



## **PRWeb: Insurance**





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## **Younger travellers run holiday risks by forgoing travel insurance**

*The Post Office reminds 18 to 30s of the importance of travel insurance.*

(PRWeb UK) November 6, 2009 -- Following the revelation that 18 per cent of 18 to 34-year-olds failed to take out [travel insurance](#) for their last holiday, the Post Office is urging holidaymakers to ensure that they are adequately protected every time they travel.

Neglecting to take out adequate [travel insurance](#), whatever the age, could mean travellers run the risk of being hit by substantial financial expense should an accident or illness occur while they are away from home, warns Post Office Travel Insurance. Travel insurance should be considered as essential as a passport by travellers, Post Office Travel Insurance warns.

Travel insurance policies, including Post Office Travel Insurance, can provide comprehensive cover for emergency medical expenses, cancellation and personal possessions.

It is not only imperative that people of all age groups take out travel insurance, it is also crucial that they take into account the most suitable travel insurance policy for their personal circumstances. Water sports and other outdoor activities tend to be popular holiday pursuits for younger people, however, many activities may not be covered by basic travel insurance policies. Even sports such as rowing, snorkelling or canoeing, which may not seem 'extreme', may not be included on some basic levels of travel insurance cover.

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### **Online Web 2.0 Version**

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

## **Post Office Car Insurance warns of the dangers of driving without cover**

*Twenty per cent of younger drivers are on the road without car insurance*

London, UK (PRWeb UK) 5 November 2009 -- Research from the Motor Insurers' Bureau has revealed that one in five drivers aged 17-20 are driving illegally without [car insurance](#). The research also found that more than 1.7 million drivers took to the road without [car insurance](#) in 2008 and that one in 10 drivers aged 18 to 34 don't know that having car insurance is a legal requirement.

Younger drivers were found to be the worst for ignoring the risk of driving without car insurance, with around 250,000 people aged 17 to 20 failing to purchase car insurance. Post Office Car Insurance is urging all drivers to ensure they have car insurance in order to adhere to UK law, and prevent costly bills if damage or accidents occur.

Though the economic downturn has been blamed for the increasing number of drivers failing to buy car insurance, Post Office Car Insurance reminds drivers that if caught driving without car insurance, they could incur a fine of £200. Penalised motorists will also receive up to six points on their licence or have their vehicle seized if they choose to drive without car insurance.

It is also strongly advised that drivers check that their existing car insurance policy covers the risk of getting hit by an uninsured driver. During a typical week in the UK, three people are injured in accidents involving drivers without car insurance.

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## **In Recognition Of November, National Alzheimer's Month, New Product That Comforts Alzheimer's Caregiver Patients Introduced**

*Founder Patricia Bailey launches NEW senior care brand, at [www.AdvanceComfort.com](http://www.AdvanceComfort.com) with help in managing those with Alzheimer's.*

Dallas, TX (PRWEB) November 7, 2009 -- How do we care for our loved ones who have Alzheimer's? How can we hold on to the memories of our loved ones as they descend into the fog of Alzheimer's?

These questions take on more urgency during November, National Alzheimer's Month and view recent studies that confirm the grim reality; more than 115 million globally, will contract Alzheimer's disease by the year 2050. This figure is more than what was originally predicted, making this an unfolding family tragedy.

With millions of families impacted by this deadly disease -- that statisticians confirm will outpace earlier projections -- the challenge of holding on to the memories, managing Alzheimer's, and finding ways to reach a loved one becomes very real.

Marketing maven Patricia Bailey struggled with this dilemma as she watched, with despair, as her once-vibrant mother sunk deeper into the black hole of Alzheimer's. As her caregiver and loving daughter, Pat was desperate to find a way to humanize her to the medical staff treating her. At the same time, she sought to find a way to connect with her, in spite of her prognosis and deteriorating condition.

Parlaying her marketing strengths, driven by the purity of a daughter's love, and inspired by her devotion to God, Bailey created Advance Comfort™. The line of products found at [www.AdvanceComfort.com](http://www.AdvanceComfort.com) humanize the Alzheimer's patient, inspire and uplift all involved in the loved one's care, and help the medical staff reach those with Alzheimer's.

The flagship item in the line found on [www.AdvanceComfort.com](http://www.AdvanceComfort.com) is the Managed Care Lifestyle Poster. HIPAA sensitive, no last name or year of birth allowable, an Advance Comfort™ Managed Care Lifestyle Poster combines lifestyle information (place of birth – career- siblings, children, life milestones, etc) with artwork indicative of their special interest. The information is presented in a colorful, vibrant poster format and placed in organized, easy to understand fields.

By drawing from the information contained on the poster, the staff can learn information on family member's elderly love ones when they transition to a nursing home or assisted living environment. And, by relying on this information, the family member is viewed as a human being with a background of wants, loves and desires as opposed to a "patient in Room 3B."

The nuggets of information and anecdotal snippets that the Advance Comfort™ Managed Care Lifestyle Poster provides, opens up a window, helps staff connect with the loved one and keeps the family love link strong. This allows the care giving staff/medical and emergency staff to view KEY LIFESTYLE FACTS of which they then use to engage the resident/patient. This creates greater social exchange and dialogue which ultimately helps builds GREATER relationships and dialogue built on caring, which relaxes the resident/patient and builds a GREATER

sense of trust.”

Pat says the Advance Comfort™ products, when placed in the elder’s room, “Provide a gentle reminder about the uniqueness of one’s family member. This enables the medical staff attending to your family member have some insight into your loved one so caregivers can feel at ease and comfortable as they engage in dialogue.”

Bailey acknowledges that caring for an Alzheimer’s patient is daunting and sometimes frustrating. This is exacerbated if the patient has no insight into the patient. However, she says, the Advance Comfort™ products encourage pleasant dialogue and social exchange. This makes it easier for staff and family.

In a dramatic endorsement of the line’s power to connect, Bailey recalls that her mother’s favorite singer was Brook Benton. This was documented on her Advance Comfort™ poster. “When the staff learned this, they began continually playing Brook Benton songs in her presence,” recalls Bailey. “This sparked something in my Mother that was soothing and comforting and helped lift the veil of Alzheimer’s. This also helped Mom return to her younger days as Alzheimer’s patients tend to do. However, this was a positive sign and helped with her treatment.” Bailey added that others have found the posters comforting:

"It is comforting to know, in so many ways, that Advance Comfort™ via [www.AdvanceComfort.com](http://www.AdvanceComfort.com) is there for my Mother and my family." -- Darlene Greene – President – Ina Mae Greene Foundation

“The Advance Comfort™ Managed Care Lifestyle Poster at [www.AdvanceComfort.com](http://www.AdvanceComfort.com) chronicles a patient's life. It also captures ways to reach a patient in creative ways. And it provides some solace for the family who struggle with Alzheimer’s but find comfort in the Poster for recreating memories. It helps everyone because it is a gift rooted in love and in hope. It is a source of joy that produces a glimmer of light against the ravages of this disease. And, when faced with this daunting disease, Advance Comfort offers the type of support so vital to all touched by Alzheimer’s.” -- Melody McDowell - Melody Service – Chicago, IL

“As a Pastor, I am becoming more and more aware of Alzheimer’s and other elder related diseases among my church members and the senior loved ones in their lives. Advance Comfort™ provides information and tools on caring for the aging I can share with my congregation and staff ministers.” -- Pastor Lawrence Robinson – The Potter’s House of Dallas

“Alzheimer’s is devastating not only for the patient but for the families as well. As a therapy provider it is often a struggle to find out what words or memories may ease our patient’s fear of seeing new faces and being in an unfamiliar environment. Lifestyle Posters now offer healthcare providers a beautifully therapeutic means of insight into the lives of our patients who are otherwise not in the position to verbally recall information such as names of family members or favorite memories. I’m sure other healthcare disciplines from Occupational Therapy to Nursing will no doubt find them the most helpful tool we’ve seen in the industry in a very long time!” -- B. Williams - COTA/L - Occupational Therapy



Advance Comfort™, a Texas-based corporation was founded this year by Patricia Bailey who says the company puts God's families first. The company's mission is to develop soothing life enhancing caregiver and consumer product solutions, tools and services that help caregivers help care for others. The posters can be purchased online for \$45.00. For more information, and to purchase products online, log on to [www.AdvanceComfort.com](http://www.AdvanceComfort.com).

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### **Online Web 2.0 Version**

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



## **Post Office® Car Insurance Provides Winter Driving Tips**

*Post Office® Car Insurance advises drivers to take extra care on the roads as the winter months set in*

London, UK (PRWeb UK) November 7, 2009 -- With British Summer Time at an end, Post Office [Car Insurance](#) is warning drivers that appropriate [car insurance](#) cover is vital given the typical increase in number of road accidents which can occur in the UK once the clocks go back.

In the UK, those driving during peak traffic hours - between 8am and 9am, and 3pm to 6pm - are most likely to run the risk of greater exposure to accidents during increased hours of darkness . Because less daylight hours increase the risk of accidents its vital to ensure that adequate levels of car insurance cover is in place.

Another reason to examine car insurance policies and also take some basic winter driving precautions, warns Post Office Car Insurance, is wet or icy driving conditions. A good safety tip is ensuring windows and windscreens are clean, and the washer bottle is filled with the correct concentration of screen wash to prevent the solution from freezing. Inexperienced drivers in particular have been reported as being less able to control their vehicles in these slippery road conditions , so it is essential that young drivers check they have adequate car insurance cover.

Post Office Car Insurance advises that it is essential to be aware of the increased risks during the winter months and to ensure that drivers have adequate car insurance cover, as appropriate car insurance can avoid costly bills should an accident occur.

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

## **The Post Office® Warns Against Cancelling Home Insurance**

*Research shows the recession has resulted in home insurance cut backs*

London, UK (PRWeb UK) November 7, 2009 -- A study by the Association of British Insurers (ABI) shows that a significant number of [home insurance](#) policy owners are considering abandoning their [home insurance](#) due to financial pressures.

According to the study, 22 per cent of people are not renewing home contents insurance policies. The research also revealed that 17 per cent of people in the UK are not renewing, or are even cancelling, their home insurance for building cover.

The home insurance cut backs come as recent ABI research shows that a large proportion of people are worried about the threat of burglary. 49 per cent of people say they feel more exposed to the threat of burglary at present, as burglaries and thefts in England and Wales are reported to be on the rise. According to the latest government figures, there were 67,000 domestic burglaries in the UK between April and June 2009. Post Office Home Insurance advises that investing in home insurance cover is vital, especially to provide peace of mind that the contents of your house are covered against theft or damage.

The Post Office urges people to think twice before cancelling their home insurance policies, in order to protect their assets. Post Office Home insurance, for example, offers the peace of mind of cover for the risk of accidental damage or theft to household contents, including items such as TVs, DVD players, hi-fis and computers.

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## **Travel Insurance Helps Alleviate Family Holiday Illness Worries**

*Post Office Travel Insurance reveals true cost of kids' holiday illnesses*

London, UK (PRWeb UK) November 7, 2009 -- More than 2.6 million UK families worry about their children's health ahead of a holiday according to research from Post Office [Travel Insurance](#).

Post Office [Travel Insurance](#) claims data relating to more than 1,000 children showed that the average claim on travel insurance for medical expenses related to children's injuries or accidents is £666.

With claims for gastroenteritis and injuries such as fractures and deep cuts potentially costing above £1,000, parents are advised to ensure they have comprehensive travel insurance in place for their family before going on holiday.

For children, the most common claims on Post Office Travel Insurance policies are ear infections, followed by flesh wounds and severe stomach complaints. A third of parents reported that as well as taking out travel insurance, they pack medicines from home in case a family member falls ill.

Rachel Croft, Post Office Head of Travel Insurance, said: "The most common claims on our travel insurance policies are really no more exotic than the illnesses that befall our children at home, but when your child is unwell on holiday and you aren't surrounded by home comforts, it can be particularly worrying, and difficult to know what to do.

"Having comprehensive travel insurance is important - during distressing times it's important to know that someone can help with arranging extra accommodation, transport, or repatriation if needed. Parents without travel insurance could also face considerable medical bills if their children fall ill on holiday."

The Post Office was the first travel insurance provider on the market to offer Kids Go Free with all travel insurance policies. An annual Post Office family travel insurance policy for two adults and up to six dependants starts from as little as £80.

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## **Post Office® Travel Insurance reveals children's top holiday health hazards**

*Travel insurance study discovers one in 10 parents have sought professional medical advice for their children while on holiday.*

London, UK (PRWeb UK) 6 November 2009 -- Post Office [Travel Insurance](#) is encouraging travellers to take simple steps to protect their family's health, as new research on [travel insurance](#) claims has revealed that a quarter of parents have dealt with a sick youngster on holiday. For more than 10 per cent, the problem was serious enough to seek professional medical advice.

According to Post Office Travel Insurance claims data relating to more than 1,000 children, the most common cause for illness on holiday is ear infection. Parents claimed an average of £291 for medical expenses on travel insurance policies after children suffering ear infections on holiday.

Children with cuts and scrapes make up the second largest number of claims on Post Office Travel Insurance policies, with an average sum of £258. Other common health claims on Post Office Travel Insurance policies range from treatment for viruses and infections, to accidents such as children being stung by jellyfish. The average cost of a travel insurance claim for medical care for children is £666.

Rachel Croft, Post Office Head of Travel Insurance, said: "Having comprehensive travel insurance is important - parents without travel insurance could face considerable medical bills if their children fall ill on holiday. Our data shows that the average cost of a medical claim is £666, with costs for many common complaints rising above £1,000."

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## **LV= Sponsors the Anglo-Welsh Rugby Tournament**

*LV= has been announced as the new title sponsor of rugby's Anglo-Welsh tournament.*

London, UK (PRWEB) November 7, 2009 -- LV=, the insurance, investments and pensions group, is the new title sponsor of the LV= Cup, rugby's Anglo-Welsh tournament. The competition is jointly managed by the Rugby Football Union (RFU) and the Welsh Rugby Union (WRU).

The initial two-year deal for the LV= Cup (<http://www.lv.com/aboutus/rugby-sponsorship/lv-cup>), with an option to renew for a further two years, will build on LV='s existing investment in Rugby Union and also complement its LV= County Championship sponsorship in cricket.\*

The high profile LV= Cup is a 16-team competition involving the 12 English Guinness Premiership clubs and four Welsh regional teams. This year's competition commences on 5 November and the final will be played in March 2010 at a neutral venue to be confirmed. The eventual winner, if an English club, will gain a place in the Heineken Cup for next season.

The tournament already has a broadcaster, with Sky Sports committed to promoting the LV= Cup. They will screen one live match per round, plus the semi-finals and final, for the next five years. The competition also has a committed supporter base with an average of 8,500 spectators at each pool game over the last three years, and 55,000 attending last April's final at Twickenham Stadium.

The RFU, WRU and LV=, as well as Premier Rugby Limited (PRL) and Regional Rugby Wales, which oversee the teams playing in the competition, have all jointly committed to extensively promote the LV= Cup using existing channels and media.

David Radford, LV=Group Marketing Director, commented: "We are delighted to be extending our sponsorship interests in rugby with The LV= Cup. As an expanding business we see The LV= Cup providing a good fit with our target audiences and we're pleased to put our support behind this popular competition."

Francis Baron, Rugby Football Union (RFU) Chief Executive, added: "The Anglo-Welsh Cup is rich with heritage and history stretching back over many years, much like LV=. This year's tournament promises to be as exciting and hard fought as ever with the ultimate prize of a place in the Heineken Cup on offer for any English club that wins. In addition we believe the new structure will give players, coaches and supporters an exciting tournament that embodies all that's best about cross-border knockout competition, and further showcases the game."

Roger Lewis, Welsh Rugby Union (WRU) Chief Executive, concluded: "Anglo-Welsh rivalries are among the oldest in world rugby and this competition will once again stir a huge amount of excitement from players, coaches and fans. The Welsh Rugby Union has always championed this competition and so we very much welcome LV= as title sponsors of the tournament and Sky as host broadcaster. We look forward to another season of top class rugby between the best English clubs and our Welsh regions."



NOTES TO EDITORS:

\* LV= has been the title sponsor of the LV= County Championship, the premier domestic cricket competition, since 2002. LV= is also a sponsor of Harlequins RUFC.

About LV=

LV= is a registered trademark of Liverpool Victoria Friendly Society Limited (LVFS) and a trading style of the Liverpool Victoria group of companies.

The LV= insurance (<http://www.lv.com/insurance/>), investments and pensions group employs more than 3,800 people, serves over 3.6m customers and members, and manages around £7bn on their behalf. The company is also the UK's largest friendly society (Source: Association of Friendly Societies Key Statistics 2009) and a leading mutual financial services provider, offering customers car insurance ([http://www.lv.com/insurance/car\\_Insurance/](http://www.lv.com/insurance/car_Insurance/)), home insurance ([http://www.lv.com/insurance/home\\_insurance/](http://www.lv.com/insurance/home_insurance/)) and travel insurance ([www.lv.com/insurance/travel\\_insurance/](http://www.lv.com/insurance/travel_insurance/)).

Liverpool Victoria Friendly Society Limited (LVFS) is authorised and regulated by the Financial Services Authority, register number. 110035. LVFS is a member of the ABI, AMI, AFS and ILAG. Registered address: County Gates, Bournemouth BH1 2NF.

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## **Leviathan Security Group, Inc. Educates, Assesses and Remediate Vulnerability in SSL/TLS**

*Leviathan Security Group, Inc. a security engineering consultancy headquartered in Seattle, WA USA is currently working in conjunction with security industry researchers, the IETF and other security vendors to mitigate recently disclosed TLS and SSL vulnerabilities. Leviathan engineers under the direction of corporate officers are focusing tirelessly on supporting customers and other organizations relying on a secured Internet as well as fielding incoming requests for more information about this serious threat to web-based transactional security.*

(PRWEB) November 7, 2009 -- (Seattle) Leviathan Security Group, Inc., a well respected security engineering consultancy working in concert with security researchers Marsh Ray and Steve Dispensa, The Internet Engineering Task Force (IETF) and several security vendors helped to mitigate vulnerabilities in both the Transport Layer Security (TLS) and Secure Sockets Layer (SSL) of the Internet. TLS and SSL are commonly used by online retailers and banks to provide security for web transactions. These vulnerabilities represent a serious threat for many protocols built on SSL and TLS including HTTPS. SSL and TLS protocols are vulnerable to a related set of man-in-the-middle (MITM) attacks that allow an attacker to inject data into an authenticated stream without detection. These vulnerabilities allow an outsider to commandeer a legitimate user's browser session and impersonate that user.

Frank Heidt, CEO of Leviathan Security Group worked around the clock to explain and help coordinate the mitigation efforts of vendors and the IETF.

“We have worked tirelessly with the IETF, major vendors, and the Federal Government for months prior to the disclosure of the vulnerability. Our effort and that of our trusted partners in the security industry have been instrumental in handling the impact and implementing remediation,” said Chad Thunberg, COO of Leviathan.

In-depth technical details regarding the vulnerability, impact, mitigation and tools to test vulnerability can be found at <http://www.leviathansecurity.com/research.html#ssl>

Leviathan is aggressively pursuing remediation strategies to assist customers with responding to and mitigating threats until the release of the revised protocol extension as a preliminary solution is available.

About Leviathan Security Group, Inc.

Leviathan brings more than 100 years of combined security expertise to bear on our customers' most challenging scenarios, and applies it via a collaborative, solutions-oriented delivery model. Our company's foundation is its state-of-the-art practitioners and thought leaders in security assurance tools and techniques that proactively mitigate reputation and operational risks. Our expertise spans the entire lifecycle of information security, from program development and implementation, awareness and training, assessment and monitoring, to incident response and forensics.

Leviathan's technical acumen is unsurpassed, as demonstrated by our customers' loyalty, our extensive published



research and our contributions to well-respected security community projects. Our unique capabilities drive scalable, technology-enhanced consulting services, integrated within a field-tested methodology for project management and quality assurance directly overseen by our executive team.

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## **Gilsbar is Sole Louisiana Company to Win National Award from the American Heart Association**

*Gilsbar receives Platinum-Level recognition by the American Heart Association for the Start! Fit-Friendly Companies Award.*

Covington, LA (PRWEB) November 6, 2009 -- Gilsbar, a national leader in health benefit administration services, has established an award winning approach to health and lifestyle management and was recently honored with Platinum-Level recognition for the American Heart Association Start! Fit-Friendly Companies Award for the second time.

The American Heart Association recognizes over 1,200 companies across the nation each year that demonstrate their commitment to promoting exercise and good nutrition in the workplace. Start! Fit-Friendly companies implement various programs and resources as a catalyst for positive changes within their workforce populations, making their employees' health and wellness a priority. Gilsbar was one of the 170 companies awarded the Platinum-Level for 2009.

Beyond its service to clients, Gilsbar recognizes the importance of caring for its own employees and their families and encourages physical activity and nutrition, ultimately creating a culture of health within their organization. Gilsbar's health and lifestyle management program offers employees monthly wellness seminars, health and financial personal coaching, paid gym memberships, wellness challenges, and generous incentive programs.

Gilsbar's Executive Vice President, Doug Layman, says, "Gilsbar is honored and excited to be recognized by the American Heart Association's Start! Movement as a Platinum-Level Start! Fit-Friendly Company. We have worked hard to encourage and support healthy lifestyles within our organization, and as a result, we've seen a dramatic decrease in health care costs and an increase in employee morale and productivity." Layman adds, "In order to be successful long term, health and lifestyle management has to develop within an environment that continually supports the philosophy."

### About the American Heart Association

Founded in 1924, the AHA is the nation's oldest and largest voluntary health organization dedicated to building healthier lives, free of heart disease and stroke. To help prevent, treat and defeat these diseases — America's No. 1 and No. 3 killers — the AHA funds cutting-edge research, conducts lifesaving public and professional educational programs, and advocates to protect public health. To learn more or join in helping all Americans, call (800) AHA-USA1 or visit [americanheart.org](http://americanheart.org).

### About Gilsbar

Recognized as a pacesetter in the health benefits industry, Gilsbar holds solid partnerships with brokers and employers across the nation. Gilsbar's comprehensive and thought leading benefit solutions, employee engagement strategies, and commitment to client satisfaction are some of the many qualities that set Gilsbar apart. Benefit advisors, employers, affinity groups, insurance carriers, and individuals trust Gilsbar to provide market driven benefits and risk mitigation solutions. Visit [www.gilsbar.com](http://www.gilsbar.com) or call (800) 445-7227 to find out how



Gilsbar's 360° Benefit Plan Management can transform your organization.

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## **As the Health Care Debate Rages On, Health Savings Accounts (HSAs) Continue to Gain in Popularity**

*While the nation's lawmakers debate possible ways to improve the health care system, a national consumer organization reports that thousands of Americans apparently believe they've already found an answer: Health Savings Accounts (commonly known as HSAs).*

(PRWEB) November 6, 2009 -- While the nation's lawmakers debate possible ways to improve the health care system, a national consumer organization reports that thousands of Americans apparently believe they've already found an answer: [Health Savings Accounts](#) (commonly known as HSAs).

"An HSA is a lot like an IRA," explains Vicki Rolens, managing director of the Federation of American Consumers and Travelers (FACT). "The money you put into the account offers above-the-line deductibility, reducing your adjusted gross income and thereby reducing your tax burden each year."

She adds that "There is one main difference between an IRA and an HSA: With an HSA, you are allowed to make tax-free withdrawals at any time to meet medical expenses that your health insurance doesn't cover."

In a bulletin to its members, entitled "How a Health Savings Account Can Save You Money and Simplify Your Life," FACT briefly outlines HSA basics:

1. The consumer purchases a high-deductible health insurance plan (HDHP), which costs less -- often far less -- than a "conventional" health plan.
2. Part or all of the money saved on premiums -- and saved on taxes -- can then go into a tax-free health savings account (HSA). The account belongs to the consumer, not the insurance company.
3. If a health issue arises, the consumer uses his or her HSA to pay any qualified expenses which the high-deductible plan doesn't cover. The money is withdrawn tax-free.
4. In general, "qualified" expenses include dental bills, over-the-counter medicines, prescription drugs, eye care, hearing aids, and many other health-related items and services that the HDHP doesn't pay.
5. All money remaining in the fund at retirement can be used to meet Medicare deductibles, long term care expenses, et al, or can simply be withdrawn -- without penalty if the consumer is over the age of 65.
6. In 2010, an individual will be able to contribute up to \$3,050 tax-free ... \$6,150 for a family. The HSA can be opened in addition to any IRA the consumer may already have.

"The basic concept is simple," says Rolens. "You save money by having a higher health insurance deductible than usual, and you put that savings in a tax-free fund to meet medical expenses if and as needed."

"In essence, you pay a portion of your health-care budget to yourself instead of an insurance company, and you



gain some distinct tax advantages in the process."

To qualify as an HDHP, a health plan's deductible amount must be at least \$1,200 for an individual plan or \$2,400 for family coverage.

Rolens points out that an HSA may not be right for everybody, and she recommends that anyone who's interested consult with his or her insurance expert or financial planner.

FACT is a consumer organization, formed under the not-for-profit corporation laws of the District of Columbia in 1984. It currently serves more than 1 million consumers nationwide. Additional information on FACT may be found in the Encyclopedia of Associations, and by visiting the association's Web site ([www.usafact.org](http://www.usafact.org)).

[Relevant, unbiased news bulletins](#) are regularly disseminated by FACT to help its members remain current on matters which might seriously impact their lives. In addition to publishing consumer-related reports, the association provides more than 30 benefits for its members, ranging from [medical insurance](#) and [dental discounts](#) to [prescription drug savings](#) and [scholarships](#).

The information in this article is based upon FACT's understanding of HSAs. While it has been carefully researched, this information is not guaranteed to be completely accurate and is by no means complete. FACT endorses HSA and other plans offered by Golden Rule Insurance Company, but receives no compensation of any kind for this endorsement. Anyone visiting the FACT Web site can link to Golden Rule's site for an HSA Plan quote, without any obligation to buy. The Golden Rule site includes a toll-free number which the consumer can call for additional particulars. FACT recommends that anyone considering an HSA first obtain the guidance of an insurance expert and/or a tax planner who is familiar with the individual's financial circumstances.

FACT's administrative office is located at 318 Hillsboro Avenue, Edwardsville, IL 62025.

###



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### **Online Web 2.0 Version**

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

## NRMA Insurance Urge Queensland Households to be Storm Prepared

*NRMA Insurance and the Queensland State Emergency Service (SES) are urging south-east Queenslanders to pull on gardening gloves after research revealed 40 per cent of households in storm-prone areas don't believe their neighbourhood is prepared\*.*

(PRWEB) November 6, 2009 -- [Home Insurance](#) provider NRMA Insurance and the Queensland State Emergency Service (SES) are urging south-east Queenslanders to pull on gardening gloves after research revealed 40 per cent of households in storm-prone areas don't believe their neighbourhood is prepared\*.

NRMA Insurance spokesperson Frank Adler said neighbours should consider working bees on weekends to help one another be storm ready while it is still early in the season.

"The good news is that 60 per cent of households surveyed said they felt both they and their neighbours prepared their properties well to reduce the risk of storm damage," he said.

"But that still leaves many who admit either they or their neighbours don't do their bit. Objects can become airborne missiles in severe storms, so you may clean up and prepare but still find your neighbour's debris causes damage to your property."

The research also highlighted nearly 40 per cent of people impacted by last season's storms got to know their neighbours better as a result of wild weather.

"Perhaps we can take the opportunity this year to do something for our neighbourhoods and get to know our neighbours better by helping them prepare their properties ahead of storms, rather than just pitching in after there's damage," Mr Adler said.

Emergency Management Queensland Director Frank Pagano said severe storms were a part of life in south-east Queensland during the warmer months.

"We should also be mindful there are an increasing number of new residents in the south east, who may not realise the impact of storm season," he said.

"As a shared responsibility, we all need to take action to ensure we've done all we can to be prepared." NRMA Insurance and the Queensland SES provide these tips to prepare for storms:

- discuss an emergency plan with your household
- get your roof checked for any damage or corrosion;
- prepare an emergency kit with a torch, battery-operated radio, batteries, candles, bottled water and the SES emergency hotline – 132 500
- clear leaves and other debris from gutters, downpipes and drains so water can get away quickly;
- ask the council or energy company to check trees that may pose a threat to your property or powerlines;
- clear any loose debris, building materials or other items that can become airborne from your yard



- get shade sails and awnings professionally fitted to prevent them tearing off;
- check you have adequate home building and [home contents insurance](#).

\* Woolcott Research survey of 300 south-east Queensland residents commissioned by NRMA Insurance, July 2009.

#### About NRMA Insurance

NRMA Insurance Queensland is an insurance provider offering [Car Insurance in QLD](#), Motorcycle Insurance, Home Insurance and more.

###

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**Online Web 2.0 Version**You can read the online version of this press release [here](#).

## **SleepApneaUSA.net Announced An Immediate Alternative Sleep Apnea Solution In Response To The NTSB's Sleep Apnea Testing Recommendations**

*The Recent NTSB Mandatory Sleep Apnea Testing Recommendations Are Expected To Become A Law Very Soon For Commercial Pilots And Drivers. It's Reported That In Current Tracking Industry, A Sleep Apnea Lab Testing Could Cost About \$2,000 With A Waiting Period Of Up To Six Months. More Than 60% Of Diagnosed Apnea Patients Can Not Tolerate Standard CPAP Treatment. Dr. Jin Zhou Of SleepApneaUSA.net Proposed An Immediate Alternative Solution In Hope To Save Thousands Of Lives.*

Hanover Park, IL (PRWEB) November 6, 2009 -- The recent NTSB mandatory recommendations for sleep apnea testing and treatment are expected to become a law very soon for commercial pilots and drivers due to the eminent public safety and tort liability litigation concerns. It's reported that in the current tracking industry, a sleep apnea lab testing could cost about \$2,000 with a waiting period of up to six months. More than 60% of diagnosed apnea patients can not tolerate standard CPAP Treatment. Dr. Jin Zhou of SleepApneaUSA.net proposed an immediate alternative solution in hope to save thousands of lives, before the next pilot and driver can be tested in a standard lab, because it is well known that a driver with sleep apnea is much more dangerous than a drunk driver with DUI risk factors. Dr. Zhou proposed, to the government and the public, that all commercial pilots and drivers to be immediately tested for sleep apnea screening with a portable home sleep apnea test device, costing only about \$500, that is FDA cleared, Medicare and FMCSA accepted, and that those with positive apnea results should be re-tested in a standard sleep lab and be treated immediately under standard medical programs with CPAP or surgery if indicated. In addition, Dr. Zhou offered an immediate alternative sleep apnea solution, ZHT (Zhou's Hypoxicology Therapy) for more than 60% of sleep apnea positive pilots and drivers who cannot tolerate CPAP and not indicated for surgery, and for those who have CPAP tolerance and compliance with satisfactory results but prefer to live a lifestyle without a lifetime sleeping mask. Last week, Dr. Zhou announced ZHT Certification training class schedules for 2010 in Chicago for healthcare providers after more than 20 years of clinical research and four years of ZHT clinical training for healthcare providers nationwide.

Under ZHT Sleep Apnea Protocol, a patient is expected to see definitive noticeable results on the first visit, significant and satisfactory results within three sessions or ZHT therapy should be discontinued. Generally speaking, a patient with mild sleep apnea is expected to be well-controlled or with apnea eliminated within one month, moderate sleep apnea within two months, and severe sleep apnea within three months or longer for some cases. ZHT Certification Training Program is only available to healthcare providers in any types and specialties. Dr. Zhou hopes that his ZHT sleep apnea programs will ensure that NTSB's sleep apnea recommendations are practically implementable for immediate public safety, and ZHT shall only be an alternative solution in addition to standard medical practice without any conflict.

The NTSB made the same sleep apnea recommendations indirectly to the Coast Guard. "Actually, the NTSB sleep apnea recommendation should be scientifically correct and practically more important, as our national security, to all U.S. military pilots and combat personnel, after reported death of a soldier due to inoperable CPAP in Iraq", said Dr. Jin Zhou, a former orthopedic surgeon with the China Air Force General Hospital in Beijing, China 21 years ago. Today, a new report indicated that 75% of young Americans are unfit for military service, mostly due to physical problems rather than criminal history and lack of education. Exercise-induced asthma,

strength and endurance deficiency as well as obesity are directly related to undiagnosed sleep apnea. We have been clearly warned by the avalanche amount of new reports on sleep apnea caused illness and disabilities from active military personnel and military veterans. The most long-term disability claims litigated in federal court were ultimately resulted from the illness caused by undiagnosed sleep apnea, according to Dr. Jin Zhou, who is also an ERISA expert.

Sleep apnea is a deadly illness if without timely diagnosis and proper treatment, however, the current standard medical treatments are only focused on the surgeries and expensive, lifetime devices, with very limited clinical results and they are only for less than 30% of the sleep apnea population.

It was estimated that more than 95-97% of sleep apnea sufferers were never diagnosed. Even for those patients already diagnosed with sleep apnea, it was reported that only less than 20% of them have good tolerance and compliance with the prescribed gold CPAP therapy, and more than 60% to 80% of patients already diagnosed with sleep apnea have no or poor tolerance with or benefit from the standard medical treatment with CPAP or surgery.

It is now reasonably well-known and established that sleep apnea has been linked to most of the CDC's top 10 death-cause medical conditions, such as heart attack, cancer, stroke and diabetes. However, the original or ultimate cause for sleep apnea is not clearly known at all to the scientists and health care practitioners. Dr. Jin Zhou challenges the popular or mainstream theory in etiology for the sleep apnea that obstruction or collapse of the upper airway is due to the weakened and enlarged soft palate. As a matter of fact, as Dr. Jin Zhou hypothesized, the clinical reality is the exact opposite or completely different, therefore the current mainstream clinical treatment protocols by surgery and CPAP or oral devices are not expected to ultimately cure sleep apnea but simply to provide for some limited or short-term relief or temporarily cover up the deterioration of sleep apnea development.

In developing the new ZHT (Zhou's Hypoxicology Therapy) treatment of sleep apnea, Dr. Zhou, observed clinically that trachea caudal displacement (TCD) (the windpipe moving downward), resulted from diaphragm malfunction and baroreflex dysfunction, instead of weakened soft appellate as claimed by the mainstream scientists, is the main anatomical pathology for snoring, collapse of the upper airway and frequent breathing stops during the night for people with obstructive sleep apnea. In addition, as Dr. Zhou hypothesized, the dysfunction of the baroreflex, chemoreflex, metabo-reflex, mechanoreflex, psychosomato-reflex and respiration pace-making malfunction, due to psychological, environmental and anatomical causations, are primarily and intricately responsible for the obstructive and central sleep apnea development. Dr. Zhou further hypothesized that all of these sleep apnea etiological components are primarily controlled or regulated internally by the human body but induced externally. Therefore, sleep apnea should be completely reversible primarily through volitional resuscitation, resetting of the baroreflex and revitalization of the upper airway defense reflex by working through patient's body internally instead of externally through surgeries and devices.

ZHT, Zhou's Hypoxicology Therapy, as pioneered by its creator, Dr. Jin Zhou, is a new scientific concept and pioneering (aka, unproven) clinical solution as an alternative approach for sleep apnea. ZHT was noticed to be clinically beneficial not only to those sleep apnea patients but also to those patients with commonly seen medical conditions, from headache to sciatica, and mysteriously hard to treat medical conditions as a result of hypoxia,



baroreflex dysfunction and dysautonomia.

Dr. Jin Zhou, D.C., M.D. (China), a former orthopedic surgeon 21 years ago in China and currently a licensed chiropractic physician in Illinois for the last 18 years, is dedicated to developing a revolutionary breakthrough, an extremely simple and super natural therapy that could potentially save millions of lives and trillions of dollars without having to rely upon only medication, surgery and device. He coined the new word, "Hypoxicology". Dr. Zhou is also a nationally renowned expert in healthcare compliance and reimbursement. Dr. Jin Zhou is the president of ERISAclaim.com.

For more information, please visit [http://sleepapneausa.net/ZHT\\_Certification.htm](http://sleepapneausa.net/ZHT_Certification.htm), or contact Dr. Jin Zhou at 630-808-7237.

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### **Online Web 2.0 Version**

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

## **RIAS Named as Top 2 Car Insurance Provider**

*Specialist insurance provider RIAS is celebrating after being named in the Top 2 Car Insurance Providers in the UK, as voted by 20,000 Auto Express readers in the 2009 Driver Power survey.*

(PRWEB) November 6, 2009 -- Specialist insurance provider RIAS is celebrating after being named in the Top 2 [Car Insurance](#) Providers in the UK, as voted by 20,000 Auto Express readers in the 2009 Driver Power survey.

The survey, which benchmarks 45 of Britain's leading insurance companies, asked readers about all aspects of car insurance, covering communication, helpfulness, value for money and performance.

RIAS has maintained its 2008 position, with particularly strong ratings in helpfulness and product performance this year. Auto Express readers recognised RIAS's approach to 'tailoring products to suit, as required', as well as the range of products and services; 'with all sorts from mechanical breakdown cover to funeral planning via its website, RIAS offers a range of services that's tough to beat.'

The over 50s insurer has already been applauded for its customer-centric culture and service innovation this year at the British Insurance Awards, UK Broker Awards and Insurance Times Awards. RIAS also received a Highly Commended Award at the 2009 CCF European Call Centre Awards in the Best Centre for Customer Service Category.

Janet Connor, Managing Director of RIAS comments: "Being recognised as a Top 2 [Car Insurance](#) Provider is a fantastic accolade for RIAS, and underlines our commitment to ensuring our customers have the best possible experience. Our brand focuses on tailoring insurance for the over 50s, providing choices and treating our customers with respect, coupled with offering value for money products. The Driver Power survey has not only identified our quality of service, but also highlights the fact that today's consumers value the total experience when dealing with their [car insurance](#) provider, rather than just focusing on price. And to be voted as one of the top providers in the market by consumers, the people who really matter, is a huge achievement."

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### **Online Web 2.0 Version**

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



## **InsuranceAgents.com Tapped to be Insurance Expert at Buttoned Up, Inc.**

*The popular site geared towards helping women lead organized lives calls on InsuranceAgents.com to provide expert insurance tips for its readers.*

(PRWEB) November 6, 2009 -- In addition to numerous awards bestowed upon InsuranceAgents.com over the past year, the [insurance quotes](#) site has attained yet another honor. When Buttoned Up introduces their panel of experts, InsuranceAgents.com will be presented as the site's Insurance Expert. InsuranceAgents.com will provide tips to reduce [homeowners insurance quotes](#) and help consumers make better decisions through an ongoing series of informational and question/answer articles tailored to the Buttoned Up community.

Buttoned Up, Inc. was founded in 2004 by a group of four women who all experienced significant lifestyle changes around the same time and realized they needed a way to get their lives organized and back on track. Unable to find the appropriate tools to assist them and with years of personal experience and research, these four women started Buttoned Up to not only help themselves get organized, but to provide the tools to other woman in need as well. "We wanted to give our readers a chance to get expert advice on all of the critical areas of their lives and insurance is certainly one of them," said Alicia Rockmore, CEO of Buttoned Up, Inc ( [www.getbuttonedup.com](http://www.getbuttonedup.com) ).

InsuranceAgents.com will provide expert home insurance articles that connect home organization to financial savings. "We are always looking for new ways to reach new audiences and to extend a helping hand to the community," says Seth Kravitz, CEO of InsuranceAgents.com, "We are very excited about this opportunity with Buttoned Up, Inc. because of the services it allows us to offer a new audience." InsuranceAgents.com is always looking to provide quality information to consumers and to expand their knowledge about the importance of home care.

### About InsuranceAgents.com

InsuranceAgents.com, an Inc 500 fastest growing company, was founded in 2004 in President Lev Barinskiy's basement. Since then, the company has grown to over 30 employees with offices in Columbus, Ohio and Chicago, Illinois. InsuranceAgents.com was created to connect insurance agents looking for quality ways to grow their business with consumers looking for better insurance coverage and rates.

### About GetButtonedUp.com

Three sisters and a best friend co-founded Buttoned Up, Inc. in May 2004 to provide solutions for busy women who are stretched and stressed – living the "just in time lifestyle". The mission of Buttoned Up is to help people get more done by showing them how to successfully organize less. From ditching perfection to learning to ask others for help, [www.getbuttonedup.com](http://www.getbuttonedup.com), helps stretched and stressed women save time and money by showing them to sanely and successfully organize the most important areas of their lives.

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### **Online Web 2.0 Version**

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



## **Insurance Agencies Expand Client Support Services**

*BeneLink's new advocacy center program enables insurance agencies to act as benefits administrators for their client groups.*

Frisco, Texas (PRWEB) November 6, 2009 -- BeneLink Corp. recently released a new service package that enables insurance agencies to offer benefit plan administration outsourcing to their clients on a large scale basis.

BeneLink Advocate gives agencies access to software and support services needed to enroll client groups, address plan design questions and resolve eligibility issues throughout the plan year.

"Agencies are looking for ways to stay ahead of their competition and advocacy centers are one way they can stand out from the crowd," said George Holland, BeneLink President. "The level of service provided through advocacy centers far exceeds what most employers receive from their current agencies and these employers seem to be taking notice."

BeneLink Advocate is scalable and cost-effective. The program can be utilized in an employee self-service, call center or face-to-face environment for both enrollment and ongoing client support. Agencies, employers and their employees can access their benefits portals from any location with a reliable Internet connection and each portal includes extensive eligibility validation to ensure the information collected is accurate and complete.

The program's key component is its vendor integration module that enables communication of eligibility data from BeneLink systems to benefit providers with little or no involvement by the insurance agent. "This integration feature is what sets this program apart from others we've seen on the market," said Frank Whitlock, IT Director at BeneLink. "By setting up those carrier data links we are able to help agencies escape the paper frenzy so they can focus on other issues."

Other software and support services are also available to BeneLink's agency community. Its web-based Contact Management System enables agencies to follow client and employee issues such as claims and eligibility from initial point of contact to resolution. Document management systems allow agencies to store and retrieve scanned documents so they can truly become paperless in all areas of their businesses.

Although many agencies are bringing client support services in-house others opt for BeneLink's fully outsourced service package which includes agency-branded call center support by trained and licensed enrollers. Client service outsourcing provides staffing flexibility and enables agencies to share call center-related expenses.

As with other Internet-based service models the BeneLink Advocate program is fully supported externally so no expensive hardware or technical knowledge is required. "It's a low-risk, highly effective way for agencies to extend additional services to their clients," Holland said. "The program will likely have a huge impact on the way insurance agencies do business."

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### **Online Web 2.0 Version**

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

## **"MTSS-mba", Tracking & Administration Software, Released for Private and Taft-Hartley Membership & Employee Benefits Administration**

*Talbot Business Solutions, LLC, a premier software solutions provider, announced today the formal release of "MTSS-mba", tracking and administration software for private and Taft-Hartley Membership and Employee Benefits Administration. With the release of "MTSS-mba", features, such as, reporting and calculating dues, benefits eligibility, payments, payment shortages, document imaging, and member and benefit statistics, reflect a mature product's evolution, are available responding to industry changes and user requests.*

Gaithersburg, MD (PRWEB) November 6, 2009 -- Talbot Business Solutions, LLC, a premier software solutions provider, announced today the formal release of MTSS-mba, tracking and administration software for private and Taft-Hartley Membership and Employee Benefits Administration.

MTSS-mba's predecessor MTSS was custom developed in 1991 to track and administer membership and membership benefits. Since its inception and introduction to the market place, MTSS's feature set has continued to develop. Now with the release of MTSS-mba, features, such as, reporting and calculating dues, benefits eligibility, payments, payment shortages, document imaging, and member and benefit statistics, reflect a mature product's evolution, responding to industry changes and user requests.

Like its predecessors, MTSS-mba is a result of considerable effort and careful study of current private and Taft-Hartley Membership and Employee Benefits Administrator's needs for information requirements and operating procedures. MTSS-mba tracks and administers data for membership and benefit program entities such as Health and Welfare and Legal Services.

Every module and feature has been thoroughly tested for user friendliness and to ensure it is providing the desired information. MTSS-mba modules are seamlessly interwoven and result in a cohesive, intuitive application that runs smoothly, fast, and fits the user's needs to a 'T'. It is easy to maintain, and is multi-user accessible so nobody has to wait. Data is quickly and easily retrieved at the desktop.

Users have noted that MTSS-mba has allowed them to immediately:

- Collect under-payments and report invalid charges from benefit providers for terminated parties.
- Accurately report on Membership information that was instantly updated.
- Accurately distribute and report on Dues.
- Easily generate mail lists from accurate Membership lists.
- Generate system driven Cobra and other notices.
- Access Information easily, whenever needed.
- Automatically save generated notices to the Document Imaging Module.

Simply put, MTSS-mba was "Designed to make you a Hero!"

To learn more about MTSS-mba visit: [www.MTSS-mba.com](http://www.MTSS-mba.com)



OR Visit them at the 55th U.S. Annual Employee Benefits Conference presented by IFEBP in Orlando FL November, 8-10th.

About Talbot Business Solutions, LLC

Founded in Gaithersburg, MD in 1990, Talbot Business Solutions, LLC is led by experienced Membership and Employee Benefits Administration veterans and boasts a long service to the private as well as Taft-Hartley Employee Benefits community.

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### **Online Web 2.0 Version**

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

## **Piracy a Mounting Threat to Global Cruises; Passengers Need Appropriate Travel Insurance, Squaremouth Warns**

*Mounting concern over piracy's threat to global cruises should be a wake-up call to all cruise travelers. World cruise passengers are encouraged to seek travel insurance capable of covering losses due to a canceled or diverted itinerary or even a hijacking attempt if they sail on risky African routes, according to Squaremouth.com, America's fastest growing comparison website for travel insurance.*

St. Pete Beach, FL (PRWEB) November 5, 2009 - Mounting concern over piracy's threat to global cruises should be a wake-up call to all cruise travelers. World cruise passengers are encouraged to seek [travel insurance](#) capable of covering losses due to a canceled or diverted itinerary or even a hijacking attempt if they sail on risky African routes, according to Squaremouth.com, America's fastest growing comparison website for travel insurance.

Cruise companies Seabourn, MSC, Fred. Olsen and Peter Deilmann have all announced changes to upcoming sailings that are aimed at keeping passenger ships away from global hotspots where piracy is becoming rampant.

And most cruise companies cite unsafe routes between otherwise friendly ports of call as the main reason for rerouting their ships, said Chris Harvey, chief executive of Squaremouth.com

“Cruise travelers need to be aware that the industry itself is worried about this surge in African piracy,” said Harvey. “If a cruise is scheduled to sail into questionable waters, passengers should arm themselves with information about the threat and look for appropriate travel insurance.”

Thugs in speedboats tried to take over the MSC Melody in April, but the cruise ship's security staff returned fire and rebuffed the pirates before anyone was injured.

That failed hijacking, plus another in November 2005, about 100 miles from the Somali coast as the Seabourn Spirit headed for Mombasa, Kenya, recently prompted Seabourn to announce the cancellation of several African and Indian Ocean sailings by its Seabourn Legend in 2010 and 2011. The 208-passenger vessel will travel in the Caribbean between St. Thomas and Fort Lauderdale instead.

Harvey said travel insurance providers are aware of the implications of increased piracy for the cruise industry. Cruise ships on lengthy “world voyages” often travel through the Gulf of Aden as a convenient bridge between the Mediterranean and Asia, even though this stretch of the Arabian Sea in the Horn of Africa is a favored pirate hunting zone.

“Some travel insurance plans don't specifically cover for loss due to acts of piracy,” said Harvey, adding that some policies may indirectly protect cruise trip investments from piracy-related threats, “so don't be afraid to ask tough questions of your insurer about the coverage you are entitled to.”

Some related coverage is afforded by these carriers:

DISCLAIMER: Descriptions below serve to illustrate the range of definitions and coverage that travel insurance affords in the case of cruise ship piracy. Customers should refer to their policy's fine print and ask the insurance provider directly to verify specifics of the coverage that applies to them.

[Travelex](#) policies don't mention the term piracy specifically. But Travelex says its plans are eligible for coverage when a felonious assault or illegal act of violence takes place at sea. Travel Basic, Travel Select and Travel Max offer trip cancellation and trip interruption coverage that provides a benefit if the policy holder is prevented from taking or forced to cut short a trip because they or a travel companion have been hijacked or are the victim of a violent assault. Similar coverage applies to holders of Travel Plus & TraveLite plans.

[Travel Guard](#) plans generally provide coverage for trip cancellation, trip interruption, missed connection and travel delay due to hijacking. Travelers who are concerned about piracy and purchase a Travel Guard plan with optional "Cancel for Any Reason" coverage should refer to their policy to see under what circumstances they are covered for trip cancellation, according to the company.

[CSA's](#) Custom Plan provides trip cancellation, trip interruption, missed connection and travel delay coverage in the case of a hijacking, with some restrictions. For example, to qualify for trip cancellation or interruption, a policy holder or companion must personally have been hijacked. If a cruise or tour departure is missed, however, coverage applies even if the hijacking didn't happen to the policyholder directly. Travel delay coverage is similar: benefits kick in when a trip is delayed six or more hours due to a hijacking, and not necessarily a personal attack on the policyholder. Depending on the circumstances, there could be reimbursement for unused land and water arrangements or any extraordinary cost to return home, plus hotel and meal expenses while delayed.

[Travel Insured](#) does not provide cancellation insurance for piracy. Travelers would need to buy a Cancel for Any Reason upgrade which reimburses up to 75 percent of the insured trip cost when cancellation is due to something other than a covered reason. This coverage would be useful when, for instance, an insured person cancels their trip over piracy fears or as a result of an act of piracy. Claims would be reviewed individually: for example, if a cruise ship were delayed because of a hijacking, it could trigger coverage under the Trip Delay benefit based on a delay of the so-called 'common carrier.' If an insured cruise passenger were injured as a result of piracy while on board, medical expenses might be claimed. Piracy and hijackings don't qualify as terrorism per se.

#### About Squaremouth

Squaremouth is America's fastest growing [travel insurance](#) comparison site, helping customers instantly quote, compare and buy policies from every major carrier. Squaremouth has web sites in the US and UK, and an extensive network of partner sites worldwide. The company is headquartered in St Pete Beach, FL., with offices in Fort Wayne, IN. Visit [Squaremouth.com](#) or [Squaremouth.co.uk](#).

#### About our Zero Complaint Guarantee

The cornerstone of our commitment to customers is Squaremouth's guarantee to remove any company from our website if there is a customer complaint that cannot be resolved to our satisfaction. Squaremouth offers the broadest selection of insurance with an emphasis on quality and follow-up care in companies featured. We also factor in independent evaluation from the insurance industry watchdog AM Best.



Squaremouth offers products from the following travel insurance carriers:

CSA, Global Alert Admin, Global Rescue, Global Underwriters, HTH Worldwide, ITravelInsured, Medex, Medjet Assist, MH Ross, Multinational Underwriters (MNU), On Call International, Seven Corners, Travel Guard, Travel Insurance Services, Travel Insured, Travelers Liberty, Travelex, TravelSafe and USA Assist.

AVAILABLE TOPIC EXPERT:

Chris Harvey

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U.S. travel insurance - <http://www.squaremouth.com>

U.K. travel insurance - <http://www.squaremouth.co.uk>

International Medical Insurance - <http://www.squaremouth.com/international-medical-insurance>

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**Online Web 2.0 Version**

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



## Local Medicare Advantage Plan Gets Five-Star Ratings from Medicare

### *KelseyCare Advantage Shines on Medicare CAHPS Survey*

Houston (PRWEB) -- Now there are some five-star reasons for Houston-area Medicare beneficiaries to choose [KelseyCare Advantage](#) for their Medicare plan.

Medicare recently published the results of its annual Consumer Assessment of Healthcare Providers and Systems (CAHPS) survey, and KelseyCare Advantage was Houston's only plan with a five-star rating in health plan quality. Additionally, KelseyCare Advantage received a five-out-of-five star rating for each of the following categories:

- outstanding physician communication,
- quality of health care,
- overall member satisfaction with their health plan,
- customer service,
- communication about prescription drug coverage, and
- overall satisfaction with drug coverage.

The results of the Medicare CAHPS survey are published in the Medicare & You handbook and on the Medicare website: <http://www.medicare.gov>. These publicly reported results help beneficiaries choose a Medicare health or prescription drug plan and allow the public and research community to assess Medicare program performance.

"Our internal surveys at KelseyCare Advantage have shown us that our members are very happy with the benefits and service we offer," says Marnie Matheny, President of KelseyCare Advantage. "However, the independent confirmation from Medicare through their CAHPS survey is validation that our members truly believe they're getting high quality care and excellent customer service."

Matheny attributes much of the success to the health plan's investment in a specially trained, local customer service unit that members know as the Concierge Service. The Concierge Service provides KelseyCare Advantage members a comprehensive array of customer support services that help members navigate the healthcare system and expedite access to a wide variety of resources. Matheny also notes that KelseyCare Advantage scored significantly above the national average in ratings on "personal doctor," "customer service" and a "willingness for members to recommend the drug coverage plan".

"The news is filled with stories about the challenges Medicare beneficiaries face in getting the health care they need," says Matheny. "It is our privilege to be a solution to Houston-area seniors by offering a Medicare Advantage plan that provides Medicare beneficiaries with access to high-quality, compassionate health care at an affordable price."

For more information about this survey, go to [www.medicare.gov](http://www.medicare.gov) and click on "Compare Health Plans." To find out how to become a member of Houston's only five-star rated Medicare Advantage plan, please call (713) 442-9590 or go to [www.kelseycareadvantage.com](http://www.kelseycareadvantage.com).



#### About KelseyCare Advantage

Based in Houston, Texas, KelseyCare Advantage is a Medicare Advantage plan operated by KS Plan Administrators. The cornerstone of the KelseyCare Advantage provider network is Kelsey-Seybold Clinic. KelseyCare Advantage is available to Medicare beneficiaries who have Medicare Part A and Part B, who do not have End-Stage Renal Disease and live in the KelseyCare Advantage service area of Harris County, Fort Bend County, Montgomery County and Galveston on the Mainland. KelseyCare Advantage offers four plans, which include KelseyCare Advantage Essential, KelseyCare Advantage Rx, KelseyCare Advantage Essential + Choice and KelseyCare Advantage Rx + Choice.

#### About Kelsey-Seybold Clinic

Kelsey-Seybold Clinic is Houston's premier community-based physician group, founded in 1949 by Dr. Mavis Kelsey in Houston's famous Texas Medical Center. Kelsey-Seybold offers the services of more than 350 physicians in over 40 medical specialties. The Clinic's 18 Houston-area locations offer convenience to patients close to home and work. Kelsey-Seybold has proudly served the National Aeronautics and Space Administration since 1966 and today provides medical services onsite at the Johnson Space Center, the White Sands Test Facility and in Moscow.

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**Online Web 2.0 Version**

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



## **Audatex North America, Inc., and APU Solutions Sign Multi-Year Strategic Agreement**

*Audatex North America, Inc., a leading provider of software for the [automotive claims](#) processing industry, today announced a strategic partnership with APU Solutions, Inc., including a full product integration and distribution agreement.*

San Diego, CA (Vocus) November 4, 2009 -- Audatex North America, Inc., a leading provider of software for the [automotive claims](#) processing industry, today announced a strategic partnership with APU Solutions, Inc., including a full product integration and distribution agreement. The multi-year agreement contains exclusive features and covers both the U.S. and Canadian markets.

Audatex will integrate APU's real-time parts availability, quality rating, pricing and procurement, directly within the Audatex Estimating System™. The solution will include a proprietary Audatex presentation interface and reporting integration that will be easier to use and will enable insurance and collision repair shop users and managers to map and improve performance against internal and industry benchmarks. The end-to-end solution is powered by industry-leading auto recycling technology from Hollander, a Solera Company. Users can search, select and report, in real time, on locally and regionally available salvage parts from directly within the estimating system.

In addition to increasing estimate speed and accuracy, higher customer satisfaction occurs through reduced cycle time. Combining Audatex's end-to-end, intelligent workflow with APU's capabilities will provide an increased level of information at point of inspection resulting in fewer part returns, supplements, and audit reviews. The integrated solution will be commercially available in early 2010.

Mike Salfity, Managing Director of Audatex for North America, said: "At Audatex our goal is to build intelligence into our solutions so that we can maximize efficiency in the entire claims and repair process. In APU Solutions, we have found a partner that shares that goal and our combined expertise in the area of recycled and alternative parts will provide an industry-leading solution that will measurably improve the parts selection process."

Charles Lukens, Chief Executive Officer of APU Solutions, said: "Audatex and APU Solutions have a shared vision to fast-forward the pace of industry innovation to deliver parts solutions that benefit all stakeholders in the auto repair process. Audatex brings together client networks and technology in the insurance, collision repair and auto recycling industries that make them a truly strategic partner."

### About Audatex

Audatex is the leading global claims solutions provider serving the automotive industry. Active today across six continents, Audatex provides world-class claims solutions that help customers automate their processes; managing millions of claims each year efficiently and effectively, and resolving billions in claims settlements. Beyond a leading presence in automotive claims, our growing footprint also extends into the property, automotive



related financial services and medical claims solutions markets. As part of the Solera group of companies, Audatex, Sidexa, Informex, ABZ, Hollander and IMS draw on unique global experience to develop and deliver the latest technologies, market intelligence and best practices on a local level. For more information, please refer to the Company's website.

#### About APU Solutions

APU Solutions ([www.apusolutions.com](http://www.apusolutions.com)) is a leader in technology, live data and analytics for the auto collision-repair industry. APU's web-based network provides nationwide parts availability, quality grading, pricing and procurement, plus tools to track and manage alternative parts utilization, or APU. Serving insurance carriers, repair facilities and part suppliers, APU's real-time access to inventories, combined with its support teams, makes APU Solutions the best way to boost alternative parts utilization.

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**Online Web 2.0 Version**

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



## **BrightWork Releases Version 8.0 of pmPoint: Practical Work and Project Management on SharePoint**

*Advanced reporting capabilities and new solution templates deliver unmatched project visibility and control*

Boston, MA (PRWEB) November 4, 2009 — BrightWork, Inc. ([www.brightwork.com](http://www.brightwork.com)), a leading provider of work and project management software on Microsoft SharePoint today announced the availability of version 8.0 of its flagship product, pmPoint. Ideal for work and projects of varying structure and types, pmPoint version 8.0 is highlighted by significant enhancements to its Gantt reporting, a new end user report editing capability, additional work and project management templates, enhanced scheduling, improved Microsoft Project integration and considerable productivity improvements.

Current pmPoint customers have been test driving version 8.0 and sharing their feedback.

Chris McNicholas, Senior PMO Analyst at Allianz Insurance comments, "The ability to customize the Gantt chart in pmPoint version 8.0 is a real bonus and combined with the new report editor makes this a great choice as a Portfolio Management tool."

Bob Kreha, Managing Partner at Fifth Discipline adds, "The new customizable Gantt chart added to pmPoint version 8.0, along with the new work and project management report editor for SharePoint, make pmPoint an extremely practical work and project management plug-in for the SharePoint platform."

"Version 8.0 was developed in partnership with our customers", says Eamonn McGuinness, CEO of BrightWork. "These customers are daily users of pmPoint, solving real world problems in highly competitive industries. They need to be able to efficiently manage the varying types of work and projects across their entire enterprise, and we support them by providing continuously improved product that is highly adoptable and affordable. The optional integration with Microsoft Project is proving very important to our customers."

pmPoint is now available in multiple languages and serves customers in the United States, Canada, Europe, Asia, Russia, and Australia. With pmPoint version 8 customers will benefit from the following capabilities:

- \* Rich and interactive Gantt reporting that includes the ability to render data from across sites and lists
- \* New Report Editor that enables report creation and customization without the need for coding
- \* Advanced project scheduling features that include enhancements to the built-in work breakdown structure, the ability to easily turn off features and columns through check boxes, and automated order numbering options
- \* New out-of-the-box work and project tracking templates to get started faster and leverage for future projects
- \* Custom Visibility Settings that allow users to hide columns from forms or views
- \* Project Site Filters where users can now limit the reported data to only those project site(s) work items they wish to see in a report

Want to get your hands on Version 8.0?

Next week there will be two live demonstrations of pmPoint Version 8.0.



For attendees based in Europe and International areas, join BrightWork on November 11th at 9:30am GMT/10:30am CET. Register Here: [http://www.brightwork.com/forms/webinar\\_registration\\_form.asp?event=3](http://www.brightwork.com/forms/webinar_registration_form.asp?event=3)

For attendees based in North America and Canada, join BrightWork on November 12th at 9am PST/12pm EST/5pm GMT. Register Here: [http://www.brightwork.com/forms/webinar\\_registration\\_form.asp?event=4](http://www.brightwork.com/forms/webinar_registration_form.asp?event=4)

Any organization that wants to learn more about this release today can visit the BrightWork TrialZone (<http://www.brightwork.com/pmpoint/evaluate.asp>) and take pmPoint version 8.0 for a test drive! For further information contact [info@brightwork.com](mailto:info@brightwork.com) or US: +1 (617) 357-9000 Ext. 712, EU: +353 91 514 492.

Version 8.0 is available at no cost to all customers who are on a BrightWork Annual Support and Upgrades plan. Customers who wish to upgrade should contact [support@brightwork.com](mailto:support@brightwork.com).

#### About BrightWork:

Since 1995 BrightWork has been perfecting collaborative work and project management on top of the world's leading collaborative environments. BrightWork started developing on Microsoft SharePoint Server in 1999 before its initial release in 2001, making it one of the original Microsoft SharePoint Server ISVs. Today BrightWork is the leading provider of work and project management solutions on the SharePoint Server platform with optional integration to Microsoft Project. Leading companies and government organizations around the world rely on BrightWork pmPoint to help them better manage their work and projects.

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### **Online Web 2.0 Version**

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



## Global Plans Increase Market Share in the UAE

*International expatriate insurance specialist William Russell has released financial results for year-to-date reporting a phenomenal growth of 647% on the same period for 2008, despite the downturn in the global economy.*

(PRWEB) November 5, 2009 -- Since [expat insurance](#) specialists William Russell signed a distribution deal in May 2008 with leading local insurer Dubai Insurance Company to sell their international health, life and income protection insurance plans to individuals and employers in the United Arab Emirates (UAE), William Russell state that sales in the region of their Global Plans in the last 12 months have well and truly out-performed the previous five years combined.

Colin Ward, Business Development Manager, says:

“William Russell’s collaboration with Dubai Insurance provides our members with the assurance that their world-wide policies are underwritten by one of the leading and most respected insurers in the region, combined with William Russell’s global reputation for high standards of service.

“As a smaller niche provider, William Russell are big on service and always have been. This is refreshing news for brokers and clients in the region, some of whom are clearly jaded by bad experiences with other insurance providers.

“We are able to fill a void with top-quality policies that deliver a service to match. The fact that we have performed beyond our expectations in such a short space of time, is as much about true grit and determination, as it is about treating our clients and partners fairly, and with compassion.”

“Complacency will not enter our vocabulary though, we will be pushing harder than ever next year to sustain and improve on our growth, and we need the continued support of our partners and customers.”

William Russell has recently topped a leading UK broker’s survey of insurers with dedication to quality and customer service that is “second to none” according to UK-based independent broker, April Medibroker. Their service record in the UAE has also come under some positive scrutiny, with Dubai-based brokers like Acuma Wealth Management switching group clients to Global Plans.

Abdellatif Abuqurah, General Manager, Dubai Insurance Company, says:

“We are extremely pleased that we have increased our share of the international insurance marketplace so dramatically. William Russell’s niche products and service ethos bring global standards and world-wide cover to expatriates, local residents and small to medium sized employers in the UAE.

“With our union in the UAE so well-grounded now, together with William Russell, we were pleased to recently launch our Global Plans web site. The new regional site offers us the perfect landing point in which to service our expanding customer base, and cements our joint commitment to the region.”



The Global Plans web site can be found at [www.globalplans.ae](http://www.globalplans.ae)

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### **Online Web 2.0 Version**

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



## **PPC Advertising and Geo-Targeting is the Topic for November 12 Webcast at Search Marketing Now**

*Dan Soha discusses how Pay Per Click (PPC) advertisers can use geo-targeting to increase the efficiency of a PPC campaign, cut costs and increase ROI*

Redding, CT (PRWeb) November 5, 2009-- On Thursday, November 12, at 1 PM Eastern Standard Time, Dan Soha, CEO of search agency Five Mill, will deliver an educational webcast at Search Marketing Now, "PPC & Geo-Targeting."

This webcast is free and is sponsored by Marin Software. SMN [Registration is open](#) and more information is available at [Search Marketing Now](#).

PPC advertisers use geographical targeting to create more focused and targeted advertising campaigns. By limiting the geographic target, advertisers can increase efficiency, boost conversion rates and improve their overall ROI for PPC advertising.

This webcast will provide advanced tips and tactics for using geo-targeting in a PPC advertising campaign. Dan Soha will discuss how to use keywords to maximize geo-targeting, how to outbid the competition, plus what some of the differences are among the main search engines.

Dan Soha is CEO of Five Mill, Inc, a San Francisco-based search marketing firm. He has developed innovative techniques that draw not only on his skills in marketing and advertising, but also on his academic background in the field of Algorithm Theory. As the Principal and SEM Specialist of Five Mill, he provides his expertise along with custom-tailored SEM strategies to clients in such varied fields as lead aggregation, retail, broker, brand advertisement, and more.

This webcast is sponsored by Marin Software. Founded in April 2006 by experienced search marketers and software experts, Marin Software provides a browser-based, enterprise-class paid search management application for advertisers and agencies. Marin Search Marketer® addresses the workflow, analysis, and optimization needs of advertisers and agencies, saving time and improving financial performance for large-scale SEM campaigns. Marin is designed for those who are spending at least \$100,000 monthly on paid search. Marin's over 150+ customers collectively manage in excess of \$600 million of annual search spend via Marin's application. Customers include University of Phoenix, Neo@Ogilvy, Razorfish, Reply!, and ZipRealty.

About Search Marketing Now and Third Door Media:

Search Marketing Now webcasts are produced by Third Door Media, Inc. Third Door Media's mission is to empower interactive and search marketing professionals by providing trusted content and community services they need to be successful.

Third Door Media produces the conference series [Search Marketing Expo - SMX](#), which includes SMX West (Santa Clara, CA, March 2-4, 2010), SMX Advanced, SMX East, and other SMX conferences. Third Door Media also publishes the search marketing news and analysis site [Search Engine Land](#) and Sphinn.com, the place for



web, online, search, interactive and internet marketers to share news stories, talk within subject-specific discussion forums, build a network and stay connected to hot topics in internet marketing.

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### **Online Web 2.0 Version**

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



## **Exceptional Risk Advisors New Whitepaper Offers Critical Insight Into Unprepared Business Owners, Spurs Development of High Limit Disability Buy/Sell Insurance Product**

*Exceptional Risk Advisors, in conjunction with Inc. Business Owners Council, announced today the availability of a provocative whitepaper entitled “Unprepared for the Unthinkable”, a study on the financial preparedness of business owners in the event of a death or disability of a business partner. As a result of this research, high limit disability buy/sell insurance was developed with limits up to \$100,000,000 per insured to fill a market void created by highly successful business owners' inability to obtain adequate disability buy/sell insurance to fund large buy/sell agreements.*

(PRWEB) November 5, 2009 -- Exceptional Risk Advisors, in conjunction with Inc. Business Owners Council, announced today the availability of a provocative whitepaper entitled “Unprepared for the Unthinkable”, a study on the financial preparedness of business owners in the event of a death or disability of a business partner.

Written by [Exceptional Risk Advisors'](#) CEO [Ted Tafaro](#), along with Russ Alan Prince and Hannah Shaw Grove, “Unprepared for the Unthinkable” details research conducted on over 1,400 business owners on the topic of business emergency planning. The study concluded that only 40% of business owners with equity partners are financially prepared for a death of a partner, and less than 15% are prepared in the event a partner becomes disabled.

“With the intent of our research designed to raise awareness, we coupled the release of our research with an updated disability product capable of meeting the disability insurance funding demands of highly successful business owners,” said Mr. Tafaro.

As a result of this research, Exceptional Risk Advisors launched [Equity Protect 365](#), a Disability Buy/Sell product with limits up to \$100,000,000 per insured. Equity Protect 365 delivers sophisticated insurance advisors, consultants, business succession planners, and their clients the tools capable of fully funding Buy/Sell Agreements for some of the largest and most profitable privately held ventures.

Exceptional Risk Advisors, a Lloyd's of London Coverholder, specializes in developing innovative insurance programs for sophisticated insurance advisors who work with business owners, corporate executives, entertainers, athletes, medical professionals, and attorneys.

[Inc. Business Owners Council](#) is Inc. magazine's membership organization for top entrepreneurs and family business owners. The Council brings thought leaders together with Council members to explore best practices and develop insight that help members make smarter decisions.

For a free copy of “Unprepared for the Unthinkable”, please contact:

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## Online Web 2.0 Version

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

## News Image





## **David Edman of Risk Management Partners, LLC, Attends a Briefing on Healthcare Reform at the White House**

*As a representative of the National Federation of Independent Business (NFIB), David Edman – founder and managing partner of Risk Management Partners, LLC – was invited by President Obama to the White House for a briefing on healthcare reform.*

Wayne, PA (PRWEB) November 5, 2009 -- On October 29, 2009, the same day that House Democratic leaders released their bill to overhaul the healthcare system, President Barack Obama invited 100 business leaders from around the country to the White House. David Edman, founder and managing partner of Risk Management Partners, LLC, ([healthcare consulting services](#)) in Wayne, PA, was among the attendees, representing the National Federation of Independent Business (NFIB) and the U.S. Chamber of Commerce.

“President Obama acknowledged at the outset that small business is the engine that drives the U.S. economy, and we agree,” said Edman upon his return from Washington, D.C. “It was an honor to be selected to represent the business community at this meeting.” Edman observed, “The President correctly stated that healthcare costs have increased at a faster rate for small business owners and entrepreneurs in comparison to large businesses, and it is critically important to make healthcare more affordable.”

According to Edman, the President reiterated that the Administration’s approach for reform allows individuals who are happy with their current health coverage to keep their group health plans. President Obama also explained that other benefits of health reform for small business include increased affordability because of tax credits, prohibiting large premium increases or policy cancellation because of experience, and elimination of caps on benefits. Small businesses will have the option of participating in shared pools or a healthcare insurance exchange in order to get better deals. In addition, businesses will be required to “play” (offer coverage to their employees) or “pay” (be charged a tax or penalty for not offering coverage).

Following the President’s remarks, Dan Danner, president and CEO of the NFIB stated, “Small businesses are looking closely at the proposed legislative proposals being discussed – because the details in these bills can make or break their livelihoods and the future of their employees.” He concluded, “But, in the end, small businesses’ support or opposition will rest on whether or not they are persuaded that costs will actually be reduced, and the quality of their healthcare will not be compromised.” ([see full statement from Danner](#)).

“At Risk Management Partners, our goal is to fix healthcare from the bottom up, one employer at a time,” added Edman. “We work with employers who are motivated to change the way they buy group health insurance for their employees, reduce costs, and improve the value of their health benefits package, leading to a better future for the business community.”

Based in Wayne, PA, Risk Management Partners, LLC, ([healthcare consulting firm](#)) represents employers, unions, coalitions and other healthcare purchasers on benefit and cost issues. Using a risk-management approach, Risk Management Partners draws on many years of healthcare industry experience to create smarter purchasers and consumers of healthcare. Since 2005, Risk Management Partners has been providing clients with [healthcare insurance brokerage and consulting services](#) including, data analysis, cost-containment strategies, strategic



planning, managed care and risk-management services. For more information about Risk Management Partners, visit [www.rmpllc.biz](http://www.rmpllc.biz)

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**Online Web 2.0 Version**You can read the online version of this press release [here](#).



## **OnlineAutoInsurance.com Encourages Safe Driving During the Holidays**

*With the holiday season here and families coming together, the roads will be utilized by motorists more often. Unfortunately, there are those who take the high risk of driving while impaired.*

(PRWEB) November 5, 2009 -- The winter holidays means families traveling, big feasts, building memories and smiles as presents are unwrapped. Unfortunately, this great time of year turns tragic for many as individuals get behind the wheel after having one too many. OnlineAutoInsurance.com believes it is important for motorists to be aware of the cars around them and drive defensively and more importantly, avoid driving while intoxicated.

There is no doubt that this time of year brings more traffic to the roads. With families gathering to dine for Thanksgiving, employees attending company Christmas parties and of course the big New Year's Eve bash, but individuals should be well aware of the dangers that these celebrations may pose. As a responsible driver a person should make themselves more alert to the other vehicles on the roads.

By driving defensively and constantly scanning the traffic surrounding them may allow a driver to spot potentially dangerous drivers who may be operating their vehicle erratically and impaired. Identifying these motorists can help people stay safe and also give them the ability to steer clear and get away from a car which seems to be operated by a drunk driver.

In addition, be extra careful at intersections. Impaired motorists have the tendency to ignore stop signs and traffic lights. Take an extra look both ways and a couple extra seconds before crossing an intersection to make sure there is not a crossing vehicle which may seem like it is going to fail to stop.

Never drink and drive. As most are aware, law enforcement officers crackdown during this time of year and take drunk driving very serious. Being caught operating a vehicle while impaired can have severe and long lasting repercussions and will land an individual in the high risk pool. From legal fees to the increased rates of [auto insurance for high risk drivers](#) and the cost of the citation and impounding of the vehicle, the price is just not worth risking it. A DUI can stay on a driver's record for up to ten years and have a negative effect in many ways.

Of course being caught is a best case scenario compared to the more tragic outcome that can take place. Drunk drivers not only put their own lives at risk, but also the lives of others as well. If a person is planning to drink, plan ahead and arrange for transportation. By visiting <http://www.mva.maryland.gov/DriverSafety/Topics/holiday.htm> the state of Maryland provides helpful tips to stay safe this holiday season and abide by the well known slogan, "Friends don't let friends drive drunk" and never let a loved one get behind the wheel of a car if they have had too much to drink. Either let them sleep it off or help them find another way home.

For more information, visit <http://www.onlineautoinsurance.com/learn/high-risk-drivers.htm> to learn more about high risk drivers.

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### **Online Web 2.0 Version**

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

## **InsuranceArm: 6 Vital Questions to Ask a Washington Insurance Agent About Flood Insurance Right Now**

*It's flood season in Washington. This year the risk of flooding in the Green River Valley is even higher than usual due to weaknesses in the Howard Hanson Dam. InsuranceArm.com warns consumers to be prepared with 6 questions to be sure to ask a Washington insurance agent to be sure they are covered in the event of flood damage.*

Kent, WA (PRWEB) November 5, 2009 -- InsuranceArm.com warns the residents of Washington to be sure they have adequate flood insurance this year. Flood warnings are typical this time of year, but residents near Kent, Washington, have another possible source of flood water to worry about. The Army Corps of Engineers has said they may need to release water into the area while repairs are made to the Howard Hanson Dam.

Jim Hunt President/CEO Bell-Anderson Agency, Inc. a [Kent, Wa, insurance](#) company, warns that many people don't have adequate coverage if there is flooding. "Though limited in its scope and limits of coverage, the [The National Flood Insurance Program](#) (NFIP) has the only commercially available policies that specifically define Flood Coverage to include 'unusual and rapid accumulation or runoff of surface waters from any source.' This includes the current — the intentional release of waters by the Corps of Engineers," he said.

Most insurance agents do not realize that if they write a Difference in Conditions policy (DIC), which normally covers Earthquake, Landslide and Flood it will not cover if the flooding is caused by Governmental action. This is what will cause flooding if the Army Corp of Engineers releases water to save the Howard Hansen Dam. Decks, patios, fencing and other outbuildings are not covered.

"There is a significant risk of flooding in areas around the Howard Hanson Dam. If you have a flood insurance policy, be sure to read it. Ask us any questions you have about your coverage. If you don't have coverage, I cannot stress enough the urgency to do so NOW. There are 30-day waiting periods after approval and payment," said Hunt. Bell-Anderson Agency is Arm Northwest's [Kent, Wa, insurance](#) Kent, Washington, insurance provider.

"Several insurers are now canceling coverage in the middle of the policy term due to the elevated possibility of loss. There remains a very limited marketplace for Flood Coverage outside of the NFIP," Contact a local insurance agent and don't be satisfied with signing up for flood insurance. Ask detailed questions to the agent. Know what is and what is not covered.

Insurance policies usually take 30 days to go into effect. Act sooner rather than later as the winter months approach when precipitation typically increases.

Here are 6 questions to ask an insurance agent about flood insurance:

1. What is covered on my property (as in my lot or land)?
2. What is covered structurally on my house/condo?

3. What is covered as far as my possessions that are on my property?
4. Is temporary residence like a hotel or apartment covered if my residence is damaged?
5. Am I covered for flooding caused by Government induced flooding or flooding caused by Government construction?
6. Am I covered if a landslide happens as a result of a flood?

Watch the [InsuranceArm blog](http://www.insurancearm.com/blog) at <http://www.insurancearm.com/blog> for updates on the situation.

#### About ARM Northwest

Associated Risk Managers (ARM) of the Northwest is a professionally managed insurance marketing association. The ARM concept brings together motivated and committed agencies to develop, market, and sell insurance products to individuals, associations, and target industries.

ARM Northwest member agencies are independently owned and draw from ARM's marketing and sales support including training and education, producer development and perpetuation.

Look for insurance agents in Washington and Idaho at [www.InsuranceArm.com](http://www.InsuranceArm.com)

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### Online Web 2.0 Version

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

### News Image





## **Athena Investment Systems Enables Risk-Managers, COOs and CIOs to Monitor Exposures, Risk and P&L in Real-time**

*Athena Investment Systems, the leading provider of solutions to Hedge Funds has today introduced a real-time surveillance and alerts module for “Aura”; Athena’s real-time analytics, visualization and business intelligence dashboard.*

(PRWEB) November 5, 2009 -- The Aura Surveillance module allows firms to create custom alerts based on real-time holdings and trade information, risk measures or even fund performance. When these alerts are triggered, Aura will notify designated managers via on-screen messages, E-mail, IM or the web.

According to Luis Otero, Chief Technology Officer at Athena, “Hedge Funds need three things to achieve real-time surveillance: (i) They need a tool to consolidate all of their current position and trade information across all of their primes and executions systems; (ii) they need a high-performance analytics framework to calculate their real-time exposures, P&L & stress-tests and to evaluate both standard and custom alert rules; (iii) and finally they need the ability to notify managers of rule breaches immediately so that the problems can be corrected before they impact the performance of the firm.

Otero continues, “Many firms struggle with putting these pieces together themselves. By adding the surveillance module to Aura’s already robust data aggregation and high-performance analytics framework we allow our client have a best-of-breed analytics tool, and they can focus on investing, not systems.”

Athena distributes the Aura platform directly to funds, and as a private labeled system via other financial service providers and system vendors.

For additional information on Aura, call Athena at 866.655.2663 or visit [www.athenasystems.com](http://www.athenasystems.com). Demonstrations and pilots are available.

**ABOUT ATHENA-** Athena Investment Systems provides products and custom systems that enable buy-side users to increase performance, manage risk, save time and lower operational costs.

Athena is comprised of veteran developers, integrators, and analysts with extensive experience in capital markets. Our client list includes leading hedge funds, mutual funds, banks, insurance companies and institutional managers.

Athena is a global firm with consultants headquartered in the US and Europe.

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### **Online Web 2.0 Version**

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



## **American Physicians Assurance Corporation to Upgrade to Millbrook's New Business Intelligence Platform**

*Satisfied customer of 9 years upgrades to Millbrook's new business intelligence solution.*

Exton, PA (PRWEB) November 5, 2009 -- Millbrook Incorporated, a leading provider of property and casualty (P&C) insurance business intelligence and data services, announced today that longstanding Millbrook customer American Physicians Assurance – provider of medical professional liability insurance in the Midwest and New Mexico – is upgrading to Millbrook's Management Information Suite (MIS).

MIS is Millbrook's newest complete business intelligence, data integration, and data warehouse product specifically designed for insurance companies. With pre-built data models, integrated ETL (extract, transform and load), and rich business intelligence content; this powerful solution enables insurance companies to access claims and policy information across the enterprise efficiently and affordably in order to make more informed business decisions.

“We have been using Millbrook as our data warehouse and business intelligence provider for almost 10 years and are very pleased with the insight we can derive from their solution, and the team's overall depth of expertise in the property & casualty insurance industry,” stated Tom Mouser, American Physicians Assurance Corporations Information Systems Manager. “We are looking forward to the added power and capabilities the new MIS business intelligence system will bring us.”

Companies such as American Physicians Assurance Corporation that recognize the strategic value of their own information and the power of well-executed business intelligence, continue to reap the benefits of adding to its competitive edge.” MIS is a proven enterprise business intelligence and data integration platform that helps insurance companies accomplish this.

“The ability to wring every drop of knowledge from a combination of a company's data is strategically differentiating,” said John Search, Millbrook Vice President. “It is creating a playing field of have and have-nots among insurance carriers, where those with the best business intelligence will win, and those with little to none will not survive. It is rewarding to be part of American Physicians Assurance Corporation's success in providing insight that only business intelligence can bring, with an exciting new level of maturation.”

### About American Physicians Assurance Corporation

Protecting doctors for more than 30 years, American Physicians Assurance Corporation, a wholly owned subsidiary of American Physicians Capital, Inc. (NASDAQ:ACAP), is a leading provider of medical professional liability insurance in the Midwest and New Mexico. Since 1975, we have delivered physician-focused coverage, support and services that enable our policyholders to practice with confidence. Our coverage is focused on the states of Illinois, Indiana, Kentucky, Michigan, New Mexico, Ohio and Wisconsin.

### About Millbrook Incorporated

Millbrook is the industry leader in providing insurance-specific Business Intelligence and Data Warehousing for



insurance companies that seek to gain a deeper understanding of their books of business, become more nimble in pricing and product development, manage their agents, improve workflow, lower claim costs and improve profitability.

Founded in 1997, Millbrook's hallmark is its deep insurance knowledge and unparalleled service provided to its large list of insurance company customers.

More information about Millbrook can be found at [www.millbrookinc.com](http://www.millbrookinc.com).

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**Online Web 2.0 Version**

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



## **Uncasville, Connecticut's Curtin Insurance Agency Announces an Easier Way to Purchase Connecticut Online Insurance**

*Curtin Insurance Agency, an independent insurance agency located in Uncasville, CT, is proud to announce the launch of their new website and digital marketing campaign.*

(PRWEB) October 30, 2009 -- Curtin Insurance Agency, an independent insurance agency located in Uncasville, CT, is proud to announce the launch of their new website and digital marketing campaign.

Curtin Insurance Agency has partnered with Astonish Results, LP, a digital marketing and training company for the insurance industry, to create a new online marketing campaign. The Astonish Results marketing strategy has been implemented by Curtin Insurance Agency to help the agency find and keep new customers. Featuring a "Virtual Insurance Office" and "Virtual Insurance Agent," Curtin Insurance Agency is confident that its new system will better meet the needs of its clients.

Curtininsuranceagency.com was created to make the experience of online insurance shopping easier. The site is divided into clear categories, making it simple for Connecticut insurance shoppers to visit <http://www.Curtininsuranceagency.com>, find the type of insurance they are looking for, and gain a better understanding of their policy options. If you have questions about Auto, Home, Business, or any type of insurance you may need, <http://www.Curtininsuranceagency.com> has a "Frequently Asked Questions" page you can visit for answers. Curtin Insurance Agency also provides current and perspective customers with ways to contact the agency at any time by filling out a form or calling 888.414.5905.

About Curtin Insurance Agency:

The Curtin Insurance Agency has been a prominent mainstay in the local community and has been a family-owned business since 1904. Their Connecticut agency provides complete service. You are not just a number at Curtin Insurance Agency. They take the time to understand your insurance needs. This is imperative to getting you the lowest rates on your insurance. Let Curtin Insurance Agency help you today!

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### **Online Web 2.0 Version**

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



## **A New "Virtual Insurance Office" and Digital Marketing Campaign for The Weimer Group**

*As The Weimer Group Insurance & Financial Services of Harleysville & Perkasie, PA noticed that more and more insurance customers were turning to the Internet for research and shopping, they decided to change the way they marketed to consumers. The agency is now proud to announce the re-launch of their website, [www.TheWeimerGroup.com](http://www.TheWeimerGroup.com), which has been renovated to make an easy, convenient experience for modern insurance shoppers.*

(PRWEB) November 5, 2009 -- As The Weimer Group Insurance & Financial Services of Harleysville & Perkasie, PA noticed that more and more insurance customers were turning to the Internet for research and shopping, they decided to change the way they marketed to consumers. The agency is now proud to announce the re-launch of their website, [www.TheWeimerGroup.com](http://www.TheWeimerGroup.com), which has been renovated to make an easy, convenient experience for modern insurance shoppers.

The Weimer Group's brand-new multimedia website - or, "Virtual Insurance Office" as they call it - was designed with online insurance shoppers' needs in mind. All products are neatly categorized in the Products Center, where researchers will find just the right amount of information on each coverage. The website also includes a helpful FAQ area, a "Virtual Insurance Agent", a monthly contest, and a "Go Green" option for those who prefer their documents via email. Shoppers will find a Service Center that offers a free savings analysis and helpful insurance tips, as well as a Learning Center that includes articles on various types of policies. All forms are quick and easy to fill out, quotes are easy to obtain, and there's a detailed contact page which includes a map and directions to The Weimer Group's physical offices.

The Weimer Group Insurance & Financial Services was founded in 1968, and is a full-service independent insurance agency servicing Montgomery, Bucks, Lehigh, Northampton, Berks, and Chester Counties, Pennsylvania. They work with insurance carriers to customize policies for their client's specific needs. The Weimer Group specializes in both personal and commercial lines, including auto, home, business, life, health, Medicare supplement, annuities, group benefits, and much more.

Check out their new "Virtual Insurance Office" at <http://www.TheWeimerGroup.com> to see the future of independent insurance agency marketing!

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<http://www.TheWeimerGroup.com>

4019216220

### **Online Web 2.0 Version**

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



## **Sunderland, Massachusetts' Dale A. Frank Financial Group Announces an Easier Way to Shop for MA Online Insurance & Financial Service**

*Dale A. Frank Financial Group, an independent insurance agency located in Sunderland, MA, is proud to announce the launch of their new website and digital marketing campaign.*

(PRWEB) November 5, 2009 -- Dale A. Frank Financial Group, an independent insurance agency located in Sunderland, MA, is proud to announce the launch of their new website and digital marketing campaign.

Dale A. Frank Financial Group has partnered with Astonish Results, LP, a digital marketing and training company for the insurance industry, to create a new online marketing campaign. The Astonish Results marketing strategy has been implemented by Dale A. Frank Financial Group to help the agency find and keep new customers. Featuring a "Virtual Insurance Office" and "Virtual Insurance Agent," Dale A. Frank Financial Group is confident that its new system will better meet the needs of its clients.

Dalefrankinsurance.com was created to make the experience of online insurance shopping easier. The site is divided into clear categories, making it simple for Massachusetts insurance shoppers to visit <http://www.Dalefrankinsurance.com>, find the type of insurance they are looking for, and gain a better understanding of their policy options. If you have questions about Auto, Home, Business, or any type of insurance you may need, <http://www.Dalefrankinsurance.com> has a "Frequently Asked Questions" page you can visit for answers. Dale A. Frank Financial Group also provides current and perspective customers with ways to contact the agency at any time by filling out a form or calling 888.399.7635.

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### **Online Web 2.0 Version**

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



## **Officetronics - Growth Spurt in Sales of Gun Safes, Fire Files & Other Security Products in a Down Economy**

*Officetronics reports a high interest in gun safes, fire files, home office security safes and other related products in a down market. Consumers and businesses are cutting budgets and spending but still willing to invest in security products.*

(PRWEB) November 5, 2009 -- Gold, silver, cash, jewelry, highly sensitive documents, etc. in an unstable economy is motivating consumers to protect themselves and their assets. With the value and demand of precious metals on the rise FireKing, Sentry Safe and others brands of safes and security storage products sales are seeing much more traction from consumers. Fire Safes are a niche line that traditionally hasn't gotten much attention.

The U.S. Fire Administration (an entity of FEMA) reports "...fire killed more Americans than all natural disasters combined. There were an estimated 1.5 million fires in 2008. Direct property loss due to fires was estimated at \$15.5 billion.."

Gun safes are a specific line that also cannot be compromised. SentrySafe recently increased and updated their line of gun safes and states "Providing quality-driven security gun safes and cabinets that protect firearms, collectibles and other priceless possessions is synonymous with the SentrySafe name. Promising the kind of innovation our customers expect continues to be the hallmark of our success." For a complete catalog of FireKing and Sentry safes visit <http://www.officetronics.com/security-fireproof-safes-c-49.html>

There has recently been developments of hybrid storage cabinets that include fire, water, security and impact protection to maximize protection. For more information or any questions contact a rep at Officetronics at 888-502-0178

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Officetronics

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**Online Web 2.0 Version**

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



## **Keeping The IRS Away From Your IRA**

### *Goldstone Wealth Management Warns Against The Retirement Ticking Time Bomb*

Glenn Ellyn, IL (PRWEB) November 5, 2009 -- Goldstone Wealth Management is inviting the public to protect their retirement accounts from the double and, sometimes, triple taxation that will occur when they pass away. According to Mauricio García, Goldstone's President, 70 percent to 80 percent or more of the trillions in IRA assets will go directly to the Government. "Start planning now because a retirement time bomb is ticking," says Mr. García, who has helped more than 1,300 families withdraw hundreds of thousands, if not millions out of their retirement plans without tax, how to get long-term protection without paying annual premiums and find safe retirement savings vehicles while protecting their money from market losses.

Goldstone also warns that one has to be extremely careful to get advice from bankers and stockbrokers. They are NOT IRA specialists and may not know the various options the IRA owner has to distribute and transfer their IRA money.

"The IRA tax rules are extremely complex and often unforgiving. This is not an area for do-it-yourselfers or advisers who may be practicing on you. You'll need an IRA tax expert and you'll have to pay for the advice says IRA Expert Mauricio Garcia.

Unfortunately, the first thing IRA owners think, is "Hey, I have my IRA with a big bank, broker or mutual fund company. Why should I pay an adviser if I can call any one of these IRA institutions and get IRA advice for free?" "They must know all the rules. I'm sure they are looking out for me."

IRA expert Mauricio Garcia said he hears this argument from people every day.

"The financial institutions are more clueless than you are" Garcia said. "When this kind of important advice is offered at no cost, it minimizes the value of such services and gives IRA owners the feeling that this is not that important."

These institutions are generally investment advisers and not IRA Specialist.

You can always get free advice, but that will cost your beneficiaries their inheritance.

Based in Glenn Ellyn, Goldstone Wealth Management is the IRA Expert in the Midwest and can effectively manage the distribution of assets from Individual Retirement Arrangements (IRAs).

According to the 2008 Retirement Confidence Survey, only 47 percent of Americans know how much money to save for retirement and 51 percent of retirees left the workforce earlier than expected. During his more than ten years of experience, Mr. García has demonstrated a superior understanding of the complicated issues and constantly changing tax laws pertaining to IRAs. Mr. García is a regionally recognized authority on managing IRAs, and is consulted by dozens of clients every month.



As Goldstone's President, Mr. García has demonstrated a commitment to professional development and strengths in understanding the complicated issues related to taking distributions from retirement accounts. He helps his clients increase their retirement income, reduce taxes and build wealth while lessening risk. Mr. García and his team of IRA experts conduct seminars to educate the public to gain complete understanding in all areas of financial, insurance, tax and legal planning.

Since IRAs were first established, the only thing most advisors and investors have worried about is how to get money into them. Now with baby boomers entering their retirement years, and once secure pensions disappear, investors will have to change their focus to how to get money out of their IRAs correctly and without losing an undue amount of the savings to taxes or penalties. Goldstone advisors not only know what to look for, they know what to do about in every situation.

For more on this topic please visit [www.ExpertIRAadvice.com](http://www.ExpertIRAadvice.com)

**ABOUT GOLDSTONE:** Goldstone is an independent wealth management firm in Glenn Ellyn that specializes in pre- and post-retirement planning. Its founder, Mauricio García, is a financial strategist who assists individuals in wealth accumulation, tax minimization and eventually the transferring of assets to their loved ones and charitable beneficiaries. Mr. García holds a certification from the National Association of Financial and Estate Planners (NAFEP) and one by the Association of Chartered Senior Financial Planners as well as a membership to National Association of Fixed Annuities (NAFA). He is also a registered agent with the Illinois Department of Financial and Professional Regulations Division of Insurance.

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### **Online Web 2.0 Version**

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



## Tampa Company Introduces IDEAL Dialogue to Call Center Service

*The Ideal Dialogue Company has launched an updated version of its hiring, training, and performance-improvement systems for outsourced and in-house call center operations. With foundations in call-center expertise, communication science academics, and corporate training skill, the Ideal Dialogue Company takes aim at the customer service industry's historically poor reputation for customer satisfaction. Ideal Dialogue systems use science and human input to equip call centers with the agents and leaders best suited to leave callers feeling good about the brands represented. Unlike traditional approaches to improving customer service, Ideal Dialogue uses human perception to set standards.*

(PRWEB) November 4, 2009 -- The Ideal Dialogue Company today announced the rollout of newly refined systems for improving call centers' customer satisfaction ratings.

Previously known as Quality 3, The Ideal Dialogue Company is unveiling its new branding and releasing details of the research and development behind IDEAL systems on its new web site, [www.idealdialogue.com](http://www.idealdialogue.com).

The Ideal Dialogue Company brings to the industry a primary focus on the human component of customer service. Ideal Dialogue systems have been designed to refashion hiring, training, and performance improvement for outsourced and in-house call center operations. These systems are:

- IDEAL Voice agent selection
- IDEAL Agent training
- IDEAL Leader selection and training
- MERCATOR ID performance-to-goal mapping

Each of the IDEAL Dialogue systems, including the MERCATOR ID performance-to-goal mapping system, is offered as a standalone product or as a component of the complete suite.

“Ultimately, it is the human component—communication between agent and customer—that wields the greatest influence on your brand’s reputation,” said Ted Nardin, president of The Ideal Dialogue Company. “With this knowledge in hand, we have dedicated our business to developing the tools necessary to change the way consumers perceive both the service they receive and the brands they use.”

Based in Tampa, the Ideal Dialogue Company was established in response to an extensive research project that revealed a pivotal need for new agent selection and training philosophies. The company’s founders are experts from the call-center industry, communication science academics, and corporate training. IDEAL Dialogue systems are currently used in call centers across the U.S., as well as Europe and Asia.

Ted Nardin can be reached by email at [ted.nardin\(at\)idealdialogue\(dot\)com](mailto:ted.nardin@idealdialogue.com) or by phone at 800-648-5526.

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### **Contact Information**

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### **Online Web 2.0 Version**

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



## **Peloton Global Distribution Services Announces New Member, Continuum Worldwide, a Risk Management Solutions Provider, as an Integral Part of Premiere Consortium**

*Continuum Worldwide Joins Peloton Global Distribution Services to align with the top performers of best-of-class within their organization to bring quality services to the Insurance Industry.*

Irvine, Calif. (Vocus) November 3, 2009 -- [Continuum Worldwide](#) has joined [Peloton Global Distribution Services](#) to align with other top performers in their efforts to bring quality services to the Insurance Industry. Continuum Worldwide brings a unique operational risk management service to Peloton Global Distribution Services' premiere consortium. As a leading independent provider of risk management solutions, engaged in all phases of the information security, compliance, and discovery lifecycles, Continuum will serve to be an invaluable addition to Peloton Global Distribution Services.

“Risk Management is something that Peloton Global Distribution Services takes very seriously. Having Continuum Worldwide as a member increases our insight and knowledge for ongoing operational risk management measurements, and it ultimately sets us apart from a typical insurance marketing organization. This also presents an opportunity for potential new revenues and performance,” said Peter Holden, CEO Peloton Global Distribution Services.

“In our highly competitive industry, Continuum’s ability to effectively grow its brand will determine its sustainability, growth rate, and value,” stated Cheryl Jones, President at Continuum Worldwide. “The purpose of our affiliation with Peloton is to create overall success by leveraging the effective capabilities of the members. At Continuum we see a definitive upside for ourselves in leveraging the core groups’ strengths towards greater business success, by aligning marketing efficiencies, power, and strength as a whole.”

Peloton Global Distribution Services creates market opportunities and business advantages for its members by leveraging best practices towards creating growth through effective collaboration and strategic partnerships. The membership offers the combined strength of top performers working together to reach the optimal level of industry competitive success for both the individual member entities, and for the group as a whole. Membership includes some of the largest general agencies, specialty companies, and industry suppliers on a global level.

### About Continuum Worldwide Corporation

Continuum Worldwide Corporation (CWC), a subsidiary of Mutual of Omaha, is a business assurance company, engaged in all phases of the information security, compliance, and discovery lifecycles. CWC invests in the success of their clients, helping them identify, respond to, and prepare for risks associated with people, processes and technology.

For more information about Continuum, visit [www.continuumww.com](http://www.continuumww.com).

About Peloton Global Insurance Services



Peloton Global Distribution Services Elite Members includes, but is not limited to: 3 Mark Financial, CPS Insurance Services, Brilliant Blue, Continuum Worldwide, Outsell Consulting, Monday Associates Public Relations, RJL Insurance Services, First Summit Financial, Advanced Image Direct, and Disability Insurance Services. To learn more about Peloton Global Distribution Services please visit [www.pelotonglobal.com](http://www.pelotonglobal.com)

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**Online Web 2.0 Version**

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

## **SleepApneaUSA.net Announced An Alternative Sleep Apnea Solution For Commercial Pilots After NTSB Recommended Mandatory Sleep Apnea Certification For Testing And 'Successful Treatment'**

*Although The NTSB Is Absolutely Correct On Mandatory Sleep Apnea Testing And "Successful Treatment", It Is Practically Impossible To Implement These Mandatory Certifications Without More Practical Solutions Because More Than 60% Of Sleep Apnea Patients Can Not Tolerate The Gold Standard Sleep Apnea CPAP Therapy. More Than 50% Of Commercial Pilots And Drivers May Forever Lose Their Pilot's Or Driver's Licenses Unless They Are Provided With More Practical Solutions Beside Surgeries And A Lifelong CPAP Face Mask.*

Hanover Park, IL (PRWEB) November 4, 2009 - Dr. Jin Zhou of SleepApneaUSA.net announced an alternative, potential sleep apnea solution for commercial pilots and drivers. The NTSB recently recommended mandatory sleep apnea certification for sleep apnea testing and subsequent "successful treatment" after the two pilots of northwest airlines flight 188 overshot their destination airport, Minneapolis, by 150 miles on October 21, 2009. Both have since lost their pilot licenses. "Although the NTSB is absolutely correct by mandating sleep apnea testing and "successful treatment" based on well-known scientific facts and current sleep apnea knowledge as well as the long history of transportation accidents caused by sleep apnea patients", said Dr. Jin Zhou, "it is practically impossible to implement these mandatory certifications without more practical solutions available, because more than 60% of sleep apnea patients can't tolerate the gold standard sleep apnea therapy, which is sleeping with a CPAP face mask for life". And the CPAP does not cure sleep apnea patients, it affords only temporary relief. And more than 50% of commercial pilots may lose their pilot's license forever after the new mandates are enacted as federal laws. Therefore, unless absolutely federally involuntary mandated, most commercial pilots are not expected to voluntarily go through sleep apnea testing, which may mean immediate suspension or forever loss of their pilot's license. The same consequences would be true for all commercial drivers in the U.S.A.. Dr. Jin Zhou urged the federal government, the FMCSA, the FTA, the FAA, all airlines, the scientific and medical communities as well as the insurance industry to immediately seek more practical solutions, in addition to the currently available surgical and CPAP options to alleviate or cure sleep apnea. If possible, all of the commercial pilots with sleep apnea should be effectively controlled or cured with new options, especially since many won't tolerate standard CPAP therapy or invasive surgeries.

The NTSB made the same sleep apnea recommendations indirectly to The Coast Guard. "Actually, the NTSB sleep apnea recommendation should be scientifically correct and practically more important, as our national security, to all U.S. military pilots and combat personnel, after reported death of a soldier due to inoperable CPAP in Iraq", said Dr. Jin Zhou, a former orthopedic surgeon with the China Air Force General Hospital in Beijing, China 21 years ago.

Sleep apnea is a deadly illness if without timely diagnosis and proper treatment, however, the current standard medical treatments are only focused on the surgeries and expensive, lifetime devices, with very limited clinical results and they are only for less than 30% of the sleep apnea population. Dr. Jin Zhou recently offered a Sleep Apnea ZHT Certification Class for healthcare providers as the no-surgery and no-device alternative for sleep apnea patients who could not tolerate or benefit from the standard sleep apnea medical treatment which consists of surgery and CPAP or oral devices.

Sleep apnea has been scientifically reported to be linked with the most of the CDC's Top 10 death-cause medical diagnoses and traffic accidents as well as the spending of billions of dollars for treating sleep apnea related medical conditions and from the labor production losses by sleep apnea resulted sickness and disabilities. Very sadly, millions of Americans already diagnosed with sleep apnea could not tolerate with or benefit from the standard medical treatment by the surgery and CPAP or any oral devices.

It was estimated that more than 95-97% of sleep apnea sufferers were never diagnosed. Even for those patients already diagnosed with sleep apnea, it was reported that only less than 20% of them have good tolerance and compliance with the prescribed gold CPAP therapy, and more than 60% to 80% of patients already diagnosed with sleep apnea have no or poor tolerance with or benefit from the standard medical treatment with CPAP or surgery.

It is now reasonably well-known and established that sleep apnea has been linked to most of the CDC's top 10 death-cause medical conditions, such as heart attack, cancer, stroke and diabetes. However, the original or ultimate cause for sleep apnea is not clearly known at all to the scientists and health care practitioners. Dr. Jin Zhou challenges the popular or mainstream theory in etiology for the sleep apnea that obstruction or collapse of the upper airway is due to the weakened and enlarged soft palate. As a matter of fact, as Dr. Jin Zhou hypothesized, the clinical reality is the exact opposite or completely different, therefore the current mainstream clinical treatment protocols by surgery and CPAP or oral devices are not expected to ultimately cure sleep apnea but simply to provide for some limited or short-term relief or temporarily cover up the deterioration of sleep apnea development.

In developing the new ZHT (Zhou's Hypoxicology Therapy) treatment of sleep apnea, Dr. Zhou, observed clinically that trachea caudal displacement (TCD) (the windpipe moving downward), resulted from diaphragm malfunction and baroreflex dysfunction, instead of weakened soft appellate as claimed by the mainstream scientists, is the main anatomical pathology for snoring, collapse of the upper airway and frequent breathing stops during the night for people with obstructive sleep apnea. In addition, as Dr. Zhou hypothesized, the dysfunction of the baroreflex, chemoreflex, metabo-reflex, mechanoreflex, psychosomato-reflex and respiration pace-making malfunction, due to psychological, environmental and anatomical causations, are primarily and intricately responsible for the obstructive and central sleep apnea development. Dr. Zhou further hypothesized that all of these sleep apnea etiological components are primarily controlled or regulated internally by the human body but induced externally. Therefore, sleep apnea should be completely reversible primarily through volitional resuscitation, resetting of the baroreflex and revitalization of the upper airway defense reflex by working through patient's body internally instead of externally through surgeries and devices.

ZHT, Zhou's Hypoxicology Therapy, as pioneered by its creator, Dr. Jin Zhou, is a new scientific concept and pioneering (aka, unproven) clinical solution as an alternative approach for sleep apnea. ZHT was noticed to be clinically beneficial not only to those sleep apnea patients but also to those patients with commonly seen medical conditions, from headache to sciatica, and mysteriously hard to treat medical conditions as a result of hypoxia, baroreflex dysfunction and dysautonomia.

Although it is not legally and scientifically permissible to claim ZHT as a new standard medical protocol,



according to Dr. Jin Zhou, it is clinically and optimistically observed that ZHT therapy shall be safe and effective or otherwise ZHT should be discontinued if a patient is not responding to ZHT with definitely noticeable relief on the first session and with satisfactory and significant results within three sessions.

Dr. Jin Zhou, D.C., M.D. (China), a former orthopedic surgeon 21 years ago in China and currently a licensed chiropractic physician in Illinois for the last 18 years, is dedicated to developing a revolutionary breakthrough, an extremely simple and super natural therapy that could potentially save millions of lives and trillions of dollars without having to rely upon only medication, surgery and device. He coined the new word, "Hypoxicology". Dr. Zhou is also a nationally renowned expert in healthcare compliance and reimbursement. Dr. Jin Zhou is the president of ERISAclaim.com.

For more information, please visit [http://sleepapneausa.net/ZHT\\_Certification.htm](http://sleepapneausa.net/ZHT_Certification.htm), or contact Dr. Jin Zhou at 630-808-7237.

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### **Online Web 2.0 Version**

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



## **\$36 Billion Charged for Blood Tests and Transfusions for U.S. Premature Infant Market**

*In the United States alone, an estimated \$25.7 billion U.S. dollars are charged to insurance providers and payers to perform blood panels assessing organ maturity on the 542,893 premature infants born each year. Additionally, an estimated \$10.8 billion U.S. dollars is charged for blood transfusions required by performing these blood panels. Together, these total \$36.6 billion U.S. dollars charged for blood tests and transfusions initially performed in the first two weeks of life for premature infants.*

(PRWEB) November 4, 2009 -- NanoStar™ Health Corporation today announced that an estimated \$25.7 billion U.S. dollars are charged to insurance providers and payers to perform blood panels assessing organ maturity on the 542,893 premature infants born in the United States per year. Additionally, the method of collecting the blood for these tests is the number one cause of anemia in these sick babies, thereby requiring an additional \$10.8 billion U.S. dollars in blood transfusions. Together, these total \$36.6 billion U.S. dollars charged for blood tests and transfusions initially performed in the first two weeks of life for these premature infants.

“Because these infants are premature, their organs are not fully developed, which places them at risk for maldevelopment or malfunction and susceptibility to the external world via infections and other health risks. It is key to assess their metabolic health in order to determine the best strategies for keeping these sick infants alive while they continue to develop to term,” said Michael D. Black, MD, MBA, renowned congenital cardiac surgeon and Chief Medical Officer of NanoStar Health. “Sadly, today this is done by sticking the baby’s heel with a scalpel to collect and analyze a blood sample every four to six hours during the first two weeks of the child’s life. This method is not only a source of severe trauma, which has recently been linked to adult learning disabilities; but it is also the number one cause of anemia in these sick infants. This medically induced anemia leads to an average of over five blood transfusions per week with standard lab blood testing methods and over three transfusions with newer point-of-care blood testing, with each transfusion introducing additional health risks to these already ailing children,” Black said.

In a recent report released by the March of Dimes and the World Health Organization, the global prevalence of preterm births, which is defined as less than 37 weeks gestation, was identified at 9.6 percent, or nearly 13 million births. However, the National Center for Health Statistics yesterday reported that 12.4 percent of U.S. births are preterm, which is equivalent to one in eight births. Additionally, the prevalence of preterm births is increasing, where in the United States, it has increased 36 percent since 1984. Experts has identified a myriad of reasons for this increase including fertility procedures, the lack of prenatal care for the uninsured, maternal obesity and smoking, and doctors inducing labor prior to 37 weeks gestation.

“Although \$36 billion dollars in medical fees significantly taxes the already strained United States healthcare system, it translates to a very small niche market for the medical device industry,” said product development veteran and Chief Operating Officer of NanoStar Health, Anita Chambers, PhD, MBA. “Large medical product corporations are not generally interested in developing products to serve only 12.4 percent of the United States or 9.6 percent of the worldwide market. Therefore, these premature infants represent a rapidly growing underserved patient population that continues to contribute to escalating healthcare costs,” Chambers said.



“Nanotechnology offers the promise of delivering innovative methods of assessing and treating the health of premature infants,” said Nihat Okulan, PhD, and Chief Technology Officer of NanoStar Health. “Not only do nanotechnology products meet the size needs of these tiny patients, but they also allow us to create new paradigms in clinical methodology including immediate blood test results utilizing significantly smaller sample sizes. For example, nano-sized devices, which are characterized by their high surface to volume ratio, allow for faster response times with the use of lower and safer concentrations of the respective samples,” Okulan said.

“Unlike large medical corporations, NanoStar Health is not focused on the larger patient markets. We are a small start-up company hoping to take advantage of stimulus package grants to deliver a product that could reduce the \$36 billion dollars in U.S. charges for blood tests and transfusions to less than \$2 billion dollars, while still allowing providers to generate reasonable profits for conducting these procedures. We chose not to focus on the largest patient markets, but instead to focus on one of the smallest where we can make the most significant difference for the patients, the economy, and the overall healthcare system,” Chambers said.

“The focus of our medical device development at NanoStar Health is not only assessing the health of premature infants, but doing so in a way that does not further traumatize the premature infant or require a costly healthcare infrastructure. Therefore, these products will not only benefit the infants born in first-world countries like the United States, but in all countries including those where medical technology resources are scarce,” said Black. “Providing healthcare options to underserved patient populations, while simultaneously reducing healthcare costs are the key tenets of our business, nanotechnology is our method of accomplishing this,” Chambers said.

#### About NanoStar Health™ Corporation

NanoStar Health is positioned to become a global leader in the emerging technology arena of nanomedical devices specifically designed for premature infants. The Company began operations in March 2009 and was incorporated in May 2009 to capitalize on the founder’s expertise in nanotechnology, neonatal and pediatric medicine, and medical device commercialization.

#### NanoStar Health founders include:

Michael D. Black, MD, MBA – Chief Medical Officer, a R.S. McLaughlin Fellow, is a practicing congenital cardiac surgeon (adult and pediatric). Currently Dr. Black is the Chief of Pediatric and Adult Congenital Heart Program at California Pacific Medical Center in San Francisco. Dr. Black was Chief of the Pediatric Heart Program from 1999 - 2003 at Stanford University School of Medicine and additionally a founding member of Bio-design consortium at Stanford University.

Anita Chambers PhD, MBA – Chief Operating Officer, a Fielding Institute for Social Innovation Founding Fellow, has nearly 25 years experience in the medical industry where she has successfully developed, commercialized and launched 26 medical devices including many “world’s firsts.” Her background includes clinical medicine expertise, social science expertise, and expertise in technology management.



Nihat Okulan PhD – Chief Technology Officer, is an expert in developing MicroElectroMechanical Systems (MEMS) and Nanotechnology for commercial and medical applications. He has conducted MEMS research and development for over ten years and has published numerous papers on MEMS devices and fabrication technologies. Many of Dr. Okulan's efforts have been directed towards the manufacturability of nano- and micro-devices.

Additional information is available at [www.nanostarhealth.com](http://www.nanostarhealth.com)

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**Online Web 2.0 Version**

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## **Early Rockies Snowstorm Signals Launch of Ski Season and Delivers Reminder to Add Travel Insured Sports Coverage to Your Trips**

*Mother Nature brought early snow to Colorado's Front Range and other regions. The October storm kept ski areas on schedule for season openings, and prompted skiers to make plans. Travel Insured's Sports Option can cover prepaid trips and equipment delay costs, or injury expenses from heli-skiing or racing.*

East Hartford, CT (PRWEB) November 4, 2009 -- An early snowstorm in the final days of October in the Colorado Front Range and Wyoming was Mother Nature's approval for keeping the November start of the western ski season on schedule, if not accelerated. Colorado Ski Country USA announced that all 22 of its member resorts are on schedule to be open by Thanksgiving. Areas including Arapahoe Basin, Loveland and Copper Mountain are already open!

The storm is a reminder to skiers heading to the slopes to add travel insurance to their ski vacation bookings. Travel Insured International ([www.travelinsured.com](http://www.travelinsured.com)) has a menu of inclusive and optional coverage, including a Sports Coverage option, in four types of Worldwide Trip Protector plans to provide skiers with the most flexible travel insurance choices available. The products are designed to protect skiers' prepaid travel money, including ski package components, and skiers' risk of accident-related emergency medical expenses when they take to the slopes this winter. Some skiing activities not normally covered are protected with the Sports Coverage option.

Choices of plans include: Worldwide Trip Protector Gold for the most comprehensive benefits and highest benefit limits; Worldwide Trip Protector for comprehensive coverage with lesser benefit limits, but also lower premiums than WTP Gold; Worldwide Trip Protector Lite for essential, family-friendly coverage at the most affordable premiums, and Worldwide Trip Protector Lite Expanded for a cost-saving plan with value-added coverage, including School Day Extension, Missed Connection, and the ability to cover a Pre-Existing Medical Condition.

### **More Protection with Sports Coverage Option**

Travel Insured's Sports Coverage option, available in every plan in the Worldwide Trip Protector line, provides coverage for pre-paid, non-refundable ski passes, ski lessons and equipment rentals that may be lost if the skier is forced to cancel the trip for a covered reason. It also can reimburse costs for ski equipment rentals needed if a skier's own equipment is delayed or misdirected on the way to the ski destination by a common carrier. Skiers planning to join a ski race or heli-ski tour add the Sports Coverage option to obtain Emergency Medical Expense coverage for these and many other bodily-contact sports activities not normally covered by a travel insurance plan.

Flying in and out of ski country during winter season has other potential risks covered by Travel Insured's Worldwide Trip Protector plans. Trip Delay coverage in Worldwide Trip Protector or Trip Protector Gold comprehensive plans is up to \$200 per day for unplanned travel expenses caused by a common carrier delay of 6 hours or more hours, including for inclement weather. Trip Delay in Worldwide Trip Protector Lite or Lite Expanded covers the same expenses of up to \$100 per day when the common carrier delay is 12 hours or more.



Trip Delay coverage could even apply if a car accident, whether or not the insured travelers are involved, prevents their timely departure, or if their trip delay is caused by lost or stolen travel documents or money, a natural disaster, or an unannounced strike.

### Strong Emergency Medical Expense

Each of the four Worldwide Trip Protector plans includes strong primary Emergency Medical Expense coverage with a range of benefit limits of between \$10,000 and \$50,000, depending on the specific plan selected, with a Medical Upgrade option available in all but the Worldwide Trip Protector Gold plan. Additionally, each plan includes Emergency Medical Evacuation, and the Worldwide Trip Protector and Trip Protector Gold plans includes Accidental Death & Dismemberment coverage for accidents that may occur during the ski trip.

Every Travel Insured International plan comes with inclusive Worldwide Emergency Travel Assistance, available 24/7 from anywhere, as well as available insurance guidance from courteous, professional customer service and claims people whose only business is travel insurance.

Skiers can avoid the slippery slope of traveling without insurance this winter. They can protect each ski trip with a plan from the Worldwide Trip Protector family of products from Travel Insured.

### About Travel Insured International

Travel Insured delivers comprehensive travel protection benefits ranging from trip cancellation and trip interruption to emergency assistance and Medevac insurance, travel accident and sickness medical expense, accidental death and dismemberment, missed connection and baggage delay or loss.

The company's travel insurance plans include its comprehensive [Worldwide Trip Protector, the most popular travel protection plan](#) and [Worldwide Trip Protector Gold](#), an enhanced travel insurance plan designed to protect luxury vacations and business trips. Travel Insured also offers two travel insurance plans designed to provide basic yet flexible protection for families and budget conscious travelers, its Worldwide Trip Protector Lite insurance plan and Worldwide Trip Protector Lite Expanded insurance plan. Finally they offer an Airline Ticket Protector plan as well as a complete offering of Group Travel Insurance plans including Student Group insurance plans.

Visit Travel Insured's web site at [www.travelinsured.com](http://www.travelinsured.com) or speak to a friendly, knowledgeable Travel Insured customer care professional at 1-800-243-3174.

Travel Insured International, based in East Hartford, Connecticut, was founded in 1993 by the foresight of insurance industry executive Peter Gehris when he acquired the travel protection division of the Travelers Insurance Company. Coverage is underwritten by Arch Insurance Company (a Missouri corporation, NAIC #11150) with executive offices located in Jersey City, NJ. Not all insurance products or coverage is available in all jurisdictions. Coverage is subject to actual policy language.

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## Car Insurance News: Flux Storms into Auto Express Insurance Top Ten

*Broker's performance shows that 'value is possible outside the mainstream' says annual 'Driver Power' survey*

(PRWeb UK) November 3, 2009 -- Adrian Flux Insurance Services has stormed into the UK's motor insurance top ten in the latest annual survey by Auto Express magazine.

Norfolk-based Flux - best known for insuring specialist markets such as modified cars, imports, kits and classics - has risen to No. 7 in the UK's top 45 sources of insurance cover, well above many household names such as Aviva, Direct Line, Tesco and Admiral.

The survey is billed as "the ultimate verdict from 20,000+ readers", and this is the fourth year in a row that Flux's ranking has risen, taking it into the top ten for the first time. The readers particularly gave Flux the thumbs-up for 'value for money' and 'communication'. "Any insurer depressed about being at the bottom of the pile in 2009 should take heart from the achievements of Adrian Flux," said the magazine. "With strong ratings in all criteria [Flux proves value is possible outside the mainstream."

"As a specialist broker we have to work extra hard to get our customers the deals they deserve," says Gerry Bucke, operations director at Adrian Flux. "The poll asks readers not only about price, but about the quality of service offered, so our success is a real tribute to the professionalism of our staff."

Adrian Flux aims to offer cheaper car insurance and has a huge range of policies for the motoring enthusiast. For details contact the Adrian Flux quote line on 0800 081 8989, email the company at [quotes@adrianflux.co.uk](mailto:quotes@adrianflux.co.uk) or see the Flux homepage on [www.adrianflux.co.uk](http://www.adrianflux.co.uk)

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Auto Express 2009 annual survey.doc - Nov-09

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### News Image

