40 HOURS
AND I'M AN INSURANCE AGENT
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First of all, from the Association office and your Board of Directors, a sincere wish for health, prosperity, and happiness in the New Year!

The month of January is a good time to think about the many opportunities we will have to help others in the next twelve months and beyond. Each and every one of us who “go that extra mile” to provide that help will be rewarded in so many different ways!

As we all know, our agencies are full of information from customers and others such as tax ID numbers, social security numbers, driver’s license numbers, dates of birth, emails, phone numbers, names of members in households, credit card information, ... I could go on and on..... Independent agencies are subject to HIPPA (medical information) regulations, the Gramm-Leach-Bliley (GLB) Act, and the Fair Credit Reporting Act. All three laws address protecting customer’s information in one way or another.

Recently the NY State Department of Financial Services (DFS) sent out a reminder to all resident and non-resident agents and brokers regarding privacy protections required of agencies for the handling and protection of non-public personal information. In addition, every State now has data breach response laws. Other jurisdictions will not be far behind with what NY State is requiring.

Failure to comply with regulations could result not only in penalties and fines, but also possible liability to individuals, clients, and others harmed as a result of not protecting their personal information while it is in your custody.

Now is a good time to look at the work done for us by our National Association through their Agents Council for Technology (ACT). You can also schedule time to get involved directly with ACT online.

At the very least, I encourage every agency to take a look at ACT’s “Agency Cyber Guide 2.0” that can be accessed on our website www.iiamd.org and the national website www.independentagent.com/ACT . This guideline is a good starting point for tightening IT security in your agency and initiating staff discussions regarding the protection of customer’s information.

Inside you will find a step by step guide and resources for making the handling of information at your agency a more secure process. See pg. 3 - “12 Steps for a More Secure Agency”.

On pg. 5 of Guide 2.0 you will find the following statistics:

- In 2017, 61% of data breaches hit smaller businesses, up from 53% in 2016.
- Cyber-attacks cost small businesses between $84,000. and $148,000 and can reach $690,000.
- 60% of small businesses go out of business within six months of an attack.

As we enter our 2020 business cycle, it will be a good idea to add additional IT security checks to our list of priorities. It’s a sure bet that regulations and breaches will be on the increase and smaller firms will be targeted by hackers more often.

Our Association has already done a lot of the research and created outlines to develop a plan of action.... now it’s up to all of us to “ACT”!
This question begs for an answer. What is c.e.? Why do we need c.e.? What is the history? Has it worked?

BACKGROUND

The continuing education law in Maryland was passed by the Maryland General Assembly in 1988. At that time, agents were required to obtain sixteen (16) hours of continuing education credits. Half of the credits were required to be obtained in classroom. The intent was there. Legislators felt that the insurance agent must continue their education to better serve their client. After all, the insurance industry is one that changes frequently with new laws, new forms and new coverages. This early law was met with some resistance since many agents already took continuing their education quite seriously. Prior to the passage of the continuing education laws, classes for designation programs were booming. It wasn’t unusual for the Insurance Society of Baltimore (the entity handling the Institute courses at that time) to close a full class. As for new forms, just two years prior, in 1986, claims made coverage and forms were introduced. Classes were done regularly to inform agents of the new forms and the pros and cons of their use. In this situation agents needed to be aware of the impact these forms would have on their insureds. Initially many carriers in their zest to use the new forms used them on the wrong risks. Risks with zero to almost zero latent injury exposures were placed on claims made forms, only to be removed a year or so later and subject to the 200% of expiring premium as the additional premium for an ‘unlimited tail’. The agents, to protect their clients, fought for a more controlled use and valid risk factors to use the claims made forms.

I know that you will find this hard to believe, but many agents are procrastinators and the new law required that all agents have their required c.e. hours by their renewal, which at this time was July 1st for everyone. The Association often had 3-4 classes each week to meet the demand for hours in May and June.

The Maryland General Assembly has changed, enhanced, reduced and expanded the continuing education law in Maryland. Some changes have been passed due to country-wide efforts to make c.e. more uniform, especially with agents having multiple licenses. Some changes have been to respond to complaints of constituents. The most important changes:

• Prior to 2008 there were requirements for both agents and brokers, brokers having additional bond requirements. The terms were eliminated and everyone selling, soliciting or negotiating insurance are now called ‘producers’.

• The sixteen (16) hours were increased to twenty-four (24). Passed in 2008, this became effective 10-01-2009.

• The eight hour requirement for those having a license for twenty-five

(Con’t on page 6)
(Con't from page 5)

five (25) consecutive years in the state of Maryland was amended and now only may be applied if the producer had their twenty-five (25) years prior to October 1, 2008.

• Age waiver-initially it was 70 or over, however in 2013, the waiver was amended and only those attaining the age of 70 or over by 4/30/2013 can use the waiver. All others must obtain all the required credits. I don't disagree with this and in fact think that if you are 70 or above and are still selling insurance, you should be kept up to date with any changes. You too, owe that to your insureds.

• Mandatory hours were added for specific subjects:
  o Ethics (3 hours) for all licensees-Effective 10-1-2009. I am still not a proponent that you can teach 'Ethics', unless you are the child's parent. If you walk into my Ethics class and are unethical when you enter...I doubt my three hours with you will change that. I also think we are wasting three hours each year as producers repeat the same Ethic classes, when they could be extending the knowledge of the product sold to the Maryland insured....you know, continuing their education.

  o Flood (2 hours) for those selling flood-This was a result of the flooding that occurred in 2008. The media and even the MIA felt that the agent was a primary responsible party that many of those impacted did not have flood insurance. The agents were not informing insureds that their HO did not cover flood and they were not selling flood. What they didn’t mention or maybe didn’t realize is that most insureds, especially those not designated in a flood zone, didn’t want to spend the extra money on flood coverage.

  o Long Term Care (2 hours) for those selling Long Term Care, each renewal. There is also an eight (8) hour initial course for the Long Term Care Partnership and a four (4) hour refresher every two years.

  o Bail Bonds (4 hours) for Bailbondsmen-Effective 10-01-2017. I have always felt a warm spot for our bailbondsmen who must sit through homeowners, workers compensation, etc., subjects that have nothing to do with what they do...talk about a waste of time and money. They should not be required to have a Property/Casualty license unless they extend into those lines. We have limited lines licenses for other lines, perhaps the MIA should look into offering one for bailbondsmen.

  o Annuities (4 hours) an initial class (required only one time)

  o All producer licenses expire after two years and now expire on the last day of their birth month.

  o All classes may be taken online.

• The most recent, effective January 1, 2020, pursuant to new § 10-116(a)(2), an insurance producer shall complete required continuing education not later than 15 days before the expiration date of the insurance producer’s license. Additionally, effective January 1, 2020, pursuant to new § 10-408(e)(2), a public adjuster shall complete the required continuing education not later than 30 days before the expiration date of the public adjuster’s license. (MIA Bulletin 19-19). It is hoped this new law will end the procrastination.

IMPACT

Certainly the intent was good, but the outcome has been mixed. Those producers wishing to increase their knowledge of coverages have continued to do so, normally through advanced designation programs and special programs provided at insurance conferences, etc. For the most part, however, continuing education, once made compulsory has been a HUGE failure. Sure producers are registering and taking classes, but are they continuing their education or complying with mandatory education? Sitting in front of a computer screen, taking the same class every two years, or the cheapest for that matter, doesn't work. Some agencies require their staff to be fully trained, many if not all of the employees with designations. I applaud those agencies for their dedication to not only their staff, but their clients. Other agencies send their staff to the cheapest (some of the free glass company programs or restoration company programs, etc.) for compliance only. This is not fulfilling the good intentions. In fact, it is having the opposite impact. Producers attend the same classes every licensing cycle. The goal is for producers to continue their education. If you work in personal lines, take a commercial lines course. If you are a commercial producer, what about specialty lines such as Boiler and Machinery, Commercial Crime, etc. The fact is the specialty lines are often where errors & omissions claims rear their ugly head. The

(Con't on page 7)
producer just didn’t know what he/she needed to know.

Several years ago a producer in one of my classes was reading the paper at the back of the class. I stopped the class and asked why he wasn’t participating. His response was he didn’t need to, that is why he had a Customer Service Representative. WOW….stupid is as stupid does. How can you service your client effectively if you don’t know the product? How do you respond to your insureds questions with respects to coverages, forms, endorsements and loss control?

It has impacted the agency’s bottom line because most agencies pay for their employees continuing education classes. Spend your money wisely. The cheapest isn’t always the best (compare this to your insureds always wanted the cheapest price). In fact, you get what you pay for. How can you justify sending your staff to the cheaper or even free classes if they do not extend the employees understanding of the products they sell? They’re FREE you say…well what does it cost you in lost time (payroll) while your employees are taking the free and often repeated classes? They are not extending their knowledge of the product. Here too, it isn’t always the money. Many years ago, IIA Maryland decided, as a member benefit, to provide the mandatory classes FREE OF CHARGE to all members of a member agency. Classes should be standing room only, but instead we find we have cancelled some for lack of attendance.

So where do we go from here? First, we need to simplify. If the intent is to protect the Maryland insurance consumer, get rid of the mandatory. Consider that a producer needs eight (8) hours of continuing education. She sells flood and long term care. Of her eight (8) hours, seven are mandatory, leaving her one (1) hour to choose another class. Of course she can take additional courses, but the cost can become quite high, especially if they are designation programs.

Again, if the intent is to protect the consumer, get rid of the scammers (classes that are scheduled for three hours, but the students are released after an hour (the regulation requires 50 minutes of subject matter for each hour granted), classes presented with little to no technical subject matter, etc.) Regulators should also consider returning to the classroom requirement. Online classes have limited and not really effective means of being monitored, making compulsory education too easy with no way of confirming who sat for the class or whether they were playing Fortnite on the second monitor.

I am not certain of the answer, but I know it isn’t working. Regulators should also consider expanding the potential subject matter. Currently only those classes that contain technical matter are eligible. It is no secret that the producer that knows his clients’ business is an invaluable asset to his clients. Advisory Boards could begin some real meaningful work in either revamping or eliminating the continuing/compulsory education laws.

The problems exist for our licensing laws as well. Now that pre-licensing hours may be fulfilled online, passing ratios have plummeted. Look for an article in this issue by my friend Bill Wilson, founder of ‘Insurance Commentary’ on agent licensing.

So now that we have passed the 30 year anniversary of continuing education laws in Maryland, what is next? The timing couldn’t be better. Regulators must revisit and reaffirm the intent of the law and get back to the basic concept that producers must be able to take care of the Maryland insurance consumer. The producer should be, not just the salesperson, but the educator so that consumers may make informed decisions with regards to managing their risks. For the most part, producers are the most altruistic group of people I know…always putting the client first. As for agency owners you should realize that educating the staff with the best information and programs available will not only serve your clients, but will enhance the image of the agency and the quality of the business being offered to their carriers. Continuing education (if not compulsory) is a WIN-WIN situation for all involved….producer, regulator, employee, but most importantly the consumer.

For additional information:

IIAM's Education Page: https://iaimd.org/education

MIA Continuing Education Requirements-all disciplines: https://insurance.maryland.gov/Producer/Documents/licensing-docs/Producer-Continuing-Education-Credit-Requirements.pdf

To review transcripts: www.sircon.com

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Shelley Arnold, CPCU, AU, ARM, AAI, ACSR, AIS is past president of the Independent Insurance Agents of Maryland. Shelley has over 30 years of training experience and has facilitated both personal, commercial, specialty and Institute courses. This article is Shelley’s thoughts and does not necessarily represent the thoughts or position of the Independent Insurance Agents of Maryland.
Access the members-only Big "I" Virtual University, at independentagent.com. Our experts explore and explain real issues and policy coverage questions in four areas: commercial lines, personal lines, life/health and agency management. Users can also dive into talent recruitment, tips for starting an agency and much more.

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I read an article last fall in the Toronto Star that struck home. It was called, “$80 and I’m a Security Guard.” The author tells the story of how he dropped by the Ministry of Community Safety and Correctional Services with a passport photo, completed a security guard application, and gave the clerk $80. The clerk asked him if he’d also like a private investigator’s license. What did that take? Another $80. Two weeks later, his security guard and private investigator’s license materialized in his mailbox. As he put it, “I’m now fully licensed for two jobs I have no idea how to perform.” Sound familiar?

When I conducted agent licensing schools, I used to show completers at the end of their 3-day classroom training a photo of a manicurist with the caption, “What do you have in common with this woman?” The answer was, “Nothing...this woman has 15 TIMES as much education in her field than you do in yours.” In our state, a manicurist had to complete 600 hours of classroom and supervised work experience prior to being licensed (a beautician required 1,500 hours). An insurance agent? Put in 40 hours — 24 in the classroom and 16 self-study — and you could be licensed to bid on General Motors’ account in the morning and Microsoft’s in the afternoon.

Insurance policies are complex contracts. With state insurance departments requiring minimum Flesch test scores, policies must be “easy to read” but are often not easy to understand. In a Flesch test, the higher the score, the easier the material is to read. In one insurance department study, the Bible scored a Flesch rating of 66.97, while Einstein’s Theory of Special Relativity scored only 17.72. Sadly, a personal automobile policy scored just 10.31.

Many insurance practitioners lack the requisite skills and knowledge to fully understand (much less explain) the products they’re selling. Too often, underwriters and adjusters don’t either. Here is a deposition excerpt where an agency owner was asked to explain coinsurance:

“I could give you the wrong thing, and I can stand to be corrected. But on coinsurance if you’ve got, like, a million dollars worth of coverage and if a person has an 80 percent coinsurance factor, all right, that means that it’s going to have to be sure that it is insured up to 80 percent of the value. That comes into play when it’s a partial claim is one thing that it will come into play. If a person is only insured up to 50 percent of the value instead of 80 percent, then it would be stated on the policy. Then there would be probably a 30 percent depreciation taken off the policy. So, the 80 percent is really better than a 90 percent coinsured or the coinsurance being 100 percent. And so that’s on that particular incident now.”

Consultant James R. Mahurin has performed expert witness and litigation support since 1993 and has been involved in litigation arising out of Hurricane Katrina for many years. He has observed that agents with academic credentials in the form of substantive designations, especially CPCU, are (a) rarely the subject of lawsuits, and (b) far more successful in defending themselves. He believes there is a strong correlation between the quality and extent of educational background and work quality and in deposition performance.

According to Mahurin, “A substantial number of insurance agents hold

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CPCU designations. A smaller number hold CPA certificates, MBA and law degrees. These men and women are involved in many of the most complex insurance programs in the United States and internationally. This group of agents is much less frequently subject to agent litigation. Their performance in deposition and trial testimony is far, far superior to the average agent."

Education and articulation are key elements in successfully defending an E&O lawsuit. Mahurin cites a national conference he attended where an attorney from a prominent plaintiff’s law firm said (paraphrased), “If insurance industry personnel were required to take basic college level courses about the business of insurance, our law firm would have to find something else to do. We are successful as a law firm because the insurance industry doesn’t train their people.”

One area where this is evident is certificate of insurance processing. This function over the years has been pushed down to lesser skilled and trained staff in agencies. Demands being made on agents today for more detailed certificates, compliance checklists, and “agent affidavits” may require the review of lengthy and complex construction contracts, with document completion by staff members with little or no formal training in the subject matter. As a result, one of the largest agents’ E&O insurers in the country has seen a dramatic escalation in E&O claims involving certificates and additional insured requests.

However, more important than processing issues as they relate to education level is the fact that the vast majority of E&O claims arise from a lack of coverage. We all make mistakes, but it is the combination of education and experience that teaches us what we don't know. The industry’s emphasis on process and procedures as a means of reducing litigation is only minimally effective when the practitioners do not understand what they don’t know. And the E&O implications are only one side of the education coin. Proper training and education can dramatically impact the bottom line from the standpoint of improved effectiveness and greater production and account retention.

Unfortunately, during hard times, training and education are usually the first budget items to be cut in a hard market, despite the evidence that a knowledgeable staff is a more efficient and productive staff. One insurer’s study showed a close correlation between levels of professional education and production success, determining that production increased by up to 54% while taking LUTCF classes and up to 80% following completion of the designation. Insurance agencies typically spend from 0.4% to 1.1% of revenue on employee education. The U.S. Department of Labor suggests that 5-12 times as much should be invested in training and education.

Licensed agents spend 12-20 hours per year, when 100 is recommended. A housekeeper at a Ritz-Carlton hotel receives a minimum of 120 hours of customer service training before interacting with guests. How many of your agency CSRs have 3 weeks of customer service training in their entire careers? Did you know that if you invested only 15 minutes per workday studying policy forms or reading coverage reference manuals, you’d amass over 60 hours of learning each year?

In the 1970s, a new company underwriter or adjuster typically spent up to a year in formal training followed by a year of supervised work experience before he or she was unleashed on an unassuming public. Several insurer training schools rivaled college graduate schools in the comprehensiveness and difficulty of the subject matter. Agents often came from these ranks. The CPCU designation was actively promoted and supported by both companies and agencies. More than one carrier insisted that rising stars in the organization with management destinations actively pursue the CPCU designation. The time has come for each of us to step up and speak out about the relevance and importance of CPCU and other Institute programs.

So what are we, insurance professionals or security guards?

**William C. Wilson, Jr., CPCU, ARM, AIM, AAM** is the founder of InsuranceCommentary.com. He retired from the Independent Insurance Agents & Brokers of America in December 2016 where he served as Assoc. VP of Education and Research and was the founder and director of the Big “I” Virtual University for over 17 years. He is the former Director of Education & Technical Affairs for the Insurors of Tennessee and, prior to that time, he was employed by Insurance Services Office, Inc. He is a graduate of the Illinois Institute of Technology with a B.S. degree in Fire Protection & Safety Engineering.

Bill now blogs on insurance industry issues at InsuranceCommentary.com and delivers keynote presentations in conjunction with his consulting practice. He is also working on several book projects in addition to playing lead guitar with the band The Old Dogs. His first insurance book, “When Words Collide: Resolving Insurance Coverage and Claims Disputes,” is now available on Amazon in print and Kindle version, as well as from the publisher’s web site at www.WhenWordsCollideBook.com.

Email Bill at Bill@insuranceCommentary.com.

WHAT ABOUT ERRORS & OMISSIONS LOSS CONTROL & EDUCATION?

Inadequate Training (Education, Education, Education)

Very few people intentionally do things wrong. Rather, they presume they are acting appropriately. Inadequate training can include a lack of understanding of the customer risk analysis process, inadequate product knowledge, and unfamiliarity with the agency management system. There are many reasons (excuses) put forth by agencies as to why their personnel may not be adequately trained, but the most common are lack of time, lack of resources, or lack of motivation. Imagine going to a doctor who has not completed the journey from student to intern to resident to practicing physician. The stakes are no less high in insurance and we want our customers to work with the best people available to meet their insurance needs.

What Management Can Do?
- Improve your employees’ insurance IQ by providing every employee in the agency with access to the Big “I” Virtual University (www.independentagent.com/VU) including access to the “Ask the Expert” service.
- Prepare a career education path for each employee in the agency so the employee remains qualified to fulfill their responsibilities and provide rewards for attaining each milestone—and consequences for failure to achieve each goal.
- Training for each person that goes beyond the typical continuing education class to simply maintain their insurance license. This may include classes such as time management, computer literacy, and effective organizational habits which are often not approved for continuing education credit.
- Consider appointing a mentor for each new hire—not just the person who has been at the agency the longest—and hold the mentor accountable for helping teach the new person the “agency way” of doing business.
- Develop and formalize your orientation program for new hires to ensure they are acquainted with the agency’s history and philosophy as well as its way of doing business, including where to get guidance, help when needed, and to share ideas. Make sure new employees understand the impact errors and omissions in their servicing of the business can have on the long-term success of the agency.
- Hire the right person for the job.
- Lead by example—maintain a culture within your agency that promotes professional development, such as through formal and other education classes, journals, and peer contact is important.

The following was sent to all producers in October. Please make note to complete your continuing education requirements in time.


The purpose of this bulletin is to notify producers and public adjusters of new continuing education requirements enacted by the General Assembly in Senate Bill 29 this past session. (Acts 2019, Chapter 102).

Effective January 1, 2020, pursuant to new § 10-116(a)(2), an insurance producer shall complete required continuing education not later than 15 days before the expiration date of the insurance producer’s license.

Additionally, effective January 1, 2020, pursuant to new § 10-408(e)(2), a public adjuster shall complete the required continuing education not later than 30 days before the expiration date of the public adjuster’s license.

Should you have any questions concerning this Bulletin, please contact Beverly Grant, Assistant Director of Producer Licensing, by email at beverly.grant@maryland.gov or by telephone at 410-468-2386.
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My friends, as we begin this New Year, it is time we once again talk about legacy.

Legacy is about life and living. Legacy concerns what we, in our lives, have learned about the past, given to the living and leave to those in the future to build better lives. When we are at our best, we plant oak trees that we will never see fully grown—but we hope that others will see the beauty of a fully grown tree and enjoy the shade of its spreaded leaves.

Legacy is what makes us human. The idea of legacy helps us to create, to endure and to build. Legacy is about what we have created and our impact on the world at large and, more importantly, our own smaller but more personal world.

How we impact this smaller more personal world is what makes our lives significant. Very few of us will be remembered in the history books. But that does not mean that we do not have a legacy—or that we will not be remembered. We live on in our family, our colleagues, and generations that we have never met. We live on in the traditions we have established, extended and taught—both with our families, our businesses and our communities. We live on in the hope and help we give to others, some we know and others we don’t. We extend our legacy to each person we have touched in our lives—and in turn they touch subsequent generations. Our lives are our own legacy monument.

Today, I am asking each of you to build a legacy monument by becoming a mentor to someone in our profession. In a time when so many are focused on the bottom line, people need mentors to listen to their fears and their goals. They need mentors to challenge them to always do what is right and to get them focused on the impact of long term reputation and the dangers of quick fixes. They need mentors to tell them what is a best practice and what is a convenient short cut.

I know that many of you will shrug off my request that you mentor. We all can find reasons not to be mentors. Mentoring takes time—and many of us are too stretched by work, family, and community obligations already. To be sure, giving advice can be dangerous; to mentor correctly, candid advice (which may be difficult to give and to hear) is key. Mentors can also feel distress when advice is not followed, when a mentee fails, and when a mentee no longer needs mentoring. Despite these problems, those of us who are the leaders in this insurance profession need to mentor. One by one, person to person, the platform for success can be built.

There are so many ways that a mentor can attempt to create a roadmap to success. We can discuss with our mentees expectations such as loyalty, appreciation, and the need for “Vegas” rules. We can demand that the mentee not wallow in complaints or focus obsessively about what they perceive is wrong. Instead, the mentor should strive to have the mentee focus on what can, with effort, be achieved. If the mentee will agree to this, the mentor should be willing to share their wisdom, their connections, and their life experiences. With such one on one efforts, the needle on our legacy moves. And mentoring, when done correctly, allows the profession to improve.

But just to be clear, mentoring does not just help the mentee. It helps the mentor. It allows us to become better leaders; research shows that leaders who strive are those who are involved in mentoring. One recent study showed that people who act as mentors are six times more likely to be promoted than those who did not and twenty percent more likely to get a raise. Mentors gain by learning of new perspectives and fresh ideas. Mentors learn by being able to connect to the ideas of a younger generation. Mentoring increases emotional intelligence. Most importantly, we stay vibrant and engaged when we mentor.

There is not a single successful member of this insurance profession who does not owe at least a part of their success to the advice, learning and friendship provided by a mentor. We owe it to those past mentors to pass on their mentoring legacy.

In this month where we focus on continuing education for our profession, we need to focus on mentoring. When we mentor, they learn, we learn and the profession improves. And our legacy builds.
The Upcoming Maryland Legislative Session:
When 2020 is not Perfect Vision

By Brett Lininger, Esq., IIAMD Legislative Advisor

The first day of the 2019 legislative session was marked by Senate President Mike Miller’s announcement that he had cancer and ended with the passing of House Speaker Mike Busch the day before Sine Die. Those two events set in motion a sea change in Maryland’s legislature that is still being felt today.

As the kick-off of the 2020 session nears, the Maryland General Assembly leadership will be brand new with both a new House Speaker and Senate President – President Miller announced last month that he would be resigning his role as Senate President.

President Miller has been the longest serving Senate President in Maryland’s history and in the United States. He has served in that capacity for more than three decades. An achievement that is most tangibly exemplified by the fact that the Senate Committees have held their public hearings in the Miller building for nearly two decades.

Speaker Busch led the Maryland House of Delegates since 2003. He was the longest serving Speaker in Maryland’s history. When such stability at the helm in both chambers vacate their posts, significant change is all but guaranteed. This shift in power was made more pronounced with the last two election cycles. The Maryland legislature has seen retirements, vacated seats by those seeking different offices, and surprise losses in elections over the last two elections that already made for many new faces in Annapolis.

During the interim, the House of Delegates convened a special session to elect a new Speaker. With three candidates in the beginning then down to two, the race between Chairs Dereck Davis (House Economic Matters Committee) and Maggie McIntosh (House Appropriations Committee) heated up. Either person would have been a historical selection with Davis being African American and McIntosh being openly gay. After many hours of debate and closed-door meetings, neither candidate could gain a unanimous vote by the House Democratic caucus. Davis had a path to gain the necessary votes via the support of the House Republican caucus, an option ultimately not tenable by the majority of the caucus.

When the stalemate could not be broken, Delegate Adrienne Jones, the third candidate who bowed out to throw her support behind Davis, became the favorite. With an unanimous vote by the House Democratic Caucus, she was the first woman and first African American to become Speaker of the Maryland House of Delegates. An historic moment for the State.

Although she has maintained the same Chairs of House Committees, there have been a number of changes in both chambers that created a chain reaction of moves that are still in process. To name a few, Delegate Eric Bromwell (Vice Chair of the House Economic Matters Committee), retired from the House to become the Opioid Strategy Coordinator for County Executive Johnny Olszewski in Baltimore County. Replacing Bromwell as Vice Chair is Delegate Kathleen Dumais. She was formerly Vice Chair of the House Judiciary Committee and most recently House Majority Leader.

At the same time, Delegate Steve Lafferty retired from the legislature to join the Baltimore County Executive as his Chief Sustainability Officer. Both Bromwell’s and Lafferty’s House seats have been replaced by new people.

Just a few months after the ascension of the new Speaker, Senate President Miller announced that he is stepping down as President. He will continue as Senator of his district but called a meeting of the Senate Democratic Caucus to elect his presumptive replacement. There were a few people seeking the post, but the caucus unanimously elected Senator Bill Ferguson from Baltimore City. Although Ferguson, 36, was not yet five when Miller became a Senator,

(Con’t on page 15)
he has risen quickly through the ranks of the Senate in the nine years he has been in office. Ferguson will presumably be elected by the entire Senate on the first day of the 2020 session. A few weeks after Ferguson’s announcement, Senator Zirkin (Chair of the Judicial Proceedings Committee) announced his retirement from the legislature. His Chairmanship will be taken over by Senator Will Smith, 37, a member of the Senate since December of 2016. Additionally, Senator Guy Guzzone has been tapped to Chair the Senate Budget and Taxation Committee. Each of these shifts causes another chain reaction of moves within the body, including Zirkin’s seat in district 11, which will be sought by Delegates Cardin and Hettleman.

With the core of power shifting to Baltimore City and Baltimore County and the two new leaders coming from the budget committees, it will be interesting to see how these jurisdictions fare. Although the Kirwan Commission’s recommendations on education reform will dominate the discussions in the budget committees, and the legislature as a whole, renewable energy, vaping, sports betting, and the Preakness will top the headlines. As always, there will be a steady diet of insurance legislation that the IIAM Legislative Committee will actively be monitoring and weighing in on.

One such bill that is being offered by the property and casualty insurers’ industry is to modify the anti-rebating statute to allow insurers to provide insureds, at no cost, certain technology devices for their homes in order to assist in preventing claims. For a review of the legislation being offered by the Maryland Insurance Administration, please see https://insurance.maryland.gov/Pages/newscenter/LegislativeInformation.aspx

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A Special THANK you to Maryland’s ACSR’s...

Jannalex Alviarez
Doreen Armstrong
Carrie Arnold
MicheleArnold
Rachael C. Bannon
Gretchen Becker
Trisha Bee
Kathryn A. Bell
Donna Bennett
Nichole Briney
Rebecca Brogan
Constance Brooks
Marcia Brooks
Jennifer Bruce
Emily Bucci **2013
Tracy Bungcayao
Barbara Burk
Tracey Burk
Donna Carter
Stephanie Carter
Jessica Causey
Stephanie Colburn
Tasha Connelly
Joseph Conroy
Tiffany Corbett
Lisa Crouse
R.Delores Culverwell
Janie Cuthbertson
Joy Davidson
Yu Ha Davis-Kim
Kathy Dicken
Pamela Dodge
Whitney Donaldson
Mary Jane Donaldson
Colleen Dunn **2011
Rebecca Egbert
Cynthia Englar
Stephanie Fairley
Maria Faulconer
Louise W. Feeney
Ellen Fick
Patricia Fields
Stephanie Fischer
Shirley Foster
Janet Fritz **2007
Sharon Gardner
Lois Yvette Gathings
JoAnn Genovese
Cindy Gnau
Judith A. Godbey
Elizabeth Green
Shelley Hall
Kathy Harrington
Lori Harris
Kimberley Harris **2017
Stacie Harris
Phyllis Heline
Dawn Hensley
Michele Herget
Elinor Hilliard
Joanne E. Holmquist
Pippa Horton
Rita Hudson
Darlene Hudson Sauerwein
Mary Ellen Isennock
Margaret Jackson
Marilyn Jacoby
Veronica Jobus
Abigail Johns
Delois Johnson
Janice Johnson
Cheryl Jones **2010
Linda Jones
Kenneth Jones
Ruth Jordan
Lisbeth Joy
Brittany Kaehler
Barbara Keller
Laura Kellner
Elizabeth Knofski
Regina Krason
Nancy R. Kristofik
For their commitment to excellence in customer service & professionalism!

**ACSR of the Year**

Christina Robinson **2008**

- Rayna Robinson
- Edward B. Rosenthal
- Linda Ruszin
- Leslie Ryan
- Sharon Sabala
- Kati Jo Schmitz
- Crystal F. Schwallenberg-Sears
- Tracey Seibel
- Christine Shelton

Angela Openshaw **2009**

- Mary Oppitz
- Lindsey Pailin
- Margretta Palya
- Heather Parker
- Carol A. Patrylak

- Lindsay Payne
- Ann Perry
- Jennifer Petrero
- Robert G. Pincus
- Bambi Porter
- Elizabeth Pregent
- Robin Preston
- Phyllis M. Price
- Chandra Procopio
- Hugh Purvis
- Lisa Quigley
- Frank Rapisarda
- Linda Ray
- Vicky Rednagle
- Rebecca Reed
- Christina Reid
- Lacy Revell
- Mary Rich
- Sharon K. Richards
- Christina Robinson **2008**
- Rayna Robinson
- Edward B. Rosenthal
- Linda Ruszin
- Leslie Ryan
- Sharon Sabala
- Kati Jo Schmitz
- Crystal F. Schwallenberg-Sears
- Tracey Seibel
- Christine Shelton

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Rebekah Langford
Allison Lanzi
Scott Latham
Dawn Lechner
Patricia A. Lincoln
Natalie Lopez
Justine MacNeil
Kristen Marquez
Marla Mayles
Carla McGee
Ashley Kirsten McGrath
Michelle Meyer
Carlyn Moles
Kendra Moore
Joanna G. Moorman
Kerri Morin
Beverly Morton
Wanda Muncey
Anita Munno
Valerie Murray
Lauri Neubauer
Jennifer Norman
Shannon O'Hare

Angela Openshaw **2009**

- Mary Oppitz
- Lindsey Pailin
- Margretta Palya
- Heather Parker
- Carol A. Patrylak

- Lindsay Payne
- Ann Perry
- Jennifer Petrero
- Robert G. Pincus
- Bambi Porter
- Elizabeth Pregent
- Robin Preston
- Phyllis M. Price
- Chandra Procopio
- Hugh Purvis
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- Frank Rapisarda
- Linda Ray
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- Rebecca Reed
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- Kati Jo Schmitz
- Crystal F. Schwallenberg-Sears
- Tracey Seibel
- Christine Shelton

Vanessa Simmons
Kimberly L. Smith
Melanie Smith
Ruth Spaid
Kate Steele-Walter
Elizabeth Stevens
Donna Stolzenbach
Joan Sullivan
Danielle Supsic
Mavis E. Surratt
Cheryl Terry
Anne Tiemeyer
Lori Tillmann
Jennifer Toepel
Valerie Townsend
Kellie Uhlhorn
Melanie Utterback
Brianna Van Pelt
Angela Vecchioni
Lauranne L. Victor
Nancy Walten
Shelley Warner
Nancy Lee Wheeler
Jennifer Whittle
Michelle Williams
Kimberly A. Wood
Ann Zeh
The Accredited Advisor in Insurance (AAI) program gives you the tools you need to establish a clear professional advantage in the marketplace and fulfill your commitment to customer service. In today’s increasingly complex property-casualty insurance marketplace, only producers with in-depth insurance knowledge and strong focus on customer service have a competitive edge.

AAI Program focuses on three major areas:

- The technical aspects of the insurance business, including coverage and pricing
- The marketing of insurance products, including relationships with prospects, customers, and insurance companies
- The internal operations and management of insurance agencies

**Bottom-Line Benefits**

- Develop strong customer relationships by building a solid foundation of knowledge regarding a wide range of insurance products and service
- Write larger and more complex commercial lines by increasing your knowledge of general liability, auto, workers compensation, and bonds
- Increase confidence and efficiency through effective sales and negotiation techniques

**Quick Facts**

- NO time frame to complete the designation.
- No annual updates required to maintain the designation.
  Once you earn the AAI designation it is yours to keep!
- NO annual dues required!
- AAI is a nationally recognized designation

**Waivers**

- AINS designation waives AAI 81
- CIC designation waives all of AAI 81 ($175 waiver fee is required for all non-institute designation waivers submitted)
- Completion of ACSR 1-5, 10, 11 & 12 waives AAI 81B
- Completion of ACSR 4-9 waives AAI 82A

**2020 ACSR Courses**

- AAI 83A- January 09, 2020
- AAI 83B- March 12, 2020
- AAI 83C- May 14, 2020
- AAI 82A- September 29, 2020
- AAI 82B- November 11, 2020

If you would like more information regarding our AAI Program visit iiamd.org/AAIn.

Questions? Contact Kyrsten Langford at kyrsten@iiamd.org.
As a customer service professional, you must develop skills vital to effectively enhance customer satisfaction and retention. The Institutes’ Accredited Customer Service Representative (ACSR) designation program provides practical and relevant customer service skills and technical knowledge. Earning the ACSR designation conveys your commitment to excellence and professionalism in customer service. This program is recommended for agents, brokers and customer service representatives.

**Bottom-Line Benefits**
- Enhance profitability by managing a better book of business and avoiding E&O claims through a more comprehensive knowledge of insurance products
- Increase the ability to cross-sell products with a thorough understanding of client needs
- Improve overall efficiency with an increased confidence in capabilities and knowledge
- Develop customer loyalty by demonstrating higher levels of professionalism and customer service

The ACSR Program gives you two line-of-business tracks to choose from: **Personal Lines or Commercial Lines**

**Core Courses**

- **Core courses are required for both Personal & Commercial Lines**
  - Ethics 311 - Ethical Guidelines for Insurance Professionals
  - ACSR 4 - Agency Errors and Omissions
  - ACSR 5 - Professional Development & Account Management

**Personal Lines Track**
- ACSR 1 - Homeowners Insurance
- ACSR 2 - Personal Automobile Insurance
- ACSR 3 - Personal Lines Related Coverages

*Plus ACSR 4, ACSR 5 and Ethics 311*

**Commercial Lines Track**
- ACSR 6 - Commercial Property Insurance
- ACSR 7 - Commercial Liability Insurance
- ACSR 8 - Commercial Automobile Insurance
- ACSR 9 - Commercial Lines Related Coverages

*Plus ACSR 4, ACSR 5 and Ethics 311*

**Quick Facts**
- The modules do not have to be taken in any specific order.
- There is no time limit to complete the program.
- There is NO mandatory continuing education to maintain the designation. Once you earn the designation it's yours to keep.
- The ACSR program offers waivers for the Accredited Advisor in Insurance Program.

**2020 ACSR Courses**
- ACSR 1 - February 03, 2020
- ACSR 2 - May 04, 2020
- ACSR 3 - September 08, 2020
- ACSR 4 - January 28, 2020
- ACSR 5 - March 24, 2020
- ACSR 6 - April 08, 2020
- ACSR 7 - November 18, 2020
- ACSR 8 - June 10, 2020
- ACSR 9 - October 14, 2020

If you would like more information regarding our ACSR Program visit iiamd.org/acsr.

Questions? Contact Kyrsten Langford at kyrsten@iiamd.org.
Business Overhead Expense insurance covers the costs of running the business when an owner is out with a disability event.

We talk about risk management with our business owners and demonstrate to them various exposures from property and liability losses but protecting personnel is also critical to keeping the doors open. If a business owner goes down, the operating expenses for the business continue and in many situations the owner is who drives revenue. Transferring this risk of loss to an insurance carrier can stabilize the business and provide critical cash flow during a very challenging time. It can also buy time for the owner to see if recovery is possible or if a sale of the business is inevitable.

Expenses that are covered are normal operating expenses that are deductible for federal income tax purposes:
- Accounting
- Advertising
- Auto insurance
- Vehicle loans
- Employee benefits
- Janitorial costs
- Utility costs like electricity, water, and gas.
- Payroll taxes, commercial insurance, leased equipment, legal fees, salaries for non-income producing employees, office supplies and subscriptions – just to name a few!

**TARGET MARKET**
Small businesses with less than 5 owners
Business owners under the age of 60
Footnote: White collar markets have more choices

**BIG Benefits**
The premium is tax deductible.
The tax free benefits can be used for deductible expenses
Reimbursements can be up to $50,000 per month and last up to 2 years!

**Commission**
Good First year commission and strong renewals!

**CONTRACTS**
Contracts are non-cancelable and guaranteed renewal to age 65
This means no price or language changes!
Benefit periods from 12 to 24 months
Strong definitions for a disability
Carry forward features for when expenses are lower in some months
Death benefit definition that allows payments benefits for 3 months beyond loss
For a business owner, a disability event can mean the loss of the business if they are out for an extended period of time. Knowing that cash flow will continue will give employees comfort that the business will continue and there is a source of funds for their wages. It will also give the owners valuable time to plan and make decisions.

Introducing Business Overhead Expenses is a great transitional conversation with business owners to get them thinking about disability as an issue for both themselves and their employees. The policy won’t provide income to the owner but it can keep those doors open!

For more information or help on this topic or other life, disability, buy-sell or long term care, contact Mark R Gage, CLU of Northeast Brokerage at mgage@nb-bga.com or call at 410-552-9300
For 95 years, the University of Baltimore has been at the forefront of working adult education. Located in the heart of Midtown Baltimore, our evening and online classes provide you with the flexibility to balance your work and personal life.

With the support of the Maryland Insurance Commission and industry professionals, the Merrick School of Business has added the only Risk Management and Insurance program in Maryland. Our efforts are synergistic with the workforce needs of the industry, including partnering with industry executives on developing the curriculum, internships and raising scholarship funding.

HOW DOES IT WORK?

We're known for our practical and applied style of education, where working professionals can earn a quality business education backed by the strongest accreditation in the world. The risk management and insurance courses are stacked on top of the courses you'd need to earn a bachelor's degree in Business Administration. Coursework is available at our convenient Mt. Vernon location. Many courses in the bachelor's degree program are also available entirely online.

IS THIS PROGRAM RIGHT FOR YOU?

This program is a bachelor's degree program. If you have no prior college experience, that's ok. You can start at the University of Baltimore or your local community college.

• If you have some college credit, great! We will evaluate your transfer credits to see how they fit into our program. UB is known for being one of the most transfer friendly universities in Maryland.

• If a bachelor's degree is not the right path for you, you can also complete the classes in the specialization as a "non-degree" seeking student.

• And lastly, if you would be interested in graduate-level opportunities in risk management and insurance, let us know! We are gauging interest in that area.

NEXT STEPS

If you are ready to move your career forward or have a friend, family member or colleague that you think this program would be a great fit, then we'd like to partner with you.

STEP 1. Call or email Kathea Smith directly at 410.837.5254 or ksmith@ubalt.edu.


CHECK OUT OUR VIDEOS

Insurance Commissioner Al Redmer sits down with Dean Murray Dalziel and Assistant Dean Kathea Smith to talk about UB's efforts to help fill the talent gap for Risk Management and Insurance.

• View video- https://www.youtube.com/watch?v=ItVEuETYjcw&feature=youtu.be

GET INVOLVED

We appreciate all the support for this new specialization and want to encourage members of the insurance industry to get involved in the Merrick School of Business. You can do that by:

1. Join the program if it fits into your professional plans
2. Become a member of our advisory board
3. Connect with us to provide internship opportunities with your company
4. Partner with the University of Baltimore Foundation through the creation of a scholarship

POINT OF CONTACT

Kathea Smith, Assistant Dean for Enrollment, Academic Affairs, and Student Services

The Merrick School of Business is recognized by U.S. News & World Report as having one of the top undergraduate business programs in the nation.

Is THIS your agency risk management plan?

You’re caught up in the day-to-day shuffle, working hard to get and keep business. But if you don’t step back and assess your agency procedures, you can walk right off a risk management cliff, landing your agency in court facing a professional liability lawsuit that may have been avoided.

Big “I” Professional Liability provides the E&O Happens Risk Management Website, featuring more than 700 pages of insurance agency risk management information, available exclusively, and at no cost, to Big “I” members. Features include:

- Claim examples
- Risk management articles
- E&O Claims Advisor newsletters
- Sample disclaimers
- Sample customer letters
- Webinars and podcast archive

Log into www.iiaba.net/EOHappens.
“Your business is as smart as the sum of your team’s education.”

Anyone who’s been with an organization for a few years or has ever led a group understands the wisdom of that statement. Thought leaders, innovators and visionaries can drive an organization to new heights, but creating a culture where learning permeates every level of the company can lead to a more measured, lasting impact. To achieve such an outcome, that sum of a team’s education cannot be static. College offers a good foundation, but doing a deep dive into a specific subject at the start of a career doesn’t cut it anymore (if it ever did) — especially in today’s fast-paced world. Today, everyone is expected to continually augment skills and stay abreast of the latest technology, news and developments.

That’s why it should come as no surprise that insurance organizations are rapidly shifting from prioritizing “knowledge workers” to seeking out “learning workers.” That constant hunger for new information and education takes a different kind of skillset, one that is not focused solely on coverages, contracts or sales. Instead, employees need to learn how to learn.

Carol Dweck dug deep into this lifelong pursuit of knowledge in her landmark research and developed what she calls the growth mindset. She posits that learning and intelligence involve two basic mindsets. Some people have a fixed mindset. They believe that intelligence is static — something you’re born with. Individuals with a fixed mindset spend more time confirming and justifying their existing intelligence and less time learning new things.

Those with a growth mindset, however, believe that intelligence can be shaped and developed throughout their lives. They’re quicker to embrace new ideas, find inspiration in others and seek out new avenues of learning.

This divide in our approach to learning starts early. Dweck observed fixed and growth mindsets in four-year-old children, with some opting to redo a puzzle they had already completed (i.e., confirm their intelligence) and others moving on to a more challenging game.

Supporting a Growth Mindset

Dweck’s research took the business world by storm, and many employers quickly began hiring employees with a growth mindset. However, Dweck says that some of her findings have been misinterpreted. She’s quick to point out that there’s more to a growth mindset than just effort, and no individual can have a growth mindset about everything all the time. Organizations need more than an impassioned mission statement to develop a growth mindset. Employees should feel supported and rewarded in their pursuit of new knowledge and ideas.

That’s easier said than done. Lifelong learning is often touted as an ideal we should all work toward, but it can be ambiguous. In reality, especially on the job, lifelong learning should be more specific than just “know more stuff.” Here are a few tangible ideas for employers to support a growth mindset.

1. Set the expectation early

You can start emphasizing lifelong learning even before a job offer. Prioritize resumes from applicants who seek new knowledge and experiences. During interviews, questions like “What’s the last book you read?” or “What are you working on learning right now?” can identify a growth mindset and help you bring in the right people.

When new employees start, build learning into their daily work by including it in your formalized onboarding process. Keep that momentum going after they settle in by integrating learning into performance reviews. During reviews, press employees for specific examples of how they stay current on

(Con’t on page 24)
2. Establish specific goals and timelines

Harvard Business Review has some great insight on turning a “vague desire to improve learning” into specific next steps. One core idea is to establish specific goals — instead of deciding to simply read more or commit to reading one book a month or subscribe to a daily insurance industry email newsletter (and actually read it!).

These goals should be structured and have clear objectives. They should be reviewed and adjusted as part of official performance reviews to make it clear that they’re not just nice goals to strive for but something that the organization considers essential.

3. Prioritize hybrid skills

Jobs requiring new skills emerge every day and the insurance world is no exception. Case in point: across all industries, the demand for data analytics jobs is up a staggering 372 percent since 2011. Not every risk manager or underwriter needs to master data analytics but the broader your team’s knowledge base, the more successful your organization will be.

Employees are concerned about shifting skills and expectations, too.

Providing them a clear path to on-the-job learning can help alleviate these fears and keep your top people focused on growing within your organization. Prioritizing lifelong learning as an organization is the best way to show that your business values the sum of a team’s education.

By Ann. E Myhr, CPCU, ARM, AIM, ASLI, AU is senior director of Knowledge Resources at The Institutes.

Reprinted with permission “The American Institute For Chartered Property Casualty Underwriters”
Big 'I' Applauds House Passage of TRIA Reauthorization

WASHINGTON, D.C.,— The Independent Insurance Agents & Brokers of America (the Big “I”) thanks the U.S. House of Representatives for passing H.R. 4634, the “Terrorism Risk Insurance Program Reauthorization Act,” in a strong bipartisan vote.

“The scheduled expiration of the Terrorism Risk Insurance Program (TRIP) at the end of 2020 is approaching, and the Big ‘I’ applauds the House of Representatives for taking action to extend the program on a long-term basis well before the scheduled expiration,” says Charles Symington, Big “I” senior vice president of external, industry and government affairs. “The Big ‘I’ especially wants to thank Chairwoman Maxine Waters (D-California) and Ranking Member Patrick McHenry (R-North Carolina) for recognizing the critical role that the program plays in the U.S. economy and building a huge bipartisan consensus to reauthorize the program.”

H.R. 4634 would provide for a seven-year reauthorization period, require a U.S. Government Accountability Office (GAO) report on cyber terrorism risks, and require biennial Treasury reporting that includes disaggregated data on places of worship. Since its initial enactment, TRIP has undergone three additional reauthorizations in 2005, 2007 and 2015, with many reforms to protect taxpayers and increase private sector involvement. There is still a very real need for the program, as the threat of terrorism is still ever-present, and the unique nature of this risk has not changed. The current authorization of the program is due to expire on Dec. 31, 2020.

“Following the bipartisan passage out of the House of Representatives, the Big ‘I’ urges the U.S. Senate to pass this legislation well in advance of the program’s scheduled expiration,” says Wyatt Stewart, Big “I” senior director, federal government affairs. “This legislation is vitally important to maintaining the strength of the commercial property-casualty insurance market and would provide much-needed stability to the U.S. economy.”

Chesapeake Employers Insurance Declares Additional $20 Million Corporate Dividend

(TOWSON, MD.) — The Board of Directors of the Chesapeake Employers’ Insurance Company is pleased to declare $20 million in corporate dividends for 2020 and 2021 to qualifying policyholders based on their safety performance. This is in addition to the $20 million dividend the company declared in October 2017. In all, the company will issue $40 million in dividends by 2022. The dividends are possible due to Chesapeake Employers’ financial performance. The latest dividend will be awarded to qualifying policyholders for their 2019 and 2020 performance with payment beginning May 1, 2020.

(Con’t on page 26)
Big ‘I’ Statement on NFIP Reauthorization

WASHINGTON, D.C., — The Independent Insurance Agents & Brokers of America (the Big “I”) today released the following statement by Charles Symington, Big “I” senior vice president of external, industry and government affairs, on the Congressional reauthorization of the National Flood Insurance Program (NFIP).

“Although it is unfortunate that we must continue to rely on short-term extensions of the NFIP, the Big ‘I’ thanks the Senate for passing the government funding legislation, which includes an extension of the NFIP through Dec. 20. The House had previously passed the same legislation, and we now urge President Trump to quickly sign it into law to avoid an expiration of the NFIP. A lapse in the NFIP would be devastating to the more than 5 million policyholders and countless others who depend on the program. This short-term extension continues to give Congress additional time to build consensus on common-sense reforms to the NFIP and to consider policies to help more property owners obtain flood insurance coverage through the NFIP and the private market. The Big ‘I’ looks forward to continuing to work with Congress to enact a long-term NFIP reauthorization.”

The company is currently paying dividends to qualifying policyholders based on their 2017 and 2018 performance. On May 1, 2019, Chesapeake Employers began paying dividends based on 2018 performance.

“Congratulations to all the employers in Maryland, whom we insure, who see the value of keeping their workers safe on the job,” says Tom Phelan, President and CEO of Chesapeake Employers Insurance. “They earned this dividend because they are committed to workplace safety. Everybody wins when safety is a top priority.”

Dividends are based on performance and are not guaranteed. The corporate dividend was approved by the Maryland Insurance Administration.

About Chesapeake Employers

Chesapeake Employers’ Insurance Company is Maryland’s largest writer of workers’ compensation insurance. It is a nonprofit, non-stock, private corporation. Chesapeake Employers has served as a continuous, guaranteed source for fairly priced workers’ compensation insurance since 1914.
Leading the Way…

...always has

- Premium In-Force: From $1.02 Billion in 1999 to $8.1 Billion in 2018
- 11 consecutive years of signing over 400 new independent member agencies
- 36 years as the leading model for IA insurance distribution
- Highest commissions, national and local incentives

...always will

- Exclusive online portal and field support teams for independent member agencies
- Resources include marketing, training, commercial lines initiatives, easily accessed life insurance products, and more
- E&S and specialty programs
- Strong and competitive companies as Strategic Partners

To learn how we can help you increase your agency income and value, contact Jon Pappas today.

443.692.4000 | jpappas@pinsiaa.com | www.pinsiaa.com
January 9, 2020
AAI 83A - Principles of Agency Management
Nancy Nicklow, CPCU, AAI
9:00 AM - 4:30 PM

January 28, 2020
ACSR 4 - Agency Errors & Omissions
Shelley Arnold, CPCU
9:00 AM - 3:30 PM

February 3, 2020
ACSR 1 - Homeowners Insurance
Joseph Conroy, ACSR
9:00 AM - 1:00 PM

February 11, 2020
E&O Risk Management:
Meeting the Challenges of Change (Part 1)
Stanley Lipshultz, CPCU
9:00 AM - 12:00 PM

February 11, 2020
E&O Risk Management:
Meeting the Challenges of Change (Part 2)
Stanley Lipshultz, CPCU
1:00 PM - 4:00 PM

Thank you....

Silver Level
Chesapeake Employers’ Insurance Company
Progressive

Bronze Level
Baltimore Equitable Insurance
BBSI
Berkshire Hathaway GUARD Insurance Companies
Cumberland Insurance Group
Farmers Mutual Fire Insurance Company of Salem
Networked Insurance Agents
Penn National
Philadelphia Insurance Companies
Selective Insurance Company of America

For more information on our Associate Partner please visit our website at www.iiamd.org/APP or email Kyrsten Langford at kyrsten@iiamd.org.
January ABEN Webcast Schedule

2 - COPE- Property Underwriting and Effective Loss Control
2 - Hot Topics in Personal Lines
2 - Building Codes are BAD for Your Insureds; Why Ordinance or Law Coverage is Necessary
2 - Business Income- Beyond the Basics
6 - Long Term Care Insurance
6 - Cyber Insurance Deconstructed
8 - Directors and Officers Liability Insurance
8 - Ethics and Business
8 - Data Privacy Insurance
8 - Annuity Basics and Where They Fit
9 - COPE- Property Underwriting and Effective Loss Control
9 - Building Codes are BAD for Your Insureds; Why Ordinance or Law Coverage is Necessary
9 - A Little of This, a Little of That: New Threats and Possibilities in Commercial and Personal Lines Insurance
9 - Business Income- Beyond the Basics
13 - E&O Risk Management- Meeting the Challenge of Change (6 hrs)
14 - Home Based Business Exposures
14 - E&O - Roadmap to Homeowners Endorsements and Personal Inland Marine - Part 1
14 - E&O - Roadmap To Homeowners Endorsements and Personal Inland Marine - Part 2
14 - Ethics in Today's Changing Times
15 - Ethical Issues- Personal & Organizational
15 - E&O Roadmap to Policy Analysis- Part 1
15 - Business Auto Claims That Cause Problems
15 - Workers Compensation Beyond the Basics
15 - Top 5 Life Insurance Uses
15 - E&O- Roadmap to Policy Analysis- Part II
16 - Insurance and the Property Lease
16 - E&O- Roadmap to Policy Analysis- Part I
16 - Certificates of Insurance- Emerging Issues and Other Stuff that May Scare You!
16 - A Little of This, A Little of That: New Threats & Possibilities in Comm'l and Personal Lines Insurance
16 - E&O- Roadmap to Policy Analysis- Part II
17 - NFIP Program Changes and Refresher
22 - Workers Compensation Beyond the Basics
24 - NFIP Program Changes and Refresher
27 - E&O Risk Management – Meeting the Challenge of Change-Part 1 (6 hrs)
27 - Those Kids and Their Cars!
28 - E&O Risk Management – Meeting the Challenge of Change-Part 1 (3 hrs)
28 - E&O Risk Management – Meeting the Challenge of Change-Part 2 (3 hrs)
29 - E&O Risk Management – Meeting the Challenge of Change-Part 1 (3 hrs)
29 - E&O Risk Management – Meeting the Challenge of Change-Part 2 (3 hrs)
31 - E&O - Roadmap To Homeowners Endorsements and Personal Inland Marine - Part 1
31 - E&O - Roadmap To Homeowners Endorsements and Personal Inland Marine - Part 2
February ABEN Webcast Schedule

3 - Long Term Care Insurance
4 - Cyber Insurance Deconstructed
5 - Directors and Officers Liability Insurance
5 - Ethics and Business
5 - Annuity Basics and Where They Fit
6 - COPE- Property Underwriting and Effective Loss Control
6 - Hot Topics in Personal Lines
6 - Building Codes are BAD for Your Insureds; Why Ordinance or Law Coverage is Necessary
6 - Business Income- Beyond the Basics
7 - Data Privacy Insurance
10 - E&O Risk Management – Meeting the Challenge of Change (6 hrs)
11 - E&O - Roadmap To Homeowners Endorsements and Personal Inland Marine - Part 1
11 - E&O - Roadmap To Homeowners Endorsements and Personal Inland Marine - Part 2
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19 - Ethical Issues- Personal & Organizational
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19 - Business Auto Claims That Cause Problems
19 - Workers Compensation Beyond the Basics
19 - E&O - Roadmap to Policy Analysis - Part 2
20 - E&O - Roadmap to Policy Analysis - Part 1
20 - A Little of This, A Little of That: New Threats & Possibilities in Comm’l and Personal Lines Insurance
20 - E&O - Roadmap to Policy Analysis - Part 2
20 - NFIP Program Changes and Refresher
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28 - E&O - Roadmap To Homeowners Endorsements and Personal Inland Marine - Part 2
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