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THE HARTFORD
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IIAM OFFICERS 2018-2019

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Rebekah Langford, AAI, ACSR  President
Gerald Zoller, CPCU  Chairman-Elect
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THE MARYLAND MESSENGER
THE INDEPENDENT INSURANCE AGENTS OF MARYLAND, INC.

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DIVERSITY...

Welcome! A few years ago, I joined this group of professionals, decision makers, and dedicated volunteers who were as passionate about insurance as I am. Every meeting, I learned something new. I was like a sponge absorbing everything and learning from everyone. And what was good was my ability to share my knowledge and point of view with no reservations.

Fast forward four years later and here I am, IIAM’s 82nd Chairman. I will make my best effort to be your facilitator, leader, mediator, and the person who will try his best to make this organization even better.

I am fortunate to be surrounded by wonderful people. I have noticed changes within the group over the past few years. We have younger active agents through YAC – Young Agents Committee. We have more participation of agents with different ethnic backgrounds. Plus, more than ever, we have more female agents in the group. I was told that the IIA Maryland’s Board of Directors is probably the most diverse group in the country and I’m so glad to be a part of it.

I am honored to be the first Philippine-American to be elected as the chairman of this organization. There are going to be many firsts for this year’s Directors and Officers (D&O). For one, we will not have the experience and expertise of our past president Shelley Arnold since she retired in June. Thank you for your 27 years of service Shelley! We will miss you. Rebekah Langford will now take her place and we will rally behind Rebekah to be of any assistance and help make the association grow.

Moving forward, I see great opportunities for us to grow. The D&O are very active and ready to engage. Let’s all put our best foot forward and make things happen.

As we always say in Tagalog, Mabuhay! (Welcome)
The IIAM's legislation, Chapter 513, was signed into law by Governor Hogan on May 8th. The new law codifies a long-standing practice within the insurance industry that had been the subject of examination by the Maryland Insurance Administration over the past year or so. When the new law goes into effect on October 1, 2018, an insurer will be allowed to pay commissions to a producer on a variable basis for policies issued to a qualified exempt commercial policyholder resulting in a lower premium for the policyholder provided the insurance producer receiving the commission has agreed to the specified level of commission. A commission expense reduction plan (CERP) is a term defined by the Maryland Insurance Administration. It is commonly known among insurance producers as "commission contribution" or "netting" a premium. The IIAM worked very closely with the Maryland Insurance Administration and other stakeholders to secure final passage of the legislation.

Photo: Courtesy Executive Office of the Governor/http://creativecommons.org/licenses/by-nd/3.0/deed.en_US
WHY YOU NEED TO OFFER EXCESS UM/UIM TO EVERY CLIENT

BY APRIL SHREWSBURY, BIG “I” UMBRELLA PROGRAM MANAGER

We’ve all heard the stories. A family of five is burdened with horrific medical bills because of an accident caused by a drunk driver who couldn’t afford insurance due to his bad driving record. A child walking to school faces a lifetime of difficulty after being struck by a texting driver—a struggling college student with state minimum auto limits. A pair of retired sweethearts fall victim to a hit-and-run driver.

As an insurance agent, you can’t physically protect your clients from heartbreaking situations like these…but they do rely on you to protect them financially when tragedy strikes. This is where excess Uninsured/Underinsured Motorist Coverage enters the picture.

MOST PEOPLE WOULD BUY IT IF THEY UNDERSTOOD IT

How effectively can you explain UM/UIM coverage to a client who doesn’t know much about insurance? In layman’s terms, UM/UIM coverage is insurance that pays for the client’s injuries from an accident caused by the owner or operator of an uninsured or underinsured vehicle. Excess UM/UIM from a personal umbrella policy pays after the auto policy’s UM/UIM limits have been exhausted.

It’s important for a client to understand that UM/UIM coverage comes into play when an insured is involved in an accident and the person who caused it either doesn’t have any insurance or doesn’t have enough insurance to pay for your client’s injuries. It would also come into play if they were the victim of a hit-and-run (in a vehicle, on a bike, or as a pedestrian), leaving them with nobody’s insurance policy to collect against...making it an “uninsured” motorist claim.

THE PREVALENCE OF UNINSURED AND UNDER-INSURED DRIVERS

According to recent estimates by the Insurance Research Council (IRC), roughly 1 in 7 drivers is uninsured. Add to that the number of drivers who carry state minimum auto limits, and it’s enough to make a person want to stay home for good. Unfortunately, this should come as no surprise, given the type of TV commercials we see these days from some auto insurance companies. Too often, the emphasis is on getting a cheap rate, and drivers are besieged with ads about that encourage them to buy “state minimum” auto limits in order to save money. There’s no denying that it can be a temptation in a struggling economy.

All the more reason to make sure your clients are protected from the drivers around them, with UM/UIM coverage on both their auto and personal umbrella policies.

IT’S ABOUT THE COVERAGE, NOT THE COST

There’s no way around admitting that UM/UIM coverage can be expensive, and a tough sell if a client is trying to keep their premium down. One wise agent explains it to his personal umbrella clients this way. If you’re buying an umbrella so that you can cover the injuries of strangers, wouldn’t you want to do the same for your own family, instead of blindly relying on someone else to cover your injuries...someone who might not
Mrs. Policyholder was on her way to work when she was rear-ended on the highway, causing her to run off the road and into a concrete barrier. She sustained multiple internal injuries, including a severely fractured ankle, which led to months of treatment and an infection that required additional hospitalization and more surgery. Unable to work during her recovery, she lost over $100,000 in income while racking up medical bills of over $120,000. She was no longer able to walk long distances or enjoy many of her favorite activities, impacting her life significantly.

It was soon discovered that the driver of the other vehicle had state minimum limits of only $10,000 per person/$20,000 per accident. Mrs. Policyholder was paid the full $10,000 available, but the other driver had no other insurance and no assets. Mrs. Policyholder had UM/UIM limits of $250,000 per person/$500,000 per accident under her own auto policy, as well as $1M of UM/UIM coverage under her personal umbrella policy. She was able to recover the amount from her own insurers that she would have been entitled to recover from the other driver, had he carried enough insurance. If she hadn’t purchased UM/UIM coverage, her payment would have been only the $10,000 policy limit of the other driver.

**MARKETING TIP**

If you find claim scenarios to be an effective marketing tool, visit www.iiaba.net/RLI to download a flyer you can show your clients.

To learn more about these products, visit www.iiaba.net/umbrella or www.bigimarkets.com.
ON THE FIRST DAY OF A FIRST PARTY CLAIM: WHAT A CLAIMS PROFESSIONAL SHOULD KNOW ABOUT MARYLAND CLAIMS

In thinking about claims professionals, I am reminded of Giles Corey, the strong, determined old man who was accused of being a witch in Old Salem. His tormentors tortured him by placing heavy stones, one at a time, on a board covering his chest. Despite the excruciating weight of the pain, Giles did not betray his friends or betray his own character. He was defiant to the end. As he was being crushed, his last words called to his tormentors were a request to add “more weight”.

Claims professionals oftentimes ask that “more weight” be added to their load they carry. Because they care, they want to know about issues of compliance, bad faith, and best claims handling practices. Because they want to protect the company they work for, they want to understand the administrative issues that might impact claims handling. Because they are concerned with issues of fraudulent and exaggerated claims, they want to know what they have to report to regulators. Claims professionals want to know the regulatory, statutory, and administrative stones that can add “more weight” to the normal aspects of claim handling.

Among other things, I view my job as an attorney as helping claims professionals carry “stones”. I like to assist them by alerting them to claims handling issues that are Maryland specific. These issues are many, diverse and ever changing. But recently the general counsel for one of my clients asked me a very specific questions in an attempt to ease the load of his claims professionals. His question was simply: “What do my claims professionals need to know on the first day of handling a first party claim in Maryland?”

In answering that question, I came up with a list of ten issues for claims professionals to be aware of when handling first party claims in Maryland, specifically focusing on what they should know on the first day of handling a Maryland claim. I thought such a list would be helpful for insurance brokers to also consider as they are also involved in the claims process.

With this in mind, here are ten things that a claims professional should know when they handle first party claims in Maryland.

1. **Acknowledging a Claim.** Like many states, Maryland has enacted the Unfair Claims Settlement Practices Act. Among the provisions of the Act, there is a regulatory requirement with respect to the acknowledgment of a claim, namely COMAR 31.15.07.03B(10). This provision indicates that it is an unfair claims settlement practice if an insurer has a general business practice of failing, upon receipt of notification of a claim, to acknowledge the receipt of the notification within 15 working days. While the regulation does not specifically require that notification be in writing, it is best for a claims professional to acknowledge a claim in writing and to note that acknowledgment in the claims log.

In addition to acknowledgment of the claim, COMAR has two requirements with respect to providing updates to claimants. COMAR 31.15.07.03B(15) provides that an insurer can be found to have committed an Unfair Claims Settlement Practices Act violation if an insurer, repeatedly, fails “to provide appropriate replies” to a claimant or the claimant’s representative within 15 working days of receiving written communications which suggest that a response is requested. In addition, COMAR 31.15.07.04B provides that if an insurer has not completed its claims investigation, it is required to provide written notification to the first-party claimant of the reason that additional time is necessary to complete the investigation. This written update of the status of the claim is required every forty-five days. Importantly, by virtue of COMAR 31.15.07.07, the deadline is extended whenever an insurer requests additional information in order to consider a claim. Consequently, communications, particularly with respect to request for needed information, need to be documented.

2. **Status Reports to a Claimant.** Maryland administrative law provides standards for the handling of claims. More specifically, Section 27-303(2) prohibits an insurer from refusing to pay a claim for an arbitrary or capricious reason. Neither the statue nor

(Con’t on page 9)
any regulation promulgated by the Maryland Insurance Administration defines "arbitrary or capricious" standard in the context of an administrative review of an insurer’s refusal to pay a claim. In Berkshire Life Insurance Co. v. Maryland Insurance Administration, 142 Md. App. 628, 671(2002), the Court of special appeal discussed this standard as clarified by the Maryland Insurance Commissioner. After using a dictionary definition of the two terms, the Court gave guidance as to what would be a proper claims denial. In that regard, the Court indicated that an insurer could properly deny a claim where an insurer has a lawful standard which it applies across the board to all claimants and acts reasonably based on “all available information”. Because of this claims handling requirement, an insurer should not deny a claim unless: (1) it has given the insured an opportunity to provide information; and (2) it has conducted a reasonable investigation. Under Section 27-303(6), it is also an unfair claims settlement practice for an insurer to “fail to provide promptly on request a reasonable explanation of the basis for a denial of a claim.”

4. **Bad faith.** In Maryland, “bad faith” claims are limited to third party claims, particularly where there is a judgment in excess of available policy limits. Maryland specifically does not allow a traditional ‘bad faith’ claim to be made with respect to a first party claim. That said, Maryland permits a statutory “lack of good faith” claim to be made with respect to first party claims. Section 3-1701 in the Court and Judicial Proceedings Article and Section 27-1001 of the Insurance Article apply to allegations that an insurer failed to act in good faith in determining coverage or in determining the amount of payment for a first-party claim under a property and casualty or individual disability insurance policy. The law defines “good faith” as “an informed judgment based on honest and diligence supported by evidence the insurer knew or should have known at the time the insurer made a decision on a claim.” Because the procedure for a “lack of good faith” complaint is complicated and has herculean time deadlines, it is beyond the scope of this article. A claims professional, however, should know that any decision that is made on a claim must be informed, timely, honestly made, and based upon evidence.

5. **Misrepresentation.** Maryland law has a variety of provisions with respect to misrepresentations and fraud. As with any coverage issue, the first focus for issues of fraud and misrepresentation is the insurance policy itself. As with most states, there are issues concerning the quantum of evidence and the burden of proof with respect to any denial of a claim or the voiding of a policy ab initio because of fraud or misrepresentation. Additionally, Maryland highest court, in Van Horn v. Atlantic Mut. Ins. Co., 334 Md. 697(1994), determined that there are some limitations as to when fraud can be used to void a policy. Because of these evidentiary issues and statutory limitations, it is sometimes easier to deny a claim for failure to cooperate rather than for false swearing. A claims professional should, on day one of a claim, understand that denying a claim for fraud or misrepresentation is not easy.

6. **Fraud reporting.** Despite the difficulties with denying a claim on the basis of fraud, Maryland has a number of provisions that require an insurer to police for fraud. For example, under Section 27-802 of the Insurance Article, an insurer, who in good faith has cause to believe that insurance fraud has been or is being committed, must report the suspected insurance fraud in writing to the Insurance Commissioner. Such reports are generally not subject to public inspection. The Maryland Insurance Administration will also, on occasion, submit specific fraud complaints to an insurer for investigation. When fraud is suspected or a claim is being denied for fraudulent activity, a claims professional needs to review the reporting requirements.

7. **Cancellation of a policy.** Maryland has a variety of laws that relate to when and under what circumstances a policy may be cancelled or non-renewed. A claim investigation can reveal an increased risk that was not considered at the inception of the policy. A claims investigation can reveal inappropriate behavior on the part of insureds or additional insureds that were not anticipated. A claims investigation can reveal fraud or misrepresentations made by the insured either in the underwriting of the policy or in the making of a claim. All such activity might be the basis for the cancellation or non-renewal of a policy. Because of the stringency of Maryland’s non-renewal and cancellation requirements, a claims professional that notices an increased risk or inappropriate behavior of an insured should notify underwriting of those questionable activities.

8. **The Role of the MIA.** The professionals at the Maryland Insurance Administration view their role, quite appropriately, as
protecting the community from proscribed statutory activities. They take their role very seriously. When an administrative complaint is made against an insurer, particularly under Section 27-303 for a denial of a claim, the Maryland Insurance Administration will research such complaints thoroughly. It is imperative that the claims professional react to complaint inquiries promptly and with seriousness. Before writing a response to the Maryland Insurance Administration, the claims professional should understand the nature of the regulatory requirement at issue and respond completely to the inquiry for documents and information. If the claims professional does not understand the complaint, assistance should be requested.

9. **Online resources.** A claims professional should understand that vast resources that are available on the website of the Maryland Insurance Administration. There are a significant number of bulletins relating to first party issues that should be reviewed and considered in the handling of claims. In addition, significant decisions of the Maryland Insurance Administration and proposed regulations are posted. A claims professional should sign up on line to receive the Maryland Insurance Administration alerts.

10. **Claims log.** A claims professional handling claims in Maryland should understand the importance of a detailed and complete claims log. It will generally provide protection from regulatory and lack of good faith claims, particularly where the activity log demonstrates the reasonableness of claims decisions. That said, claims professionals should understand that the Maryland Insurance Administration can request the complete claims log to investigate administrative or statutory complaints. While privileged information does not have to be produced, the Maryland Insurance Administration views issues of privilege restrictively. Once a claims log is produced, claimants and third parties can request that the logs be produced pursuant to Maryland’s Public Information Act. Exactly what must be produced when a Public Information Act is made is the subject of debate and sometimes litigation. A claims professional should understand on the first day of a claim that anything written in the claims log might have to be produced to the state’s top insurance regulator and to those opposing the claims decision. For that reason, a claims professional should make sure entries are complete, understandable and appropriate.

Regulations, statutes and case law imposes an imposing weight upon claims professionals. Hopefully, this list helps lesson the weight of such large stones.
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Gaithersburg, MD - On Friday June 15th, the Independent Insurance Agents of Maryland held their 82nd Annual Conference and Installation Dinner at the Gaithersburg Marriott Washingtonian Center.

Conference attendees spent the day learning a few new Error & Omissions Loss Prevention tips. The E&O Risk Management seminar facilitated by Stanley Lipshultz, CPCU, provided attendees with six hours of continuing education and discounts on their E&O insurance. During their lunch break they were treated to a 2018 Legislative Update from Brett Lininger, IIAMD’s Government Affairs Advisor.

The 2018-19 Officers installed by IIAMD’s Government Affairs Representative Brett Lininger were Chairman John Cabrera (CF Alliance, Germantown); Immediate Past Chair-Albert Lietzau IV, AU (H.U. Dove & Company-Baltimore); Chairman Elect, Gerald Zoller, CPCU (American Heritage Insurance-Eldersburg); Vice Chairman, Jerry Nicklow, AAI (Huff Insurance-Pasadena); State National Director, Angela Ripley, CIC (V.W. Brown Insurance-Columbia); Director-At-Large, Ivory Buck, III (Avon Dixon Insurance-Easton); and Past President’s Representative, Angela Bonarrigo (Brothers Insurance-Westminster). Nancy Nicklow, CPCU (Huff Insurance-Pasadena); G. Bradford Reeves, AAI (Combs, Drury, Reeves-Leonardtown); Stacey Nicholson, CPCU (CNR First Insurance Services- Annapolis), Christopher Weller, AAI (Monterey Insurance Group-Leonardtown) and Enver Berker Hazar (Hazard Financial Services-Kensington) round out the IIA Maryland Board of Directors.

Following the installation, Rebekah Langford, IIAMD’s Education Director, presented IIA Maryland’s 2018 ACSR of the Year Award to Sharon Gardner. (See separate article and essay in this issue). After a fabulous dinner the night concluded with tons of laughs thanks to ‘The Attitude Guy’ - Motivational Speaker, Sam Glenn.

Congratulations to our 2018-19 Officers.
Brett Lininger provides a 2018 ‘Legislative Update’

Motivational Speaker, Sam Glenn entertaining our guests

2018 ACSR of the Year Award presented to Sharon Gardner, ACSR, AAI

E&O Risk Management seminar taught by Stanley Lipshultz, CPCU
LANGFORD NAMED PRESIDENT IIA MARYLAND

Glen Burnie, MD—Effective July 1, 2018, Rebekah Langford has been named to replace retiring President, Shelley Arnold at the Independent Insurance Agents of Maryland. Rebekah, a 22 year veteran at the Association, currently serves as the Association’s Education Director and Webmaster. She also serves as their Chief Financial Officer.

Rebekah began her career at the Association while still attending the Institute of Notre Dame. She began as an intern serving in an administrative capacity. This didn't last long as her duties were broadened to include accounting duties within the year. While in college, Langford studied ‘Aviation Management’.

It wasn't long before her interest in the Education Department took hold and she began earnestly working on the Accredited Advisor in Insurance (AAI), the Accredited Customer Service Representative (ACSR), the Associate in General Insurance (AINS) and the Associate in Insurance Services (AIS) designations. As the Education Director, she takes a key interest in the continuing education of the agencies and the individual students enrolled in IIAM’s programs.

It was Rebekah’s interest in Education and helping those in the industry that led her to develop IIAM’s ‘cradle to grave’ licensing program for all United States veterans. The program provides veterans the opportunity to obtain their insurance license, with IIA Maryland picking up the tab. The program has been copied by several other state associations.

Rebekah has served on the Maryland Insurance Administration’s Property/Casualty Advisory Board for the past four years. She works closely with the MIA, Prometric, Sircon and the Insurance Institute of America.

Rebekah will be replacing Shelley Arnold, the longest serving President in IIA Maryland’s history. “Rebekah will be confronted by many challenges, but I have no doubt she will conquer those challenges”, said Shelley Arnold. “It is my hope the Board of Directors will rally and provide the help and guidance she will need over the next year”.

Rebekah, a resident of Grasonville, resides with her husband of 20 years and their four children. She is an avid soccer fan and enjoys spending time with her family, reading and watching soccer, especially her children’s teams.

Incorporated in 1936, IIA (the Maryland Big “I”) is the state’s oldest and largest state association. IIA is the State Association of the National Independent Insurance Agents and Brokers of American, founded in 1896 and is the nation’s oldest and largest national association of independent insurance agents and brokers, representing a network of more than 300,000 agents, brokers and their employees nationally. Its members are businesses that offer customers a choice of policies from a variety of insurance companies. Independent agents and brokers offer all lines of insurance—property, casualty, life, and health—as well as employee benefit plans and retirement products. Web address: www.iiamd.org.
Meet Your 2018-2019 Officers

Chairman

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John Cabrera is the Senior Vice President - Sales and Marketing Division. 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 also a member of the Board of Directors for the Medical Mission of Mercy (MMOM) and the President of Charity For All (CFA) Foundation Inc.

Immediate Past Chairman

Albert E. Lietzau IV, AU
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Principal of the Maryland insurance brokerage firm H.U. Dove & Company, Inc., Mr. Lietzau is a 1982 graduate of Loyola University, Baltimore.

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 then joined the firm Derek Bryant Insurance Brokers, Ltd. in London for two years.

Upon returning to the United States, Mr. Lietzau joined the firm of Tongue, Brooks & Company of Baltimore 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, Albert Lietzau III, in the acquisition of H.U. Dove & Company, Inc. of Baltimore.

He holds the Associate in Underwriting (AU) designation, conferred by the Insurance Institute of America. He has served as Chairman of the Insurance Roundtable of Baltimore and continues as an active member of that organization. Mr. Lietzau has served on IIAM’s Executive Committee since 2014.

Mr. Lietzau holds Property & Casualty Insurance licenses in numerous states as agent and broker. He has been involved with both U.S. domestic and foreign exposures for a variety of industries.

Active in racquet sports and golf, Mr. Lietzau is married and the father of three, grandfather of one, is Chairman of the Board of Augsburg Village, a continuing care retirement community, and has similarly served at the Board level with other non-profit organizations.

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President

Rebekah Langford, AAI, ACSR, AINS, AIS
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Rebekah has worked for the Big ‘I’ since 1996, most recently serving as our Education Director, Webmaster and Bookkeeper. She has led the association to several EIE (Excellence in Education) awards including this years ‘Gold Award’. It was also Rebekah’s wonderful idea to begin reaching out to Veterans to provide them with alternatives and possible jobs in the industry upon their return. She has introduced several programs to the association and works with her core group of instructors in providing AAI, ACSR and specialty programs.

Rebekah has served on the Maryland Insurance Administration’s Advisory Council for the past four years.

Rebekah lives in Grasonville with her husband of 20 years, Rick. They have four children.

State National Director

Angela Ripley, CIC, AIS, CRM, LUTCF
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Angela received her BS from Frostburg State University. Angela 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 worked at Erie Insurance Group as a small claims adjuster and as a Senior District Sales Manager. She is current president of V.W. Brown. She has served on several agency advisory boards.

She is married to R. Graydon Ripley and together they have two beautiful daughters Emma age 13 and Madelyn, age 10. She stays involved in their children’s activities. She also enjoys a neighborhood book club and working with multiple charitable organizations.
Chairman-Elect

Gerald “Gerry” Zoller, CPCU, CIC, AU
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Gerry is married to Heather B. Zoller CIC, (President of American Heritage Insurance Agency, Inc.). Gerry and Heather have three children and seven grandchildren. In his “non-Insurance” hours, Gerry enjoys travel, cooking and gardening.

Gerry is a 45 year veteran of the Insurance industry. He held various company and agency positions in NJ, PA, and MD, prior to starting his agency, American Heritage Insurance Agency, Inc., from “scratch” in April 1983. He serves as Chairman of the agency.

Gerry received his CIC designation from the Society of Certified Insurance Counselors in 1988 and his Associate in Underwriting (AU) and his CPCU from the American Institutes in 1980. He maintains membership in the Society of CPCI; Society of CIC, Maryland International Trade Association and IIA Maryland. He also serves on the Carroll County Community College Foundation Board.

Vice-Chairman

Jerry Nicklow, AAI
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Jerry Nicklow has been with Huff Insurance since 2008 where he serves as the Marketing Director. His main duties are to manage the agency’s marketing strategies. Jerry has been in the insurance industry since 1995. Prior to joining Huff Insurance, Jerry was the Underwriting and Operations Manager for Agency Insurance Company, a regional automobile insurance company located in Maryland, from 1997-2008. Jerry graduated Arundel High School in 1989, where he was a member of the baseball team. He went on to play baseball at Anne Arundel Community College from 1991-1992, and then to Salisbury State University from 1992-1995 where he graduated Summa Cum-Laude with a degree in Business Administration with a concentration in Finance. Jerry enjoys being involved with the local business associations, chambers of commerce, and the IIAMD, where he has been serving as the Anne Arundel County Representative to IIAMD board since 2016. He serves on the board of directors of the Anne Arundel Community College Foundation and is a past president of the Pasadena Business Association. Jerry enjoys spending time with his wife, Nancy, and their two children, Allie and Dalton, who also spend time working at the agency during their off time at school.
Ivory M. Buck, III joined the Avon-Dixon Insurance Agency in 2005. He has over 32 years of experience in personal and commercial lines insurance as an adjuster, claims specialist, insurance investigator and claims supervisor. He currently holds the position of claims manager. Ivory is a licensed property and casualty insurance agent in multiple states and also holds an adjuster license in several states. He is also a Notary Public in the State of Maryland.

Ivory is a key player within the Avon-Dixon Insurance Agency and its family of agencies, such as Elliott Wilson Insurance, Freestate and Son Insurance and Jack Martin & Associates. Prior to his career in insurance, Ivory earned his bachelor’s degree from Lincoln University in Pennsylvania. That is where he met and married his college sweetheart, Janelle. Ivory and Janelle have a son, Ivory IV, who attends Towson University.

Ivory participates and is very active in his civic and social organizations such as the Mayor's Dorchester County Grants Board, Dorchester County School Curriculum Board, and Dorchester Chamber of Commerce. Ivory has served as chairman and headed several positions within his Church, College Alumni fraternity, Kappa Alpha Psi, and his Mason lodge and Shrine temple.

Angela graduated from Frostburg State University in 1983 with a BS in Sociology. She started working for her father, Gene Brothers at Brothers Insurance Associates in September 1984. After the business incorporated, she became Vice President of the agency. Angela became involved with the IIA of Carroll County in 1986, and was voted Secretary/Treasurer in 1991 and went on through the chairs. Angela served on the IIAMD Executive Committee beginning in 2004 and as the President in 2008.

Since 2010, she has been active with the ACS Relay for Life. She is captain of the relay team WHS Class of 1980, and they have raised almost $45,000.

She is also currently a member of the Westminster Elks.

In her free time, she gardens and watches the Orioles and Ravens.

Angela currently lives in Westminster, Maryland where she was raised and has lived most of her life.
A ‘Big’ Thank you to Big ‘I’ Maryland

Thank you all so very much for such a wonderful send off on June 7th at my retirement party. I thank each and every one of you for attending. It was wonderful to see so many of the former Chairman and Officers and agents that I haven't seen for quite some time, as well as those that I continue to see on a regular basis.

I will treasure the Proclamation from the Governor and for all of your kind words, gifts and cards. Thank you to membership for your wonderful parting gift. It has longtime been a dream to take a Viking River Cruise through my favorite part of the world (other than our GREAT USA), Europe. We are working on the plans to travel mid-2019.

I am especially proud and pleased that Rebekah Langford, my daughter, has been named as my successor. Rebekah has several immediate challenges, which I guarantee you will be met. This has been a difficult year at the association and the road will be bumpy, but she is an exceptional driver.

As your president for the past 27 years, my goal was always to do what was best for the Maryland agent, legally, legislatively, educationally and ethically. I will make no apologies and hope you all feel I did what was best for you. I am certain Rebekah will carry on in the same tradition, putting the Maryland agent and their clients first.

The Maryland Big I has been blessed with volunteer leaders that have been altruistic in their efforts to put the ‘big picture’ first, to serve Maryland agents, and to check their egos and private agendas at the door. This is the way it should be and my hope the way it will continue.

I wish all of you continued success. It has been my honor to serve you and thank God that our paths crossed. Hopefully, those paths will cross again.

Shelley Arnold
E&O Loss Prevention Tip: 

ALWAYS document when a client declines to purchase coverage.

COACH SAYS: 
If an insured refuses to purchase coverage for an exposure or asks that coverage be terminated, always document that decision. If you don’t and a claim arises later, it will be your word against your client’s. American juries tend to empathize with aggrieved plaintiffs, and without documentation, the agent usually loses in a credibility match with a client.

DON’T LET THIS HAPPEN TO YOU
A client sustained an underinsured fire loss and said the agent had misrepresented policy limits. Although the agent claimed the client was only interested in “cheap coverage” and declined higher limits, no file notes existed to substantiate this. During discovery, the agent who was the only individual to deal with the client moved out of state and could not be located. Without adequate file documentation and no agent to testify, nearly $150,000 was paid out against the agent’s E&O policy plus the deductible.

Route this to your team roster!

☐ 
☐ 
☐ 

For more information about the Big “I” Professional Liability program, your trusted source for insurance agents and brokers E&O coverage, contact your state association or visit www.independentagent.com/E0

*This claims scenario is fictional. Westport employees created it based on experience and knowledge of case law using relatively common facts, allegations, defenses and amounts. Do not rely upon such scenarios to predict an outcome, or to make claim and litigation decisions.
Claims data from the Big “I” Professional Liability program consistently shows that “failure to offer” (and lack of documentation) are a leading cause of agency E&O claims. That’s why Big I Advantage has partnered with leading carriers to ensure you have easy access to additional coverages at your fingertips. Are you offering small business cyber, flood, personal umbrella and in-home business? Doing so can protect your agency from E&O claims and increase sales and client satisfaction.

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$200 annual premium
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An easy-to-use quoting platform

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Standalone coverage

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**HOME BUSINESS**

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General liability up to $1 million
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The Independent Insurance Agents of Maryland (IIAM) announced the recipient of the 2018 ACSR (Accredited Customer Service Representative) of the Year Award, on June 15, 2018 at their Annual Dinner. The dinner was held at the Washingtonian Marriott in Gaithersburg. Here, Sharon Gardner, Commercial Lines Account Manager-USI Insurance Services, LLC., was presented the award. Ms. Gardner received her ACSR designation in 2011. Sharon also holds the AAI (Accredited Advisor in Insurance) designation.

The ACSR designation was established by the Independent Insurance Agents and Brokers of America to recognize the tremendous contributions made by customer service personnel to the success of the independent agency. The program became part of the Insurance Institute of America's offerings in 2010.

When asked, ‘How has earning the ACSR designation advanced you along your career path?’

When I started the ACSR program I was a relatively newly licensed agent who had just made the jump from being an assistant to the Commercial Lines Department to working as a Customer Service Agent for the Small Business Select Insurance Department. I had only been the assistant for approximately six months, having worked in the accounting department for the prior eight years. I had a steep learning curve in front of me. The ACSR program gave me the tools to be successful in my new role. Through those classes I learned to read policy forms in a more thorough way, learned questions that I should be asking my insureds to make sure that their coverages were as complete as possible, and learned ways to prevent E&O exposures for my agency. It taught me to think through a situation not just perform steps.

Since completing the ACSR program, I have earned the AAI designation and am in the process of obtaining my AU designation. CPCU will be after that. I am also teaching ACSR classes at the IIAMD office and this spring taught my first AAI class. I have advanced in my company from the Select Small Business assistant to a Commercial Account Manager for Middle Market Accounts and have brought in over $250,000 in new business accounts to my agency.

I have found that many treat Continuing Education only as an encumbrance and not an opportunity to grow. I look at it differently and have come up with two personal guidelines. The first is that if you are going to participate in Continuing Education you should embrace it and get something out of it. The second is the old adage "you get what you pay for". I choose to put the time in to expand my knowledge in my chosen profession so that I can always do my best for myself, my clients and my company.
When it comes to your flood carrier, it’s a bright idea to select Selective.

Selective makes writing flood insurance easy through quality customer service and superior technology. Together, Big “I” Flood and Selective’s relationship helps deliver members an unparalleled flood program by offering:

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- Direct access to dedicated and skilled underwriters, assigned to each agency rather than a TPA call center
- Competitive commission structure
- Localized and experienced flood territory managers with intimate knowledge of flood insurance
- Access to free customizable marketing materials and campaigns
- Notifications of important NFIP program changes
- On site book roll-over assistance
- Carrier appointed claim adjusters and in-house claim examiners following a flooding event
- The knowledge that participation supports Big “I” advocacy efforts on Capitol Hill

Learn more and sign up today at www.independentagent.com/Flood.
AmTrust names Daniel Hickey as Chief Underwriting Officer

AmTrust Financial Services has announced the appointment of J. Daniel Hickey as Group Chief Underwriting Officer (CUO). Hickey will now be responsible for overseeing the company’s global underwriting activities. Additionally, he will be tasked with implementing a consistent and disciplined underwriting approach that is aligned with AmTrust’s strategic objectives.

He first joined AmTrust in July 2017 as Executive Vice President, Business Strategy and Business Development. In his time with the firm he has identified and managed key partner relationships and organic business opportunities for the company.

Hickey has also previously served as Executive Vice President and Head of the Standard Lines business unit at reinsurance firm PartnerRe.

Prior to his time at PartnerRe, Hickey held a number of roles at General Reinsurance Corporation, including President – North America Treaty Reinsurance.

In his new role, he will be based at AmTrust’s New York City headquarters, and will report directly to Barry Zyskind, Chairman and Chief Executive Officer (CEO) of AmTrust.

Storm Season is Here!

New York—The arrival of the 2018 Atlantic hurricane season on Friday, June 1, should prompt Americans to look at their insurance policies to determine whether they have the right coverage, according to the Insurance Information Institute (I.I.I.).

Wind damage from tropical storms and hurricanes is covered under standard homeowners, renters and business insurance policies. Flood damage is excluded under standard homeowners, renters and business policies. Separate flood coverage can be purchased from FEMA’s National Flood Insurance Program (NFIP) and a few private insurance companies.

In a related development today, Dr. Philip Klotzbach, a research scientist in the Department of Atmospheric Science at Colorado State University (CSU) and a non-resident scholar at the I.I.I., released CSU’s latest 2018 Atlantic hurricane season forecast with co-author Michael Bell.

Their current outlook calls for a near-average hurricane season. The Atlantic hurricane season concludes November 30.

Damage to private-passenger vehicles from tropical storms and hurricanes is covered under the optional comprehensive portion of an auto insurance policy. Comprehensive coverage includes wind damage, flooding and falling objects, such as tree limbs.

I.I.I. offers the following tips for consumers:

- Home insurance policies in coastal states have a hurricane deductible. The I.I.I. reminds homeowners to check their policy Declarations Page, which will list the hurricane deductible amount.
- If your home is more than five years old, talk to your insurance professional about Building Ordinance & Law coverage. This is extra protection that provides funds to rebuild or repair your home to your area’s current building codes.
- Know your flood risk. Flood maps change, as does flood risk when new construction in a region changes the pattern of rain runoff.
- There are steps to take now to reduce possible damage from high winds, such as inspecting your roof and sealing around doors and windows.

See article, page 25 on Selective’s Hurricane Preparedness Guide.
Selectives Hurricane Prep Guide: Valuable Resources for your Clients

The 2018 hurricane season has begun and expected to trend ‘at or above normal’, according to the National Oceanic and Atmospheric Administration. Help your customers be prepared by sharing Selective’s Hurricane Prep Guide (http://social.selective.com/hurricane-preparedness.html).

Included in the guide are key features, such as:

- Protect your business against hurricane damage: http://social.selective.com/articles/preparing-for-the-worst-protecting-against-hurricane-damage
- Hurricane Evacuation: Do you have a plan?: http://social.selective.com/articles/hurricane-evacuation-do-you-have-a-plan

Don’t wait until the storm is on its way, share this with your customers today!
Tiffany Cox

Employer: Wilson Oliver Agency, Inc.
Title: Personal Lines CSR
Years in Industry: Less than 1 year
Email: tcox@wilsonoliver.net
Phone: (410) 272-2030

HOW DID YOU GET INTO INSURANCE?
Family, my aunt has been in the industry for over 25 years.

WHAT ASPECT OF YOUR JOB BRINGS YOU THE GREATEST JOY?
Seeing happy clients has brought me a lot of joy.

HOW DO YOU SEE THE INDUSTRY CHANGING IN THE NEXT 5-10 YEARS?
I see more companies closing the gap in their competitiveness with each other and their coverages and prices.

WHO/WHAT HAS BEEN YOUR GREATEST RESOURCE IN THE INDUSTRY?
Dawn Hensley has been my greatest resource. She has been in the industry for over 20 years and is the reason why I got into the industry. She has been teaching me everything she knows.

WHAT ARE THREE TIPS YOU WOULD GIVE TO NEW YOUNG AGENTS?
When I started, the CSRs I worked with told me to relax, ask questions, and know that all of the answers are not going to come to you over night. It is a learning experience; especially within the first year.

▪ What is your favorite movie line?
Happiness can be found even in the darkest of times if one only remembers to turn on the light – Dumbledore, Harry Potter

▪ What is the greatest thing about living in Maryland?
The pride that Marylanders have for their state. In college I met people from all over the country. They would tell me about where they were from and how it was living there. No one quite shared the same pride in their state as I did!

▪ Where do you see yourself in 5 years?
Succeeding as an insurance underwriter; hopefully with a designation or two under my belt. I want to learn as much as I can!
Current Trends in the Long-Term Care Market

By Scott Zilber

“The Long-Term Care market has gone through many changes over the last 5 years and 2016 was no different. “- me

This was my opening sentence to this article back in 2016. It has been interesting for me as I look back and see how things have developed since I wrote this article almost 2 years ago.

As expected, since 2016 we have seen the traditional market continue to contract and several carriers ask for premium increases on their in-force blocks of businesses. That being said, I am encouraged by the market during this period and overall we saw the product market grow during this period.

The new comers are mainly “Linked Benefit” products that combine LTC and Life into one product but with much of the benefit focus on the LTC protection. Additionally, the Life Insurance with LTC/CI (Long Term Care or Chronic Illness) rider continues. Many carriers re-tooling Chronic Illness riders or introducing all new LTC riders in combination with their existing permanent life insurance products.

What has stayed the same? The need…

The cost of care continues to increase and we continue to age. See the updated chart below:

### Long-Term Care Costs in the Baltimore Region:

<table>
<thead>
<tr>
<th>Maryland: Baltimore Region</th>
<th>Length of Care</th>
<th>Annual Cost Today</th>
<th>Annual Cost in 2037*</th>
</tr>
</thead>
<tbody>
<tr>
<td>NURSING HOME COSTS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private Room</td>
<td>1 Year</td>
<td>$127,450</td>
<td>$230,731</td>
</tr>
<tr>
<td>Semi Private Room</td>
<td>1 year</td>
<td>$120,450</td>
<td>$217,546</td>
</tr>
<tr>
<td>HOME HEALTH COSTS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Health Aide</td>
<td>1 Year</td>
<td>$54,912</td>
<td>$99,177</td>
</tr>
<tr>
<td>ADULT DAY CARE COSTS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adult Day Care</td>
<td>1 Year</td>
<td>$20,540</td>
<td>$37,098</td>
</tr>
<tr>
<td>ASSISTED LIVING COSTS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private, One Bedroom</td>
<td>1 Year</td>
<td>$48,000</td>
<td>$86,693</td>
</tr>
</tbody>
</table>

1. Represents the average local cost of long-term care based on Genworth's 2017 Cost of Care Survey, conducted by CareScout,
2. Based on 365 days of care
3. Based on 44 hours per week by 52 weeks
4. Based on 5 days per week by 52 weeks
5. Based on 12 months of care, private, one bedroom

* Estimates how much care might cost in future years based on 3% annual inflation.

(Con't on page 28)
Three things we don’t know:

1. At what age our clients need Long-Term Care
2. How long will our clients need Long-Term Care
3. What will Long-Term care costs be at the time of need/claim

Three things we know:

1. The costs associated with providing Long-Term Care in the United States continue to increase.
2. 70% of people in the U.S. over the age of 65 will require some kind of LTC
3. There are many great options for clients today that offer both flexibility and a combination of benefits.
4. (BONUS) We need to talk to our clients about Long-Term Care planning.

Planning for LTC Needs and Coverage In 2018

To develop a successful plan and design the appropriate protection the client must first understand and acknowledge the risk. Once this step is complete the advisor and the client can set out to design the type of protection. Skipping that step dooms you to failure!

Selling traditional LTC insurance can sometimes feel like trying to fit a square peg in a round hole. While viable in some cases, it’s just not the right product for every client. The products, features and options available today make it much easier to find the right solution for your client.

You are no longer restricted to only traditional long term care insurance coverage. In today’s market the advisor has multiple solutions to offer clients. In recent years “linked benefit” plans or Life Insurance policies with LTC/CI riders have gained market share with more companies offering these riders and many with very unique solutions. With some of the traditional plans on the market today you almost have two products within one policy as you can combine a reimbursement benefit with a home care cash benefit. The importance of the cash benefit for home care is the ability to pay anyone you choose to provide your care, including family members. Cash benefits are always the most flexible and least restrictive and certainly satisfy specific needs a client may have voiced.

Linked benefit plans link either a life insurance policy or an annuity with a long term care benefit. If the insured uses the long term care benefit in the policy, the life or annuity benefit will be affected and potentially exhausted. Often either a traditional product or linked benefit product will be the perfect fit for your client and more and more we are seeing clients purchase multiple products to give them customized protection that most aligns with their retirement goals.

It is important to understand what products are available and to help a client through the decision making process. Long Term Care planning can be a great value add to any agency and can make a clear compliment to other products the client may have already put in force.

For help with marketing, design and processing Long Term Care solutions for your agency please contact:

Scott A. Zilber / Vice President / Belman Klein Associates, Ltd. / 1-800-729-6007

(Con’t from page 27)
It is with great pleasure I announce that IIA Maryland has AGAIN won an education award. This is one in a long list, year after year, of awards presented to IIA Maryland for their exceptional education program.

A 2018 ‘Gold’ Excellence in Education Award will be presented to President Langford at the August Education Convocation.

The EIE awards celebrate and recognize state associations and staff who have made significant contributions to education for their members and the industry in the key area of class offerings, continuing education (CE), professionalism, designation offerings, industry collaboration, planning goals, marketing, resources and more. Each entrant is scored based on a state's overall educational offerings in a variety of areas and a short essay detailing its overall education programs.

2018 Excellence in Education Award - Gold  
2017 Excellence in Education Award - Gold  
2016 Excellence in Education Award - Gold  
2013 Excellence in Education Award - Bronze Winner  
2012 Excellence in Education Award - Bronze Winner  
2011 Excellence in Education Award - Gold Winner  
2010 Excellence in Education Award - Bronze Winner  
2009-Winner of L.P. McCord Award for 'Innovative Education Program'  
2007 – Winner of L.P. McCord Award for ‘Outstanding Education Program’  
2001-Winner of L.P. McCord Award for 'Non-Seminar Services'  
1999 - Winner of L.P. McCord Award for ‘Outstanding Education Program’  
1999-Winner of L.P. McCord Award for 'Single Best Seminar'  
1999-Winner of L.P. McCord Award for 'Non-Seminar Services'  
1996-Winner of L.P. McCord Award for ‘Single Best Seminar’
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In 2016 we partnered with American Union Risk Underwriters (AURA) located in Florida. With our new partner we can now also offer our comprehensive Umbrella, with unsurpassed service and for the following types of risks:

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For information on our AURA program, contact our experienced underwriter Tom Clementi at 877-506-1430 or visit our website, www.aurains.com

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