; they are morphing into miniature PC's. The continual advancement in mobile communications technology is only going to increase the use and the level of danger associated with these devices to speak, text, email or surf the web while operating privately-owned and public vehicles used for mass transit."

Advanced Corporate Compliance believes that providing effective training regarding the responsible use of cell phones, PDA's and other mobile devices while driving will soon become a staple of Corporate Human Resource and Compliance training programs nationwide. Management cites a myriad of reasons for this shift, primarily the risks that the irresponsible use of cell phone and mobile device use to speak or conduct business during work hours poses to a company's financial well being. The increasing number number of accidents resulting in death and serious injury throughout the US, both by drivers behind the wheel of their cars and conductors of trains and trolleys, demonstrates the serious dangers associated with this type of behavior.

"Companies are beginning to realize that the rampant use of mobile devices by the general public combined with the increasing number of mobile workers in addition to salespeople, are bringing responsible mobile device use while driving to the forefront of corporate safety training programs," continues Mr. Torrens. "Increasing legislation across the country is a positive step, however it can lull companies into a false sense of security. Simply because there may be a law against texting or restrictions on cell phone usage does not mean that your employees will necessarily stop talking, texting or sending emails while they are driving. Employees need to be educated on responsible ways to use their mobile devices to conduct business while driving and their employer's policy on this issue."



About Advanced Corporate Compliance

Advanced Corporate Compliance provides web-based safety training modules regarding the dangers posed by evolving technologies in today's business environment. The Company is dedicated to helping its clients protect their financial well-being and employees' safety through effective employee education and prudent corporate policy development.

For more information about Advanced Corporate Compliance, please visit www.adcorpcomp.com.

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You can read the online version of this press release [here](#).



Exari Announces Major New Release of InsuranceAccelerator™

Lloyds' broker Croton Stokes Wilson achieves 50% reduction in document creation time

Boston, MA (PRWEB) June 30, 2009 -- Exari Group Inc., a leading [document assembly software](#) company, announced today a new release of Exari InsuranceAccelerator™. This release includes specific insurance-related components-- from complex rating algorithms to the organization of hundreds of market clauses-- and easily automates any insurance document from the quoting phase through to policy generation. The speed of template development enabled by Exari's re-use of insurance components makes the InsuranceAccelerator™ unique.

Exari's [InsuranceAccelerator™](#) (www.exari.com/insuranceaccelerator.html) is being used by two of the top five Lloyd's Syndicates, in addition to other London Market and global insurance and reinsurance customers.

"With Exari's InsuranceAccelerator™ we've seen a 50% reduction in the time it takes us to generate our placing and client documents," said Tim Stokes of Croton Stokes Wilson. "We're now able to handle our increased volumes without the need for any additional staff while also improving response times to our clients."

Teresa Beach, Head of Transformation at Catlin said, "Exari's InsuranceAccelerator™ will help us achieve our reform agenda by efficiently automating a library key of documents such as quotes, policies and client letters."

"Exari has been focused on the insurance sector since our inception," said Terry Lee, Exari President. "As a document-intensive industry, it is an ideal candidate for the time savings and risk reduction benefits that Exari can provide."

Martin Kett, Exari VP of Insurance Client Development adds, "Exari's InsuranceAccelerator™ demonstrates our understanding of the needs of the Global Insurance Market. It includes a long list of features requested by both brokers and underwriters." Exari's insurance team has 20+ years experience in developing commercial insurance e-Trading solutions and has worked at industry leaders such as Marsh and Lloyds.

The software combines Exari's patented document assembly software with insurance specific requirements. InsuranceAccelerator™ features include:

- Complex Clause Library Management
- Rating Engine - in built logarithms or interface with existing databases
- Quote Comparison Features
- Completion of ISO and Acord "fill-able" PDF Forms
- Ability to assemble pure PDF Forms together with bespoke documents into complex Insurance Policies
- Bordereau and MI Reporting capability
- Integration with Salesforce.com to enable Brokers and Underwriters to manage their sales process and more easily maintain Quotes and Live Policies

Exari (www.exari.com) is a global leader in [automated document assembly](#) for large enterprises. Exari's intuitive



web-browser interface empowers business people to create their own contracts using the templates created by their legal department. This approach accelerates the contracts process and reduces the burden on busy legal departments. The Exari system reduces costs, cycle time and risk, and is used worldwide by legal, procurement, sales, insurance, banking and government professionals. Customers are supported from Exari offices in Boston, London, Munich and Melbourne. Try a demo of our [contract automation software](#).

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You can read the online version of this press release [here](#).

News Image



NRMA Insurance Reveals Sounding Sirens Causing Collisions

NRMA Insurance has revealed it averages almost a claim per day from NSW drivers who are confused by approaching fire engines, ambulances and police vehicles.

Sydney, NSW (PRWEB) June 30, 2009 -- NRMA Insurance has revealed it averages almost a claim per day from NSW drivers who are confused by approaching fire engines, ambulances and police vehicles.

According to the [car insurance](#) provider, it received around 300 claims in 2008.* NRMA Insurance spokesperson Suzanne Jolliffe said many drivers remained confused about how to react when they hear a siren approaching.

"Unfortunately we are regularly hearing stories from customers where they have panicked after hearing an emergency vehicle and slammed on the brakes," said Ms Jolliffe. "In doing so, rear end collisions have become common place in this type of situation."

"The number one rule when you see an emergency vehicle is to follow the correct road rules, moving safely out of the way and allowing it to pass through. However, it is also important to stay calm and focused on the changing traffic conditions."

Ms Jolliffe said the average repair cost following a collision of this nature is around \$5,000.

"This figure doesn't take into account the emotional and financial costs to the community if emergency services can't promptly arrive at emergencies," said Ms Jolliffe.

To help an emergency vehicle get to their destination safely and quickly, NRMA Insurance offers the following tips for drivers:

- Stay calm, but move out of the way as quickly and safely as possible. Generally, this means pulling over to the left;
- Be mindful of emergency vehicles travelling in the opposite direction - you may need to give way to them as well;
- Remember other vehicles may need to move into your path to avoid an emergency vehicle so be alert and prepared to give way;
- If you are stopped - remain stationary until it is safe to proceed; and
- Never tailgate an emergency vehicle.

*NRMA Insurance Motor Comprehensive Claims Data 2008

Insurance Australia Limited, ABN 11 000 016 722, trading as NRMA Insurance.

About NRMA Insurance

NRMA Insurance is a provider of [car insurance](#), home insurance, motorcycle insurance and more for NSW, ACT



and TAS.

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NRMA Car Insurance

<http://www.nrma.com.au/insurance.shtml>

0411 014 609

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Where I Found My Last Hire: Sourcing Advice from The RightThing Recruitment Specialists

With today's unemployment rate at 9.1%, the ease of applying for positions has many left companies processing a high-volume of unqualified candidates. Instead of posting to job boards and opening up the floodgates to an influx of applicants, some companies are utilizing unique recruiting techniques to seek and find qualified candidates. However, with more recruiting channels than ever before, knowing where to begin can quickly become overwhelming. As a recruitment process outsourcing firm, The RightThing helps find, recruit, hire and retain critical talent and is also parent company to AIRS, a leader in recruiter training and sourcing technology. With fully dedicated resources committed to understanding and utilizing the most current sourcing strategies, The RightThing offers a unique perspective on today's hottest sourcing strategies.

(PRWEB) June 30, 2009 -- With today's unemployment rate at 9.1%, the ease of applying for positions has many left companies processing a high-volume of unqualified candidates. Instead of posting to job boards and opening up the floodgates to an influx of applicants, some companies are utilizing unique recruiting techniques to seek and find qualified candidates. However, with more recruiting channels than ever before, knowing where to begin can quickly become overwhelming. As a recruitment process outsourcing firm, [The RightThing](#) helps find, recruit, hire and retain critical talent and is also parent company to AIRS, a leader in recruiter training and sourcing technology. With fully dedicated resources committed to understanding and utilizing the most current sourcing strategies, The RightThing offers a unique perspective on today's hottest sourcing strategies.

Here, our industry sourcing specialists and recruiters weigh in:

Industry: Retail

Position: Sales Associate

Source: Microblog –Leveraged Tweets on Twitter by creating a message regarding the openings, #job and other frequently used #hashtags along with a TinyURL to redirect people back to the posting to apply. People who ran searches for these types of jobs, now follow me in preparation for my next real-time job Tweet.

Industry: Pharmaceutical

Position: VP of Clinical Operations

Source: LinkedIn – Utilized Boolean logic to identify high level candidates within clinical operations experience. Specifically, I went to google.com and typed the following in the search field:

linkedin.com (director OR manager OR “vice president” OR vp) “clinical operations” –inurl:directory.

Utilizing this string I was able to connect with a candidate who was hired by my client.

Industry: Insurance

Position: Underwriter

Source: Custom search engine – Targeted competitors, schools and associations by creating a Google Custom Search Engine focusing on all these sites. As more were found, they were added to the engine. In short I was able to create a customized Underwriter search engine. I've been able to leverage this approach to quickly search all



relevant web sites for Underwriters and find a high quality match for my client.

Industry: Engineering

Position: Engineer

Source: Leveraged the committee member names found on an IEEE Working Group that matched search criteria. Since these people are the gurus in their field, PeerSearching on these few names resulted in finding dozens of similar candidates I was able to contact in minutes. Since I found these peers on documents like white papers, I was able to reference these projects when making first contact which helped build instant rapport and ultimately find the perfect fit.

Industry: Manufacturing

Position: Environmental Specialist

Source: Deep Web mining and Spoke—Spent time deep Web mining key associations that related to position expertise including: www.awma.org, www.cwea.org and www.ceha.org. Once individuals were found on these sites, I used the social networking site Spoke to connect with the potential candidates which enabled me to find the right hire for my client.

About The RightThing

The RightThing is the number one recruitment process outsourcing (RPO) provider. Harnessing the power of proprietary technology, The RightThing leads the industry with innovative, scalable solutions that help clients find, recruit, hire and retain top talent. The RightThing is also parent company to AIRS, the leading provider of recruitment training. Visit us at <http://www.rightthinginc.com>.

This press release was distributed through eMediawire by Human Resources Marketer (HR Marketer: www.HRmarketer.com) on behalf of the company listed above.

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You can read the online version of this press release [here](#).



VisionMenu Partners with StoneEagle for Seamless DMS Integration

SEcureIntegration eliminates duplicate data entry and accelerates productivity for automotive dealers.

Dallas, TX (PRWEB) June 30, 2009 -- The StoneEagle Group (StoneEagle) today announced that VisionMenu, Inc, a provider of training, menu and software development tools to the Automotive and Powersports industries, has selected SEcureIntegration to automate the way in which VisionMenu client dealers use its' menu, desking, and reporting applications.

The integrated version of the Vision Menu Elite Pro is now available. The upgrade eliminates the need to manually input information from the Dealer Management System (DMS) into VisionMenu or desking tools, thereby enhancing dealer efficiency and convenience.

The user clicks on the DMS import button within the Vision menu and enters the appropriate deal number. The import function auto-populates all information pertaining to that deal from the DMS instantly to create an error-free menu presentation. This process and powerful integration saves time and creates a better workflow for users on each transaction.

"SEcureIntegration has produced numerous benefits for VisionMenu. It not only provides value to our client dealers by streamlining the F&I menu process, it also reduces numerous errors that were once associated with manual data entry," said Ron Martin, President of Vision of F&I. "Dealers were telling us that we have the best software but they required integration. We are pleased to partner with StoneEagle on this endeavor and truly appreciate the high level of support they provide to our organization and client dealers."

"StoneEagle DMS solutions accelerate productivity, reduce errors and internal costs for a number of organizations that provide software applications to the automotive industry." said Jason Gillette, Director of Sales & Marketing of The StoneEagle Group. "StoneEagle is excited that our expertise and technology will enable Vision of F&I to provide seamless and secure integration points to their client dealers."

About The StoneEagle Group

StoneEagle designs, develops and delivers software solutions and enterprise administration systems for numerous Insurance Carriers, Third Party Administrators and Aftermarket Product Providers. StoneEagle leverages technology to create secure connection points between these providers and their client base, which are predominately Automotive Dealers and Financial Institutions. SEcureSolutions are utilized by over 6500 automotive dealers through relationships with multiple clients, ranging from general agencies specializing in F&I to software application providers servicing the automotive industry. For additional information please visit <http://www.stoneeagle.com>.

About VisionMenu, Inc.

VisionMenu is a high quality provider of Software Selling Solutions to Automotive and Powersports Dealers. The VisionMenu ElitePro platform includes VisionMenu, VisionDesk, and VisionReport. These solutions help dealers sell more units, increase F&I product sales, and gives them the analytics they need to evaluate



profitability. VisionMenu was designed by The Vision of F&I, Inc., a leading provider of Sales and F&I Training. The sales expertise of The Vision of F&I gives VisionMenu a unique user interface to make it the most effective sales tool of its kind. For more information go to <http://www.thevisionoffandi.com>.

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You can read the online version of this press release [here](#).

Renowned Medical Tourism Industry Expert and Author Josef D. Woodman Joins Satori World Medical's Strategic Advisory Board

Satori World Medical, a global health care company specializing in the emerging multi-million dollar medical tourism industry, announced that Josef D. Woodman, one of the medical tourism industry's most renowned experts, lecturers and authors, has joined the company's Strategic Advisory Board (SAB).

San Diego, CA (PRWEB) June 30, 2009 -- [Satori World Medical](#), a global health care company specializing in the emerging multi-million dollar medical tourism industry, announced that [Josef D. Woodman](#), one of the medical tourism industry's most renowned experts, lecturers and authors, has joined the company's [Strategic Advisory Board](#) (SAB).

Recognized for authoring the first comprehensive, easy-to-understand guide to medical tourism, "[Patients Beyond Borders](#)," Woodman has spent more than three years touring 100 medical facilities in 14 countries and researching contemporary medical tourism. As co-founder of MyDailyHealth and Ventana Communications, Woodman's pioneering background in health, wellness, and Web technology, has allowed him to compile a wealth of information about global health travel, telemedicine, and new developments in consumer and institutional medical care.

As a member of Satori World Medical's SAB, Woodman will assist the company's Board of Directors and senior management team in the design of Satori World Medical's forward-looking strategy and tactics. A noted consumer advocate for the globalization of health care, Woodman has also lectured at the Harvard Medical School and the UCLA School of Public Health and has hosted more than a dozen seminars and workshops around the world on the topics of medical tourism and health travel.

According to Woodman, "Satori World Medical is one of the best global health care programs that I have seen. I am particularly impressed with Satori's [Quality Assurance Program™](#) and its unique financial sharing model, which provides a measurable shared economic incentive for all program participants. Satori's business model is well-poised for growth over the next several years and for forging new strategies in addressing globalized health care. I look forward to being a part of its success."

Through its global network of Board Certified doctors practicing at state-of-the-art Joint Commission International (JCI)-accredited hospitals, Satori World Medical offers a comprehensive, high-quality integrated medical benefit program that reduces the costs of surgical procedures by an average of 40-80 percent when compared to the same procedures performed in a U.S. hospital.

"We are honored to have Josef Woodman join our Strategic Advisory Board," added Steven Lash, President & CEO of Satori World Medical. "His extensive hands-on experience with the consumer side of health care will help strengthen key relationships among patients, international providers and insurers."

About Satori World Medical

Satori World Medical is the world's first global health care network and service company specifically designed to



deliver high-quality health care services, share the tremendous cost savings with plan sponsors and their employees and coordinate all medical and travel services for individuals who need care. For more information about Satori World Medical, please call +1 (619) 704-2000 or visit the company's Web site at <http://www.satoriworldmedical.com>.

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Title: Tom Schmitz State Farm Insurance Agency Announces Grand Reopening

Tom Schmitz Insurance Agency, Inc., a State Farm Insurance Agency, Announces a Grand Reopening.

St. Louis Park, MN (PRWEB) June 30, 2009 -- Tom Schmitz Insurance Agency, Inc., a State Farm Insurance Agency, Announces a Grand Reopening.

Tom Schmitz (<http://www.TomSchmitz.com>), has recently moved his State Farm insurance agency to a new office at 5619 West Lake Street, St. Louis Park, Minnesota 55416. To celebrate the move to the new and improved office space, the agency will hold a Grand Reopening Open House on Tuesday, June 30, 2009 from 2:00 to 5:30 p.m. All current and prospective clients are invited to come and enjoy refreshments and prize drawings, and meet Tom Schmitz and Ed Winthrop, the insurance agents.

"We're excited to showcase our new office space," Tom Schmitz said. "And it's a great opportunity to connect with our valued clients." He added that the new location is just a few doors down from their original office space. We are, directly across the street from the Roller Garden roller skating center.

Tom Schmitz and Ed Winthrop pride themselves in their strong insurance expertise and longevity in the business, with nearly 30 years combined experience. Tom, for example, has been with State Farm for 21 years and has earned special designations including CLU (Chartered Life Underwriter) and CPCU (Chartered Property Casualty Underwriter).

Among the agency's specialties are insurance and financial reviews. "These reviews provide an analysis of the client's current coverage and how we can help. We want to make sure you get the most bang for your insurance dollar," Tom said. One example is a couple that is getting married. That is an important time to review insurance needs and create a combined family policy to save on insurance costs. And people who are insured with multiple agencies can obtain policy discounts by combining their auto insurance, homeowners, and other insurance with one State Farm policy.

"We can handle all of those insurance policies, from homeowners' insurance and life insurance to policies for your auto, cabin, boat, motorcycle, small business, and investment property," he said. "And clients with valuables such as expensive laptops, jewelry, musical instruments, fine art, or collectibles can add those to their policies as well."

Clients consult with come to the agency for a variety of reasons, such as advice on hail damage coverage with their homeowner's policy, and consultation following an auto accident. "We build those relationships, and that trust, and our clients truly appreciate being able to come to us for all of their insurance needs," Tom said. Offering a one-stop shop is a specialty of State Farm.

Tom explained, "We provide one point of contact for insurance advice and claims," Tom said. "With an agency that operates as an independent brokerage, customer claims and service are typically referred to an 800 number. By contrast, our agency works in partnership with the claims office. We're in the same system and the same



network, and we have direct contact, which provides a much smoother claims process."

Tom also emphasized the agency's positive relationship with the St. Louis Park community and surrounding areas in the Twin Cities of Minnesota. "We're very involved with our schools and churches, and with volunteer work in the community," he said. "People know who we are, and that we are a trusted and well-established local business."

He added that he enjoys welcoming new members to the community, and that the agency should be one of the first points of contact for people relocating from out of state, because auto insurance must be changed over within 60 days.

The open house on June 30th 2009, from 2:00 to 5:30 p.m. will provide an opportunity to meet the agency staff, ask questions, and set appointments for insurance check ups. Clients and potential clients are also invited to call or stop in anytime during office hours, which are Monday 8:30 a.m. to 7:30 p.m. and Tuesday through Friday 8:30 a.m. to 5:00 p.m., Central time.

Tom Schmitz State Farm Agency has been serving the Twin Cities for 13 years. The agency is located at 5619 West Lake Street, in St. Louis Park Minnesota, and can be reached at 952-929-7069. A map to the office is located on the agency website at www.TomSchmitz.com.

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Tom Schmitz State Farm Insurance Agency

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You can read the online version of this press release [here](#).



AccuQuote Recommends Newlyweds Say "I Do" to Term Life Insurance

AccuQuote.com, a leading provider of term life insurance quotes to people across the United States, encourages newlyweds to purchase life insurance this wedding season. Suggests newlyweds take advantage of low rates while they are young and healthy.

Wheeling, IL (PRWEB) June 30, 2009 -- AccuQuote, a leader in providing [term life insurance quotes](#) to people across the United States, recommends that newlyweds obtain a life insurance policy during the early stages of marriage. The multi-carrier life insurance brokerage offers simple life insurance advice for newlyweds to start their marriage off on the right foot.

"With all of the joy marriage brings, it also brings many shared financial responsibilities," says Byron Udell, CEO and founder of Accuquote. "There is no better time to buy than when you're young and healthy because it's easier to find [discount life insurance](#)."

The first step is to discuss each other's future financial needs, including a potential loss of income, outstanding expenses, and future purchases. By determining these needs, you can purchase a term [life insurance policy](#) that will suit your spouse's specific financial obligations if you were no longer around to contribute.

"Don't wait until it's too late to purchase term life insurance," says Udell. "Just like marriage, life is full of unexpected events that could leave your beloved without financial security."

The second step is to determine if and when you will have children. For those couples planning on joining the world of parenthood, consider this rule of thumb. Purchase a term life insurance policy that will keep your children protected after their college years, around age 25 or so. A 20 to 30-year term life insurance plan is the best option to consider that will provide your children with the best long-term coverage possible, depending on their specific needs. According to life insurance experts, coverage based on 10 to 15 times your combined annual salary will be enough to cover your family's needs while they get back on their feet after you are gone.

In addition to providing your children with a security blanket, it is important that you and you spouse consider you own financial future as well. Having a term life insurance policy independent of life insurance offered through your employer will keep your spouse protected if you were to lose your job.

"Unfortunately, no one can predict the security of their job, but they can make sure to provide their beloved with financial security if they were to lose their employer's benefits," says Udell.

About AccuQuote

AccuQuote helps consumers find the best values in term life insurance by combining instant online [life insurance quotes](#) with the personal service of unbiased life insurance professionals that can help answer questions, identify important issues, and make meaningful recommendations. The company offers consumers an extensive selection of life insurance options, including term life, whole life, and universal life, as well as selected annuities. The



website has many handy insurance tools, including a [life insurance needs calculator](#) to help you figure out how much to buy, a glossary that explains industry terminology, a collection of articles that cover the basics about life insurance, and a blog which answer many questions about life insurance. For additional information or to get quotes for cheap term life insurance, please call 1-888-314-4455.

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Online Web 2.0 Version

You can read the online version of this press release [here](#).



Dallas-Based Apex Global Partners, Inc. Acquires Insurance Broker in Dallas, Texas

Apex Global Partners (AGP) announces the acquisition of the Corrigan Jordan Insurance Agency, a leading insurance and risk management broker in Dallas.

Dallas, Texas (PRWEB) June 29, 2009 -- Apex Global Partners (AGP) announces the acquisition of the Corrigan Jordan Insurance Agency, one of the leading privately owned insurance and risk management brokers in Dallas.

Corrigan Jordan has been providing corporate clients with multi line insurance and risk management products and services for over 45 years throughout Texas and the Southwestern United States. Additionally, Corrigan Jordan provides individual customers with a full line of personal insurance products.

"We are very pleased to have Clay Lancaster and the Corrigan Jordan professional team join AGP. Clay and his team are highly regarded in the insurance and risk management community for their specialized technical expertise and for their exceptional client service. The Corrigan Jordan acquisition allows us to continue to build out our property and casualty and risk management resources and services, and to broaden our base of cross selling employee benefits, consulting, and actuarial services. Clay is a welcomed addition to our management group, and will continue in his role as Division Manager of the Corrigan Jordan Division of Apex, as well as Executive Vice President of our Risk Management Division", states Gary Griffith, CEO and Chairman of AGP.

"It is exciting for us to join AGP and to work with Gary Griffith and the AGP executive team. AGP brings significant new resources to our Corrigan Jordan clients, and the AGP client services model, coupled with their global reach, allows us to extend our market area and product deliverables", states Clay Lancaster, owner of Corrigan Jordan.

Based in Dallas, Apex Global Partners provides creative solutions to its corporate clients in the areas of domestic and international insurance brokerage, as well as employee benefits, human resources consulting, and actuarial services. Apex works with more than 62 partners in 55 countries through its participation in WBN, Ltd, the largest privately owned insurance broker network.

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Online Web 2.0 Version

You can read the online version of this press release [here](#).

State Farm Florida Homeowner Insurance Debacle Creates A Pool Of Hungry Sharks Says ClermontInsuranceAgency.com

Clermontinsuranceagency.com sheds light on the impending issue of homeowners going without homeowners insurance in the state of Florida. As the news has come out the State Farm will stop providing homeowners insurance in the state of Florida, other insurance companies, and agents are in a fervor try to decide how to get their piece of homeowners insurance pie. This year will show how the story unfolds as homeowners struggle to find replacement policies.

Orlando, FL (PRWEB) June 29, 2009 -- The news of State Farm's decision to end the selling of [Florida homeowner insurance](#) policies in the state of Florida has left a sizable gap in the insurance market. To add to the turmoil, other companies like Allstate Floridian, Nationwide Insurance, Travelers, Metropolitan Property & Casualty, Hartford Insurance Company and even Hanover Insurance Company too have been reported to be canceling policies; or, serving notices of non-renewal. Most of the cross national home and property insurance companies shed their policies and retired from Florida following their incurring massive losses after the 2002, 2004 and 2005 hurricane seasons. ClermontInsuranceAgency.com's president Tom Johnson has commented on the high level of focus insurance providers still servicing Florida are giving to the opportunity.

"Hundreds of thousands of homeowners are going to be without insurance for the coming storm season. It's our job as an insurance industry provider to do everything in our power to get them the protection they need. "

Smaller insurance companies find balmy weather

Many people saw red over the decision of Farm Florida to decamp from the state's home and property insurance market. For most Florida residents and especially for those living in or near coastal areas; finding good home insurance deals has always been a problem. Together with State Farm Florida's decision to vacate the home insurance market clubbed with the hurricane season having begun, agents are scrambling to fill the pending vacuum. Most agents are facing an uphill task finding suitable candidates to whom to offer policies, while individuals are struggling to locate agents willing to access and provide near ideal policies to cover their properties.

Why the struggle?

Individuals are struggling to locate insurers that would adequately cover them. Largely due to the dominance by the larger companies, people have been left unaware of the insurance options available to them. The big challenge for most is finding insurers willing to provide policies that will cover previously damaged or semi-restored homes; and face the threat of being left uninsured during the hurricane season.

With State Farm Florida's impending decision to drop its portfolio of policy holders, agents are finding it difficult to locate and process the more premium policy holders who would be left without adequate coverage. Along with this hurdle, smaller companies have guidelines on the kind of homes as well as the areas they are willing to cover. Companies like, ChoiceOne, Tower Hill, Travelers, Bankers, GMAC Home, Mercury, Liberty American,



Citizens, American Strategic and Universal Property & Casualty are in a battle to locate and provide coverage to individuals who would be left without insurance due to the looming exit of State Farm Florida from the home and property insurance business in Florida.

Matching property insurance policies with requirement

With policy providers unwilling to provide policies to specific profile of home owners and due to the prevailing rates, many individuals find that the supply policies is fast drying up. Insurers at the same time are finding it difficult to locate the kind of people they would be immediately attracted to. At this time, online companies like RateElert.com using convergence technologies are bringing together individuals with a specific requirement and insurers willing to cover those requirements; through advanced match making criterion available through their services. Also, companies like Southern Insurance, and [Clermont Insurance](#) have ready research available that enable customers locate policy providers, and provide a premium service to help people locate the ideal insurance coverage that's suited to their requirements.

-- This release was distributed by Orlando [SEO Consultants](#)

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You can read the online version of this press release [here](#).

News Image





Online Source for Property Damage Appraisals Gaining Momentum

Online [property appraisal site](#) connects property owners with local property damage appraiser in all of the US states.

Plantsville, CT (Vocus) June 29, 2009 -- Insurance Claim Contractor Group has implemented a state-of-the-art online service for connecting with [local property damage appraisers](#) through the implementation of a new website. Property owners in need of auto, property, mobile home, heavy equipment, motorcycle or marine appraisals can connect with a local damage appraiser to assist with their claim process. Insurance Claim Contractor group is developing a network of relationships with local and national property appraisal companies to meet the needs of property owners seeking this service.

"We are very excited about this new addition to Insurance Claim Contractor Group. Our company continues to monitor the needs of property owners compared with the online resources available. LocalPropertyDamageAppraisers.Com offers another avenue for reaching potential customers and providing them with a valuable service," says Tom Birmingham, co-founder.

Although still in its infancy, this new resource has already seen requests for property appraisals in many US states. Insurance Claim Contractor Group is accepting requests for new partnerships from property damage appraisal companies to be part of this modern resource.

In addition to property appraisals, Insurance Claim Contractor Groups' PostInsuranceClaim.Com website affords the opportunity for property owners to post their [insurance claim projects](#) online. Property owners seeking professionals to assist with their insurance claim project are able to connect with insurance claim vendors in over 150 various insurance claim categories. From 24-hour emergency restoration services to indoor air quality specialists, insurance claim vendors are available to provide estimates for insurance claim projects throughout the US states.

"Our goal has always been to streamline the insurance claim process in order to reduce the stress involved with property, casualty and auto claims. Our vendors have decades of experience with assisting property owners with their claims and getting their lives back on track," reports Tom Birmingham, co-founder.

Some of the newest vendors to join InsuranceClaimContractor.Com include:

- Alliance Collision Appraisal Company - Provides quality appraisal services in the auto insurance claims industry. Their main focus is file quality and improving customer's overall satisfaction by delivering an efficient [auto damage appraisal in the Galveston Texas](#) area.
- Ward-Tek Construction, Inc. - Provides [24-hour emergency restoration services in Southern California](#). Ward-Tek will provide a detailed estimate and scope of work to repair damages and respond immediately to provide secure board-ups for any fire, wind, and vehicle damage.
- Fido, LLC - A nationally recognized flood inhibiting and defense organization, Fido, LLC offers [hurricane and flash flood products](#) to defend against natural disasters and protect your property. All of their products are safe,



GREEN and biodegradable.

- Garland Restoration, Inc. - Specializing in [insurance restoration in Southern California](#). Garland Restoration, Inc.'s Emergency Service Team of trained professionals is available 24 hours a day, 365 days a year to mitigate your fire, water, or property damage loss.

- ACI Restoration - Provides [fire and water damage contractor services in West Virginia](#). ACI Restoration We specializes in rebuilding and repairing homes that have been damaged by: mold, water, fire, water, odor and storm damage.

- Perhe, LLC - A full service [General Contractor serving Baltimore and Washington](#) metro areas. Perhe, LLC will manage your project from demolition, wood and metal stub framing, concrete, drywall, to ceramic tile and stonework.

About Insurance Claim Contractor Group

ICC offers many online marketing services to enhance insurance claim vendors online visibility and drive traffic to their businesses. Some of ICC's services include, but not limited to:

- National Online Directory Listing Service
- Lead Generation Service (PostInsuranceClaim.Com)
- Website Design & Development Services
- Search Engine Optimization Services
- Search Engine Marketing Services
- Banner Advertising
- Interactive Marketing
- Podcasting Services
- Newsletter & Collateral Development
- Email Marketing Services
- Property Damage Appraisal Services

(LocalPropertyDamageAppraisers.Com)

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News Image



Mortgage Approval Rise - Borrowers Urged to Shop Around for a Better PPI Deal

News that lenders are beginning to loosen their purse strings and offer an increasing number of mortgages is good news for the economy, but people must not be tempted to commit to large monthly repayments unless they have the means to continue those payments in the event of redundancy, warns Payment Protection Insurance lobbyist Sara-Ann Burgess from specialist firm Burgesses.

Braintree, Essex (PRWEB) June 29, 2009 -- News that lenders are beginning to loosen their purse strings and offer an increasing number of mortgages is good news for the economy, but people must not be tempted to commit to large monthly repayments unless they have the means to continue those payments in the event of redundancy, warns Payment Protection Insurance lobbyist Sara-Ann Burgess from specialist firm Burgesses(<http://www.burgesses.com>).

Her advice follows feedback from the British Bankers' Association that approvals for house purchases rose to 31,162 in May - up 15.8% on the previous month and continuing a six month upward trend.

As funds become more freely accessible, the repayment costs for fixed rate mortgages - a favourite with first time buyers - appears to be increasing in line with demand. BBA Statistics Director David Dooks says High Street banks and building societies are relaxing their lending constraints and offering mortgages to people who do not have large deposits. To counter this, they're raising the cost of their fixed rate deals.

In the space of a week homeowners can expect to pay £180 a year extra for a two year fixed rate and £219 for a three year deal. It is the prospect of having to find more cash to get a foot on the housing ladder that concerns Sara-Ann.

She comments: "It's great that more people are getting their mortgages approved, but with higher fixed rate costs and lower interest rate returns on savings, there will be less spare cash to spend on vital products such as PPI. Anyone taking out a loan must consider the 'what if' factor and have in place a mechanism that will maintain their monthly repayments should their salary become interrupted due to accident, sickness or unemployment.

"With such high levels of job insecurity, PPI is growing in popularity. However, the majority of borrowers opt to take out the PPI that's offered by their lender which means they'll be paying over the odds for cover that can be sourced cheaper elsewhere."

According to the Council of Mortgage Lenders, 73% of all PPI is sold via lenders, despite independent research confirming that policies offered by standalone firms are four times cheaper for mortgage, five times for income and 10 times for loan protection.

The Organisation for Economic Co-operation and Development predicts 0% growth for the UK in 2010 and with more job losses on the horizon, Sara-Ann is warning borrowers not to become complacent and commit all their cash to a mortgage without having some form of financial safety net in place.

She continues: "In a rush to secure a fixed rate deal, people may overlook PPI, calling it an unnecessary expense. Those who do buy cover tend to purchase from their credit provider, in the mistaken belief that it is a condition of the loan. But this isn't true - earlier this year the Competition Commission said it will ban lenders from pushing their PPI cover at the time a loan is taken out and it was no surprise to find lenders crying foul - worried at the prospect of losing a huge income stream."

PPI pays a pre-agreed monthly tax free sum to the claimant for up to a year if their salary is interrupted and independents such as British Insurance (<http://www.britishinsurance.com>) offer back to day one cover and a range of support services and benefits.

Sara-Ann concludes: "Unemployment claims on these policies are growing month by month, indicating it has a vital role to play in helping people repay their debts during times of hardship. An increase in mortgage offers will result in lenders trying harder to push their products so I urge borrowers to be prudent, consider whether they need this cover to prop-up their finances and shop around for a better deal."

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Insuremore Says Festival Goers Must Take Out Travel Insurance

This weekend thousands of people will head down to Worthy Farm in Pilton to celebrate the UK's most revered music event, Glastonbury. But with festival season fast approaching Patrick Chong of InsureMore (<http://insuremore.co.uk/>) is urging festival goers to take out an extensive travel insurance policy.

London, UK (PRWEB) June 28, 2009 -- As you pack your wellies and wet wipes it may not have even crossed your mind that you need to take a holiday insurance policy with you to your upcoming festival.

However, in 2008 213 crimes were reported at Glastonbury; this figure was up a third from the year before and with the vast amount of the crimes reported as theft, travellers that fail to take out travel insurance simply won't be covered against the cost of their items that have been stolen.

Patrick Chong, Director of InsureMore comments: "Many people fail to take holiday insurance with them to a music festival due to a mistaken belief that they are covered against personal possessions on their home insurance. However, in many instances this simply isn't the case, whilst some home insurers cover for items taken out of the house the policies which do simply aren't as extensive as the cover which is offered by holiday insurance companies".

Taking travel insurance with you to a festival doesn't just cover you in the event of theft, but can also provide piece of mind should anything else go wrong. With the rise of low cost airlines many people will be travelling domestically to their festival by plane and in the event that their plane is delayed or their baggage goes missing en-route having a valid holiday insurance policy means that they will receive the compensation that they are due.

With more people in the United Kingdom mixing their love of live music with the cheap travel available on the continent, travellers to European festivals such as Roskilde in Denmark or Bennecasim in Spain are also advised to check that they have taken out a travel insurance policy which covers all their needs.

About Journeys Travel:

The commercial travel insurance website for Journey's Travel, Insuremore, offers flexible travel insurance (<http://insuremore.co.uk/>) packages for families, singles, and children with free cover against acts of terrorism and a quick and easy online claims feature.

For more information, please contact Patrick Chong:

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Illinois SR22 - Financial Responsibility Insurance in State of Illinois

An SR22 Illinois Auto Insurance is as well intended to be held by the driver endlessly for the following 3 years.

(PRWEB) June 28, 2009 -- If you are from Illinois and encountered yourself with a revoked driver's license referable: a DUI (Driving Under the Influence) or intoxicated driving apprehension, for flunking to hold on Illinois Car Insurance on a vehicle road traffic incident, for developing overly maneuvers against your driver's license and for a lot of unsettled traffic citations, you are expected to get an SR22 Illinois car insurance policy, as proof of carrying adequate liability insurance coverage, in order to get your driving privileges returned.

The Illinois SR22 is a particular sort of insurance policy that's presented to the Illinois State Department of Motor Vehicles (DMV) agency by an authoritative SR-22 insurance agency or carrier itself, in behalf of the individual whose driver's license was revoked says Marco Freudman from Quotepro, Inc. The SR22 presents validation that particular individual holds an Illinois Car Insurance policy and is able to pay off whatever 3rd party harms and property impairments should this individual carry off to make a car accident continues Freudman. An SR22 Illinois Insurance policy thus is the state's fashion to secure additional automobilist from uninsured drivers.

An SR22 Illinois Auto Insurance is as well intended to be held by the driver endlessly for the following 3 years. Having it invalidated, or letting it lapsing, may get you to drop off your motoring favors right away, not to mention a few really tidy penalization or fees to contest on. It may even make you uninsurable with other insurers as well.

About Great Northern Insurance Agency

Great Northern Insurance Agency was incorporated in Illinois on July 20, 1973. Those were the days before mandatory Liability Insurance. So, when people bought Insurance from Great Northern, it was because they received the policy they wanted and knew the service was right behind the policy.

About Quotepro, Inc.

Since 1991 Quotepro has delivered software solutions for providing quick and easy comparative quoting for all lines of Insurance to today's Agents and Brokers.

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You can read the online version of this press release [here](#).



New Australian Online Car Insurance Breaks the 60 Second Quote Barrier

The Buzz, part of Insurance Australia Group (IAG), is an innovative Australia online car insurer, genuinely shaped by the community. It's for busy people who want to manage their insurance quickly, easily and online 24/7. It features an industry first, the 60 second quick quote and simple language.

Sydney, NSW (PRWEB) June 27, 2009 -- Strapped for time. Car insurance too complicated. It's what consumers say, and it's being addressed by Australia's newest online car insurance brand, The Buzz.

[The Buzz](#) is part of [Insurance Australia Group](#) (IAG) and the first car insurer to be built entirely from the feedback of Australian internet consumers.

It's built for speed. In an industry first, people can get a quick car insurance quote in 60 seconds and under. It also includes a host of other online 'self-serve' features consumers have requested, including Live Chat.

Consumers can also choose exactly what insurance cover they want for their car, and only pay for that.

The Buzz CEO, Jacki Johnson, said about 3,000 people joined Australia's first online insurance 'co-creation' community to help develop a new online insurance experience.

Called [My Insurance Ideas](#), the community generated more than 1,000 ideas which helped guide the development of The Buzz.

"The Buzz has been developed from the voice of Australians," Ms Johnson said.

"People told us they want insurance products and services that are flexible and that suit their own needs. Importantly, they want choice and control over what they do - after all, that's why they're using the internet.

"We've also put a big emphasis on making our insurance easy to understand because people told us they didn't understand what they were buying."

Ms Johnson said The Buzz would continue to 'co-create' with people to develop its business.

"Our business is based on what consumers want. People are buying insurance to protect important personal property. We want to make it easy for people to look after their assets and there's no better way than to get people involved in shaping the way we develop our products and services," she said.

More information:

What's The Buzz? An innovative Australia online car insurer, genuinely shaped by the community. It's for busy people who want to manage their insurance quickly, easily and online 24/7. It features an industry first, the 60 second quick quote and simple language. The Buzz is part of Insurance Australia Group (IAG), an international group employing around 15,000 people in businesses which underwrite around \$7.8 billion of premium each year.



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You can read the online version of this press release [here](#).



SilverStone Group Increases Knowledge of Safety Management Systems through IS-BAO Workshop

SilverStone Group hosted a successful IS-BAO workshop on June 18 to spread knowledge and support of safety management systems in the aviation industry. Kathy Perfetti, IS-BAO Standards Manager, led the day's discussion which included IS-BAO background, standards, implementation process and development of the operator's safety management system.

Omaha, NE (PRWEB) June 26, 2009-- SilverStone Group hosted an IS-BAO workshop on Thursday, June 18, which was one of the larger of its kind held this year. The workshop, hosted by Kathy Perfetti, IS-BAO Standards Manager, included discussion of IS-BAO background, standards, implementation process and development of the operator's safety management system. Participants included a mix of commercial and corporate operations traveling from Connecticut, California, Tennessee and Minnesota, as well as local operators from Nebraska and Iowa. Kathy holds these workshops in locations worldwide.

SilverStone Group was pleased to host this workshop as part of their ongoing support for their aviation clients and the aviation industry. SilverStone Group's aviation team is the first in the insurance industry to offer support to individual aviation operations for the implementation of custom-tailored safety management programs. More information on SilverStone Group's aviation services can be found at silverstonegroup.com

The recent addition of Nathan Predoehl as the Director of Safety Management Systems (SMS) for SilverStone Group's Aviation Risk Services division brings over 25 years of aviation experience to our organization. Nate served most recently as President and founder of Strato-Ops LLC, a Nebraska-based consulting firm. His expertise in the industry and many certifications (including Airline Transport Pilot and IS-BAO Auditor and Implementer), plus 10,000+ hours of flight time, allow him to conduct in-depth audits for both corporate and on-demand commercial flight departments throughout the United States. He is a Certified Flight instructor, which provides a unique perspective on safety management for air carriers.

Nate is currently focused on the development of SMS programs for aviation providers of all sizes, with an eye to the November 2010 deadline established by the International Civil Aviation Organization for compliance with SMS practices. Nate is a key contributor to the SilverStone Group Aviation Team, which provides comprehensive audit services and specialized risk management intervention strategies designed to complement SMS compliance requirements.

About IBAC

IBAC is a non-profit, non-governmental association which represents, promotes and protects the interests of business aviation in international policy and regulatory forums. IBAC was founded on June 15, 1981 at a meeting in London; it was incorporated as the International Business Aviation Council, Ltd. in the District of Columbia as a non-profit corporation on June 25, 1981. Its Bylaws were ratified September 14, 1981 in Anaheim, California. There were five founding members of IBAC, now called the British Business and General Aviation Association (BBGA), the Canadian Business Aviation Association (CBAA), the European Business Aviation Association (EBAA), the German Business Aviation Association (GBAA) and the National Business Aviation Association (NBAA) of the U.S. Since incorporation, IBAC has welcomed aboard the Australian Business Aircraft



Association (ABAA), the Associação Brasileira de Aviação Geral (ABAG), the Business Aviation Association for India (BAAI), the Business Aviation Association of Southern Africa (BAASA), the EBAA-France (EBAA-F), the Italian Business Aircraft Association (IBAA), and the Japan Business Aviation Association (JBAA).

About SilverStone Group

SilverStone Group is an employee-owned firm with more than 60 years of dedicated service. The company's 185 highly-qualified associates provide human resource consulting, property and casualty, risk management, employee benefits and financial planning services to employers and individuals. Headquartered in Omaha, Nebraska, SilverStone Group has additional offices in Lincoln, Nebraska, Council Bluffs, Iowa and Sioux Falls, South Dakota.

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You can read the online version of this press release [here](#).



MDGuidelines Offers New Predictive Modeling Feature

Industry-Changing Technology Provides More Accurate Return-to-Work Durations for Disability and Workers' Compensation Cases

Westminster, CO (PRWEB) June 25, 2009 -- Two grocery checkers--a 28-year-old female triathlete and a 53-year-old male with diabetes--each break an ankle on the same day. The two injuries are identical. Which employee will return to work sooner? Is there anything you can do to help speed recovery for either or both?

Closely predicting return-to-work durations for [disability](#), [workers' compensation](#), and other leaves of absence is a challenge for employers, insurers, third-party administrators, healthcare practitioners and even the patients themselves. Many factors can influence recovery times, but until now, return-to-work guidelines have been based only on the primary medical condition.

Reed Group, the world's most trusted provider of return-to-work information, now offers [MDGuidelines.com](#) with a next-generation Predictive Disability Durations tool. The new predictive model will help everyone in the return-to-work equation better predict leave-of-absence durations and also will help them know where to focus return-to-work resources.

"This is a paradigm shift in the approach to absence management," says Jon Seymour, MD, president, Guidelines for Reed Group. "It will allow everyone to do a better job of getting employees back to their healthy, productive endeavors, and it can help generate healthcare cost savings by giving physicians and case managers more useful, actionable information."

Seymour says that the new tool will be valuable to healthcare practitioners of all kinds, especially occupational physicians, nurses and case managers. "By comparing a realistic assessment of actual outcomes with an idealized or 'optimum' recovery, we provide caregivers with specific goals for returning the employee to work," he says. "We also show all the participants how dramatic the cost savings can be if proper human intervention is maintained."

Reed Group Chairman Dr. Presley Reed states: "Our predictive modeling statistical tool is powered by data from millions of cases. As with other Reed Group tools, this predictive model is only as good as its user. Calculated duration figures provided to users via this online calculator consider the normative data, together with the individual's medical condition (and a co-existing condition) plus patient age, and gender, but cannot take into account all the variables of every specific case. Application of these figures should not replace the treating physician's judgment regarding actual recovery periods for an individual case, nor interfere with the doctor/patient relationship. The values produced by this tool can provide valuable insight into reasonable recovery periods so that discussions among case professionals can be more constructive and targeted."

MDGuidelines, offering the sixth edition of Reed Group's [Medical Disability Advisor](#), is a must-have resource for physicians, employers, insurers, third-party administrators, attorneys and even patients themselves. It offers



updated evidence-based disability durations, rehabilitation guidelines and frequency tables in an easy-to-search format.

MDGuidelines also is available to software providers and content aggregators in an easy-to-integrate, XML-based Web services format. With Web services, customers are able to seamlessly integrate disability durations, predictive recommendations, and referential content into the workflow of their end users, while ensuring that the data seen by those users is the most recently updated version.

MDGuidelines' Medical Disability Advisor is the industry's universally-accepted tool for managing employee medical absence. It establishes common framework for non-adversarial communication among employees, employers, health professionals and insurers. Authored by Presley Reed, MD, in cooperation with leading epidemiologists and medical panels, it provides consistent and fair standards for medically appropriate leave of absence from work. MDGuidelines currently is used by more than 22,000 professionals in 38 countries.

To see a demonstration of the new Predictive Disability Durations tool, or to receive a free 30-day trial of MDGuidelines, please contact John Nelson, director of sales, Guidelines at 866.889.4449 or [jnelson\(at\)reedgroup.com](mailto:jnelson(at)reedgroup.com).

About Reed Group

Reed Group is the world's most trusted source of return-to-work information, helping companies improve employee absence outcomes. Reed Group's data, tools, customized solutions, and case management services help reduce absence incidence and duration, and get employees back to normal, healthy lives and full productivity. Reed Group is headquartered in Westminster, Colorado. More information at www.reedgroup.com and www.mdguidelines.com

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