



PRWeb: Insurance





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Battle of the Sexes Boosts Kwik Fit Insurance Sales

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

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

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

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

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

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

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

Ends

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

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

Note To Editors

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



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

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

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

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

Businesses Urged to Sign Up and Celebrate Customer Service

Reward and recognise service excellence during National Customer Service Week - 5-11 October.

London (PRWeb UK) July 3, 2009 -- Companies and organisations throughout the UK are being urged to celebrate the importance of excellent customer service by taking part in National Customer Service Week - 5-11 October.

Employers in all sectors, from the largest business to the corner shop and local authority see the week, which is organised by the Institute of Customer Service, as an ideal time to recognise the efforts and achievements of those working in customer service activities.

In the past these activities have included job swaps between management and staff, fancy dress or food-themed days, talent shows and inviting customers to nominate their customer service champion within an organisation.

The main purpose of the week is to:

- raise awareness throughout organisations of the crucial role customer service plays in building positive reputations and increasing customer loyalty
- boost morale and teamwork
- let your customers know you are committed to meeting and exceeding their expectations
- recognise contributions made by colleagues and thanking them for their support.

"We want to show our staff and customers that we care about the service we provide," says Bradley Johns, Ipsos MORI. "Taking part in National Customer Service Week is a great way to do this - especially now during these tough economic times."

"People are working hard, particularly in the current recession and National Customer Service Week offers the perfect opportunity to recognise individuals' talent, commitment and achievements," says Jo Causon, chief executive of the Institute.

"It's important that we all realise how, by working together and focusing on our customers, we can make a difference for them, our colleagues and our organisations. This week provides organisations with an ideal platform to demonstrate to their customers that they are totally focused on the service they offer them."

To find out more and register for this free event, or for further information go to:

www.nationalcustomerserviceweek.com

Notes to Editors:

The Institute of Customer Service is the professional body for customer service whose primary purpose is to lead and raise customer service performance and professionalism.



It is the authoritative voice of customer service and a catalyst for all those whose focus is on the delivery of world-class service experiences.

The Institute is a membership body with a community of more than 350 organisational members - from the private, public and third sectors - and around 7,000 individual members.

For further information, please contact:

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Saga Car Insurance Investigates Hypermiling and its Founder

With costs in Formula One constantly being capped and rules remade in efforts to give the sport something of a green veneer, perhaps now is the time to look at a different kind of racing and if it can really be referred to as motorsport.

London, UK (PRWeb UK) July 3, 2009 -- Let us introduce Hypermiling - the new kind of motoring event where cars are driven thousands of miles very slowly and very carefully (now that's something that would please [car insurance](#) companies like Saga), proving that motor sports don't have to be all about screeching tyres, maximum revs and power slides.

The founder and pioneer of Hypermiling, Wayne Gerdes recently drove a Ford Fusion almost 1,500 miles on just one tank of fuel - costing only £24. To make the feat even more impressive, Gerdes didn't drive the journey in some uber-friendly eco-buggy either, the Fusion was a standard 2.5 litre family saloon.

So what exactly is Hypermiling? Let's explain. The aim is to drive the car as far as possible on a single tank of fuel, as frugally as possible. That means no stereo, no air conditioning, no open windows and minimal use of the throttle. Tyre pressures are inflated to their absolute maximum to reduce rolling resistance and every fuel-saving technique possible is applied - such as freewheeling down hills! Not recommended by your [car insurance](#) company.

Gerdes most recent run in his Ford Fusion was with a team of 6, each taking shifts at the wheel, and is likely to be world record. Although, sadly, the Guinness Book of records wasn't present to record the event. The fuel in the Fusion finally ran dry after 1,445.7 miles and 69 hours of driving. That's pretty impressive fuel economy in anyone's log bog.

Whilst you may not be able to compete at quite the same level as Wayne Gerdes, here are some basic tips for any wannabe Hypermiler. Well, the safe ones anyway.

- Accelerate as smoothly and as little as you can possibly get away with.
- Brake as gently and as little as possible; anticipating the traffic flow will help you achieve this.
- Coast up to traffic lights and stop signs.
- As you approach the top of a hill, take your foot off the accelerator; gravity will automatically increase your speed as you crest the brow.
- Avoid bumps and potholes, which reduce forward momentum.
- Install a fuel-consumption gauge in your car, so you can track your performance.

Here's a thought to end on. Will Hypermiling really take off as a motor sport? Perhaps, but with races lasting up to 70 hours, it's not really going to replace Formula One on a Sunday afternoon, is it?

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News Image





A New Jersey Charity Seeks Serious Inquiries for Historic 35mm Film Print of Michael Jackson's "Thriller" Music Video

Eva's Village, (<http://www.EvasVillage.org>), the Paterson, New Jersey Anti-Poverty Charity, Seeks Buyers for 35mm Michael Jackson Film Print of "Thriller" Music Video.

Paterson, NJ (PRWEB) July 3, 2009 -- Eva's Village (<http://www.EvasVillage.org>), a non-profit New Jersey anti-poverty charity, seeks serious inquiries only for historic 35mm film print of Michael Jackson's "Thriller" music video.

For information about this item, call: (973) 906-2283.

For more information about Eva's Village, visit: www.evasvillage.org.

In 1985, Eva's Village, a highly respected anti-poverty charity located in Paterson, New Jersey, received a generous donation from Walter Yetnikoff, former president of CBS Records and author of "Howling at the Moon: The Odyssey of a Monstrous Music Mogul in an Age of Excess". Mr. Yetnikoff's donation was a movie release quality 35mm film print of Michael Jackson's "Thriller" music video that had been personally presented to him by Michael Jackson.

The 1982 album "Thriller" sold a record-breaking estimated 50 million records worldwide and the now legendary video that accompanied the "Thriller" album became a music industry landmark. It is likely that Mr. Jackson was most appreciate, since at the time, Walter Yetnikoff, then president of CBS Records was widely reported as saying to MTV and other music video outlets, "We believe in this guy and you're going to play his videos or we're going to pull all our videos".

When Eva's Village received Walter Yetnikoff's donation, interest from auction houses in Michael Jackson memorabilia was low, as Mr. Jackson was just starting to become the focus of what was to be many years of negative media attention. Despite a growing need for funding in their many anti-poverty programs serving the urban poor of New Jersey, Eva's Village opted to hold the "Thriller" film rather than part with it at that time.

Since the death of Michael Jackson on June 25, interest in Michael Jackson memorabilia has soared, and Eva's Village feels that it is time to put Mr. Yetnikoff's gift to it's intended use. Sister Gloria Perez, Executive Director of Eva's Village, says, "If this amazing piece of Michael Jackson memorabilia is able to serve the poor while also making a Michael Jackson fan happy with their purchase, I think Mr. Jackson's legacy is very well-served."

Eva's Village, located in the heart of Paterson, at 393 Main Street, has been a source of food, shelter, recovery services and healthcare for the homeless in Paterson New Jersey for more than 25 years.

Recently, the unemployment rate in America was reported to be 8.9% for most, but 15.4% when counting the higher numbers for the chronically poor. At Eva's Kitchen, the daily hot lunch for the New Jersey homeless and working poor has increased from 260 servings per day to more than 400, far more than planned for in 2009. Eva's



Kitchen provides more than 1,000 meals daily among all Eva's Village programs, including [Eva's Kitchen](#), Eva's shelters, recovery centers and Hope Residence of St. Frances for Mothers and Children.

As the need grows, model [anti-poverty charities](#) like faith-based Eva's Village don't shy away from the challenge. They simply do more, so they need to ask for more help from their donors. The aggressive anti-poverty mission of Eva's Village is to [feed the hungry](#), [shelter the homeless](#), [treat the addicted](#) and provides [free medical and dental care to the poor](#), with respect for the human dignity of each individual. Yet, in today's difficult economy, who hasn't thought to themselves, "I'm lucky if I can spare \$20 let alone make a big donation to a charity". That's why Eva's Village is offering new ways for small donors to help the poor, including a new walk/run called Journey of Hope scheduled for September 26, 2009. Donna Fico, Chief Marketing Officer at Eva's Village says, "We have many active volunteers who would like to do even more, so it's up to us to give them a way to help."

Consider what \$20 can do at Eva's Village:

- \$20.00 will provide a hot lunch for FOUR hungry people
- \$20.00 will provide a winter hat and gloves for TWO very cold homeless people
- \$40.00 will provide fruit and vegetables for TWENTY families living in the Hope Residence of St. Frances at Eva's Village
- \$40.00 will provide a week's worth of diapers for TEN infants living in the Hope Residence
- \$60.00 will provide a cup of coffee for more than TWO THOUSAND homeless men and women
- \$100.00 will provide 3 days of complete meals for TWENTY homeless women

Sister Gloria Perez says, "We have all been witness to the power of a random act of kindness, how something small can make a big impact. Every single day, Eva's Village is fueled by the kindness and generosity of others. By supporting our anti-poverty programs at Eva's Village, you can personally improve the lives of people in your own community by giving them the resources they need to achieve self-sufficiency."

To bid on this item, visit: http://donations.ebay.com/charity/charity.jsp?NP_ID=32696.

For information about this 35mm film print of Michael Jackson's "Thriller" music video, call: (973) 906-2283.

For more information about Eva's Village, or to donate, visit: www.evasvillage.org.

Eva's Village feeds the hungry, shelters the homeless, treats the addicted and provides free medical and dental care to the poor, with respect for the human dignity of each individual. Founded in 1982, Eva's Village is a 501(c) (3) non-profit and one of the largest, most comprehensive and respected anti-poverty programs in the state of New Jersey and has helped hundreds of men, women and families find new purpose in life.

This press release has been distributed by SalemGlobal Internet [Interactive Public Relations](#). Based in New York City, SalemGlobal, optimizes websites to increase donations for non profit organizations, increase traffic from search engines, provides lead generation, and improves conversion of site visitors to buyers. Other services include general website marketing, search engine optimization (SEO), ecommerce solutions, content management systems, website hosting, web design and maintenance. For more information, please contact CEO Raphi Salem at 646-217-4733.

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News Image



The Drive of Your Life - 9 Times Over

Brits typically own 9 cars in their lifetime - two thirds of which are bought before we hit 40(1). One in four drivers change car simply out of desire for 'something better'. Credit crunch could alter ownership trends - 29% less likely to change car in next 12 months(2). Reluctance to change car insurance provider means 15% of car owners could be missing out on savings(3).

London, UK (PRWeb UK) July 2, 2009 -- Calculations by Tescocompare.com, the financial search engine, have revealed drivers own an average of 9 cars each during a lifetime - and of those 9 cars, the first two will be purchased before we're 24, with this figure rising to six cars by the time we reach 40. However, not everyone conforms to this trend with one in five (19%) motorists across the UK displaying extreme car ownership trends. 1 million drivers own 20 or more cars over their driving career, whereas for 5.5 million drivers, 1 car throughout their driving lifetime is simply enough.

However the impact of the credit crunch could mean typical car ownership trends are impacted. Already, 29% of motorists say the current climate has made them less likely to change their car in the next 12 months, with 23% saying they would consider selling one of their cars to save costs in the current economic climate.

Yet whether still changing cars regularly or looking for ways to cut back, drivers are still missing a trick when it comes to [car insurance](#), where the propensity to change is much less. According to the stats, 15% of motorists have been with the same insurance provider for over 5 years, despite 18% saying they regularly change the car they drive.

Debra Williams from Tescocompare.com commented: "Although motorists will change their car an average of nine times during their lifetime, it's highly unlikely they will have changed their [car insurance](#) provider quite so many times. People tend to stick to what they know and consequently could be paying over the odds on their annual premiums.. Even when the make and model of the car doesn't change from year to year, driving experience, age and personal circumstances do, all of which could have an impact on the cost of car insurance."

Typical car ownership patterns revealed:

Tescocompare.com's research shows that the majority (69%) of today's car owners have owned their current car for an average of 3 years and bought it second-hand at an average cost of £8,669. Half (54%) opted to pay in cash, and a quarter (24%) funded this purchase through a loan or hire purchase. And although we have a tendency to swap cars regularly, motorists' choice of car make and model doesn't tend to vary that much across a lifetime. Not surprisingly, youngsters tend to opt for a 'supermini' - the likes of a Ford Fiesta or Vauxhall Corsa - but typically upgrade to a saloon or higher end hatchback - a VW Golf or Ford Focus - in their late twenties and early thirties. 8% of today's young drivers have grander aspirations and intend on purchasing a performance car or 'Hot Hatch' as their next car, whereas MPVs and People Carriers are the next car of choice for one in eight (13%) 34-44yr olds.

And with the Chancellor having announced a £2,000 scrappage scheme for used cars in the Budget, a look at

what would encourage people to change their car reveals some interesting facts:

- Half (50%) of car owners say unreliability is a key factor and would lead them to change their vehicle if this became an issue
- A desire for something better (26%), or coming into money (26%) are the second most popular triggers to changing cars
- Older drivers seem more content with what they've got with only 22% of over 55yrs saying they'd change cars 'if they see something better', compared to more than double (47%) the amount of 18-24yr olds
- Whilst changing a car simply as a matter of course (18%), because of servicing costs (22%) or for family reasons (16%) impact on car ownership trends, only a small number of drivers (14%) are influenced by a car's 'green' credentials

Williams concluded: Shopping around is essential for any generation, especially as prices and policy features can vary significantly. [Comparing car insurance](#) on a like for like basis, and not just on price, is an absolute must for drivers of any age, and certainly shouldn't just be considered when changing car. Using a price comparison service year on year helps drivers get the best deal for their car insurance regardless of the stage of their driving career they are at.

Visit [car insurance quotes](#) from a number of leading car insurance brands.

Notes to Editors:

1 Figure calculated by Tescocompare.com based on research carried out by YouGov Plc. Total sample size was 2,647 adults. Fieldwork was undertaken between 28th - 31st March 2008. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 18+).

2 Opinion carried out an online poll of 2004 British adults from Friday 8th to Tuesday 12th May 2009. Results have been weighted to nationally representative criteria.

3 Research conducted by YouGov between 21st- 25th February 2008, the total sample size was 2,073.

Tescocompare.com offers price comparison services on the following products:

- Car Insurance
- Van Insurance
- Home Insurance
- Motorbike Insurance
- Small business insurance
- Life Insurance
- [Mortgages](#)
- Gas and Electricity suppliers
- Credit

Tesco Compare is part of the Tesco Personal Finance Group, the financial services arm of the UK's number one supermarket chain, which is fully owned by Tesco plc.

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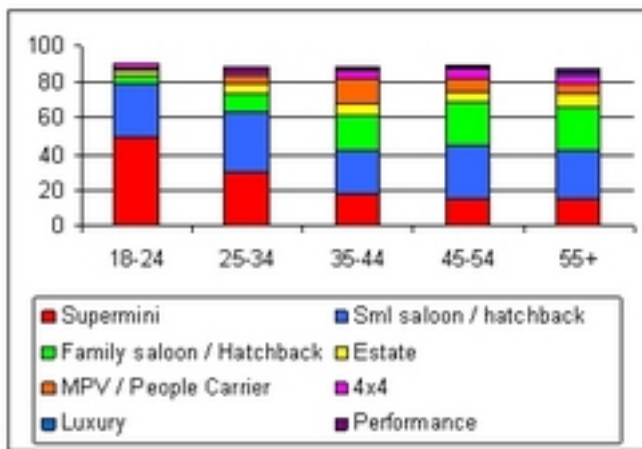
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Healthcare Solutions Team Announces the Launch of New Digital Marketing Campaign

The Healthcare Solutions Team, an independent insurance agency serving AZ, CT, FL, MA, MD, ME, MI, NH, TX, TN, VA, is proud to announce the launch of their new website and digital marketing campaign.

June 30, 2009 (PRWEB) July 3, 2009 -- The Healthcare Solutions Team, an independent insurance agency serving AZ, CT, FL, MA, MD, ME, MI, NH, TX, TN, and VA, is proud to announce the launch of their new website and digital marketing campaign.

The Healthcare Solutions Team 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 the Healthcare Solutions Team to help the agency find and keep new customers. Featuring a "Virtual Insurance Office" and "Virtual Insurance Agent", the Healthcare Solutions Team is confident that its new system will better meet the needs of its clients.

PelletierInsuranceTeam.com was created to make the online experience of insurance shopping easier. The site is divided into clear categories, making it simple for an insurance shopper to visit PelletierInsuranceTeam.com, find the type of insurance they are looking for, and gain a better understanding of their policy options. If you have questions about the type of insurance you may need, PelletierInsuranceTeam.com has a "Frequently Asked Questions" page you can visit for answers. The Healthcare Solutions Team's new site even offers a "Free Online Rate Quote" form that the insurance seeker can fill out in 5-10 minutes.

The Healthcare Solutions Team provides customers in Arizona, Connecticut, Florida, Maine, Massachusetts, Maryland, Michigan, New Hampshire, Texas, Tennessee, and Virginia with various lines of both personal and business insurance coverage. It is the Healthcare Solutions Team's hope that the new PelletierInsuranceTeam.com will provide its clients with an entertaining, educational and enjoyable insurance shopping experience.

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Connecticut's Paradiso Insurance Agency featured in Rough Notes Magazine

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

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

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

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

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

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PPI - an Invaluable Stress-Busting Tool Says Burgess

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

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

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

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

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

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

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

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

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

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

because of stress, depression or anxiety.

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

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

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

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

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Gardner Pool Plastering Emphasizes 'Safety First' for the Virginia Graeme Baker Pool & Spa Safety Act: Be in Compliance this Fourth of July

Gardner Pool Plastering (www.gardnerpoolplastering.com), the premier resource in Southern California for residential and commercial pool remodeling, reminds citizens to make sure they have a safe Fourth of July by only using pools or spas approved by trained, licensed and insured professionals with the expertise to properly address the Virginia Graeme Baker Pool & Spa Safety Act (VGBA).

El Cajon, CA (PRWEB) July 3, 2009 -- Gardner Pool Plastering (www.gardnerpoolplastering.com), the premier resource in Southern California for residential and commercial pool remodeling, reminds citizens to make sure they have a safe Fourth of July by only using pools or spas approved by trained, licensed and insured professionals with the expertise to properly address the Virginia Graeme Baker Pool & Spa Safety Act (VGBA).

"This Fourth of July weekend it's essential that customers - from hoteliers to universities to apartment complexes to municipalities - only consult with experts who have a thorough understanding of the rules governing VGBA. The penalties for non-compliance, including millions of dollars in fines and massive lawsuits, are too great to ignore. We want people to have the confidence and peace of mind to know that they have access to a pool or spa that meets the standards established by this Act," says Scott McKenna, CEO of Gardner Pool Plastering. "We seek to educate the public about the importance of this legislation, while also helping customers avoid the too-good-to-be-true promises of inexperienced technicians who lack the experience to fully address the Act's many requirements."

Decades of Leadership and Public Trust

Gardner Pool Plastering continues to achieve new levels of success, based upon its commitment to professional innovation and public outreach. "The assignments we receive are a testament to our long-term success, credibility and name recognition. Few professionals enjoy this same level of respect, because we always emphasize quality as a first priority for everything we do. From major projects to small endeavors, quality is the hallmark of our work. That principle is at the heart of our efforts for VGBA-related issues, too," states Mr. McKenna.

About Gardner Pool Plastering

Founded in 1969, Gardner Pool Plastering is one of the largest and most professional pool plastering, finishing and remodeling companies in Southern California. With more than 32,000 completed projects, Gardner Pool Plastering is a trusted brand for new pool builders, architects, designers and landscape professionals.

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Online Web 2.0 Version

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



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

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

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

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

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

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

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



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

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

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Online Web 2.0 Version

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

News Image





Hole-In-One Insurance Provider Posts Winning Videos

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

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

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

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

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

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

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

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Online Web 2.0 Version

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



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

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

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

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

Longevity insight from a company with actuarial and underwriting expertise

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

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

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

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

Reducing uncertainty in life settlement cases:

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

New tool for financial planning and insurance sales:

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



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

Comparing results:

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

About 21st Services

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

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

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Online Web 2.0 Version

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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Online Web 2.0 Version

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



PaperWise Announces Their Newest Partner, Edgren Hecker & Lemmon Insurance

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

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

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

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

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Online Web 2.0 Version

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



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

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

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

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

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

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

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Online Web 2.0 Version

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



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

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

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

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

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

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

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Online Web 2.0 Version

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



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

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

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

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

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

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

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Online Web 2.0 Version

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

Protect Savings and Use PPI to Pay Bills Says Burgess

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

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

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

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

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

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

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

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

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

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

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

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Online Web 2.0 Version

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



Sun Life Study Shows Employees Value Benefits More than Cash

Survey Dispels Conventional Wisdom About Employee Benefit Selection

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

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

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

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

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

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

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

About the Survey

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



"life event" in the last 12 months.

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

About Sun Life Financial

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

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

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



iCan Benefit Group Mourns the Death of Billy Mays

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

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

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

About the iCan Benefit Group

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

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



Esurance Chooses HSG to Manage Auto Glass Insurance Claims

Customer Intimacy Program and Dedication to Policyholder Experience Critical to Decision

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

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

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

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

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

About Esurance®

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

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



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

About HSG

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

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

###



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Online Web 2.0 Version

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

Lack of Health Insurance Awareness May Bring College Graduates Home

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

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

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

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

Key findings of the survey include:

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

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

About eHealth, Inc.:

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



trademarks of eHealthInsurance Services, Inc.

Sources:

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

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

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

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

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



Exari Announces Major New Release of InsuranceAccelerator™

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

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

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

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

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

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

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

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

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

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



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

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News Image



NRMA Insurance Reveals Sounding Sirens Causing Collisions

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

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

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

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

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

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

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

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

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

*NRMA Insurance Motor Comprehensive Claims Data 2008

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

About NRMA Insurance

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



and TAS.

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News Image



Overheating £5 Billion Time Bomb, Warns The AA

With temperatures of up to 32C forecast this week, research by the AA shows that around six million motorists in the UK could be risking a four-figure repair bill by never checking their car's coolant level, meaning they and their car could boil over this summer.

Basingstoke, Hampshire (PRWEB) June 30, 2009 -- An AA/Populus poll of more than 14,500 AA members found that a quarter of women respondents admit to never checking it, compared to 10 per cent of men, while at the other end of the scale, four times as many men (28%) than women (7%) do the recommended weekly check.

The research shows that Welsh drivers are the best prepared with 24 per cent inspecting weekly while Londoners lag behind (14%) and they are also most likely to never check (18%).

Londoners' excuse may be partly due to ignorance with more than a fifth (22%) unaware of how to check the coolant level. Overall, nearly all men (93%) claim to know how to, compared with less than two-thirds of women (61%).

What a scorcher

Overheating is a much bigger problem during the summer, as engines operate at higher temperatures - there isn't the cold winter air to take away a lot of the heat, increasing [car breakdown cover calls](#).

Stewart Topp, AA patrol of the year, says: "Many cars are only used on the same local trips with the engine barely reaching normal operating temperature, so the cooling system is hardly tested. However, that all changes when the car is suddenly loaded with luggage and passengers for a long holiday trip in hot weather, exposing any problems in the system.

"Drivers should get into the habit of regularly checking their car including the coolant level and fan. If you notice that the coolant has dropped, get it checked out, as modern cooling systems shouldn't really need topping up between services."

Fan-tastic cooling

A seized cooling fan is the most common initial cause of overheating but the survey showed that only 6 per cent of drivers knew this.

Stewart explains its importance: "When you get caught in traffic, the cooling fan will cut in and draw air through the radiator. If the fan motor has seized, say through lack of use, the coolant will get hotter until it boils and is lost from the system. If you don't spot this and turn off the engine, the head gasket will probably fail causing expensive damage."

Checks are also important before travelling in Europe [warns AA European Breakdown Cover](#).

Chill out

If drivers notice the temperature gauge rise, the most effective way of temporarily dealing with it is to turn the heater up full and the air conditioning on but less than a third of female drivers (30%) and half of men (50%) knew this. Drivers in the South-west were the most clued up (49%) but those in Northern Ireland would risk the most damage (33%). More than a third of women (36%) compared to 16 per cent of men indicated they were completely unaware of how to deal with an overheating engine at all.

Stewart concludes: "If your car overheats, at best, you'll likely have to cough up around £250 to repair the cooling fan or £1,000 for a head gasket and, at worst, several times that for a new engine. So, with a hot summer forecast, it's never been a better time to get your handbook out and spend a few minutes now to potentially save yourself a lot of money and time later."

Help is at hand

The AA has produced a [video guide to checking your car coolant level](#), available to download as a podcast:

To help its members avoid problems, the AA has teamed up with Nationwide Autocentres to offer them free summer car checks. The free summer check at Nationwide Autocentres is available to AA members only and is a 15-point maintenance inspection.

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

News Image





Title: Tom Schmitz State Farm Insurance Agency Announces Grand Reopening

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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Online Web 2.0 Version

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



Penny Imaging Exchange Outlines Why Outsourcing Scanning and PDF OCR Processing Projects is Vital in These Economic Times

Many businesses are finding that outsourcing document scanning & conversion projects to Penny Imaging Exchange saves money, time and resources. It allows for going high tech without the extensive investment in equipment, trained technicians and pursuing ever-changing technology.

Bohemia, NY (Vocus) June 29, 2009 -- In these challenging economic times, outsourcing authority, [Penny Imaging Exchange](#), is a champion for many companies, especially when it comes to scanning and digitizing documents. The affordability of document scanning and PDF OCR (Optical Character Recognition) processing services makes it an effective business solution for any organization.

The time and expense it would normally take to process projects in-house is usually more costly than anticipated. Sure it seems simple. Turn on the flatbed scanner and take the 100-page or so document you need to convert to PDF, Word or database and scan it through. Incorporate some sort of OCR application and poof...all is done. If only it were that simple.

Often times, most end up with poor quality resulting from inferior equipment and the lack of technology training and experience. Usually the errors that result from this process take more time and energy to clean up than it would have taken if it were just typed in the first place, as laborious as that would be.

Scanning documents and extracting the vital information requires the right technology, knowledge, expertise and skilled specialists to turn the seemingly simple process into a workable solution. When it comes to outsourcing, it's about matching needed skills to the project at hand. Practically all organizations have limits on its resources, especially in this challenging economic environment.

By outsourcing to a well-equipped professional with expertise in document scanning, optical character recognition and PDF or other file format conversion is quite cost-effective. Imagine the expenditure in time, energy, money - not to mention aggravation - you will save. Your company can properly focus its time and resources to higher value business functions. Outsourcing scanning and PDF OCR projects is a very affordable business solution.

Penny Imaging Exchange, Inc. is your perfect partner offering innovative solutions at [wholesale pricing](#) to software providers, service bureaus, resellers, consultants, vendors, and other imaging professionals including document imaging, as well as a variety of coding and ongoing document conversion services, all designed to help companies convert new and existing documents to electronic formats. No need to buy that expensive piece of equipment and put your staff through countless hours of training. PIE can do the work more efficiently and reduce cost for your organization. Put us to work for you. All of the products and services are scalable and flexible.

About [Penny Imaging Exchange](#) (PIE)

Penny Imaging Exchange, Inc. is unique in that it serves as a wholesale conversion bureau providing professional



backroom services to other imaging software and conversion services providers throughout North America. The company invests in new technology to support service providers; with facilities located in New York and Georgia; personnel have over 15 years of experience in the industry.

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



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

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

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

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

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

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

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

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Online Web 2.0 Version

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

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

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

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

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

Smaller insurance companies find balmy weather

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

Why the struggle?

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

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



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

Matching property insurance policies with requirement

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

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

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

News Image



Proactive Pet Care Essential in Low Cash Times, Says NOAH

A regular health care routine helps to [keep your pet healthy and happy](#) and is more likely to avoid serious and costly health problems in the future, the [National Office of Animal Health \(NOAH\)](#) advises.

(PRWeb UK) June 29, 2009 -- Simple steps towards pet health care can prevent expensive vet bills in the future, pet owners are reminded, as everyone continues to watch the pennies.

A regular health care routine helps to [keep your pet healthy and happy](#) and is more likely to avoid serious and costly health problems in the future, the [National Office of Animal Health \(NOAH\)](#) advises. If an emergency happens, or a long term health problem develops, unwelcome costs can soon add up.

Three straightforward steps you can take are to ensure regular exercise for your pet, check and treat for fleas to avoid skin problems, and vaccinate against important diseases.

"Walking your dog is absolutely free and helps to avoid obesity and its potential consequences such as diabetes or joint problems - for both you and your pet," says NOAH chief executive Phil Sketchley. "It's also a great de-stressor for both canine and human mind." NOAH advises that it's not just dogs that need their exercise: all pets will live healthier, happier lives if they have appropriate exercise and stimulation for body and mind.

Left untreated, fleas can cause more than a simple itch - they can lead to serious skin problems that can be tricky - and costly - for a vet to deal with.

Vaccination is important to protect pets against some of the more serious health problems, including cat 'flu in cats and parvovirus in dogs. Routine vaccination against preventable disease such as parvovirus is good practice for all dogs.

Yet with reports that more people are choosing to holiday in the UK, this may provide an opportunity to take your pet with you. But even though your dog is not going into kennels, it does not mean you can skip the booster vaccine because, if you do take your dog on holiday, it is likely to come into contact with other dogs. "It's still important to keep your dog's vaccines up-to-date if you are not putting your dog in kennels and are taking it away with you," says Phil Sketchley. "Vets are reporting that vaccination rates are down. Yet there are parvovirus outbreaks throughout the UK - from the Highlands of Scotland to south west England. You don't want to expose your dog to completely unnecessary risk by making what could prove to be a very false economy."

NOAH adds that the best way to identify how best to keep your pet in good health is to seek specific advice from vets and pet care professionals. For help locating your nearest vet and pet shop, plus lots of other news and advice on looking after your pets, www.pethealthinfo.org.uk is a good 'one stop shop' for information.

One final note of advice is not to be tempted to ignore the renewal notice on your pet insurance, as it could well



save you money in the long run. "You can never tell what's around the corner. Insuring your pet leaves you financially equipped to deal with unexpected health problems," Mr Sketchley adds.

Notes to Editors

The National Office of Animal Health represents the UK animal medicines industry: its aim is to promote the benefits of safe, effective, quality medicines for the health and welfare of all animals.

The Pet Health Information website is a 'one stop shop' featuring a wealth of animal health information and advice to help owners and potential owners to make decisions about their pets' healthcare. See www.pethealthinfo.org.uk.

For further information contact Phil Sketchley or Alison Glennon at NOAH on 020 8367 3131, or by email [noah\(at\)noah\(dot\)co\(dot\)uk](mailto:noah(at)noah(dot)co(dot)uk) or look at the NOAH website www.noah.co.uk.

###

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

News Image





Online Source for Property Damage Appraisals Gaining Momentum

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

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

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

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

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

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

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

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



GREEN and biodegradable.

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

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

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

About Insurance Claim Contractor Group

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

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

(LocalPropertyDamageAppraisers.Com)

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

News Image



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

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

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

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

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

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

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

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

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

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

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

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

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

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



New Hope for Dogs Diagnosed with Cancer

Good news for dogs and their owners: this month, Pfizer Animal Health Inc. announced that the FDA has for the first time ever approved a cancer drug for canines.

Boise, Idaho (PRWEB) June 28, 2009 -- Good news for dogs and their owners: this month, Pfizer Animal Health Inc. announced that the FDA has for the first time ever approved a cancer drug for canines.

This groundbreaking treatment, known as Palladia, comes in pill form and has shown to be effective in fighting mast cell tumors, the second most common type of tumor found in canines. In a clinical study, Palladia caused mast cell skin tumors to disappear, shrink or stop growing in approximately 60% of the dogs tested.

Cancer treatments can be expensive, but if you have Pets Best Insurance and your dog develops this type of tumor, the treatments, including Palladia, are eligible for coverage. Under Pets Best Basic, First and Premier plans, cancer treatments for your dog and cat are covered per incident up to \$2,500, \$7,000 and \$14,000, respectively, after a one-time deductible.

"Treatments for pet cancer are becoming more the norm and are typically the highest payments we make," states Dr. Jack Stephens, President of Pets Best Insurance. "No one expects their pet will get cancer or that they will pay thousands of dollars for a treatment, but they do, especially when they have pet insurance that reimburses them 80% like Pets Best Insurance."

About Pets Best

Pets Best Insurance administers an insurance plan that reimburses pet owners for a straightforward 80% of veterinary services after a deductible, with no benefit schedules or fee restrictions. Pets Best plans do not include age restrictions and allow the pet owner to choose their veterinarian. Any pet has guaranteed acceptance for accident-only policies, ensuring that even seriously ill pets can be insured against unexpected costs from accidental injury. The Pets Best Insurance team is a group of pet lovers who strive to deliver quality customer service and value. As the creator of the oldest and largest pet insurer in the United States, Jack Stephens DVM is the pioneer of pet health insurance and brings nearly 30 years of experience in helping pet owners afford quality care for their pets. Insurance plans offered and administered by Pets Best are underwritten by Aetna Insurance Company of Connecticut (AICC) and recommended by the American Veterinary Medical Association Group Health and Life Insurance Trust (AVMA GHLIT). In some states plans may be underwritten by North Pointe Casualty Insurance Company or North Pointe Insurance Company. This material describes Pets Best insurance plans in general terms. Eligible expenses and coverage may vary, depending on your plan selection. All pet insurance plans have limitations and exclusions. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Pets Best plans, visit Pets Best Insurance at petsbest.com or phone 877-PetsBest (738-7237).

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



New Australian Online Car Insurance Breaks the 60 Second Quote Barrier

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

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

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

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

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

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

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

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

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

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

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

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

More information:

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



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



Penny Imaging Exchange Launching New DOCHQ™ Interface; Simplifying Online Document Management & Hosting

Penny Imaging Exchange's new DOCHQ™ interface offers secure and cost effective web document management and hosting services through resellers allowing companies to search and retrieve company records from anywhere at anytime.

Bohemia, NY (Vocus) June 25, 2009 -- [Penny Imaging Exchange](#)'s new DOCHQ™ interface has simplified online document management and hosting by providing corporations instant, secure access to documents anywhere, anytime. Look for the new version in early July, 2009.

“Many clients are finding this helps improve productivity while reducing operating costs” said PIE’s President, Hellman Chica. “Rapid boom of wireless and broadband has set the precedence for vital information being readily available remotely or online.”

By incorporating electronic, online document management solutions into a secure, collaborative work environment, DOCHQ™ helps organizations improve business processes and streamline workflow. These document management and repository systems are very valuable within medical firms, insurance houses, human resource and AP/AR departments and law firms, for example, where secure document hosting eases access to documents while ensuring the confidentiality of sensitive information.

To experience DOCHQ™ for yourself, you can create a demo account by visiting <https://host.dochq.com/>.

Some of the key features of DOCHQ™ include:

- Web-based access: 24/7
- Custom design: Quick Implementation based on customer's specifications
- Site Branding: Customer logo and contact information.
- Great Functionality: Search, Print, Fax, Email, Annotate, and Save
- One Point of Access: Authorized users gain access to all of an organization’s vital records and content with just a browser and Internet connection
- User level security per case (view, print, edit, etc)
- Administrative client access: Add/remove users, reset passwords, etc
- Integration: Update the repository via fax-to-email routing and secure FTP
- Compliance: Addresses HIPPA, disaster recovery, business continuity needs
- HIPPA Audit Trail: all activities the users perform are logged – when user access the system, What searches and retrievals were performed, etc.
- Free training and tech support

In addition to DOCHQ™, Penny Imaging Exchange offers innovative solutions to software providers, service bureaus, resellers, consultants, vendors, and other imaging professionals including document imaging, as well as a variety of coding and ongoing document conversion services, all designed to help companies convert new and



existing documents to electronic formats. All of the products are scalable and flexible.

About www.pennieimaging.com [Penny Imaging Exchange (PIE)]

Penny Imaging Exchange, Inc. is unique in that it serves as a wholesale conversion bureau providing professional backroom services to other imaging software and conversion services providers throughout North America. The company invests in new technology to support service providers; with facilities located in New York and Georgia; personnel have over 15 years of experience in the industry.

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

Working to Save Lives and Limbs - New Hope Emerges For Canadians with Diabetic Foot Ulcers

In an article in this month's issue of Expert Opinion in Drug Delivery, a group of US experts in the management of diabetic foot ulcers (DFU) has identified Collatamp G (Theramed Corp, Mississauga) as a promising and superior system for delivering high concentrations of broad-spectrum antibiotic directly to the ulcer for patients with Infected Diabetic Foot Ulcers. Canadian expert Dr. P. Mayer, Medical Director of The Mayer Institute in Hamilton Ontario which specializes in advanced diabetic foot and wound care, concurs and reports that "We used Collatamp G on several chronic deep wounds associated with osteomyelitis with excellent result. By providing a direct assault on the infected bone, Collatamp G dramatically improved healing in chronic, non-healing wounds and in at least 3 instances Collatamp G was key in helping us prevent amputations". He reports that "adoption of Collatamp G into the treatment protocol for advanced diabetic foot ulcers, could dramatically reduce the length of disability for these patients, and also reduce healthcare costs by reducing the need for daily home-care visits to once or twice weekly."

Toronto, Ont. (PRWEB) June 26, 2009 -- In an article in this month's issue of Expert Opinion in Drug Delivery, (Informa UK Ltd) a group of US experts in the management of diabetic foot ulcers (DFU) has identified Collatamp G (Theramed Corp, Mississauga) as a promising and superior system for delivering high concentrations of broad-spectrum antibiotic directly to the ulcer for patients with Infected Diabetic Foot Ulcers. While Collatamp G is not yet available for use in the USA, it was approved by Health Canada in 2007, and since 2008 has been used increasingly in Canada for the treatment of serious Diabetic Ulcers.

Dr. P. Mayer, Medical Director of The Mayer Institute (www.themayerinstitute.ca) in Hamilton, Ontario which specializes in advanced diabetic foot and wound care, performed a trial of Collatamp G on 15 of his most serious cases. "We used Collatamp G on several chronic deep wounds associated with osteomyelitis with excellent result. By providing a direct assault on the infected bone, Collatamp G dramatically improved healing in chronic, non-healing wounds and in at least 3 instances Collatamp G was key in helping us prevent amputations".

From his research and experience, Dr. Mayer concurs with the study's conclusion and further states that "adoption of Collatamp G into the treatment protocol for advanced diabetic foot ulcers, could dramatically reduce the length of disability for these patients, and also reduce healthcare costs by reducing the need for daily home-care visits to once or twice weekly."

The Collatamp G product concept and technology is featured in an article co-authored by David G Armstrong and Andrew Boulton et al in this month's Expert Opinion on Drug Delivery (full reference: The use of gentamicin-impregnated foam in the management of diabetic foot infections: a promising delivery system?; Catherine D Griffis, Stuart Metcalfe, Frank L Bowling, Andrew JM Boulton, David G Armstrong, Expert Opinion on Drug Delivery, June 2009, Vol. 6, No. 6, Pages 639-642).

Improved and shortened time to healing in Diabetic Foot Ulcers can have significant implications to patients at risk of limb amputation, as well as to the healthcare system as a whole. Chronic Diabetic Foot Ulcers are a major

cause of Home Care visits and Disability claims to health insurance providers. Accelerating the healing process can reduce the overall burden on the healthcare system by getting the patient back to work sooner. One of the major goals in management of Diabetic Foot Ulcer is 'Limb salvage', that is, the prevention of limb amputation, which is both costly and devastating to patients and their families.

Because diabetic foot ulcers are often complicated by infection, antibiotic therapy is an important component in the management of the wound. Unfortunately traditional systemic antibiotics do not result in sufficient concentrations at the target tissue due to a number of factors, including the poor micro and macro circulation present in people with diabetes, and the risk of toxicity associated with adequate doses. Because of these and other limitations of systemic antibiotics, the authors of the paper note that "topical [or local antimicrobial therapy in the management of infected foot ulcers has been supported by several authors", whom they then cite. The authors also note that compared with other local delivery systems, Collatamp G has been shown in European studies to be the clinically and economically "superior delivery mechanism"

About Collatamp G:

Collatamp G (www.collatampg.ca) is a biodegradable and fully resorbable Gentamicin-Collagen Sponge. Upon application to a wound, the product releases gentamicin, a broad-spectrum, aminoglycoside antibiotic (having a concentration-dependent mechanism of action), for local action. This achieves a high concentration of drug at the target tissue, while maintaining low systemic levels well below the toxicity threshold. Collatamp G was approved by Health Canada in 2007, and has since been used in hundreds of Canadian surgical procedures and Diabetic Foot treatments in over 40 Canadian Hospitals and Clinics.

About Infected Diabetic Foot Ulcers:

According to the Centers for Disease Control and Prevention (CDC), the estimated incidence of diabetes in the US exceeds 1.5 million new cases annually, with an overall prevalence of 20.8 million people, or 7% of the US population. By 2030, the International Diabetes Federation predicts that the Global prevalence of diabetes will almost double from 193 million people (estimated in 2003) to 366 million.

An estimated 15% of patients with diabetes will develop a lower extremity ulcer during the course of their disease. According to a large prospective study, approximately 7% of diabetic patients with foot ulcers will require an amputation. Diabetes is responsible for 75% of the non-traumatic lower limb amputations performed yearly in Canada. After a diabetic lower-limb amputation, 50% of patients will have their other limb amputated within 2 years. The mortality rate after limb amputation approaches 80% - a death rate second only to lung cancer (86%). The estimated cost of foot ulcer care in the US ranges from \$4,595 per ulcer episode to more than \$28,000, for the 2 years post diagnosis. The total annual cost of foot ulcer care in the US has been estimated to be as high as \$5 billion.

Chronic ulcerations are often colonized or contaminated with bacterial pathogens that can prevent ulcers from healing. Many such wounds become clinically infected and require treatment with antibiotics. However, early diagnosis of diabetic foot infections is a clinical challenge as typical signs and symptoms of infection, such as pain, redness, or elevated circulating inflammatory markers, can be absent in individuals with neuropathic or

neuroischaemic ulcers. Failure to diagnose and treat such infections can lead rapidly to the infection spreading, with the possibility of tissue necrosis, gangrene, osteomyelitis, and ultimately the prospect of a lower leg amputation.

Currently there are no antibiotics on the market specifically indicated for the prevention of diabetic foot infections. There is also reluctance by practitioners to use existing, systemically-acting antibiotics prophylactically because of concerns with systemic side effects and fear of propagating bacterial resistance with widespread use. Furthermore, diabetic ulcers are often associated with vascular disease and restricted peripheral blood flow, which may render systemically acting antibiotics less effective. By achieving very high localized concentrations of antibiotic, Collatamp G is designed to overcome these concerns.

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



Armed Forces Insurance Becomes Exclusive Military Insurance Partner for Military Hub

Armed Forces Insurance (AFI) recently teamed with Military Hub, the free military web site focused on leveraging the benefits of today's military lifestyle, making AFI the exclusive property and casualty insurance partner for this unique military portal.

Leavenworth, Kan. (PRWEB) June 26, 2009 -- Armed Forces Insurance (AFI) recently teamed with Military Hub, the free military web site focused on leveraging the benefits of today's military lifestyle, making AFI the exclusive property and casualty insurance partner for this unique military portal.

Military Hub, at www.militaryhub.com, offers guidance on military lifestyle issues including home and family, health, insurance, banking, education, military pay and money management.

The AFI/Military Hub partnership creates a military-focused insurance resource for Militaryhub.com, as well as an opportunity for AFI to connect directly with military personnel and military families who are seeking insurance coverage designed specifically for their unique lifestyle needs.

"Managing a military lifestyle requires attention to regulations and details that the average consumer doesn't worry about. Military Hub is dedicated to being the resource for all things military-services that meet the specialized needs of military personnel-which makes partnering with them a natural fit for AFI," said Lori Simmons, Director of Marketing, AFI. "At AFI, we're committed to providing around-the-clock service and focused guidance to military personnel, and this partnership gives us a great opportunity to do just that."

Military Hub answers the challenge of serving in the military by offering information on a wide spectrum of military topics and solutions. The web site at Militaryhub.com is designed to address every aspect of today's military lifestyle, a virtual portal for vital military contacts, information and updates, for military service members and their families.

Military Hub also addresses financial services that best support the military lifestyle, according to Bruce Reichstein, Marketing Director, Advertise Military LLC, the military services advertising firm that owns and manages Militaryhub.com. "We understand the complexities of living a military life," Reichstein continued, "and Military Hub will continue to guide military personnel in successfully managing and thriving in the military lifestyle, even in today's economy."

About Military Hub

Advertise Military, a leading military services advertising firm, launched Militaryhub.com Internet portal to provide in-depth news and insightful information for military lifestyle management in areas ranging from military auto insurance to military banking, from GI Bill Education to VA Loans, health care, military deployment, higher education, military family life, all the topics of military lifestyle success.

About AFI

For more than 120 years, Armed Forces Insurance (AFI) has been providing premium quality,



competitively-priced property and casualty insurance for military personnel and Department of Defense employees throughout the United States and overseas. Headquartered in Leavenworth, Kansas, AFI creates a rewarding customer service experience while providing members with peace of mind and protection from fortuitous loss. For more information, visit our Web site at www.afi.org or call 1-800-495-8234.

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Online Web 2.0 Version

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

Sir Alex Ferguson Signs Up to AA Child Seat Safety Campaign

50% more families will drive to UK holiday destinations this summer, but two thirds of car seats won't be securely fitted.

Basingstoke, Hampshire (PRWEB) June 26, 2009 -- Sir Alex Ferguson CBE is backing an AA campaign supported by Britax and Mothercare this summer, urging parents to get their child car seats checked and to ensure that their children are properly belted up. This is all the more important as new AA research shows that the economic downturn means that 50% more people will holiday in the UK this summer¹. With two thirds of child seats in the UK not fitted securely², the summer holiday could be an accident waiting to happen.

Sir Alex is lending his support to the campaign which launches during Child Safety Week (22-26 June), to raise parents' awareness of the importance of having the right car seat securely fitted, and the right seat for a child's age and height. This follows his grandson's recent experience in a road accident; 10 year old Charlie had to undergo surgery back in May, when he was injured due to not being properly protected during a car collision.

The latest research from the AA's Road Safety team suggests that August is the worst month for death and serious injuries to children in vehicles, which is why Britax, a leading car seat manufacturer, has teamed up with the AA and Mothercare to launch a nationwide roadshow offering parents expert advice and hands on guidance on how to choose and fit the right car seat. The roadshow launches on Monday 22 June, in time for people to make sure they know how to choose and fit their children's car seats properly, before they hit the roads during the summer holidays.

The need for the roadshow has also been highlighted by recent research that over 20 children under 11 are killed and over 600 seriously injured a year while travelling in cars³.

Sir Alex Ferguson CBE said, "I urge all parents and children to pay attention to using and fixing their seat belts properly, over the shoulder as it should be. This can save your Life."

Edmund King, AA president said: "Sir Alex is absolutely right that it is imperative for all children to be properly belted up in the back. The AA Populus poll of 16,500 respondents showed that 83% are not aware of legislation requiring children to use the appropriate restraint or child seat. Modern seat belts are not uncomfortable so parents or drivers need to ensure that children are appropriately belted up. It can be a matter of life or death."

Mark Bennett from Britax said: "With so many families hitting the UK roads for their summer holidays this year, the correct fitting of children's car seats is of paramount importance. We find it extremely alarming how many people are unaware that their car seats are fitted incorrectly, and are delighted to be working with Mothercare and the AA to help parents, and educate them on the solutions available before they embark on their road trips this summer."

Liz day, parenting consultant at Mothercare said: "At Mothercare, the safety of children is our number one

priority. As one of the UK's leading retailers of car seats we strongly advise all parents to ensure their car seats are suitable for their child and fitted correctly and offer demonstrations and advice in our stores. This roadshow event brings together the specialist expertise of Mothercare, Britax and the AA to promote the safety of children in cars."

The roadshow will take place outside Mothercare stores in 11 UK locations⁴ 2, where Britax and AA [car breakdown cover](#) patrols will be offering demonstrations of the car seats showing ISOFIX safety systems on Britax AA ISOFIX child car seats, showing just how easy and safe the ISOFIX system is. The system eliminates misfitting problems, which are common with the use of adult belts, and improve the dynamic performance of child restraints, as the seat is rigidly attached to the car structure. The vast majority of new car models since 2006 (and several previous models) have ISOFIX installed as standard.

Notes to Editors

1AA/Populus poll conducted on-line, between 30 January and 6 February 2009 which received 11,147 responses from AA members

2The Walsall Trading Standards and Road safety Unit checked 216 car seats over 4 days in Autumn 2008 and found just 32.55 were correctly fitted

3 Department for Transport Road Casualties Great Britain: 2007

4Aberdeen, Anniesland, Stoke, Leeds, Nottingham, Cardiff, Bristol, Reading, Watford, Canterbury and Edinburgh

For further information, product images or interviews please contact:

The AA on 01256 493493

1. ISOFIX is an international system, which offers the simplest, safest and quickest method of correct installation of a car seat, without using a seat belt. The ISOFIX system reduces the forward and sideward movement of the seat and limits rotation, giving parents the ultimate peace of mind for their child's safety. On the Britax AA SAFEFIX plus and KIDFIX child seats the ISOFIX system built into the seat, clips directly to the ISOFIX system in the car.

2. The aim of Child Safety Week is to raise awareness of the number of accidents that tragically lead to serious injury or death of children and young people and how to prevent them.

3. Mothercare is a specialist retailer of products for mothers-to-be, babies and children. Mothercare opened its first store in 1961 in Surrey. Initially the business focused on pushchairs, nursery furniture and maternity clothing, but it subsequently expanded its range to include clothing for children up to the age of eight. It now offers a wide range of maternity and children's clothing, furniture and home furnishings, bedding, feeding, bathing, travel equipment and toys through its retail operations in the United Kingdom, and also operates internationally through franchises in Europe, the Middle East and the Far East under the "Mothercare" brand name. stockist number 08453 30 40 30

4. The AA is the UK's leading breakdown service with more dedicated patrols than any other UK roadside



assistance provider. The professionalism and high standards valued by its 15 million members in the event of a roadside breakdown are also the hallmark of many more AA products and services.

The AA offers personal financial services including [contents insurance](#), home and [car insurance](#), loans and breakdown repair cover. There are AA products and services to help both private and fleet motorists to choose and run vehicles. The AA's website is a motoring, travel and leisure portal and its popular route planner calculates around four million routes per week. The AA is the largest independent travel publisher in the UK and one of the top 10 worldwide. Its many publications include maps, travel and lifestyle guides.

AA Public Affairs helps guide and shape motoring policy by analysing and researching issues, and campaigning on behalf of members and motorists.

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Online Web 2.0 Version

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