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### THE MARYLAND MESSENGER

**THE INDEPENDENT INSURANCE AGENTS OF MARYLAND, INC.**

Editor: Shelley Arnold, CPCU, AU, ARM, AAI  
Graphic Designer: Maritza Dintino  
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**chairman’s message**

Don Grauel, CIC

**She Was Right!**

In mid-June your 2015-16 IIAMD Board had the honor of being installed by our new insurance commissioner Al Redmer. As you might expect, almost every agent in the room was a personal acquaintance with the commissioner, some going back to his days in the House of Delegates.

Shelley Arnold was right! At the risk of having it used against me, I declare it publicly. After dodging her requests for over a decade for me to get involved with the board I gave in when she told me that even with my then 10+ years of membership, I had no idea what was accomplished by the IIAMD and how much I would benefit. Three years later as I take on the chairman’s position I can attest that I really didn’t have any idea, and frankly have only scratched the surface.

The IIAMD staff does a great job of marketing the benefits so I won’t list them here (although I would love to personally discuss any area of interest with you) but let me point out a benefit that doesn’t show up on the list and may be the most unrecognized but most valuable to you and your agency’s future, the IIAMD network. “Whoa!” you say, “I don’t want my best and brightest hanging out with my competitors. They will steal them away from me or take all my secrets.” You’ve got it all wrong – backwards, if you will. You want your best and brightest around other bright MD agents sharing how to best implement all the resources the IIAMD and IIA&B bring to the table.

Your agency is probably like mine; one of the biggest weaknesses is that agency personnel don’t get out in the real world enough. We think we know everything we need to know about selling and servicing insurance and there is nothing new to learn. How does the saying go, “From behind the desk is a dangerous place from which to view the world.” There are tools, programs and people available to you and your staff who are interested in advancing the independent agents and their future. So do a quick mental survey and if the right person is not you, reach out to that individual in your office that comes to mind and put me in touch with him or her.

While you are in a giving mood, I have one more favor to ask. Can you share with me the name of an agency that you just know would benefit from membership in IIAMD but hasn’t joined? I would like to have a discussion with him/her. Reach out to me using any of the numbers below.

You may have joined for the E&O or the free education, but come (and encourage your staff to come) and discover the best insurance networking you can find. Maryland Independent agents advancing the cause.

---

L.E. Goldsborough & Son, Inc.
405 E. Joppa Road, Suite 301
Towson, MD 21286
Telephone: 410-377-2111
Fax: 410-377-0003
Email: don@goldsborough.com
The independent Insurance Agents and Brokers of Japan visited Washington, DC for the annual Independent Agents and Brokers of America Legislative Conference that took place on April 22nd – 25th, 2015.

On Thursday April 23rd, Angela Ripley, President of V.W. Brown Insurance Service addressed fifteen members of the Independent Insurance Agents and Brokers of Japan. Sue Noda served as interpreter as Angela Ripley covered topics such as: Best Practices, Employee Development, Customer Management, IT utilization, and Business Prospects.

On Friday, April 24, 2015, Sue Noda and colleagues traveled to the V. W. Brown’s headquarters, located in Columbia, MD, for an office tour and a meet and greet with the staff. Sue Noda and the Japanese delegation reviewed and saw the topics in practice with Tricia Wolters, CFO and Marc Bruno Executive Vice President.

Angela Ripley, CIC, has been appointed to the following national committees: the Agents Advocacy Fund Committee, the Government Affairs Committee and the State Government Affairs and Future One Task Force. We wish Ms. Ripley the best of luck during her service on the IIABA National committees.
On May 11th, IIA Maryland’s first ‘Veterans’ only licensing class began. IIA Maryland scheduled two classes hoping to show our support for the men and women that serve our country. On a selfish note, we also felt that targeting veterans could lead to qualified individuals to work in our member agencies. I personally feel that hiring a vet could be the answer for the perpetuation problem faced by many agencies today. Veterans bring with them an understanding of the importance of teamwork. They often possess leadership and decision making skills that can only be a Win-Win for an independent agency.

On May 15th, thirteen veterans completed our program. The program is being funded by the IIA Maryland Education Foundation and includes all costs, including state testing and first issued license. The veterans merely have to show up and bring their lunch.

The class was comprised of veterans from all of the armed services, with the Army being the predominant branch. They served anywhere from four years to 30 years, with four having over 20 years’ of service. Of the thirteen completing our program, almost 100% have college backgrounds, four with advanced degrees. Their backgrounds, both military and civilian, include Aircraft Electronics, Linguistics, Human Resource Management, Sales and two Cyber Specialists. At least three have some insurance background, including two with Life licenses and one that worked previously as an adjuster.

All of these very special students were energetic and brought a renewed sense of accomplishment and pride with their completion of this program. It was an honor and a joy to have them spend the week with us. We wish them continued success and look forward to seeing them within the agency ranks.

As part of this project, we collected resumes. If you, as an agency owner or one of our carrier partners, wish to receive the resumes, send Rebekah an email at Rebekah@iiamd.org.

If you know of anyone interested in taking the next session, which will be held September 28th to October 2nd, send them to http://iiamd.org/licensingforveterans for registration and additional information.
Can Agents Sign on Behalf of Insureds?
Virtual University Faculty

Q. The following question was presented to the Virtual University Faculty.
“We are wholesale agents. 99% of our business is produced by independent agents, “retail” brokers in our parlance, with whom we have no written or implied agency agreements. As an S.O.P. we require the insured’s signature on every insurance application.
“One of our brokers has invoked the “law of agency” as a rationale for submitting apps with his signature only, in lieu of the policyholder’s. Our contention is that the broker is not a party to the insurance contract, hence any representations in an app signed only by the broker are irrelevant and would have no bearing in the event of a disputed claim or audit.
“We have often seen cases where insurers challenge representations made in the application, but find they have no recourse if the app was not signed by the insured. Would a broker need to have written power-of-attorney to sign on behalf of an insured, in order for his representations to be as binding as the insured’s?
“Or is there an accepted principle of agency here, where the broker’s signature is tantamount to the insured’s? Appreciate your help on this - it’s an issue we battle almost daily.”

A. First of all, to some extent, your questions are legal ones that may depend on statutes, regulations, or case law in your state. We cannot give you legal advice. However, we can comment from a procedural and E&O perspective. As such, below are some comments from the VU faculty.

Faculty Response
The law of agency takes a year to scratch the surface in law school. As a wholesale broker you should keep to your principles and insist that the insured sign the application. Most insurers in the surplus lines market require it, regardless.
If a broker is signing the insured’s name, the retail broker needs a signed power of attorney authorizing him to do so and you should have a copy of that power of attorney when you receive the application.
If an agency relationship exists between the retail broker and the insured, the broker can bind the insured. The problem for a surplus lines broker is that you have no way of knowing what the agency relationship is, how broad it is, and whether it is oral or in writing.
As Louis Mayer of MGM once said, “Your oral contract ain’t worth the paper its printed on.”

Faculty Response
An application signed by ANYONE OTHER THAN THE INSURED can cook your goose. Or perhaps the goose of the person who signed it. If your agency knows the application was signed by the retail agent instead of the insured, it can create real problems for your wholesale agency.
Disputes involving surplus lines business often involve very, very large sums of money. Your firm needs to stick to your procedures. You can do without business from rogue retail brokers.

Faculty Response
I’m not an attorney, but it doesn’t take a Harvard law professor to figure out that only the insured should be signing contracts to which he or she is a party. While perhaps it’s possible, in over 30 years in the business, I’ve never heard of an insurance agent having power of attorney with regard to an insured’s insurance programs. Have the agent take a look at the exclusions in the E&O policy and there could be one for this situation.

Faculty Response
Law of Agency is a legal principle that, as far as I know, has nothing to do with someone’s legal ability to sign contracts on behalf of others. In many states, statutes establish that the producer is an agent of the insurer, not the insured...that’s the case in my state. So, while there may be situations where the Law of Agency is invoked, it would only be with respect to representation of the insurer, not insured, in some states.

Faculty Response
I was just reading a court case yesterday (see below) where a UM declination was held to be void because the agent filled out everything except the signature. In other words, the insured signed it, but since he didn’t fill the rest of the form out and check the boxes himself, the court required the agent/carrier to provide the coverage.

(Con’t on page 8)
An agent should NEVER, EVER sign ANYTHING for an insured. EVER.

SC Supreme Court Rules on Meaningful Offer of Uninsured Motorist Coverage

On December 18, 2005, the Supreme Court handed down a ruling in the Floyd v. Nationwide Mutual Insurance Co., case No. 26088. The issue addressed and the question asked was, “Is an offer form in which the blanks were filled in by an insurance agent or his employee in the presence of the named insured, and the form was then signed by the named insured, properly completed and executed pursuant to S.C.Code Ann. § 38-77-350(B) (2002), such that the form may be conclusively presumed to constitute a meaningful offer of UIM coverage?”

The court decision was, “We conclude an offer form in which the blanks were filled in by an insurance agent or his employee in the presence of the named insured, and the form was then signed by the named insured, was not properly completed and executed pursuant to Section 38-77-350(B), such that the form may be conclusively presumed to constitute a meaningful offer of UIM coverage to the named insured.”

Faculty Response

If an agent’s E&O carrier was aware that he was signing insurance contracts for insureds, I suspect his E&O policy would be nonrenewed, if not cancelled if the law permits. Agents and brokers are not parties to insurance contracts and have no authority to sign on their behalf.

Faculty Response

If the broker is correct, then you have some strange laws in your state. I’d ask for a legal opinion on this, as I’ve never heard of an agent or broker being able to sign on behalf of an insured.

Faculty Response

I recall a claim from a number of years ago where a remote insured authorized a CSR to sign a UM declination on his behalf. Needless to say, shortly thereafter, the insured’s wife and son were killed by an uninsured motorist. He then claimed that he was never offered the coverage and that someone signed the declination to cover their fault. A $2 million verdict was rendered against the agency which had a $1 million E&O policy. The agency effectively went belly up and a number of people lost their jobs. Moral: NEVER sign ANYTHING for ANYONE for ANY reason. Period.
Dear Pat:
I can't believe that we are less than a few months from the year end underwriting rush. I have a mid-size and growing agency—larger than fifteen employees. But I have hopes of growing it larger.

When I get to my year end busy spell, I need all hands on deck. I tell my employees that they cannot take off for anything but death. To make sure that I have all hands on deck, I make everyone sign something that says that they will not take any leave during the last quarter of the year.

Is this enforceable?

Patricia McHugh Lambert
Pesin Katz Law, P.A.
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Towson, Maryland 21204
410.938.8800 • 410.339.6759 (direct)
410.832.5628 (fax) • plambert@pklaw.com

Dear Pat:
I have a large number of customers that have their insurance with IWIF. I heard that there were some changes this year that might impact that company’s management. What can you tell me and should I worry?

Feeling it in Frederick

Dear Feeling it:
I am not sure what you are feeling in Frederick, but IWIF is no longer IWIF—its Chesapeake Employer's Insurance Company. And yes, there were changes to this company this year.

One of the most important changes is to how the Board of the organization will be selected and rejected. With the new law, policyholders will select most of the board and can remove board members. The bylaws of the insurer formerly known as IWIF will set forth the procedures for voting. And the Insurance Commissioner will generally have the ability to remove a board member the policyholders appoint for misconduct, malfeasance, or incompetence.

So is there anything to worry about? Not unless you miss the good old IWIF days. Chesapeake is just simply evolving.

Pat
Chesapeake Employers to Join NCCI, Could Write Business in Other States - Provisions of Senate Bill 465 to be phased in over 7 years

Senate Bill 465 was passed by the Maryland General Assembly and signed into law (Chapter 36, 2015) by Governor Hogan on Tuesday, April 14, 2015.

• The law requires Chesapeake Employers' Insurance Company to join the National Council on Compensation Insurance (NCCI) and gradually adopt its rating system.
• Chesapeake Employers will be required to file its rates with the Maryland Insurance Commissioner.
• The law allows Chesapeake Employers, or a subsidiary of the company, to write workers’ compensation insurance in other states. The Company will be limited to workers compensation and will continue to be the guaranteed market in the state of Maryland.
• The law also alters the company’s Board of Directors beginning in 2020. (Eventually 7 of the 9 Board members will be elected by policyholders.)

Insuresign Joins Agents Council for Technology
E-signature provider supports ACT’s technology goals.

ALEXANDRIA, VA. —InsureSign is the newest company partner of the Independent Insurance Agents & Brokers of America’s Agents Council for Technology (ACT).

“ACT is excited to welcome InsureSign and applauds the e-signature provider’s commitment to advancing technology for independent insurance agents and brokers to better serve their customers,” says Ron Berg, ACT executive director. “We look forward to working with the InsureSign team on important technology issues that impact our members.”

Founded in 2007 by industry expert and former independent insurance agent Joe Floyd and headquartered in Chapel Hill, North Carolina, InsureSign offers a variety of customizable e-signature features for independent agencies. InsureSign’s features and “drag and drop” technology allow agents to complete paperwork set-up in less than one minute and then simply send it off for signing. InsureSign's sign-from-anywhere feature lets customers return signed paperwork within minutes. For more information, please visit www.insuresign.com.

“I could tell that ACT was a natural group for us to join when I went to my first meeting,” says Joe Floyd, InsureSign’s president. “They are laser focused on helping independent agents succeed in today’s insurance marketplace. We share the goal of helping agencies use technology to improve efficiency and ultimately grow as successful, profitable businesses.”

Horenberg Insurance Services acquired by NFP Property & Casualty Services, Inc.

Horenberg Insurance Services, Inc. announced that effective April 1st, they have been acquired by NFP Property & Casualty Services, Inc. a subsidiary of NFP Corp.

As the integration progresses, Horenberg will be rebranding as NFP. This new alignment allows them to leverage the strengths of the dynamic NFP network:

• #5 Largest benefits broker by global revenue as ranked by Business Insurance
• #4 Largest U.S.-based privately owned broker as ranked by Business Insurance
• #11 Broker of U.S. business as ranked by Business Insurance
• #11 Global insurance broker as ranked by Best’s Review
• #5 Provider of nonqualified deferred compensation plans as ranked by PlanSponsor
• Top Ten Broker-rated independent broker/dealer as ranked by wealthmanagement.com

The transition will be relatively seamless as their office will not move and management and staff will not change. In fact, within the next few months they will move  

(Con’t on page 11)
Dickerson to Lead Property & Casualty Unit

Insurance Commissioner Al Redmer, Jr., announced the appointment of Mr. Lynn Dickerson as the Maryland Insurance Administration’s new Associate Commissioner, Property and Casualty, effective June 10. Mr. Dickerson brings years of executive-level experience in the property and casualty field, including a decade spent as vice president of operations for State Farm Insurance Companies. As Associate Commissioner, Dickerson oversees the review of rates and forms filed by insurance carriers, as well as the investigation of complaints from consumers. He supervises a staff of more than 40.

“We are fortunate to have found someone with such a depth of knowledge and experience to lead this crucial unit of our agency,” Commissioner Redmer said. “Lynn’s work, both in underwriting and claims, will serve him well here.” At State Farm, Dickerson worked his way up through the company. His positions included serving as assistant vice president of property and casualty underwriting and as claims manager. Most recently, he operated Dickerson & Associates LLC, which assists small business owners to develop long-term growth strategies.

“I am honored and humbled by the opportunity to join the Maryland Insurance Administration,” Dickerson said. “I look forward to helping advance the MIA’s goal of efficiently and effectively servicing both the consumers of insurance products and the insurance industry.”

A.M. Best affirms RLI Rating of A+

A.M. Best has affirmed the financial strength rating of A+ (Superior) and the issuer credit ratings (ICR) of “aa” of the following members of the RLI Group (RLI): RLI Insurance Company and its affiliates, Contractors Bonding and Insurance Company (CBIC) and Mt. Hawley Insurance Company (Mt. Hawley). The ratings of the final member of the group, RLI Indemnity Company, Mt. Hawley’s reinsured affiliate, remains under review with negative implications due to its pending sale and removal from RLI Group (see http://www3.ambest.com/ambv/bestnews/PressContent.aspx?altsrc=14&refnum=22687 dated June 2, 2015). In addition, A.M. Best has affirmed the ICR of “a” and the debt rating of “a” on $150 million 4.875% senior unsecured notes due 2023 of RLI’s publicly traded parent holding company, RLI Corp. [NYSE: RLI].

The rating affirmations take into consideration RLI Corp.’s solid 2014 financial results and favorable first-quarter 2015 earnings. The ratings also reflect RLI’s superior capitalization, sustained long-term operating profitability and excellent business profile as one of the leading specialty property/casualty insurance organizations in the United States. RLI has been able to maintain its focus in disciplined niche underwriting by concentrating on markets that are often underserved, which helps to somewhat insulate it from the various stages of the traditional property/casualty market cycle. The ratings acknowledge the strong financial flexibility afforded by RLI Corp., as evidenced by its modest financial leverage and strong fixed-charge coverage.

Partially offsetting these positive rating factors is RLI’s above average equity leverage, which could potentially lead to earnings volatility in more turbulent financial market conditions.

A.M. Best believes that RLI is well-positioned at its current rating level. Key rating drivers that could lead to downward rating pressure are a significant deterioration in RLI’s underwriting performance and a significant decline in its risk-adjusted capitalization.
Take Advantage of the Website Developed for our E&O policyholders

E&O Risk Management
The Big “I” Risk Management Website – E&O Happens (www.iaba.net/eohappens) offers exclusive risk management information and tools to help agency staff of Swiss Re Corporate Solutions policyholders avoid E&O claims and improve business practices. Agency E&O risk management starts with creating a culture where staff understands that their actions can be the difference between the agency being sued. The E&O Happens website can help develop this culture by providing policyholders with access to:
- Tools to use: Tools that can help the agency on a daily basis including an agency E&O self-assessment, sample coverage checklists, sample disclaimers, file documentation and retention information, sample customer letters, and more.
- Claims Information: The most frequent types of E&O claims, common errors and problems causing E&O claims, and practical real-life E&O case studies demonstrating how claims can be avoided.

IIA Maryland continues their collection of items for the Veterans Support Centers of America, specifically the Quantico Camp Royal.

Here is a list of items VSCOA needs:

**Paper Products**
- Toilet Paper
- Napkins
- Paper Towels

**Personal Hygiene Items**
- Toothpaste
- Floss
- Shampoo
- Conditioner
- Deodorant
- Body Spray
- Soaps
- Detergents

**Clothes/Outerwear**
- Underwear
- Socks
- Sweatpants
- Hoodies

**Dog Supplies**
- Leashes
- Toys
- Medium/Large Cage Kennels
- Vests for Dogs
- Tennis Balls

**Transportation**
- Gas Cards

**Food**
- Non-Perishables
IIAM Installs 2015-2016 Officers at the 78th Annual Installation Board Dinner

Baltimore, MD., June 12, 2015-The Independent Insurance Agents of Maryland installed their 2015-2016 Officers at their 78th Annual Installation on June 12th at the ‘Bo Brooks’ Restaurant in Baltimore, Maryland.

The 2015-2016 Officers installed were the Immediate Past Chairman, Jay Duke (Waring-Ahearn Insurance Agency, Inc.-Leonardtown); Chairman Don Grauel, CIC (L.E. Goldsborough & Son, Inc.-Baltimore); Chairman-Elect, Rick Raley (Combs, Drury & Reeves Agency, Inc.-Leonardtown); State National Director Angela Ripley, CIC (V.W. Brown Insurance Agency, Columbia); Vice Chairman Albert Lietzau IV, AU (H.U. Dove & Company, Baltimore); Director-At-Large, John Cabrera (C.F. Alliance, Inc.) and Past Presidents Representative, Terry Katz, CPCU, CIC, ARM, AAI, ACII (HMS Insurance Associates, Inc.)

They were installed by Maryland Insurance Commissioner, Al Redmer. Board members, Nancy Nicklow, CPCU (W. Ray Huff & Associates-Anne Arundel County); Heather Parker, ACSR (Insurance Management Associates-Anne Arundel County); G. Bradford Reeves (Combs Drury Reeves Insurance-Southern Maryland) and Gerald Zoller, CPCU, CIC, AU(American Heritage Insurance Agency, Inc., Eldersburg) will continue in their current Board positions. Ivory M. Buck, III, (Avon-Dixon Insurance Agency) is a new board member, joining this year.
Meet Your **2015-2016 Officers & Board Directors**

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**Chairman**

**Donald Grauel, CIC**
L.E. Goldsborough & Son, Inc.
405 E. Joppa Road, Suite 301
Towson, MD. 21286
Telephone: 410-377-2111
Fax: 410-377-0003
Email: don@goldsborough.com

Don is a graduate of the University of Maryland with an MBA in Finance. He received his BS in Business Administration from The Citadel.

Don is the third president of Goldsborough Insurance Services (the trading name for L.E. Goldsborough and Son, Inc.)

Don purchased the agency in 1994.

Don has served on the Baltimore Business Growth Roundtable, the Greater Baltimore Technology Council, the Agent Advisory committees for numerous insurance companies, the Towson Chamber of Commerce and the Baltimore Insurance Roundtable. He is the past recipient of the Greater Baltimore Technology Council’s Connector Award. Don has served on the IIAM Executive Committee since 2010.

Don is married to Ginny and together they have three children. He is active in his community and his church and enjoys his family time.

---

**Immediate Past Chairman**

**Jay Duke**

Waring-Ahearn Insurance Agency, Inc.
P.O. Box 666
Leonardtown, Maryland 20650
Telephone: 301-475-5541
Fax: 301-475-3441
Email: Jay@waring-ahearn.com

Jay is a Magnum Cum Laude graduate of St. Mary’s College. After college, Jay taught at Leonardtown Middle School from 1974 to 1882.

His insurance career began in 1982 when he obtained his Life and Health license. He began work with the Waring-Ahearn Agency in Leonardtown in 1983 and became the sole principal of Waring-Ahearn in 2012.

He has served as president of the Southern Maryland Association of Life Underwriters, a member of the Old Guard Insurance Group’s Agent Advisory Council, a member of the council for Maryland Health Benefit Exchange, the joint legislative committee for NAIFA and MAHU and the Maryland Health Benefit Exchange Navigator Advisory Committee and Producer Advisory Committee. He has been a member of the IIAM Executive Committee since 2011 and also works as an instructor for IIAM teaching Long Term Care, Annuities and other Life classes.

He is married to his high school sweetheart, Lois and together they have three children. The three children have rewarded them with five grandchildren.

(Con’t on page 15)
Shelley Arnold has been with the Big 'I' since 1990. Prior positions included Commercial/Personal Lines Manager for Insurance, Inc., and Commercial Lines Marketing Manager for Tongue, Brooks & Company. Her insurance career began with the Maryland Casualty Company in 1980.

Shelley has taught the ACSR, AAI, CPCU, AINS and AU programs, as well as many specialty commercial lines seminars. She has written multiple courses used by IIAM. She began teaching for IIAM in 1988.

Shelley has served on the Society of CPCU's as their candidate development chairperson, the Property/Casualty Advisory Board for the MIA and has served on the Employment Practice Liability Task Force and the E&O Task Force for IIABA. She has also served on IIABA's Professional Development and Future One committees. In 1998 she was appointed to the AICPCU/IIA National Registry of Outstanding Course Leaders.

Shelley lives in Baltimore with her husband of 44 years, Bill. They have three children and are expecting their seventh grandchild. She enjoys genealogy, the German language and culture, reading and traveling.

Angela Ripley started in the business basically from birth, being the daughter of an agency owner however, her formal career as an independent insurance agent began in Frederick, Maryland with a summer position 25 years ago. She is currently president of V.W. Brown. She is married to R. Graydon Ripley and together they have two beautiful daughters Emma age 10 and Madelyn age 7. In her other life she is an assistant lacrosse coach to her younger daughter's lacrosse team and will serve as an assistant coach on her younger daughter's field hockey team in the fall. She stays involved in their children's school activities. She also enjoys a neighborhood book club and many working with multiple charitable organizations through the agency. She has served on several agency advisory boards.
Rick Raley is one of the principals of Associated Insurance Centers of Southern Maryland, LLC trading as Combs Drury Reeves located in Leonardtown, Maryland.

Born and raised Southern Maryland, Rick's insurance career began in 1976 after graduating from the University of Maryland, College Park with a degree in Government and Politics. He started as a life insurance producer with the Metropolitan Life Insurance Company, then in 1978 joined the Frank A. Combs Insurance Agency as a property and casualty producer later purchasing in agency in 1989. In 1999 the Combs agency merged with the John R. Drury Insurance Agency forming Combs and Drury Insurance Agency which in 2009 became the Combs Drury Reeves agency with the merger with past president of the Big “I” Bradford Reeves of the Reeves Insurance Agency.

Rick has served as President of the Independent Insurance Agents of Southern Maryland as well as being a Board Member of the Maryland Big “I” since 1989. Rick will serve as our incoming Chairman this year.

Rick and his wife B.J. reside in Leonardtown, Maryland; have four grown children, and six grandchildren spread throughout the country.

Vice Chairman

Albert Lietzau IV, AU
H.U. Dove & Company, Inc.
250 S. President Street, Suite 3700
Baltimore, Maryland 21202-2587
Telephone: 410-727-2211
Fax: 410-727-2278
Email: alietzau4@hudove.com

Albert is the Principal of the brokerage firm H.U. Dove & Company, Inc. He is a 1982 graduate of Loyola University.

Mr. Lietzau began his career in January 1983 with the Maryland Casualty Company in their Richmond, VA branch office, leaving in 1985 as an all-lines commercial property/casualty underwriter. He joined the firm Derek Bryant Insurance Brokers, Ltd. in London for two years as a broker. He joined Tongue, Brooks & Company as an Account Executive responsible for some of the firm's larger commercial property/casualty clients. He left that firm in 1991, partnering with his father in the acquisition of H.U. Dove & Company, Inc. of Baltimore.

He has served as Chairman of the Insurance Roundtable of Baltimore and continues as an active member of that organization. Mr. Lietzau has been a member of IIAM's Executive Committee for three years.

Mr. Lietzau is married to Louise and together they have three children. He is past Chairman of the Board of Augsburg Lutheran Home of Maryland and continues to be active on their Board, as well as other non-profit groups.

Director-At-Large

John Cabrera
CF Alliance Insurance Services
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Email: john@cfalliance.com

John Cabrera is the Vice President of Sales and Marketing. He has been in the insurance industry since 1990 with 10 years at a major insurance company as an underwriter and with the corporate management group.

John enjoys golfing and playing volleyball. He is also involved and active in the Philippine-American community and local non-profit organizations focusing on charities, sports, and cultural activities.

John is an active member and past President of the Rotary Club of Gaithersburg, Maryland. He is currently on the Board of Directors and a past President of the Philippine American Chamber of Commerce of Metro Washington, DC (PACC-DC). He is the current Vice President of the Philippine American Foundation for Charities Inc. (PAFC).
Past Presidents Representative

Terry Katz, CPCU, CIC, ARM, AAI, ACII
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Terry began her career at Lloyds of London and has worked in the industry for more than 30 years. Her experience includes the sales, servicing and marketing of commercial accounts. Terry chairs the Continuing Education Committee for the Maryland Chapter CPCU, is an active member of The Society of Insurance Trainers and Educators (SITE), an approved CE course provider for the Maryland Insurance Administration Continuing Education Program and is also a course instructor for The Institutes (formerly the Insurance Institute of America and the American Institute for CPCU). Terry was the 2013 recipient of the Jack F. Derrickson Award for Outstanding Course Leadership by the Institutes. Terry joined HMS in April of 2005 to provide in-house training and education to the staff in addition to establishing and monitoring quality assurance policies and procedures. In 2011 Terry assumed the responsibility of overseeing commercial claims for HMS.
Terry also serves as a board member of the MD Chapter, CPCU, and is a member and past Chair of the Insurance Roundtable of Baltimore. Terry has served on IIAM’s Executive Committee for the past six years.
Terry lives in Baltimore County with her husband Stephen, and enjoys travel and family time with her children and grandson.

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Ivory M. Buck, III, is the Claims Manager for the Avon-Dixon Insurance Agency, which he joined in 2005. He has over 30 years of experience in the insurance industry as an adjuster, claims specialist, insurance investigator and claims supervisor.

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Nancy began her insurance career at the age of 14 working summers and holidays for her father, W. Ray Huff. She is a graduate of Salisbury University and after graduation began working full time at the agency as a personal lines customer service representative. After many years of training, receiving her CPCU, AAI and CRIS designations and learning all of the position within the agency, she became president of Huff Insurance.
(Con’t from page 17)

Since becoming President of Huff Insurance, Nancy has not forgotten her commitment to the community. She has served on the Board of Directors and as Chairman of IIAM as well as teaches for IIAM. She also holds a position on the national Agent’s Council for Technology. In addition, Nancy serves on the board of the Northern Anne Arundel County Chamber of Commerce, currently in the role of secretary. Nancy is the President of her chapter of Beta Sigma Phi sorority. Nancy and her husband Jerry, have 2 teenagers at home and they are actively supporting them in all of their activities including baseball, soccer, theater and guitar.

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Heather joined Insurance Management Associates, Inc., in 2002, and is currently the Personal Lines Manager. She obtained her BS in Marketing from University of Maryland College Park in 1997 and earned her ACSR designation in 2002.

G. Bradford Reeves, AAI, AFIS
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Brad has been an insurance agent in Southern Maryland for most of his adult life. He attended local schools and the Community College of Southern Maryland and as a part-time and summer job began working with his uncle Sprigg Reeves in the summer of 1968. In the summer of 1970 he left his uncle and returned to the family farm for a short time and ended the year working as a farm and personal lines underwriter with The Montgomery Mutual Insurance Company in Sandy Spring. In 1972 two life changing events happened, he married Donna Wood and his uncle said he wanted to sell the agency and retire. Brad purchased the agency and continued the family business that began in 1875. He and Donna returned to ‘Chaptico’ early in 1973 to live in his great, great grandfather’s home and raise two children Beth Courtney and her brother Ford (III) and operate the Reeves Insurance Agency, Inc. In 2009 the Reeves Agency merged with the Combs and Drury Agency and Associated Insurance of Southern Maryland. To paraphrase Garrett Morris as Chico Escuela on SNL, insurance has been berry berry good to me!

Gerald ‘Gerry’ Zoller, CPCU, CIC, AU
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Email: gerry@amherit.com

A graduate of the Univ. of MD, College Park, Gerry is a 43 year veteran of the Insurance industry.

He held various company and agency positions in NJ., PA., and MD. prior to starting his agency from “scratch” in 1983. Gerry is married to Heather Zoller CIC, (President of American Heritage Insurance Agency, Inc. in Eldersburg). Gerry and Heather have three children and six grandchildren. In his “non-Insurance” hours, Gerry enjoys travel, cooking, and gardening.
What is your client’s most important asset?

by Scott Zilber

This is a pretty simple, straight forward question…. Or is it? Most clients will respond with a very tangible answer such as; their property, car, savings or retirement accounts. If your client is not currently retired then all of these answers are incorrect. The most important asset for working adults is in-fact their ability to work and earn an income. If your client’s ability to work was suddenly diminished or completely taken away would your client be able to continue to afford their mortgage payment, car payment or fund a retirement plan?

How will they pay those expenses? The major Disability Insurers paid claims totaling $9,800,000,000 in 2013, an increase of 1.6% over 2012. The average disability claim, group coverage or individual coverage, is almost 3 years. How many clients have three years of expenses saved in case of an emergency? What happens if they experience a disability of 3 years? 10 Years? Or for the rest of their lives?

When young and healthy with the world at our fingertips we feel invincible and not until tragedy hits close to home do with think about our own mortality or morbidity. It’s never too early to starting emergency planning. The Social Security Administration estimates that currently 1 out of every 4 20-year-olds will become disabled and unable to work at some point prior to retirement age. The risk of disability to that same group can increase 10 – 15% for individuals using tobacco products or those 30-40lbs overweight.

Types of Disability Income Policies -

(GDI) - Group Disability Income Coverage -

Many clients will be offered disability benefits through their employer but don’t understand how much coverage they will actually receive at the time of disability. Group policies are often offered as an employer paid benefit for all employees or as a voluntary employee benefit where the insured opts-in and the premium is automatically deducted through payroll. Long Term benefits are paid monthly and are usually calculated as a set maximum amount or 60% of gross income. In most cases, premiums that are paid by the employer will have a taxable benefit while premiums paid by the employee will be tax free.

By the Numbers

<table>
<thead>
<tr>
<th>25%</th>
<th>More than 25% of today’s 20-year-old’s will become disabled before they retire. (4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$9.8B</td>
<td>The amount of Long Term Disability claim payments made in 2013. (2)</td>
</tr>
<tr>
<td>56%</td>
<td>Women made up 56% of all new Long Term Disability claims made in 2013. (3)</td>
</tr>
</tbody>
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Women typically have a greater life expectancy than men but they also have a higher probability of disability. In 2012 54% of all new claims were females and that number increase to 56% in 2013. Women are subject to the many of the same disability risks as men but also run the risk of pregnancy related complications that may result in the inability to work.

Workers compensation policies that employers are mandated to carry may give employees a false sense of security. Traditionally, these policies will only pay if an injury happens in the workplace and according to a recent study by the Council for Disability Awareness only 5% of accidents and illness are work related.

Individuals can insure their risk of disability through employer sponsored or individually purchased disability income insurance.

(Con’t on page 20)
Maximum allowable benefits are normally lower than that of individual plans and may not offer the same level of protection to all employees. Group plans may also offer Short-Term Disability coverage as part of the plan which is usually prohibitively expensive as an individual plan. Most plans do not offer portability if you leave your employer and may be cancelled by the employer if they no longer wish to sponsor the plan. Underwriting may be simplified and require a few questions or be a guaranteed issue.

In some instances group policies may be offered as a member benefit by a professional organization.

**IDI) -Individual Disability Income Coverage**

These policies are paid by the insured and the benefits are typically tax-free to the insured when on claim. Coverage periods can range from 2 years to the insureds age 70 and in most cases the policies are guaranteed renewable and cannot be canceled by the carriers. Individual plans offer flexibility and portability, If you leave your job you can keep your policy and if your raise your income you can increase your benefits. IDI policies may cover up to 65% of the insureds gross income before taxes. Insureds can also purchase riders that offer cost of living adjustments when on claims so that their benefits keep pace with inflation. In addition, some carriers are now offering riders that will help fund retirement plans payable at age 65 or 67 to the insured.

Advisors working with business and individuals should talk to their clients about the benefits and protection of disability income insurance.

To learn more about marketing Disability Income Insurance to your clients please contact:

Scott A. Zilber
410-730-8242x 103
szilber@belmanklein.com

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1. U.S. Social Security Administration, Fact Sheet 2/7/13
2. Council for Disability Awareness, Long-Term Disability Claims Review 2013
Claim Scenario #2

Claimant, age 2, was on the Insureds' property with his grandparents who were there to care for 2 horses owned by the Insureds. The Insureds were out of town on vacation. The Claimant was kicked by one of the horses, taken to the emergency room, and then life flighted to a larger hospital.

The Claimant was given a 5% chance of survival and underwent surgery for a cracked skull (a piece of which was missing) with 30% damage to the right side of his brain. He survived and is residing in a neighboring state at a rehabilitation center. A large payment was made under the personal umbrella policy.

Claim Scenario #3

The Insured hosted a party at his home. Among the guests was the Claimant, a family friend who was also the Insured's financial advisor. The Claimant brought his wife, infant, and 2 year old child to the party.

The Insured gave the Claimant a jug of spring water for him to use to mix formula for the infant. The 2 year old child also had a drink.

Shortly thereafter, the children became ill. The family left the party, and then took the children to the hospital. The hospital requested the water jug which was found to contain arsenic. An old label was found wrapped around the handle with the word “weed killer” printed on it.

The Insured had apparently mixed a solution of weed killer in a jug similar to the ones used for spring water and mistakenly given it to the Claimant.

The infant died and the 2 year child survived after being in critical condition. The Personal Umbrella policy limits were paid out.

Claim Scenario #4

The Claimant and Insured have been longtime friends, live on the same street, and the Claimant had been to the Insured’s home on many occasions. The Insured lives in a home with a brick patio which had been constructed in the 1960s. Bricks were replaced one year before the incident. An area of the patio is bordered by an 18 inch retaining wall with a flower bed between the wall and the brick patio.

The Insured, Claimant, and another Friend met at a club, had a few drinks, and all returned to the Insured’s home where they sat on the patio in lawn chairs and continued drinking. At approximately 11:00 PM, the Insured went inside to the kitchen. The Friend also entered the house to call a cab.

When the Friend went back outside, the Claimant was no longer on the patio. He found the Claimant unconscious on the ground on the other side of the patio retaining wall. The Claimant remembers falling, but does not remember how it happened.

According to the Insured, on other occasions when the Claimant had been at the home, a patio table was in front of the retaining wall. The table had been removed, exposing an area of the wall.

The Claimant, age 56, sustained a spinal cord injury which rendered him an incomplete quadriplegic. He underwent surgery and was on a feeding tube for several months. He was able to return home 6 months after the incident, but continues to suffer partial paralysis of his arms and legs. He uses an electric wheelchair to get around his house and requires assistance with some activities of daily living.

The Claimant owned his own business and was married 1 month before the incident. His wife now cares for him at home. The settlement to the Claimant exhausted the underlying coverage limits and payment was made under the personal umbrella.

For more information on the RLI Personal Umbrella contact us today!

Carla McGee, RPLU, ACSR
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carla@iiamd.org
The Big I Advantage® Virtual Risk Consultant powered by Rough Notes (“VRC”) is an online sales and service resource designed to help your agency better serve your customers. Using this tool will lead to increased sales by improving your staff’s knowledge of a prospect’s operation enabling them to better identify and cover customer exposures. The VRC will help your staff better understand the product they sell. It will also assist agency staff with preparing proposals, explaining complicated insurance terms, and most importantly documenting client files. It is truly a tool that will increase the professionalism of staff and help your agency grow while limiting your exposure to E&O claims.

Big "I" members have exclusive access to Big I Advantage® Virtual Risk Consultant. The VRC is an incredible value and is extremely affordable compared to similar products. Visit www.iiaba.net/VRC to learn more and purchase.
Are you ready to begin a NEW career? We can help!

The Independent Insurance Agents of Maryland (IIAM), to show their support for the men and women that serve our country both here and abroad, will be offering FREE property/casualty insurance licensing classes to all U.S. veterans.

The insurance licensing course is a one week, 8 hour per day, program that prepares students to sit for the Maryland State insurance licensing examination.

**What is included:** ($520 Value)

- One week, 40 hour, licensing course
- Property/Casualty textbook, exam simulator and handouts
- Reimbursement of state exam fee (must pass the exam)
- Reimbursement of application fee for your initial producer license

**Funding for the program is being provided by the Independent Insurance Agents of Maryland’s Scholarship/Education Fund.**

**Why Insurance?**

The insurance industry...one of the best kept secrets in employment. It has changed since the days of your grandfather’s door to door salesman. It is a business that contributes to the national economy and provides many opportunities for professional development and advancement. It stimulates the economy, encourages growth to many businesses, back investments and has a real positive impact on society. That positive impact is felt in small communities, rural areas and the big cities.

It isn’t all about sales. That is just one part of the business. Obtaining your license can open the door for both sales and service, as well as a few other insurance fields that do not require the producer license. Insurance is something that everyone needs. Having insurance gives the consumer the proverbial ‘good nights sleep’. It protects what is important to us.

Whether you are choosing or changing your career, insurance is a great field to explore.

**Some of the careers in the insurance industry** include insurance producer, customer service agent, actuary, field representative, loss control specialist, claims adjuster, risk manager and underwriter.

**Course Information & Registration**

**Course Tuition:** FREE to all U.S. Veterans

**Course Schedule:** September 28th-October 2nd.

**Course Location:** 2408 Peppermill Dr., Ste A; Glen Burnie, MD. 21061

**Contact Information:** If you have any questions regarding the program please feel free to contact the IIAM Education Director, Rebekah Langford, at rebekah@iiamd.org or 410-766-0600.

For more information or to register visit [www.iiamd.org/licensingforveterans](http://www.iiamd.org/licensingforveterans)!
Busting the Personal Umbrella Myth

Big I Advantage® may not have their own TV show, but they enjoy their own type of insurance “mythbusting.”

Both agents and insureds are guilty of buying in to the following myth: “Only wealthy customers need a personal umbrella.” In truth, because anyone has the potential to be sued, everyone needs a personal umbrella.

Here are several ways to help spread the word to your customers.

1) Explain in layman’s terms what an umbrella is: an affordable way to protect against a lawsuit for more than what’s covered by the basic policy. Make it simple and don’t use insurance jargon that leaves your customer glossy-eyed.

2) Provide real-life examples of claims that have impacted the Average Joe.

Most people would purchase an umbrella if they truly understood its value in a personal, relatable way. (See examples in this issue)

3) Clarify that a single judgment can exceed savings, the value of a home and other assets—putting future earnings at risk. Renters are especially vulnerable to judgments that garnish wages and future earnings.

4) Advise that an umbrella covers defense costs. Besides the threat of a costly judgment, your customer will also have to pay for defense—even if the suit is frivolous. A defense attorney may charge anywhere from $100-$800 per hour, but a personal umbrella pays defense costs in addition to the insured’s limit of coverage.

5) Show that an umbrella is an affordable way to obtain significant coverage. Depending on the insured’s location, a personal umbrella averages $250 in premium—that’s just $20 a month for $1 million in personal liability protection. You can quote an umbrella in just 2 minutes with Big I Advantage®. Go to https://pup.rlicorp.com/AppPupGuest/default.aspx.

Armed with these five simple tips, you can write more personal umbrellas with ease and protect your customers—increase client retention and guarding yourself against “failure to offer” E&O claims in the process. Keep in mind that you have access to the Big “I”-endorsed RLI personal umbrella, which offers limits up to $5 million and excess uninsured/underinsured motorists nationwide. Obtain a quote today on Big “I” Markets (www.bigimarkets.com).
Customer Service Experience: “Motivate Your Team”

Determining your agency’s future or the best way to reach current and potential clients requires input from your entire staff—not just the sales force. Consistency is key: Without a universal understanding of your agency’s positioning and community perception, your message will fall short.

To succeed, you need buy-in. Buy-in creates motivation. Motivation creates action. And action creates results. To start this process, here are seven key steps to motivation:

1. Establish agency goals with input. Of course, not everyone can sit in on agency planning meetings, but everyone can share in the process.
   a. Have managers solicit input from their respective teams. Ask for feedback on current business practices. Be respectful of all viewpoints: You might learn something you never knew about internal dynamics, client relationships, sales roadblocks, frustrations, employee or client hot buttons, etc.

2. Share annual or long-range plans, and show how they support individual goals. Highlight how proposed growth will lead to a better bonus, higher salary, promotion, move to a new office … whatever concrete payoff you feel comfortable promising.
   a. Put it in writing. Be specific. This can be done during employee reviews and should be tied to annual goals.

3. Recognize that money is not the supreme motivator. While salary is important, a study by Vickie Niebrugge found it is not the number one “want” for employees. Niebrugge, Vicki, Declining Employee Morale: Defining the Causes and Finding the Cure
   • What employees say they value most:
      1. Interesting work
      2. Appreciation and recognition
      3. Feeling “in on things”
      4. Job security
      5. Good wages
      6. Promotion/growth
      7. Good working conditions
      8. Personal loyalty
      9. Tactful discipline
     10. Sympathetic help with problems

   Based on this list, what can you do as a manager to satisfy these needs? After all, a happy employee is a motivated employee.

4. Review plan progress regularly (at least quarterly), so everyone knows how the agency is performing versus plan.
   a. Treat these reviews as important milestones, not as afterthoughts.
   b. Include every department — you never know who might brainstorm the next idea for improvement or change.

5. Live the plan and stay true to its original focus. Everyone will see when you veer from what you originally said was important. This alone can kill motivation. If you want to change the original course established for the agency, explain why and how the change affects how they should be working.

6. Reward ongoing performance. Don’t wait for big end-of-year rewards. Even simple thank-you reminders can be remarkably powerful. Give someone who worked overtime a gift card for the local coffee shop. Mention someone’s extra effort in the company blog. Leave a personal, handwritten thank-you note in someone’s inbox.
   a. Don’t let personal biases affect feedback. A person you don’t have a strong personal connection to might be one of the biggest contributors to agency success. A positive word from you in these instances could be especially powerful.

7. Provide a feedback mechanism. Let employees know the agency’s plans are responsive and flexible. If they have ideas for improvement, provide a clear path for employee input, either formally or informally.
   a. Reward all suggestions, even if they aren’t ultimately implemented. This supports the continued flow of ideas and reinforces the notion that “no idea is a bad idea.”
   b. If people are reticent, set up a method for anonymous suggestions.


July 8, 2015
Commercial Auto, Surety, CIPs & Misc Lines
Don Dudey, CPCU
9:00 AM - 4:30 PM

July 9, 2015
Additional Insured Issues
Don Dudey, CPCU, CRIS
9:00 AM - 4:30 PM

July 13-17, 2015 (5 days)
Insurance Pre-Licensing Course
Joe Conroy, ACSR
8:30 AM - 4:30 PM

July 22, 2015
Commercial General Liability Insurance
Don Dudey, CPCU
9:00 AM - 3:30 PM

July 28, 2015
E&O Risk Management: Meeting the Challenges of Change
Stanley Lipshultz, CPCU
9:00 AM - 4:00 PM

August 5, 2015
Reviewing Agency Contracts
Stan Lipshultz, CPCU
8:30 AM - 10:30 AM

August 10, 2015
Personal Lines Related Coverages
Joe Conroy, ACSR
9:00 AM - 4:30 PM

August 11, 2015
Principles of Insurance
Nancy Nicklow, CPCU, AAI, CRIS
9:00 AM – 3:30 PM

August 12, 2015
Workers Compensation for Contractors
Don Dudey, CPCU
9:00 AM – 4:30 PM

IIA Maryland wishes to congratulate Rebekah Langford, ACSR, AAI, AINS, ASI, Education Director. Rebekah is celebrating her 20th year with IIAM. She began as an administrative assistant during her senior year of high school in 1995. She then began working with our bookkeeper and handling our payables and receivables. Today she continues to serve as our full time bookkeeper, but took on the position of Education Director in 2007. She has also served as the association’s webmaster for the past three years.
How long has it been since you looked at an RLI Personal Umbrella Policy?

Take a second look …

RLI’s Personal Umbrella Policy (PUP) provides the coverage your customers need:

- Expanded underwriting opportunities including DUI/DWI
- Properties in multiple states and outside the U.S. eligible
- Excess UM/UIM coverage available nationwide
- Policies written above 100/300 auto
- Drivers of all ages accepted — including new drivers
- No A.M. Best Rating requirement for underlying carriers
- Easy online quoting
- Electronic signatures and online credit card payments accepted

Be sure to check out the RLI PUP Access online system. It makes it easy for you to manage multiple accounts and allows insureds to quickly and conveniently complete new business submissions, submit electronic signatures and pay bills.

For more information and to access our Quick Quoter, visit www.rlipersonalumbrella.com.

For additional information, contact your administrator:

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carla@iimd.org
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- safety guidance
- competitive pricing
- responsive claims management
- effective medical cost review
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With our local presence and unwavering dedication to Maryland business owners and their employees, Chesapeake has become Maryland’s largest workers’ compensation insurance company.

To learn more, connect with your local agent or visit ceiw.com.