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A few weeks ago, I attended an insurance seminar in Columbia, MD and saw my mentor, Mike LaRocco, the current CEO of State Auto Insurance, do his presentation. We go way back since the early 1990’s. I learned a lot from him as an underwriter, project analyst and as a licensed agent. He is one of the people who inspired me and encouraged me to pursue the agency side of this business.

I started my career working for a big insurance company and as I look back, I wonder if it would have been better for me to stay in the corporate world. I see many successful people who followed that path. But then again, I wouldn’t be where I am now if I didn’t take the risk of creating my own path in the independent agency channel.

I believe working in an agency and being a business owner have great benefits. The flexibility of time and the opportunity to affect changes in the industry and make an impact are a few of those benefits. Although sales and customer service may be enough to grow positively, one has to have the passion and commitment to learn more about the insurance industry as a whole. IIAMD allows us to contribute to advocate for our craft regarding things that impacts our clients and how we do business. Every year, different laws are passed countrywide or at the state level. The legislative aspect is one of the most important factors that affect us all, as agents and insureds.

I have been in the insurance industry for almost 29 years. To this day, I am still amazed on how the laws have changed and evolved from what was important then to what we need now. I encourage everyone to get involved. Enjoy the warmer weather of Spring!
**Sales is Not a Dirty Word**

By Nancy Nicklow, CPCU, AAI - Huff Insurance

When you say sales to a CSR, Account Manager or Account Executive they have a tendency to frown and say that they are not a "producer". Being a producer is to be a hunter, but your inside staff needs to sell. In order for the independent agent channel to survive everyone in the organization needs to consider themselves in sales. So, how do you get your staff to not look at sales as a dirty word? We need to change the connotation that sales is sleazy and pushy by changing mindset.

First of all, your team needs to understand that sales is the responsibility of everyone in the organization, insurance agencies are not just for service, there are pressures from carriers that you must produce and grow year after year. Your support staff and inside sales team need to be good closers and be able to having meaningful conversations with customers to uncover changes in exposures, and new opportunities. Staff needs to develop their listening skills, and questioning skills to be able to dig deeper into conversations to uncover exposures that the customer did not consider. If everyone on the team is looking for opportunities in conversations, you will find referral opportunities and cross sell opportunities.

Secondly, your staff needs to belief that every customer needs to have every appropriate policy with your agency. It is in the best interest of the customer and the agency to have everything with one agency. For the customer, they avoid duplication of coverage on different policies, as well being able to leverage additional discounts and rating structure from the carrier to get the lowest premium. For the agency if you write 100 mono-line policies, in 10 years you will have 10 left. If you write 100- 2 policy accounts you will have 50 left at the end of 10 years. If you write 3 policies or more for 100 customers you would have 80 left in 10 years. The better that your agency can retain business the faster that it can grow. So rounding out accounts, helps your agency move forward at a much higher rate than your competitor and takes care of your customers by coordinating their coverage and getting the best rates.

Third, agencies need to invest in sales training. Sales training is not just needed by producers it is needed by your inside service and sales team as well. Very few agencies are investing the time in sales training of the service and inside sales personnel, but the more comfortable that they are with sales the more sales your agency will see. Generally, they are uncomfortable with sales because they don't understand it, just like any other skill the more that you are familiar with it the more confident you are. Sales is not a dirty word, it is something that should be talked about every day in your agency. Service people want to take care of their clients. The best way for us to take care of our clients is by protecting them. The way we protect them is by selling them the right protection. Once your service team understands that sales is not about being pushy or forcing someone to buy something that they don't need, but instead it is protecting people, then they become more open to the idea of sales. Don't have sales be the dirty word in your agency….. Instead make it the topic of discussion around the water cooler.
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Government Affairs Successes in 2018
Delivering Tangible Results for Big “I” Members

InsurPac, formed by the Independent Insurance Agents & Brokers of America (IIABA), is the largest property-casualty insurance industry political action committee in the nation. InsurPac raises money to contribute to candidates running for federal office, while increasing agent visibility on Capitol Hill and empowering members to participate in the political process. IIABA is consistently recognized as one of the top lobbying groups in Washington, D.C. The IIABA Government Affairs teams is always hard at work for you. Check out their highlights of 2018 as well as the current issues.

Government Affairs Successes in 2018

Making tax reform work for insurance producers: After successfully advocating for both independent insurance agencies and our state associations during passage of tax reform in late 2017, the Big “I” has continued to work with the Administration on draft rules implementing a tax deduction for pass-through income that will allow Big “I” members the maximum benefit of the deduction for 2018. Final regulations are anticipated shortly.

Extending the NFIP: Throughout 2018 and into the holiday season, the Big “I” led a cross-industry coalition to avoid a lapse in NFIP operations. The program is currently extended through May.

Further delays to the Cadillac Tax: In January 2018, legislation was enacted that includes a two-year delay of the “Cadillac” tax. The tax is now is delayed until 2022.

Supporting state-based insurance regulation: In May, the President signed legislation that modified provisions of the Dodd-Frank Act, which included Big “I”-supported language bringing greater transparency to international insurance negotiations and increasing coordination with state regulators.

Current Issues

Flood Insurance: The National Flood Insurance Program (NFIP) is the main source for flood insurance in the U.S. The NFIP makes federally-backed insurance policies available to property owners in over 20,000 communities. Congress must periodically reauthorize the NFIP, which currently is set to expire on May 31, 2019. The Big “I” works with Congress and the Administration to consider policies that help more Americans obtain flood insurance coverage through the NFIP and private markets. The Big “I” is always advocating to ensure that any changes to the NFIP recognize the important role of agents in helping consumers make informed decisions about flood insurance for their homes and businesses.

Terrorism Insurance: The Terrorism Risk Insurance Program (TRIP) was first established in 2002 as a result of 9/11 to assist the insurance market in covering insured losses resulting from acts of terrorism. It has since been reauthorized in 2005, 2007 and in 2015 after a brief lapse. The most recent reauthorization in 2015 extended the program for six years through December 31, 2020. The Big “I” supports the program and will be advocating that Congress reauthorize TRIP during the 116th Congress.

Cyber Insurance: In an interconnected world, issues related to the protection of personal information, data breach, data security, and insurance to cover cyber-related incidents are becoming more significant. Cyber issues are important to Big “I” members both as businesses that sell cyber insurance products and as businesses that could be targets of a cyberattack. The Big “I” supports Congressional efforts to explore legislative options to better protect Americans from cyberattacks, while giving cyber insurance products time to develop with market demands. The Big “I” also believes that any data security legislation must consider the

(Con’t on page 8)
(Con’t from page 7)

size and complexity of an organization and ensure that small organizations are not overly burdened by excessive regulations.

Health Care: It is imperative that Congress protects the employer-sponsored healthcare system for the 181 million Americans who depend on it. As a result, the Big “I” strongly opposes the Affordable Care Act’s “Cadillac tax.” The “Cadillac tax” is scheduled to take effect in 2022 and assesses a damaging 40% tax on employer-provided health plans that exceed a fixed annual cost.

Taxes: The new tax law is a significant accomplishment for Big “I” members as it lowered tax rates for the two-thirds of Big “I” members that are C-Corps and created a new tax deduction for the one-third of Big “I” members that are organized as pass-through entities. Since passage of the law, the Big “I” has aggressively advocated before the Administration to ensure the law was applied appropriately as it relates to insurance agencies and brokerages and will continue to advocate before Congress for some temporary provisions of the law to be made permanent.

Risk Retention Groups: Congress authorized the use of Risk Retention Groups (RRGs) in the 1980s for the narrow purpose of increasing the supply of commercial liability insurance in response to a specific economic crisis and did not intend for RRGs to be used broadly to insure multiple types of risks. Since then some have advocated for expanding the types of coverages that RRGs can offer beyond commercial liability insurance. Allowing such an expansion would undermine the state regulation of insurance, distort insurance markets by giving certain companies statutory competitive advantages, and put consumers at risk. As such, the Big “I” opposes efforts that would unduly preempt state insurance law and expand the use of RRGs.

Insurance Regulatory Reform: Under the McCarran-Ferguson Act, states are the primary regulators of the business of insurance, including independent insurance agents and brokers, but there are many facets of federal law and regulation that can impact the state regulatory system and insurance agents. The Big “I” remains dedicated to a modernized state-based system of insurance regulation and firmly believes that the attributes of this system dramatically outweigh any perceived inefficiencies. As a result, the Big “I” supports significantly restricting or eliminating the Federal Insurance Office.
Declaring a Snow Day

Because it is Maryland, we expect the weather to change. On a particular day, we can have ice and then sunshine. We can have weather differentials of twenty to thirty degrees in a day. We can have summer like days in January and winter like days in April. We who live in Maryland generally like our traditional spring, summer, fall and winter seasons. And we expect the weather to change.

Here I am on a Monday where I fully expected to go into work to deal with the paperwork on my desk—but then the weather got in the way. There was snow. There was ice. And no one volunteered to shovel my driveway. So I had a decision to make. Do I shovel the drive myself or do I stay inside? Do I battle crazy drivers who speed down roadways coated with splotches of black ice or do I simply decide to work in my jeans at home? Or do I wait a sensible two hours, let the roadways melt, and then proceed to the office?

Today I have decided to give myself a snow day. I have decided that it is a little too cold to walk to my car. I decided that I do not want to wear ugly snow boots with my business suit. I decided that, perhaps, I have had a little too much of the Maryland winter. And, except for a few connectivity issues, I can sit here in my home office and get a great deal of work done.

So this snow and my decision not to drive into work led me to think about what employers are required to do in the event of snow—or ice—or windstorms. And what is an employer required to do when an employee needs to take a day off to take care for a child whose school is unexpectedly closed due to the weather.  

As Marylanders deal with snow, wind and ice, employers need to know whether employees can use Sick and Safe Leave, which is mandated under Maryland’s Healthy Working Families Act, to take a snow day or to provide childcare to their children whose schools are closed due to inclement weather. Interestingly, the Maryland Healthy Working Families Act grants employees the right to use Sick and Safe Leave for the following situations:

1. To care for or treat an employee’s mental or physical illness, injury, or condition;
2. To obtain preventative medical care for the employee or employee’s family member;
3. To care for a family member with a mental or physical illness, injury, or condition;
4. For maternity or paternity leave;
5. During a period of relocation due to domestic violence, sexual assault, or stalking;
6. To obtain medical or mental health attention for employee or family member related to domestic violence, stalking, or sexual assault;
7. To obtain services from a victim services organization for employee or family member related to domestic violence, stalking, or sexual assault; and
8. To obtain legal services or attend legal proceedings for employee or family member related to domestic violence, stalking, or sexual assault.

(Con’t on page 10)
But the law does not require an employer to grant leave due to weather or unexpected child care obligations.

Granted, many employer’s general leave policies provide employees paid or unpaid leave which can be used for weather related events. And most employers are reasonably flexible so as to allow employees some leeway when the unexpected occurs. Employers who own businesses want to be kind enough to keep good employees who have to deal with the unexpected issues, including those caused by bad weather. Indeed, employers also do not want to place our employees in dangerous driving conditions and we have all, ourselves, decided to take a snow day a time or two. Nevertheless, an employer needs to think what policy will be used for weather and general telecommuting. Will an employer allow the employee to work at home when there is bad weather? When a parent needs to provide unexpected childcare? And an employer should have protocols and policies in place should an office have to close unexpectedly due to weather or for any other reason.

As for me, I will spend the rest of the day deciding how to spend my snow day. Shall I work on those three briefs? Shall I write that article on the new Restatement of Insurance? Shall I call my relatives to remind them that I am still alive? Or should I just turn to Netflix and see what new cotton candy of the mind series is available to watch? Decision, decisions, decisions. Perhaps I will just stare out the window for a while feeling blessed and serene as I watch the beauty of snow.
76 Citizens Charged with Committing Insurance Fraud in 2018

Criminal and civil orders results in $320,671 in fines and penalties.

BALTIMORE — The Maryland Insurance Administration continues to partner with federal, state and local government agencies, insurance carriers and producers to investigate and prosecute individuals and businesses for committing insurance fraud. For the calendar year 2018, Maryland Insurance Commissioner Al Redmer, Jr. issued 64 civil orders and 12 criminal orders totaling $320,671 in fines, penalties and restitution.

Insurance fraud is one of the most costly crimes in the country, costing consumers directly in the form of higher premiums.

“Our Insurance Fraud Division continues to investigate all tips regarding suspected civil and criminal insurance fraud,” said Commissioner Redmer. “We want Marylanders to know they can and should call us if they suspect insurance fraud. All tips are confidential and we follow up on each lead. The bad actors need to be held accountable for their actions.”

Sixty-four (64) individuals were ordered to pay $215,090 in administrative penalties and restitution for committing civil insurance fraud in Maryland. Additionally, the investigative work of the Insurance Fraud Division of the Maryland Insurance Administration led to 12 people being criminally prosecuted for committing insurance fraud, resulting in $105,581 in fines, penalties and restitution.

The Insurance Administration is an independent State agency charged with enforcing insurance laws and regulations. Its Fraud Division, staffed by former law enforcement officers and prosecutors, investigates reports of fraudulent activity related to insurance matters. If you suspect that someone has committed insurance fraud, call the MIA’s Fraud Division hotline at 1-800-846-4069, or email a referral form to fraud-referrals.mia@maryland.gov. To learn more, please visit www.insurance.maryland.gov. The MIA publishes details of the fraud orders on its website; to view civil fraud and criminal fraud information look under Public Documents (http://insurance.maryland.gov/Pages/available-public-information/index.aspx).

To learn more about insurance fraud across the United States, visit the National Insurance Crime Bureau website: www.nicb.org. The National Insurance Crime Bureau is the organization dedicated to fighting insurance fraud and crime. The NICB partners with insurance companies, law enforcement agencies and regulators to identify, detect and prosecute insurance criminals. Watch the latest NICB video here.
Andbits

2  ‘Eagle Express’ is Now ‘Auto & Home Standard Markets’

Eagle Express has a new name on Big “I” Markets: Auto & Home Standard Markets. Our personal lines partners remain the same:

- MetLife
- Progressive (personal automobile, watercraft, motorhome, motorcycle, ATV and travel trailer coverage is only available in the following states: AZ, CA, CO, FL, ID, MD, MN, MT, NY, PA, RI, SD, TN, TX and VA)
- Safeco
- Travelers

All quotes are subject to carrier geographic restrictions and underwriting guidelines. Auto & Home Standard Markets can quote new personal auto business with at least one carrier in all states except Alaska and Hawaii, and new primary homeowners business in all states except Alaska, Hawaii and Florida.

3  Big “I” Commends Final Pass-Through Tax Regulation

IRS confirms that insurance agency owners and shareholders can fully utilize new tax deduction

WASHINGTON, D.C. — The Independent Insurance Agents & Brokers of America (IIABA or the Big “I”) commends the Trump Administration for finalizing an IRS regulation making clear that owners and shareholders of insurance agencies and brokerages can take up to a 20% tax deduction on qualified business income, no matter their taxable income levels, because the IRS does not consider insurance agents and brokers to be engaged in a “specified service trade or business.” Owners and shareholders of “specified service trades and businesses” cannot take advantage of the deduction if their taxable income is over a certain level.

“Big ‘I’ members, whether organized as a pass-through entity or a C-corporation, can now rest assured that the tax reform law is working for them and their employees,” says Charles Symington, Big “I” senior vice president of external, industry & government affairs. “We thank Congress for its previous work on this landmark tax law and the Administration for working to finalize this regulation as quickly as possible.”

MARYLAND MESSENGER 2019 MAR/APR
RLI Personal Umbrella Rate Changes

RLI Personal Umbrella rates will be changing as of 4/1/2019 for new business and 6/1/2019 for renewal business. As of today, RLI has received approval in all states except California and Colorado for a modest rate increase. We will also be introducing additional rating changes at this time. Highlights to be aware of include:

• A 5% increase on Excess UM/UIM rates, including states rated on a per driver basis. For example, $150 per driver becomes $158 per driver
• Incident surcharge for drivers under 22 and/or 80 and older have increased from $100 per incident to $200 per incident. In addition, this question (question 14 on new business) will be split into 14a and 14b in PUP Access, but will remain the same combined question on the paper application.
• On new business, we have removed the $100 surcharge for a driver licensed less than one year, with a permit, or international license (Question 13). A response greater than zero will continue to place the risk in PUP Special, and restrict to $1M coverage.
• Surcharge increase for households with a youthful or inexperienced operator, as well as an increase in the 80+ surcharge in NY, PA, and GA.

As always, the updated rates will be available by quoting within PUP Access or at www.rlipup.com, and will be in compliance with state-approved filings.
Can You “BOR” an Individual Life, Disability or Long-Term Care Policy?

Answer: Maybe. A properly licensed advisor can, in many cases, become the agent of record on an existing individual Life, Disability or Long Term Care policy dependent on the carrier in question. If the policy is with a captive market then the answer is typically no. If the policy is with a non-captive market the answer is maybe. An advisor may be allowed to become the broker of record on a policy but only after that advisor is contracted/appointed with the carrier and there is a caveat to this. Many carriers will not allow an advisor to be contracted/appointed unless they are also submitting new business while other carriers may allow for a non-producing agents to be contracted/appointed. In short, the answer changes dependent on the carrier in question.

The question of “BOR’ing” an individual Life, Disability or Long Term Care policy in itself begs a few more questions. Ask yourself: First, do I need to become the broker of record on this policy? Secondly, do I want to become the agent of record on this policy? Third and lastly, how does it work? Let’s tackle these questions one by one.

**Question 1: Do I need to become the broker of record on this policy?**

Taking over the servicing of an individual policy allows the advisor to receive communications from the carrier and with the policy owners consent make changes to the policy where and when available. Carrier communications may include but are not limited to annual performance statements, in-force illustrations, premium and delinquency notices. Policy changes may include changes to beneficiary designations, address changes and changes to premium. These options can be very helpful if you practice wants to manage the clients complete risk profile.

Note, many of these options and changes can be covered with a letter of authorization, allowing the advisor to help the client without making any changes to the stewardship of the policy and in many cases can be a quicker solution than actually changing the broker of record.

**Question 2: Do I want to become the broker of record on this existing policy?**

There are additional benefits such as increased account retention, client satisfaction, and uncovering gaps in coverage that need to be addressed with new or increased coverage.

In addition, when you are the agent of record you take on new obligations that may no longer pay renewals or compensation to the servicing agent. You must be aware of these obligations and the responsibilities that come along.

In my answer to question #1 I mention that many of these services can be accomplished with a letter of authorization and that is also true of the services referenced here in question #2.

You should take a course of action that best aligns with your client relationship your agencies operations.

**Question 3: How do I become agent of record on a Life, Disability or Long-Term care policy?**

Work with your individual Life, Disability and Long-Term Care broker to gather and file the proper forms required by each carrier. Most brokerage will offer their own letter of authorization or in-force authorization to allow changes before committing to becoming the broker of record on an individual policy. These letters of authorization are usually the same that are required to complete a policy review so consider having the brokerage complete a policy review before any changes are made.

**How do I get started?**

Partnering with Belman Klein Associates to offer a complete and comprehensive review of current life insurance policies can help avoid unexpected product failure and avoid risks to your customers. For the past 50 years, our firm has provided unbiased analysis of in-force policies and comparisons to the newest and most innovative products on the market.

Please contact us to learn more about our turn-key policy review.

(Con’t on page 15)
program for the independent agent. This program includes sales training for producers and service staff, customized collateral branded for your agency, presentation and point-of-sale assistance. Belman Klein Associates and the IIAMD
As a member of the IIAMD we look forward to working with other members to help them round out their business by partnering to bring our services to their clients. In 2019 we will continue our Life Insurance Made Easy series in the Maryland Messenger. For more information contact Scott Zilber at szilber@belmanklein.com or 1-800-729-6007

(Con’t from page 14)

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. . . Any way you say it, we couldn’t do it without you!

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Our Sympathy

Mr. Glenn A. Main, Jr. | September 25, 2018

The Independent Insurance Agents of Maryland extend their deepest sympathies to the family and friends of Glenn A. Main, Jr. Glenn was the 28th President of the IIA Maryland, serving from 1964 to 1965. Glenn was born on December 9, 1923 and passed away on September 25, 2018.

Glenn received his BS degree in mechanical engineering at VPI. He was a partner with Coblentz and Main Insurance Agency in Frederick.

Glen is survived by his wife and three children, Glenn A. Main, III; Carolyn D. Creswell; and Roger L. Main. He is survived by six grandchildren and five great-grandchildren. Glenn was buried at Evergreen Burial Park in Roanoke, VA.
February 22, 2019 marked the halfway point for the 90-day legislative session. As they say in Annapolis, it’s all uphill from here! We thought the halfway mark would be a good time to give members an update on legislative activity thus far. It is important to note that the following summaries are a current snapshot of the status of legislation, but not necessarily the final product.

**Senate Bill 29, Insurance-Licensure of Insurance Producers and Public Adjusters-Continuing Education Requirements:**

This bill was introduced by the Maryland Insurance Administration (MIA) as an attempt to address the problem of insurance producers waiting until the last day before their deadline to complete the required continuing education (CE) credits. It was passed out of the Senate with amendments to require producers to complete their CE credits 15 days prior to the expiration of their license. It also provides that continuing education vendors have 10 days to file the completion information to the MIA which is a decrease from the current 14-day requirement in Maryland law.

The IIAMD opposed the legislation because we do not feel that the bill, as originally drafted and as amended, adequately addresses the problem.
Senate Bill 233/House Bill 329, Motor Vehicle Insurance-Discrimination in Underwriting and Rating-Use of Occupation or Education Level: This bill seeks to prohibit a private passenger motor vehicle insurer from using an applicant’s or insured’s occupation or education level to refuse to underwrite, cancel, refuse to renew, rate a risk, or increase the renewal premium of a motor vehicle insurance policy. We opposed this bill because the private passenger motor vehicle insurance market is very vibrant and competitive. Consumers have an abundant choice of carriers from which to choose for obtaining insurance. We do not support any legislation that could negatively impact such a healthy market which gives the consumer an ability to find the best policy that fits his/her own needs at a competitive price.

Senate Bill 328/House Bill 38, Labor & Employment-Noncompete and Conflict of Interest Clauses: This legislation seeks to prevent an employer from including in an employment agreement a non-compete or conflict of interest for employees making less than or equal to $15.00/hour or $31,200 annual salary. We opposed this bill as drafted would impose additional burdens on IIAMD members. With the introduction of the amendment, the IIAMD withdrew its opposition. The Senate bill has not, as of this date been amended.

Senate Bill 786/House Bill 1127, Financial Consumer Protection Act of 2019
The IIAMD is in strong opposition to this bill as written. It imposes upon insurance producers a fiduciary standard and a duty to act in the best interest of the customer without regard to the financial or other interest of the person or firm providing the advice. The legislation also directs the Securities Commissioner of the Division of Securities (“Commissioner”) to adopt regulations to carry out the fiduciary duty required under the bill. Additionally, the Commissioner is required to adopt regulations (1) defining, requiring, prohibiting, or excluding an act, practice, or course of business of an insurance producer; OR (2) designed to prevent a person from engaging in acts, practices, and courses of business in violation of this section. The IIAMD is working to get the producer language removed from the bill.

House Bill 249, Condominiums-Responsibility for Property Insurance Deductibles
This bill would increase the $5000 limit of the Condominium Associations’ deductible to $25,000 if the bylaws expressly state so. We opposed this bill as originally drafted. It was amended, however, to limit the deductible to $10,000 and eliminate the inclusion of the condominium bylaws. The bill will likely go over to the Senate as amended.

HB906, Insurance-Waiver of Personal Injury Protection
This bill requires any waiver or rejection of personal injury protection (PIP) coverage under a private passenger motor vehicle insurance policy to include a manual signature physically marked by the first named insured. An insured must make an affirmative written waiver or rejection of PIP benefits, including the manual signature, at the time of application for a policy or any renewal or change to a policy (instead of only at the time of application). As a result, a policyholder that rejects PIP coverage may continue to reject the coverage at the first renewal of the policy and beyond, regardless of the circumstances surrounding the policy renewal. The bill also exempts the written waivers from specified provisions of the Commercial Law Article regarding electronic signatures.

The IIAMD opposes this bill. The legislation makes it mandatory to have a ‘wet’ signature and eliminates the ability to provide the documentation to the insureds and insurers in an electronic format. It also makes it necessary to obtain the waiver to be completed at each renewal, change request, etc. It specifically states that it will exempt the waivers from the provisions of law authorizing signatures in electronic form. While the proponents of the bill stated that the issues they are attempting to address involve online sales of insurance and credited insurance producers for doing a great job for their clients in selecting appropriate coverage, the legislation as drafted would impose additional burdens on IIAMD members.
Life is already complicated.

That’s why Trusted Choice® created our new agent resource website with user-friendliness and ease in mind.

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Scott Haney

**Employer:** The Haney Company  
**Title:** Producer  
**Years in Industry:** 5  
**Email:** shaney@thehaneycompany.com  
**Phone:** 301-593-0600

**HOW DID YOU GET INTO INSURANCE?**
I had the opportunity to help my brother and father merge their individual practices into the Haney Company.

**WHAT ASPECT OF YOUR JOB BRINGS YOU THE GREATEST JOY?**
Specializing in the non-profit industry has enabled me to protect organizations that serve their community. These are the people who have dedicated their careers to bettering the lives of those in their industry. Any time you can help those who help others is a win in my book!

**WHO/WHAT HAS BEEN YOUR GREATEST RESOURCE IN THE INDUSTRY?**
I have had the good fortune to join my brother and father who together have 55 years of experience in the industry.

**WHAT ARE THREE TIPS YOU WOULD GIVE TO NEW YOUNG AGENTS?**
1. Don’t be afraid to ask your peers for help.  
2. Seek out mentors who have found their own specialty.  
3. Volunteer as much as possible

- **What is your guilty pleasure?**  
  Standup Comedy

- **What did you want to be when you “grew up”?**  
  Direct films. Before joining the Industry, I spent 10 years shooting & editing documentaries, concert DVDs and corporate events.

- **People would be surprised if they knew:**  
  I was digitally replaced in a music video by M. Shadows of Avenged Sevenfold.

- **Random Fact:**  
  I produced a documentary where we rescued 3 of Michael Vick’s pit bulls.
March/April Classroom CE Courses

March 7  
E&O Risk Management: Meeting the Challenges of Change  
Stanley Lipshultz, CPCU  
9am-3:30pm (6 P/C)

March 20  
Professional Development & Account Mgmt (ACSR 5)  
Shelley Arnold, CPCU  
9am-3:30pm (6 P/C)

March 27  
Commercial Property Insurance (AAI 81C)  
Don Dudey, CPCU  
9am-4:30pm (7 P/C)

April 3  
Personal Automobile Insurance (ACSR 2)  
Pamela Dodge, ACSR, CIC, CPIA  
9am-3:30pm (6 P/C)

April 9  
Commercial Liability Insurance (AAI 82A)  
Don Dudey, CPCU  
9am-4:30pm (7 P/C)

April 23  
NFIP: Just the Basics  
Pamela Dodge, ACSR, CIC, CPIA  
9am-12pm OR 1pm-4pm (3 ET)

April 24  
Commercial General Liability (ACSR 7)  
Don Dudey, CPCU  
9am-3:30pm (6 P/C)

April 25  
Insurance Ethics  
Stanley Lipshultz, CPCU  
9am-12pm OR 1pm-4pm (3 ET)

IIAMD offers over 100 online courses via WebCE. Check out our online catalog at www.webce.com/iiamd
March ABEN Webcast Schedule

4 - Long Term Care **NEW**
5 - E&O Meeting the Challenges of Change (6 hr)
6 - Directors & Officers Liability Insurance
6 - Ethics & Business **NEW**
6 - Data Privacy Insurance
7 - Hot Topics in Personal Lines
7 - COPE Property Underwriting & Effective Loss Control
7 - Building Codes are Bad for Your Insureds
7 - Business Income: Beyond the Basics
7 - Workers Compensation: Beyond the Basics
7 - Umbrella Excess: A Blanket of Protection? **NEW**
7 - Annuity Basics and Where They Fit
9 - E&O Meeting the Challenges of Change (6 hr)
12 - Home Based Business Exposures
12 - E&O - Roadmap To Homeowners Endorsements and Personal Inland Marine - Part 1 **NEW**
12 - Ethics in Today's Changing Times **NEW**
12 - E&O - Roadmap to Policy Analysis - Part I **NEW**
13 - E&O - Roadmap To Homeowners Endorsements and Personal Inland Marine - Part 2 **NEW**
14 - Personal Lines Claims That Cause Problems
14 - BAP Symbols & Endorsements **NEW**
14 - A Little of This, a Little of That: New Threats & Possibilities in Comm'l and Personal Lines Ins **NEW**
19 - Rental Cars: More Than Meets the Eye
19 - E&O - Roadmap to Policy Analysis - Part II **NEW**
20 - Ethical Issues - Personal & Organizational **NEW**
20 - Business Auto Claims That Cause Problems
21 - Insurance & the Property Lease
21 - E&O Meeting the Challenges of Change (6 hr)
21 - COPE Property Underwriting & Effective Loss Control
21 - Building Codes are Bad for Your Insureds
21 - A Little of This, a Little of That: New Threats & Possibilities in Comm'l and Personal Lines Ins **NEW**
21 - Business Income: Beyond the Basics
21 - Workers Compensation: Beyond the Basics
21 - Top 5 Life Insurance Uses
22 - NFIP Program Changes and Refresher **NEW**
22 - E&O - Roadmap To Homeowners Endorsements and Personal Inland Marine - Part 1 **NEW**
25 - Those Kids and Their Cars!
26 - E&O Risk Management – Meeting the Challenge of Change-Part 1 (3 hrs)
26 - E&O Risk Management – Meeting the Challenge of Change-Part 2 (3 hrs)
28 - E&O Risk Management – Meeting the Challenge of Change-Part 1 (3 hrs)
28 - E&O - Roadmap To Homeowners Endorsements and Personal Inland Marine - Part 2 **NEW**
28 - E&O - Roadmap to Policy Analysis - Part II **NEW**
28 - E&O - Roadmap to Policy Analysis - Part I **NEW**
28 - E&O Risk Management – Meeting the Challenge of Change-Part 2 (3 hrs)

Register online at https://iiamd.aben.tv/
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4 - Umbrella Excess: A Blanket of Protection? **NEW**
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25 - E&O - Roadmap to Policy Analysis - Part 2 **NEW**
25 - E&O - Roadmap to Policy Analysis - Part I **NEW**
25 - E&O Risk Management – Meeting the Challenge of Change-Part 2 (3 hrs)
26 - NFIP Program Changes & Refresher **NEW**
26 - E&O - Roadmap To Homeowners Endorsements and Personal Inland Marine - Part 1 **NEW**
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