



Waterbury Association of Insurance Professionals

BRASS TACKS



April

2011

Dear Members:

Well, I am seeing a little grass in my front yard....I think spring is coming!! What a winter we have had, I am so looking forward to spring flowers!!

CONGRATULATIONS to...Kim Fitzgerald and Nancy Clarke named Connecticut 2011 Five Star Home/Auto Insurance Professionals by Connecticut Magazine...way to go ladies, what an honor!!

A huge THANK YOU to Wayne Provost and Kristin Barnes-Appling of J. P. Maguire and Sharon McMurdy of Safelight Auto Glass for providing the location and refreshments for our recent "Rules of the Road" class which was held February 23rd and 24th at J. P. Maguire. I am pleased that we have accomplished another challenge set by NAIW...completing the second NAIW class. Thank you Tina Howe and Heidi Bartlett for chairing Education...great job!!

I know we all enjoyed the speakers at our March business meeting. The ice breaker at the beginning was definitely unique and what a great group of ladies.

If you weren't at the meeting, please mark your calendars that the date of the NAIW week breakfast has been changed to **Friday, May 20, 2011 at Maple's Restaurant**. Check for your invite attached hereto.

As you know, we are busy planning an Industry Night with Insurance Women of Greater Danbury...to be held Wednesday, April 13, 2011 at Jordan's Restaurant, 900 Main Street South, Southbury CT. We would appreciate you forwarding the invitation to your employers, colleagues, and anyone who you think might be interested in learning about our association. We are hoping all vendors will attend April 13th, and we would like to have a raffle that night.

A vote was taken and we **WILL** be holding business meetings on Wednesday, April 6, 2011 and on Wednesday, May 4, 2011.

Our annual banquet and installation of officers will be on Wednesday, May 18, 2011 at Carmen Anthony's Restaurant. Chase Avenue, Waterbury. Any questions contact Sharon Miket: smiket@jkrar.com. Watch for details!!

As many of you already know, WAIP does not meet in June, July or August. I can't believe how fast time has gone by and that we are planning the banquet already. I want to give another HUGE THANK YOU to all our committee chairs....what a fabulous job you have all done....really makes me proud to be a member of this great association!! Please think about what you would like to chair for the upcoming year, drop me an email if there is something specific you would like to do....or I will be in touch!!

In fellowship,

Beth

Beth-Marano-Shimkevich, President

NAIW Mission Statement

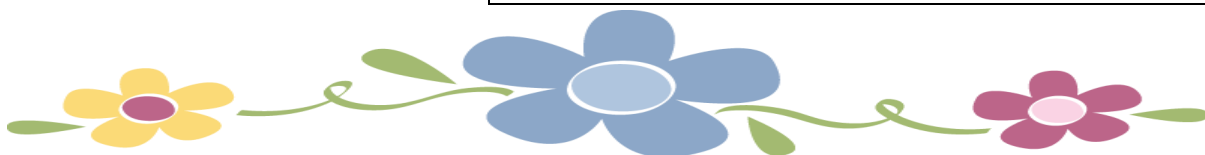
NAIW (International) serves its members by providing professional education, an environment in which to build business alliances and the opportunity to all connections with people of differing career paths and levels of experience in the insurance industry.

NAIW's membership is open to all in the insurance industry who strive for and practice professionalism, regardless of their career level.

NAIW fosters and encourages diversity, offering a network for members in all career categories, all lines of insurance and all cultural and experimental backgrounds.

NAIW promotes mentoring, acceptance of change, personal growth and flexibility of participation

NAIW's governance and the operation management exist to enable to association to carry out its mission.



BUSINESS MEETING
APRIL 2011

April 6, 2011 – 5:30 P.M.

Jesse Camille's
615 North Church St
Naugatuck, CT 06770

Farfalle ala Vodka
w/peas and prosciutto in tomato basil cream
sauce

Scrod Francaise

Chicken Francaise

Salad, coffee, tea, soda & dessert

\$27.00 per person

RSVP by April 5, 2011

Annette Ross
203-723-1522

annette.ross@sutherlandins.com

**IF NO CONFIRMATION
RECEIVED FROM ANNETTE
THEN YOU HAVE NO
RESERVATION**

SPEAKER

Attorney Jerry Padula

**State of Connecticut
Attorney for Department
of
Consumer Protection
and
City of Waterbury Alderman**

PUBLIC RELATIONS
Sharon McMurdy

Springtime has finally arrived!
Please remember our feathered friends by
putting out birdseed or a loaf of bread. Stop
by a pond, relax and feed the ducks.

Pray for peace throughout the world and say
a prayer for the people of Japan.

NAIW WEEK BREAKFAST
Heidi Bartlett & Tina Howe

The annual NAIW Week Breakfast will be
Friday, May 20, 2011 at Maple's Restaurant,
725 Straits Turnpike, Middlebury, CT at
7:30AM to 9:30AM.

Invitation with menu and RSVP information
is on page 9

INDUSTRY NIGHT
WAIP & IWGD

Industry Night will be Wednesday, April 13,
2011 at Jordan's Restaurant, 900 Main St.,
South, Southbury, CT at 5:30PM.

Invitation with menu and RSVP information
is on page 10

Congratulations to Kim Fitzgerald, CPCU
and Nancy Clarke who were recently named
as Connecticut 2011 FIVE STAR
Home/Auto Insurance Professionals in
Connecticut Magazine.

See article on page 7-8

SAFETY



TIPS FOR PARENTS

- Put the child's online computer in a common area
- Establish rules for Internet use
- Supervise Internet use – especially chat
- Talk about the Internet—"What's new online?"
- Review screen names and buddy lists periodically with your child
- No profiles for anyone under the age of 13. If the child is 13 or older, use "appropriate" profiles.
- No home pages for young children. Supervised content for older kids.
- No web cams unless CLOSELY supervised. Supervise any picture swapping.
- Teach your kids about "Online Stranger Danger"
- Use a filtering program and/or parental controls available through your Internet service provider

Most importantly, tell your kids that you love them. If you don't, there is no shortage of pedophiles on the Internet who are eager to.....

SIGNS YOUR CHILD MIGHT BE AT RISK OF ONLINE CHILD EXPLOITATION—

- Your child receives mail, gifts and/or packages from someone you do not know.
- Your child receives phone calls from adults (mostly men) you do not know.
- You find pornography on your child's computer
- Your child spends a great deal of time online—especially at night or unsupervised
- Your child becomes withdrawn or secretive about his/her online activities

WEBSITE RESOURCES FOR PARENTS

www.getnetwise.org

This is an excellent site that can assist parents in determining whether they need a filtering software or monitoring software and makes recommendations as to what software is most appropriate for the computer system in use.

www.netparents.org

Great resource that lists websites for families, websites for safety tips and child protection sites.

www.ct.state.ct.us/dps/Sor.htm

State of Connecticut Sex Offender Registry. Search by name or location.

www.missingkids.com

National Center for Missing and Exploited Children website. Excellent resources on child safety and safety on the Internet. Report child exploitation and child pornography through the Cyberline directly through the website.

www.msn.staysafeonline.com

Web version of the Stay Safe Online game used in the "Play it Safe Online" Program.



CONNECTICUT STATE POLICE
Department of Public Safety
Public Information Office
860-885-8230



Connecticut Internet Crimes Against Children Task Force
Computer Crimes and Electronic Evidence Unit
278 Colony Street Meriden, CT 06451
203/639-6492



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Computer Crimes and Electronic Evidence Unit
278 Colony Street Meriden, CT 06451
203/639-6492



ONLINE SAFETY TIPS FOR

The most important thing to remember when you go online is to keep private, personal information to yourself! Information that should not be shared on the Internet include:

- * Your real, full name
- * Your address
- * Your phone number
- * Where you go to school
- * Your teacher's full name
- * Your parents' names
- * Where your parents work

Screen names: Your screen name is the first thing someone sees when you are in a chat room. Your screen name is the first thing someone sees on an instant message or an email. It identifies who you are. When choosing a screen name, make sure you do not reveal your real name. You should avoid suggestive or provocative names like "badgirl" or "lookingforlove." Don't use your year of birth or age, because it is important to keep personal information like how old you are to yourself until you really know someone. When choosing a screen name, it is best to select a combination of letters and numbers that do not identify you. It is o.k. to refer to something that you like, like a band or a sport or a video game.

Personal profiles: No one under the age of twelve is allowed to advertise a personal profile. Some kids lie about their age and enter a personal profile or respond to an advertisement on the Internet saying that they are older than they really are. If you get yourself into a situation where you have lied about your age and you feel uncomfortable, you should tell a trusted adult right away!

On the Internet, you may think that you really know someone, but you really don't. Some people who pretend to be a kid's friend at first are really an adult who isn't a friend at all, but someone who wants to hurt the kid or show them things that the kid isn't old enough to see, or make them do or say things that, when done with someone your age is a crime.

Chatroom talk: When you go into a public chatroom, always be aware that other people are watching you that you do not know. Never give out your real name, your address or your telephone number in a chatroom. Don't send or display pictures of yourself without checking with your parents.

WHAT IF?

Someone sends you dirty pictures: Someone sends you pictures of a person or people and the people are naked or touching in ways that make you feel uncomfortable (icky).

No matter what someone might tell you online, sending a kid a picture of a naked person or people or animals or cartoon characters touching in intimate ways should be reported to your parents, another trusted adult like a teacher or guidance counselor, your Internet service provider or a police officer.

Someone wants to meet you in person?

It really isn't a good idea to meet people in person who you meet on the Internet. Even when you're an adult, it really isn't safe to meet people from the Internet in person without really getting to know the person, checking out their background and making sure that at least one other person who can protect you knows where you're going. If someone asks to meet you, it's perfectly acceptable to say something like, "My parents never let me meet people from the Internet in real life." If the person keeps asking you to meet them anyway, you can say something like, "If you were really my friend, you wouldn't want me to get into trouble with my parents."

Someone wants a picture of you?

Some people break the law by taking pictures or videos of kids when the kid isn't wearing all of his or her clothes or they get the kid to pose in ways that make some people think about sex. A good rule to follow is to never pose for a picture or video or let someone take a picture or video of you unless you tell your parents before you do it. Be very, very careful about using a web cam or posting digital pictures or scanned pictures of yourself on the Internet. Those people use pictures of kids that they get from the Internet for all sorts of bad things. It really is the best thing to put any pictures of yourself, in any way, on the Internet.

SAVE THE DATE!



Region I Conference

April 7-11, 2011
Crowne Plaza
King of Prussia, PA

Industry Night

April 13, 2011
Jordan's Restaurant
900 Main St. South
Southbury, CT

NAIW Week

May 15-21, 2011

WAIP Annual Banquet &

Installation of Officers

May 18, 2011
Carmen Anthony's Restaurant
496 Chase Ave.
Waterbury, CT

Insurance Professional's Week Appreciation Breakfast

May 20, 2011
Maple's Restaurant
725 Straits Tpke.
Middlebury, CT

NAIW 70th Annual Convention

June 5-8, 2011
Flamingo Hotel
Las Vegas, NV

LOCAL ASSOCIATIONS **MEETING SCHEDULES**

Southern CT Insurance Professionals

1st Tuesday of the month

Hartford Association of Insurance Women

2nd Tuesday of the month

Insurance Professionals of Eastern CT

3rd Tuesday of the month

New Haven Association of Insurance Women

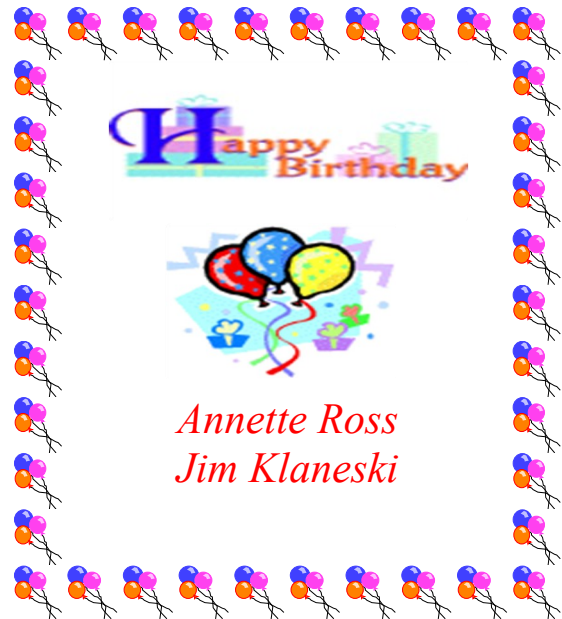
4th Tuesday of the month

Waterbury Association of Insurance Professionals

1st Wednesday of the month

Insurance Women of Greater Danbury

2nd Wednesday of the month



NAIW Mission Statement

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- NAIW's governance and the operational management exist to enable the association to carry out its mission.

Minutes of the Waterbury Association of Insurance Professionals

March 2, 2011

Submitted by Kimberly Fitzgerald

The meeting was called to order at 6:15 PM. Guests & vendors were welcomed & recognized:

Wayne Provost, JP Maguire

Kristin Barnes-Appling, JP Maguire & WAIP Member

Gloria Williams, Crystal Restoration

Cathy Christiano, Speaker

Tammy Marques, Cathy's daughter

Nina Ciampi, Cathy's daughter

Dolores Santalucia Burkhart, ServPro

Shawna Maslak, Plymouth Glass

Greg Provencal, Plymouth Rock & WAIP Member

9 members are needed for a quorum (35% of membership). Our attendance this evening is 14 members, therefore we have met the requirements for a quorum.

There were no minutes from the February meeting, as it was canceled due to weather.

Correspondence: Presented by Kim Fitzgerald

Margaret Wildi, NAIW President, sent an email explaining an amendment that will be considered at the upcoming Regional Conferences. In summary, the amendment is to add dba to the corporate name of National Association of Insurance Women (International): Association of Insurance Professionals International.

Kim read an email from the Waterbury Regional Chamber of Commerce talking about a fundraising opportunity in conjunction with the 6th Annual Naugatuck Duck Day & Race (June 5th, 2011). There is no cost to participate and 50% of the duck race raffle ticket sales sold by our Association are credited back to our organization. Kim will attend the informational meeting on March 10th and report back to WAIP.

COMMITTEE REPORTS

The Monthly Treasurer's report was distributed to all members for review. There were no questions from the floor. The report will be filed for audit.

Program: Annette Ross. Annette shared that she has received a lot of assistance this year with getting speakers; was grateful.

Education: Tina Howe & Heidi Bartlett. Tina & Heidi did a great job getting the Rules of the Road course up and running and thanked all those that attended and Sharon, Kristin & Wayne for their support.

Membership: Beth Marano-Shimkevich encouraged all members to keep working on new members and is looking for suggestions or thoughts for a membership drive. It was suggested to invite members to our April Industry night with the Danbury Association. It will be held on April 13th, 2011. The location has not yet been determined.

Newsletter: Kim Vincent. Kim's doing a great job with the Newsletter. Please have submissions to her by the 10th of each month.

Ways & Means: Sharon Miket has researched a bus trip to the Casino for a fundraiser. The cost of the bus is estimated at \$850. The idea is to fill the bus to maximize our return. The cost of the seats will be \$30; participants will receive the \$ back at the casino in the form of food vouchers, etc.

Minutes of the Waterbury Association of Insurance Professionals (continued)

March 2, 2011

Submitted by Kimberly Fitzgerald

OLD BUSINESS:

Sharon Miket talked about the Banquet, to be held on May 18th. It is being held at Carmen Anthony's in Waterbury. There is a maximum of 40 people; initial counts show between 15-20 attendees. It will be a buffet. Dr. Labriola is our guest speaker.

Tina circulated information about our annual Insurance Professional's Week Appreciation Breakfast; due to scheduling conflicts, the Breakfast has been moved to Friday, May 20th at Maples Restaurant, Middlebury, CT. The cost of the breakfast is \$7.00. RSVPs are due by May 2nd.

By show of hands, Beth & Kim Fitzgerald are attending the Region I conference April 7th-10th, at the Crowne Plaza, in King of Prussia, PA.

We have met several challenges set forth by National. We have met our contribution to the Legacy Foundation, \$103.79.

We have completed the education challenge. On Wednesday & Thursday, February 23rd & 24th, we met at JP Maguire for Rules of the Road. Thank you Wayne, Kristin & Sharon McMurdy; the accommodations were fabulous and the course was a success. Great Job Tina & Heidi with the Education committee.

Regional 2014 will not be hosted in CT.

NEW BUSINESS:

Annette Ross volunteered to chair the Insurance Woman of the Year & Rookie of the Year committees.

Judy Kiernan & Dolores Santalucia-Burkhart volunteered to co-chair the Nominating Committee.

It was voted that Beth Marano Shimkevich will go to Region I Conference as delegate, uninstructed. Kim Fitzgerald will be the alternate, uninstructed.

It was voted that we will have our regular April & May meetings. Industry night in April and the Banquet in May are not business meetings for us.

The Meeting was adjourned at 6:40 PM.

Meet your

Connecticut 2011 FIVE STAR Home/Auto Insurance Professionals.



We surveyed homeowners and industry experts to find home/auto insurance professionals in Connecticut who scored highest in overall satisfaction. Here they are.



With more than 15,000 Connecticut residents with a property and casualty insurance license, how do you find someone who represents your interests and operates with an emphasis on integrity and service? As an independent third party, Crescendo Business Services presents the FIVE STAR Award to assist consumers in selecting a home/auto insurance professional who provides exceptional overall satisfaction, indicated by consumers.

For the purposes of this research, home/auto insurance professionals include any individual with the property/casualty line of authority on their insurance license. This line of authority is what the licensee must have in order to market a homeowner's policy.

The Selection Process

Crescendo surveyed, by mail and phone, more than 99,000 Connecticut area homeowners and 25,000 subscribers of *Connecticut Magazine*.

Respondents were asked to evaluate only home/auto insurance professionals they know through personal experience. They were asked to evaluate the professional on categories such as overall satisfaction and whether they would highly recommend them to a friend.

Crescendo scored and screened each qualified home/auto insurance professional against the Connecticut insurance department to make certain that licenses were up-to-date and that no disciplinary actions were pending.

Then, before finalizing the list, qualifying home/auto insurance professionals were reviewed by a blue ribbon panel comprised of prominent individuals in the real estate community.

Although the panelists' comments were incorporated into the final score, safeguards were built into the review process to reduce the ability of panel members to influence the composition of the final list on the basis of company affiliation.

An Elite Award

The resulting list of FIVE STAR Home/Auto Insurance Professionals is an elite group, representing less than 6 percent of those home/auto insurance professionals in Connecticut engaged in home/auto insurance services.

Although the list will certainly be a useful tool for anyone looking for insurance professionals, it should not be considered exhaustive. Undoubtedly, there are many excellent insurance professionals, who, for one reason or another, are not on this year's list.

RESEARCH DECLARATIONS:

As with any research or recognition program, it is important that we provide you the following declarations:

- The 2011 FIVE STAR Home/Auto Insurance Professionals do not pay a fee to be included in the research or the final list of FIVE STAR Home/Auto Insurance Professionals.
- The overall evaluation score of a home/auto insurance professional reflects an average of all respondents and may not be representative of any one client's experience.
- The FIVE STAR Award is not indicative of the home/auto insurance professional's future performance.
- The inclusion of a home/auto insurance professional on the FIVE STAR Home/Auto Insurance Professional list should not be construed as an endorsement of the home/auto insurance professional by Crescendo Business Services or *Connecticut Magazine*.

For more information on the FIVE STAR Award and the research/selection methodology, go to:

fivestarpromotional.com/haresearch.



List compiled by Crescendo Business Services. All agents are listed alphabetically by last name. Names in **boldface** also appear in the profiles section.

Judith Alexander, Bearingstar Insurance/
Arbella Insurance Company

Ian Anctil, Liberty Mutual Insurance Group

Steve Anderson, F.D. Anderson Agency

Jeff Austin, Austin Insurance Agency/Allstate

Betsy Avery, Smith Insurance

Myron Baldwin, Baldwin Insurance Agency

Thomas Baldwin, Baldwin Insurance Agency

Brad Bamberry, Tuttle Insurance Group

Chris Bamgboye, State Farm Insurance

Coe Bancroft, State Farm

Michael Barrett, The Horace Mann Companies

David Bauer, Bearingstar Insurance

Joe Beaudreault, Gerardi Insurance Services

Carin Billings, Adams Insurance Agency

Robert J. Bokus, Robert J. Bokus Insurance
Agency

Andrew Borner, Liberty Mutual Insurance
Group

Sheila Borrelli, Margolis Insurance

Robert R. Bouvier, Bouvier Beckwith & Lennox

Michael Boyle, Boyle Insurance Services

Daniel Brennan, Brennan & Vlahakis Insurance

William Budds, Smith Insurance

Susan Burt, Duble & O'Hearn Insurance

David Canapari, Charles G. Marcus Agency

Douglas Carlson, Carlson & Carlson

Peter Carlson, Carlson & Carlson

Sean Carroll, Merit Insurance

Rocco Casinelli, State Farm Insurance



P. Terry Cavanaugh
RCKNOX - A Division Of People's
United Insurance Agency
(860) 273-4127
PCavanaugh@rcknox.com
www.peoples.com/insurance

Robert Chepurna, CDR Insurance Group

Nancy Clarke, Sutherland Insurance Group

Mandy Cluff, Smith Insurance

Richard Coba, Amity Insurance & Financial
Service



David Colella
Allstate
(203) 453-9981
DavidColella@Allstate.com
www.Allstate.com/DavidColella

Susan Colletti, Housatonic Valley Insurance
Agency

Vincent D. Colonna, Sr., Colonna Insurance
Service

Yale Cooke, Liberty Mutual Insurance Group

Evan Cooper, Bearingstar Insurance

Sherry Creighton, Nicholas/Tobin & Associates

Walter Crosby, Sumner & Sumner Insurance



Jennifer Crowley
Liberty Mutual Insurance
(800) 248-8343, Ext. 50423
Jennifer.Crowley@LibertyMutual.com
LibertyMutual.com/JenniferCrowley

Paul D'Addabbo, Insurance Associates

Geoffrey D'Alessandro, Bearingstar Insurance

Douglas Danaher, The Stone Agency of
Guilford

Mark DeGenaro, The DeGenaro Agency

David DeLotto, State Farm Insurance

Nicholas Deni, The Jarrett Agency

John DiMatteo, DiMatteo Group

Michael Dlubac, Allstate/Michael Dlubac

Debi Donarumo, AJ Gambardella Associates

Daniel Downey, Liberty Mutual Insurance
Group

Dave Drescher, Drescher Insurance

Michael Drzata, Elite Insurance Group
Insurance

Thomas Duran, Allstate Insurance

Diane L. Eger, Orange Insurance Center

Todd Euliano, Burns Brooks and McNeil

Orena Falco, North Haven Insurance Group

Robert Fedus, Liberty Mutual Insurance Group

Richard Finance, Dowding Moriarty & Dimock
Insurance



Kimberly Fitzgerald
Montagno Insurance
Agency
(203) 574-5211
kim@montagnoins.com
www.montagnoins.com

James Flaherty, Liberty Mutual Insurance
Group

Charles Flanagan, Flanagan Associates

John Fletcher, Adams Insurance Agency

Ashunti Ford, SCM Insurance

John O. Forlivio, John M. Glover Agency

Sharon Forrester-Velardi, The Stone Agency
Guilford

Dick Funaro, Funaro Insurance, Inc



Peter Gallo
Allstate Insurance Co
(203) 238-4200
petergallo@allstate.com
allstateagencies.com/PeterGallo/Welc
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Ted Gasparino, The Gasparino Agency

Rachel Gaudet, United Insurance Group

Nancie Giordano, Anderson-Krause Insuran

James Goodman, Goodman Insurance



David V. Gould
The Falcigno Group, LL
(203) 239-2576, Ext. 309
dvgould@falcigno.com
www.falcigno.com



Tim Greer
Tim Greer Ins. Agency, I
(203) 397-4049
tim@timgreerinsurance.com
timgreerinsurance.com

Briea Griffith, Liberty Mutual Insurance Group

Richard Guandalini, Mobeck & Guandalini
Insurance

Kristin Guglielmo, Penny Hanley & Howley
Company

In our normal hurriedness of the week, let's stop & have breakfast together!



The Waterbury Association of Insurance Professionals
Cordially invites you to the Insurance Professional's Week Appreciation Breakfast

Friday, May 20, 2011 @ Maples Restaurant, 7:30AM to 9:30AM
725 Straits Turnpike, Middlebury CT 06762
203-758-2502

COST: \$7.00



Choices:

1. Two eggs any style with choice of Ham, Bacon or Sausage.
2. Two Waffles, Pancakes or French Toast.
3. Cold Cereal or Hot Oatmeal with choice of toast or muffin.

Price includes Coffee, Tea, Juice and Tax & Gratuity.

PLEASE RSVP TO HEIDI OR TINA WITH YOUR CHOICES BY MAY 2, 2011

HBartlett@iericson.com

THowe@iericson.com

Thank you,
Heidi & Tina
Breakfast Committee

You are cordially invited to attend a joint meeting of:

*Waterbury Association of Insurance Professionals
and
Insurance Women of Greater Danbury*

Wednesday, April 13, 2011

Social time 5:30 -6:00 pm

Dinner at:

Jordan's of Southbury, 900 Main Street South, Southbury, CT

Our Dinner choices are:

Jordan's Signature Chicken, Veal Marsala or Fillet of Sole

All served with vegetables, rice or potato

Dessert, coffee and/or tea

Price \$31.00

Our Guest speaker:

Barbara Spear

Director of Consumer Services

and

Business Regulation at the CT Insurance Dept

Members and guests of WAIP please contact:

Annette Ross at 203-729-5261 annette.ross@sutherlandins.com

Members and guests of IWGD please contact:

Helen Chappuis at 203-744-2886 hmhchap@aol.com

RSVP by Monday, April 11th



PIACT Annual Convention Kicks Off Tomorrow. Join **Gov. Dan Malloy** and New England's finest insurance professionals at the PIACT 2011 Annual Convention, **March 10-11, 2011**, at the MGM Grand at Foxwoods in Mashantucket. Gov. Malloy will keynote the annual awards luncheon. The event will highlight the benefits of building relationships for agents, clients and policymakers. Attendees also will have the chance to participate in five continuing-education classes, network and discover marketing opportunities at the trade show, and meet the new PIACT officers at the biggest industry gathering in the state. Also, don't miss the opening gala dinner and Nitecap Reception. Registration is available at the door. Questions? Call the PIACT Education and Conference Department at (800) 424-4244. [More ...](#)

Gov. Malloy Attends 28th Annual Diamond Club Reception. More than 50 people attended the 28th Annual Diamond Club Reception at the Officers' Club at the State Armory in Hartford, March 3. This year, Gov. Malloy himself attended the event along with the chairs of the Insurance and Real Estate Committee Rep. Robert Megna, D-97, and Sen. Joseph Crisco Jr., D-17, and other committee members and legislators. The officials met and talked with insurance professionals about issues relevant to independent insurance agents in the state. For more information on the event, stay tuned to the PIACT website.

PIACT-Supported Loss-Run Legislation Moves Forward In Connecticut Legislature. On March 2, 2011, [H.B.6508](#) was referred to the Joint Committee on Insurance and Real Estate. A hearing for the bill occurred March 8. This bill seeks to reduce the number of days it takes an insured or an insured's authorized producer to receive a policy history report from an insurer. Commonly known as loss runs, these history reports help producers shop for coverage for their clients, by showing proof of their past loss experience. PIACT is trying to ensure that producers can get copies of these reports in a timely manner, helping them more responsively serve their clients.

Hearing Held On Auto Glass Bill. The Connecticut Insurance and Real Estate Committee held a public hearing to review a bill that would prohibit those who process auto glass claims from having a financial interest in a business that installs auto glass and would impose liability insurance requirements for auto glass shops in the state if passed in its current form. [More ...](#)

PIACT Legislative Hot Lists. Want to see the status of an important bill? **Think PIA first!** Select [PIACT bill tracking and priority bill status reports](#) for any movement in the past week affecting any legislation PIACT is tracking. More information, including summaries and bill texts, can be viewed by typing the bill number in the [General Assembly](#) or [Senate](#) bill search sites.

Federal Disaster Aid Available For January Snowstorm Victims. The Federal Emergency Management Agency announced that federal disaster aid has been made available to the state of Connecticut to supplement state and local recovery efforts from the snowstorm of Jan. 11-12, 2011. Eligible counties include: Fairfield, Hartford, Litchfield, New Haven, New London, Tolland and the Tribal Lands of the Mashantucket Pequot and the Mohegan Tribal Nations located entirely within New London County. [More ...](#)

CID Revises Bulletin On Surplus-Lines Financial Reporting Requirements. The Connecticut Insurance Department issued a revised version of Bulletin FS-4SL-10—*Financial reporting requirements for all eligible surplus-lines insurers*—to remove the requirement of CT Form SL-10. [More ...](#)

PIACT Meets With Cincinnati. PIACT recently met with the Ohio-based Cincinnati Financial Corp., a new entrant to the Connecticut insurance marketplace. For more information on the meeting, see the next *PIACT Reporter*, or click [here](#).

Report Ranks States On Cost Of Auto Insurance Rates. InsWeb's [2011 Car Insurance Rate Report](#) ranks all 50 states and Washington D.C., according to median household car insurance rate for a six-month policy. Connecticut's rates were higher than most, ranking 44th with a rate of \$814. The state ranked 49th last year.

PIACT Tackles Problem Of MVR Costs. PIA members are reporting an increase in their expense burden from charges for motor vehicle reports (driver records). Factors include state pricing for the reports and a greater likelihood that insurers will charge back these costs to agents. PIACT is studying the problem and possible solutions. Are MVR costs affecting you? Let us know! Tell us the impact (personal and commercial), whether it is growing and why. E-mail govaffairs@pia.org.

PIACT Extra Edition, March 9, 2011 (continued)

PIA National Applauds House Vote To Repeal Expanded 1099 Reporting Requirement. PIA National applauds the passage in the House of the Small Business Paperwork Mandate Elimination Act of 2011 ([H.R.4](#)) that repeals the expanded 1099 reporting requirement contained in the health-care law. The vote was 314-112.

House Representative To Introduce NFIP Overhaul Bill. Rep. Judy Biggert, R-Ill., will present draft legislation to overhaul the National Flood Insurance Program on March 11 at a hearing of the House insurance subcommittee she chairs. The draft excludes wind damage coverage. [More ...](#)

House Representative To Introduce Bill To Block Certain FEMA Maps. Rep. Jerry Costello, D-Ill., introduced a bill that would block the new FEMA flood-insurance rate maps from taking effect in areas where there's an active effort to fix levees. [More ...](#)

Judge Stays Ruling Against Health-Care Ruling, Sets Deadline For Appeal. On March 3, U.S. District Court Judge Roger Vinson, who [ruled](#) the health-care law unconstitutional, said that implementation can proceed in the 26 states that mounted the legal challenge while the Obama administration pursues an appeal. However, Vinson attached two conditions to the "stay" of his ruling: The administration must file its appeal within seven days and it must request an expedited review from either the Court of Appeals or the Supreme Court.

Deloitte Issues Report On Insurance Industry's Outlook. Deloitte's latest report on the insurance industry, "[Insurance Industry Outlook: High Hurdles Loom in 2011 & Beyond](#)," notes that the insurance industry can't wait for the economy to rebound; consumers are expecting to be able to conduct their insurance business online; while agents will continue to be a primary outlet for insurance purchases, agencies and carriers need to re-examine their relationships; regulatory reforms (i.e., the federal insurance office) will continue to affect the industry; insurers will need to upgrade their data-management and enterprise -risk management systems to meet increased demand; and the use of advanced analytics, predictive models, underwriting and claims fraud software, cloud computing and other technology tools will continue to grow.

May 2011 NFIP Manual Released Online. The revised and updated NFIP Flood Insurance Manual that becomes effective May 1, 2011, has been posted for reference at the NFIP [website](#). The revised manual: removes references to "estimated" Base Flood Elevation in Unnumbered A Zones (all sections); details eligibility requirements for buildings over water (GR Section); clarifies instructions for calculating the policy effective date (GR Section); describes documentation requirements for transferring business (GR Section); provides illustrated, step-by-step instructions for completing the Flood Insurance Application and Preferred Risk Policy Application (APP and PRP Sections); clarifies instructions throughout the building drawings (LFG Section); specifies when the garage floor may be excluded for rating for a single-family dwelling in an A Zone (LFG Section); updates the listing of Coastal Barrier Resource Areas and Otherwise Protected Areas (CBRS Section); and updates the Community Rating System Eligible Communities list (CRS Section).

Flood Safety Awareness Week: March 14-18, 2011. [Flood Safety Awareness Week](#), sponsored by the National Oceanic and Atmospheric Administration and supported by FEMA, will be held **March 14-18, 2011**. The awareness week was created to highlight the causes and consequences of flooding and educate communities on how to prepare for and protect their homes and businesses from the devastating effects of flooding. Now is a perfect time to educate your customers about the importance of purchasing flood insurance ... *Think PIA first.* To access PIA's [flood tools](#), see below.

MiddleOak Offers Agent Portal For Auto Insurance. MiddleOak now offers AgencyPortal and AgencyConnect for personal auto insurance in Connecticut, Maine, New Hampshire and Vermont. Agents now have the capability to execute real-time rating, in comparative rating or proprietary environments, and then choose to bind online directly within MiddleOak's new agent portal. [More ...](#)

Travelers Announces New Car Discount. Travelers announced a New Car Discount to provide savings of up to 10 percent on auto collision coverage for new vehicles. It applies to vehicles less than three years old, with the level of discount based on the car's model year. [More ...](#)

Fourth-Quarter Financials. Tower Group Inc. reported net income available to common shareholders of \$38.5 million and diluted earnings per share of \$0.92 for the fourth quarter 2010, as compared to \$30.7 million, or \$0.72 per share in the fourth quarter of 2009. [More ...](#)

PIACT Extra Edition, March 9, 2011 (continued)

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A.M. Best News. A.M. Best Co. changed the financial strength rating to “F” (In Liquidation) from “E” (Under Regulatory Supervision) for **Colonial Cooperative Insurance Co.** (Kingston, N.Y.). A liquidation order was signed effective Oct. 4, 2010. [More ...](#)

PIACT To Hold Advisory Councils In April. Will You Be There? PIACT will hold its spring Advisory Council meetings in Connecticut this April. These meetings provide PIACT agency members the opportunity to voice the issues that affect you and your agencies and to provide insight into the issues that PIACT should fight for on your behalf. Will you be there? The Western Council will meet **Wednesday, April 20**, 8:30-10:30 a.m. An Advisory Council also is scheduled for Central Connecticut on **Wednesday, April 20**, 12:30-2:30 p.m. Interested in joining an advisory council? E-mail awordelmann@pia.org or call (800) 424-4244 to apply.

All This Snow Is Going To Melt—Help Your Customers Understand The Importance Of Flood Coverage Now. The spring thaw and the 2011 hurricane season are approaching. Now is the time to remind your clients how critical flood insurance can be with PIA-developed consumer materials. A self-mailing [brochure](#) (complete with consumer tips and a business reply card for cross-selling opportunities) and a related oversized [postcard](#) are available for PIA Creative Services to personalize with your logo and contact information—in addition to our popular (and free) consumer flier, [Flood damage: Are you covered?](#), which can be found on PIA’s [Agency Marketing Tool Kit](#). To order either mailer, call PIA’s Creative Services Department at (800) 424 4244. *Both the brochure and postcard are available in English or Spanish.* For more flood insurance resources, visit PIA’s [Flood Insurance Tool Kit](#). Those curious about how FEMA defines “flood” can logon to <http://bit.ly/f3GUZL>.

Pictometry Online Now Features Flood Hazard Maps. PIACT’s partnership with Pictometry International has been enhanced by the addition of flood hazard maps to the online aerial-photography tool Pictometry Online, which is available to PIA members at a discounted rate. Pictometry Online is an easy-to-use, web-based technology that streamlines the process of gathering information and measurements for property submissions and ACORD forms quickly and accurately. Pictometry Online helps you stay productive and in the office, reducing windshield time by as much as 70 percent. The new flood map feature shows each zone clearly in every image, and the boundaries are updated even faster than the Federal Emergency Management Agency’s maps. For more information, including a video demonstration, click [here](#). To purchase a membership, visit www.pictometry.com or call (888) 444-2575, and make sure to mention your PIA membership to receive a discount.

PIA’s Federal Legislative Summit Approaching; Woodward To Speak. PIA’s annual Federal Legislative Summit is scheduled for **March 30-31, 2011**. PIA members will come together in the nation’s capital to meet or reacquaint themselves with their members of Congress, and discuss issues of importance to professional, independent insurance agents. PIA will prepare myriad resources for members’ meetings, including position papers and talking points. Attendees will also hear esteemed *Washington Post* journalist Bob Woodward deliver the event’s [keynote address](#), titled “From Nixon to Obama.” For more information on the Federal Legislative Summit, click [here](#).

Get The Insurance CE Credits You Need Online Anytime. PIA recently partnered with CEU.com and The Institutes to provide you with a quick and easy way to help meet your insurance CE compliance requirements. As a PIA member, you will receive a 35 percent discount on any of CEU.com’s quality education courses when you register through our website: <http://pia.ceu.com/>. CEU.com’s courses are offered online, at any time, in a multimedia format making CE credits convenient to earn from any Internet-connected computer. We encourage you to take advantage of this service so you may benefit from CEU.com’s engaging and user-friendly courses.

A.M. Best Offers KRG Discount Program To PIACT Members. A.M. Best will continue to offer a discount to PIACT members for its Best’s Key Rating Guide® Discount Program for the 2011 edition of the rating guide. The discounted price for the 2011 edition will be \$148 (20 percent off the list price of \$185). The discounted shipping charge to PIA members is \$10.95 (discounted from \$16.95). These prices apply to both property/casualty and life/health, which are sold separately. [More ...](#) PIA members who would like to purchase the guide can call (800) 424-2378 and use the promotional code 11KD2 or access the order form [here](#).

Protect Your Agency From E&O Claims AND Earn E&O Loss Prevention Credits. Errors-and-omissions expert Curtis Pearsall, CPCU, CPIA, president, Pearsall Associates Inc., presents the E&O loss control Webinar series where participants can earn E&O credit in Connecticut, New Hampshire, New Jersey or New York without leaving their office. During this series, Pearsall will identify and raise awareness of current claims trends and other issues that can impact agents, brokers and their customers adversely. Pearsall will discuss how an agency can address its E&O concerns while simultaneously maintaining the highest levels of customer satisfaction and growth. The remaining Webinars are scheduled for **Tuesday, March 22, 2011** (*E&O Hotspots—Part 1*); **Tuesday, April 19, 2011** (*E&O Hotspots—Part 2*); **Tuesday, May 24, 2011** (*E&O Hotspots—Part 3*); and **Tuesday, June 21, 2011** (*Overall E&O Issues*). All the Webinars will be held from noon-1 p.m. To qualify for carrier approved E&O loss control credit for Fireman's Fund or Utica Mutual, participants must attend four of the Webinars. [More ...](#)

Connecticut P/C Licensing Candidates: Ready For The State Exam? Get the property/casualty training you need with PIA, **May 2-6, 2011**, at the Crowne Plaza, Cromwell. Register for PIA's vigorous preparatory course and train with the best in the business to prepare for the state exam. PIA's course is approved by the CID as a prerequisite to the state p/c exam; you must pass a prelicensing exam in order to sit for the state exam. Participants who take PIACT's course have an outstanding passing ratio on the state exam. If you don't pass the state exam the first time, you may take the course again at a 40 percent price reduction. *Note: At least three months of p/c experience is recommended before taking this course.* [More ...](#)

CTYIP Springfest Is Just Around The Corner. The Connecticut Young Insurance Professionals will host the 2011 Springfest golf outing **Tuesday, May 17**, at Lyman Orchards Golf Club in Middlefield. Mark your calendar now for this great event. Whether you're an avid golfer or a beginner, CTYIP Springfest brings together members and industry colleagues for an unrivaled opportunity to cultivate new business contacts. With extended networking opportunities during dinner, even nongolfers benefit. Sponsorship opportunities also are available. Benefits of sponsoring the event include: a price break on golfer registrations; company name listed on event signs; your support noted on the CTYIP [website](#) for a full year. For more information on the event, click [here](#). For questions about CTYIP events, please contact Terri Vierschilling at (800) 424-4244 or e-mail tvierschilling@pia.org.

New Surplus-Lines Consumer Flier Available. PIA's technical staff offers members a consumer flier, *Understanding Connecticut surplus line policies*, which offers helpful information and answers some commonly asked questions about excess and surplus lines policies that you might receive from your clients. The flier is easily copied onto your agency letterhead for distribution to your clientele. PIA members can access the flier by logging on to the PIACT [website](#) and typing **QS06120** in the Google-facilitated search box or by faxing a request to PIACT's Industry Resource Center at (888) 225-6935.

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Think PIA first ...

E&O Coverage Through PIA. Don't search the world over for the right errors-and-omissions coverage. With one call to PIA, you can access multiple markets through a variety of carriers—both admitted and nonadmitted—and get the superior E&O coverage you need. Experience the value and service that has become a PIA trademark. [More ...](#)

HR Info Central. Get information on both federal and state-specific rules as they relate to you as a business owner. Featuring the Agency HR audit, a series of easy yes/no questions designed to identify areas of agency HR policy that are in need of further review. [More ...](#)

PIA National Newslines. PIA members can access the PIA National Newslines, published each Tuesday by PIA National, from which we may report items in this *Extra Edition*. If you'd like to view the national publication in its entirety, click [here](#).



MARCH 2011 REGION I NEWSLETTER

Regional Conference is literally just around the corner and I for one can't wait for it to be here! A Special newsletter will be released after Regional Conference, so that we may share all the news with the members.

There have been so many questions lately about various due dates that I thought this month I would give you a quick overview or "cheat sheet". All of this information is in the Comprehensive Manual, but hopefully this will give you easier access!

Application for:	To Whom	Due Date
Council Director Elect position	CD	30 days prior to Council Meeting
RVP, Delegate & Alternate to International Nominating Committee	RVP	January 15th
Application of International Officer Positions		First Friday in December
Board Topic Forms	RVP	<i>Usually</i> – June, November & March – 30-60 days prior to Scheduled Board Meeting.
Insurance Professional, Claims Professional, Professional U/W, Risk Mgmt Professional, Rookie --- for Regional	RVP	November 15th
Regional CWC Speak-Off	RVP & Speak-Off Chair	December 10 th
Specific Regional Awards and Regional Scholarships	Award Chair or Scholarship Chair	<i>Usually</i> – mid February but actual date will be included in email sent with applications

If you can imagine it, you can achieve it; if you can dream it, you can be it!

Believe It...Achieve It

Debbi Kuhne AAI, AIC, AIS, CPIW, DAE, PWCA, CELS, CRIS
 Region I Vice President
 Email: dckuhne@litchfieldins.com