

Dateline

National Association of Insurance Women of
Atlantic County D/B/A AC IAIP



Dateline is the Newsletter of NAIW of Atlantic County D/B/A AC IAIP, Christine E. Taylor, ACSR CRIS, Editor

Hello Everyone



It's that time of year to get back to thinking IAIP!!! I sent out a summer survey, a copy of the proposed budget for the coming year and information about committees. I hope everyone has enjoyed the reading.

I am looking forward to serving you this year as president of the association. We are planning to spread out meetings out; one month in Atlantic County, one in Cape May County and one in Cumberland County. I'm hoping to have details all set up by the next newsletter so you can make plans to join us. I am also sending some invitations to agencies not represented by our membership, so while at the meetings look around, say hi to people you don't know, get engaged and GO ALL IN!!! Our first meeting will be in Atlantic County at Giovanni's where the food is exceptional and the company will be enjoyable. I hope you will all come out and start the year off with a bang. I'm looking for everyone's input to make the year educations, enjoyable and innovative. Hope to see you there!

In Fellowship,

Mary



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Committees

Committee	Chairs 2016-2017	Chair Contact
Audit	Alicia Christensen	achristensen@mma-ne.com
Awards	Joanne Adams	jadams@mma-ne.com
Bylaws/Standing Rules	Frank Yotsko	fyotsko@verisk.com
Education		
Holiday Party	Gina Lushina	glushina@Glenninsurance.com
Installation		
Legislation	Gina Lushina	glushina@Glenninsurance.com
Membership	Carol Weisman Kelly Rimmele	cweisman@Glenninsurance.com krimmele@glenninsurance.com
Newsletter	Christine Taylor	secretaryiaip@gmail.com
Programs	Mary Corvaia	mcorvai@nationwide.com
Public Relations	Christine Taylor	secretaryiaip@gmail.com
Reservations/Dinner	Jackie Bruno	jacqueline.bruno@iso.com
Safety	Frank Yotsko & Jackie Bruno	jacqueline.bruno@iso.com
Scholarships	Barbara Whitlock	bwhitlock1029@yahoo.com
Technology		
Ways & Means	Deborah Swanseen	dswanseen@Glenninsurance.com

Meeting Schedule 2016-17

September 21 st	Reorganization Business/Planning
October 19 th	
November 16 th	
December 14 th (TBD)	Holiday Party
January 18 th	
February 15 th	Membership Drive
March 15 th	
April 19 th	
May 17 th	Employer Appreciation/Golf Outing
June 21 st	Installation



November 15, 2016

Award Applications ("of the year") are due – Please submit by the deadline

Applications can be found on the International website link below:
<http://www.internationalinsuranceprofessionals.org/news/250210/IAIP-Award-Applications-Due-November-15-2016.htm>

Also due on this date are the 990-N forms for locals and Councils

kimfitzrvp@gmail.com

December 1, 2016

Candidate Applications due for the following positions International Secretary (submit to International President Tish Riley) Legacy Foundation Directors-At-Large (submit to International President Tish Riley) International Nominating Committee (submit to International President Tish Riley) Regional Nominating Committee (submit to RVP)

December 10, 2016

Regional CWC Applications are due, please submit to Kim Fitzgerald
kimfitzrvp@gmail.com

January 15, 2017

Candidate Applications are due for Regional Vice President



Here are some changes that you will see in our newsletter and items to remember for submitting. I look forward to putting our newsletter together every month. If there are any errors, please let me know and I will correct them accordingly. I hope you all enjoy.

1. Submission email has changed from my work email to the following: secretaryiaip@gmail.com
2. All submissions need to be in word format
3. Please submit all articles on or before the 24th of each month
4. Our newsletter will no longer contain the budget and meeting minutes. These will now be emailed by me ahead of time and copies available at each meeting. Please feel free to request a copy from the proper representative if you do not receive a copy.



**Lets Welcome our newest member from Glenn Insurance
Lisa Estadt, CISR**



Come Plant the Seed



NJ Council Day 2016

Friday & Saturday, October 21 & 22, 2016

The Insurance Professionals of Northern New Jersey has secured a great Hotel, just minutes to and from all NJ major highways. Please make plans to celebrate with us at the Marriott Saddle Brook – 138 Pehle Avenue- Saddle Brook, NJ. Reservations are now Open. Please reserve your room TODAY. Room Rates \$129

201-843-9500 or www.marriott.com/ewrsb



International
Association of

**Insurance
Professionals**

**3 Credit- CE Class
Friday 2 – 5 PM**

**Welcome Party
Friday Evening
7 – 10 PM**

Industry Exhibitors

**Registration Cost
\$125**

**Room Rates \$129
Single/Double
call 201-843-9500 or
www.marriott.com/ewrsb**

Hosted by:

**Insurance
Professionals of
Northern New Jersey**

Insurance Professionals of Northern New Jersey

Are Honored to Host

NJ Council Day 2016

Saddle Brook Marriott
138 Pehle Ave., Saddle Brook, NJ

October 21 & 22, 2016 Plant the Seed



Name _____ Name on Badge _____

Mailing Address _____

City/State/Zip _____ NJ License # _____

Mailing Address: Home _____ Office _____ Designations _____

Daytime Phone: _____ Email _____

Employer _____

_____ \$125 - Full Registration: 10/21-10/22/16

Includes: 3 CE Credits; Friday Night Welcome Party with Cash Bar., Saturday Breakfast & Awards Luncheon

_____ \$50 Friday Welcome Party- Only

_____ \$60 Saturday Only

_____ \$10 Jeans/Denim Donation

Select Luncheon Choice: _____ Chicken Cardinale _____ Rosemary & Pepper Crust Pork Loin

Please make checks payable to: Council Day 2016

Mail to: Jacquelin Wilkinson 33F Concord Rd., West Milford, NJ 07480

Please check all that apply: _____ Council director/Past CD _____ International Officer/Past Int'l Officer
_____ Delegate/ Alternate _____ RVP/Past RVP _____ MAL _____ CWC Contestant _____ Vendor
_____ First Timer



Airbnb Offers Insurance but Coverage Is Far From Comprehensive

Airbnb hosts are covered by an insurance policy provided by the home-sharing service, but not everything is covered. The policy is hardly comprehensive and renters need to be aware of what is excluded if something were to happen that would warrant a claim.

This is especially important in larger U.S. cities, such as New York, where Airbnb listings account for as much as 17 percent of temporary rooms, according to a Barclays research report.



What Airbnb Will Cover

Airbnb's Host Protection Insurance covers hosts — free of charge — with up to \$1 million of liability and property damage claims from third parties.

That means the policy will cover a liability claim in the event a guest slips and falls in the temporary rental and files a lawsuit against the host. It would also cover a lawsuit against the host from someone injured by the guest on accident. For example, if the guest dropped a suitcase on another tenant in an apartment building.

In some cases, the Airbnb's Host Protection insurance will also cover a lawsuit a guest might make against a host's landlord or property owner. An example of this might be if a guest well using a communal

gym and sued the building owner.

What Airbnb Will Not Cover

The Host Protection Insurance is a great perk to have but there are some gaps in the coverage. Without an independent homeowners or renters insurance policy, Airbnb hosts are leaving themselves susceptible to serious financial risk.

Airbnb's Host Protection Insurance does not cover the personal property of the host. That includes furniture, electronics and other belongings. It is plainly stated on Airbnb's website, but a host who doesn't pay attention to the details of the home-share service's policy might wrongly assume otherwise.

For example, if a guest were to damage a couch or steal a watch belonging to the host, Airbnb would not be responsible.

Airbnb is not responsible for any issues with a listed property that might cause damages to a guest or the guest's property. For example, if an apartment has bed bugs or mold that cause harm to the guest or their property, that is not Airbnb's problem. The home-share service's insurance policy will not cover a claim in that circumstance.

Slander and defamation are also excluded from Host Protection Insurance coverage. Both can be grounds for a lawsuit and if a guest sues a host for either one, the host will not be able to file a claim through Airbnb.

Harm caused by intentional criminal acts are obviously excluded, too. Essentially all insurance policies have this exclusion, including private homeowners and renters insurance.

How Hosts Can Protect Their Belongings

Most homeowners and renters insurance policies will cover a policyholder's personal property if it is damaged by a home-share service guest.

Almost every homeowner has a homeowners insurance policy (mortgage lenders require a policy to be in force) but fewer than half of all renters have renters insurance. Whether someone uses Airbnb or not, it's a good idea to have insurance — the average annual renters insurance premium in the N.Y. is only **\$215**. For those who do host guest using Airbnb, they can assume they will be covered.

Hosts just need to be careful they don't host guests so frequently that their insurance company considers it "commercial activity." Usually, insurers have a threshold of days per year that home-share service guests must stay in a home for the activity to be considered **commercial** and then excluded from coverage.

Follow Robert Harrow on Twitter: www.twitter.com/robert_harrow

http://www.huffingtonpost.com/robert-harrow/airbnb-offers-insurance-b_b_10735610.html



Submitted by: Christine Taylor, ACSR CRIS

Christie Administration Sends Strong Civil Insurance Fraud Message with \$3.5 million Recovery

TRENTON — New Jersey Department of Banking and Insurance Commissioner Richard J. Badolato today announced the Department has recovered \$3.5 million in fines, penalties, and attorney's fees in an insurance fraud case against Gregorio Lajara of Perth Amboy and a host of individuals, health care practitioners and facilities who were involved in a broad scheme to defraud Allstate and other insurance companies of personal injury protection (PIP) benefits through a widespread personal injury mill. In a companion case connected to the same operation, Allstate Insurance recovered more than \$20 million in damages, attorneys' fees and costs from settlements, judgments and trial.

"This case will act as a strong deterrent to potential fraudsters in New Jersey. We will come after you, no matter how complex the case or how long it takes to resolve," said Commissioner Badolato. "I would like to thank the Department's Bureau of Fraud Deterrence, the Attorney General's Office and Allstate Insurance for their hard work and tenacity on this case."

Lajara, who operated 10 chiropractic facilities through his firm, Medico Management, allegedly was the mastermind of a scheme that included physicians and chiropractors, medical imaging and pain management practices, medical equipment and billing companies, employees, owners and shareholders of those practices. It also included individuals who acted as "runners" who recruited individuals involved in motor vehicle accidents and referred them to doctors and lawyers in violation of the New Jersey Insurance Fraud Prevention Act.

The defendants performed services in violation of medical professional regulations; billed for services that were unnecessary, or provided by unlicensed personnel; engaged in unlawful fee-splitting and paid kickbacks for patient referrals. Once auto accident victims were recruited by "runners," they were referred to Lajara's chiropractic facilities for treatment and were then referred for mandatory MRI tests, acupuncture treatments, neurological and pain management testing and durable medical equipment orders.

Medico Management allegedly controlled chiropractic facilities through disguised ownership arrangements with licensed chiropractors Lajara hired in exchange for minimum percentages of gross revenues. Using false sales contracts, Lajara transferred apparent ownership to the chiropractors without exchanging funds and maintained effective control so that he could receive monetary kickbacks from them.

Allstate New Jersey Insurance Company and its affiliated companies Encompass Insurance and Commercial Insurance of Newark filed a civil suit against Lajara and more than 60 other defendants in the case in December 2008.

The Department intervened, or joined, the case in 2012. The Department's case involved settlements with 30 defendants. In addition, the Department obtained default judgments against 10 defendants, obtained summary judgement against two and secured trial verdicts against eight defendants. The cases of Allstate and the Department were heard together before Judge James Hely in the Superior Court of New Jersey, Union County with the penalty phase being resolved on June 29.

For Further Information: Ed Rogan or Marshall McKnight (609) 292-5064

<http://www.state.nj.us/dobi/pressreleases/pr160727.html>

Case Studies

Professional Services Exclusion and CGL

An agency's client purchased a CGL insurance policy with a \$1 million limit. Notably, the client indicated on his CGL insurance application that he operated a small trucking company that hauled exclusively freshwater to various local construction sites. In reliance upon the client's response on the noted application, the CGL carrier issued the aforementioned policy containing a "professional services" exclusion that precluded coverage for any claim arising from the transportation of waste and flammable materials. Unbeknownst to the insurance agent, the client began to accept jobs that involved hauling jet fuel to the local airport. After one of the airport hauls, an employee of the client took a load of water that was mixed with remnants of jet fuel to a construction site, where it quickly ignited injuring two employees at the site and resulting in a \$1 million in property damage. Notice of claim was tendered to the CGL carrier, who then denied coverage pursuant to the application of the aforementioned "Professional Services" exclusion. The client then sued his insurance agent, alleging that he had failed to procure adequate insurance coverage for his business.



What are the issues in this case?

The CGL carrier's denial of the claims has created an E&O claim for the agent. The application clearly stated that the client hauled fresh water and there was an exclusion on the policy for transportation of waste and flammable materials.

What was the outcome?

At trial, the agent's file which documented the client's disclosure concerning the type of services provided by his business was presented before the jury. Subsequently, the jury returned a defense verdict in favor of the agent.

What should my agency take away from this?

Documentation makes or breaks the outcomes of E&O claims. The agency's documentation should be thorough and clear. Policyholders should be the ones signing applications and agency staff should never sign them on behalf of the agency. Since exclusions in the policy can limit coverage, always encourage your customers to review their policy. Where there are potential coverage gaps with coverage options, future E&O claims can be avoided and revenue increased by offering coverage. Finally, operations change over time and the renewal process is a great time to touch base with customers on their changing needs. Don't be afraid to re-offer additional coverage options and increase limits. Most importantly, document your file.

Back to School



Safety Checklist

- Make sure children know their address and phone number in case of emergency
- Refresh your children of proper hygiene (washing hands, coughing and sneezing etiquette) to prevent the spread of germs
- Avoid buying school supplies that contain toxins. Recently asbestos was proven to be found in some brand of crayons
- Know your school's reporting and removal policy if asbestos is found during a renovation
- Choose a backpack for your child that is both safe and comfortable
- Avoid using plastic for packed lunches and utilize heavy-duty BPA and PVC-free food containers to prevent waste
- Teach your children how to talk to strangers. Role play to familiarize children to potential situations they may encounter
- Visit your local police and fire departments to introduce children to positive authority figures. Express that these service men and women are here to help in case of emergency
- Get to know parents and children in your neighborhood and encourage the buddy system when walking to school



Buses are the Safest Mode of Transportation for School Children Lap and Shoulder Belts Make Them Even Safer

Some 25 million students nationwide begin and end their day with a trip on a school bus. Designed for safety, with flashing lights, giant mirrors, high seat backs and that bright yellow color, school buses keep more than 17 million cars away from school buildings every day.

While riding a bus to school is safer than riding in the family vehicle or walking, the National Safety Council supports the incorporation of lap and shoulder belts in school buses to ensure the safest

ride for children.

Seat Belts Save Lives and Reduce Injuries

Since 2002, passenger lap and shoulder belts have been made available on school buses; California, Florida, Louisiana, New Jersey, New York and Texas require them.

The National Highway Traffic Safety Administration stated its support for lap and shoulder belts on buses in 2015, and NSC has joined in support of this position. NSC also recommends states or school districts consider this added safety benefit when purchasing buses.

In 2012, a side impact crash involving a school bus and a commercial vehicle in Chesterfield, NJ, resulted in the death of one student and serious injuries to others. Lap belts were available but some students did not use them. The difference in safety is clear, as seen in this simulation.

Tips for a Safe Ride

School buses are the safest way for students to travel, but children also need to do their part to stay alert and aware of their surroundings to prevent injury. NSC urges parents to teach their children the following safety rules for getting on and off the bus, and for exercising good behavior while riding.

Getting on the Bus:

- When waiting for the bus, stay away from traffic and avoid roughhousing or other behavior that can lead to carelessness
- Do not stray onto the street, alleys or private property
- Line up away from the street or road as the bus approaches
- Wait until the bus has stopped and the door opens before approaching the bus
- Use the handrail when boarding

Behavior on the Bus:

- If seat belts are available on the bus, buckle up
- Don't speak loudly or make loud noises that could distract the driver
- Stay in your seat
- Don't put your head, arms or hands out the window
- Keep aisles clear of books and bags
- Get your belongings together before reaching your stop
- Wait for the bus to stop completely before getting up from your seat

Getting Off the Bus:

- Use the handrail when exiting
- If you have to cross in front of the bus, first walk at least 10 feet ahead until you can see the driver
- Make sure the driver can see you
- Wait for a signal from the driver before crossing
- When the driver signals, look left, right, then left again. Walk across the road and keep an eye out for sudden traffic changes
- If your vision is blocked, move to an area where you can see other drivers and they can see you
- Do not cross the center line of the road until the driver signals it is safe
- Stay away from the rear wheels of the bus at all times

More school-age pedestrians have been killed during the hour before and after school than any other time of day, according to NHTSA. And, although drivers are required by law to stop for a school bus when it's loading or unloading passengers, they often don't. Children should not rely on them to do so.



<http://www.nsc.org/learn/safety-knowledge/Pages/news-and-resources-school-bus-safety-rules.aspx>



2016 PRESIDENTIAL ELECTION

Are you registered to make your voice heard?

The registration deadline to vote at the next election is **Deadline October 18, 2016**

Not sure if you are registered or where to vote? <http://www.njelections.org/>

Statewide registration form: http://www.njelections.org/form_pdf/voter-regis-forms/76-voter-registration-english.pdf

You have the right to vote on Election Day if . . .

- You have registered to vote at least 21 days before Election Day. [You can get a postage paid voter registration application](#) from the New Jersey Division of Elections. There is no fee or cost for registering to vote. **Note:** *You have the right to register at the address considered your primary address. If you are a college student, it can be a dorm, off-campus address, or a home address. If you are homeless, it can be a shelter, park, or any place you usually stay.*
- You meet the legal requirements to register to vote.

You can register to vote if . . .

- You are a U.S. citizen, you will be at least 18 years old on Election Day, and have been a resident of a New Jersey county for at least 30 days before the election.
- A court has not specifically determined that you lack the mental capacity to understand the act of voting. **Note:** *Someone who has been assigned a legal guardian or placed in a psychiatric hospital can still exercise the right to vote unless it has specifically been revoked.*
- You are not in prison, on probation or on parole for a felony conviction. **Note:** *If you're serving time for a misdemeanor or civil matter you can still vote. You have the right to register and to vote from jail using a mail-in ballot. If you lost your voting rights for a felony conviction, your right to vote is restored once you complete your sentence, parole and probation. You must re-register to vote, even if you were registered before your conviction*

NJ Voters' Bill of Rights on Election Day

- To vote without intimidation, threats, coercion, or interference.
- To bring your children into the voting booth with you.
- To file a signed or anonymous written complaint at your polling place or by mail, telephone, or online if you are dissatisfied with the way the election is being run.
- To bring someone of your choice into the voting booth to assist you with voting if you cannot read or write English or have a disability. You can also request special assistance from the poll worker.
- To vote by an emergency paper ballot if the machines are malfunctioning. Emergency ballots are counted automatically.
- To be given a provisional ballot if you are not allowed to vote on a machine or by emergency ballot. The ballot should have written instructions, including how to find out if it was counted. Your eligibility to vote must be verified by the county before your provisional ballot is counted.
- To vote under your original name if you have changed your name since registering to vote.
- To ask for assistance from a poll worker.



You are entering the.....



Flood Insurance Changes Effective October 1, 2016

#1 - Changes to A99 and AR Rating Procedures

Eligibility for the Preferred Risk Policy (PRP)

Beginning October 1, 2016 FEMA is extending eligibility for PRP to buildings that are in an A99 or AR zone on the effective date of the policy, subject to the following criteria:

- No more than two flood insurance claims or disaster relief payments as a result of flood damage that exceed \$1,000
- No more than three flood claims or flood disaster relief payments (regardless of amount)

PRP is a lower-cost Standard Flood Insurance Policy (SFIP) that offers fixed combinations of building /contents coverage, or contents-only coverage, at flat premium amounts.

A property mapped into an A99 or AR Zone will remain a PRP as the levee construction or repair continues and the building meets the loss eligibility requirements. Once the construction is complete, the zone will be revised to a non-SFHA zone B, C or X in the existing PRP policy.

Agent Alert:

Impact to policyholders

Policyholders do not need to take any action to take advantage of premium savings. At the time of renewal, eligible policies will be automatically sent a renewal premium notice based on the PRP rate if it results in a lower premium than their existing SFIP.

90 days prior to expiration, beginning with the renewal effective October 1, 2016, policyholders with property currently located in A99 or AR Zones will receive a renewal notification offer letter, with cc: to Agent, to advise the policyholders of their potential eligibility for the PRP.

For more information, refer to FEMA Bulletin W-16022 <http://www.nfipiservice.com/Stakeholder/pdf/bulletin/w-16022.pdf>

#2 - Additional Requirements for Reinstatement of Lapsed Coverage

Following are further considerations for application of reinstatement of lapsed coverage:

Agent Alert:

Impact to policyholders:

Changes to reinstatement procedures may benefit policyholders as follows:

- A reinstatement of coverage via payment received within 90 days of policy expiration or cancellation is not considered lapsed coverage for the purpose of determining continuous coverage grandfathering, and the policy holder will retain Pre-FIRM subsidized rates or renewal under the Newly Mapped procedure, providing continuous coverage has been maintained since April 1, 2016.
- **This renewal procedure may only be used one time per policy.** For more information refer to NFIP Grandfather Rules-A Fact Sheet for Insurance Agents: <http://www.fema.gov/media-library/assets/documents/16686>
- If the cash receipt date is more than 90 days from the renewal date, the policy is ineligible for Pre-Firm subsidized rates, “continuous coverage” grandfathering, or renewal under the Newly Mapped procedure.
- This will result in a rate change. It’s important to note that the policyholder may incur a rate increase as a result of the renewal not being paid on time.

#3 - Revised Refund Rules for Cancellations

Expanded Use of Reason 9 - Effective April 1, 2016

Allows policies to cancel for detached structures released from mandatory purchase as follows:

- Insurers can use *Reason 9* to request cancellation for eligible properties with pro-rata refunds. Fees and surcharges will be retained.
- Insurers can continue to use *Reason 9* when a lender releases a borrower from the requirement to maintain flood insurance following a map revision or removal of property from SFHA.
- A refund may be issued if a lender originally required the policy for a detached structure for a property located in SFHA.
- For cancellation requests received between November 1, 2015, and March 31, 2016 - Use *Reason 9* for cancellation effective April 1, 2016
- For cancellation requests received on or after April 1, 2016 - a refund may be issued with effective date based on receipt date of the cancellation request.

Premium Refund Eligibility for Cancellation Reason 24 - Retroactive to November 1, 2015

Effective November 1, 2015, cancellation *Reason 24* may be applied to the current policy year, and up to four prior years, provided if the effective date of Letter of Map Amendment or Letter of Map Revision (LOMA / LOMR) occurred during those prior years and no claim has been paid or pending.



Impact to Agents

It is important for Agents to be aware of the retroactive premium refund eligibility as policyholders may have questions about this. Agents may notify policyholders that if they submitted a request for cancellation prior to clarification of refund eligibility, they may choose to resubmit their cancellation request as the change allows retroactive activity back to prior terms if applicable, if a LOMA/LOMR was issued November 1, 2015, or later.

#4 - New Business Procedures

For new business applications written on or after April 1, 2016, all NFIP insurers are required to provide the lowest premium rate available to the property based on the information provided by the insured and agent.

The following scenarios are part of this process:

- Eligible property owners must be offered a PRP or Newly Mapped Rating prior to issuing a policy with standard X, A99 or AR zones.
- When presented with valid documentation, grandfathering procedures must be applied to the rating of eligible properties.
- If all valid documentation is received, a comparison of full-risk rates to pre-FIRM rates must be performed at the time of application and each subsequent renewal to determine if full risk rates are more beneficial.

Impact to Agents:

Agents should be aware that the NFIP is requiring that insurers provide the best New Business rate possible. Although not required, the policyholder may submit an Elevation Certificate (EC). The EC would be reviewed and applied if found to be beneficial to the property's rating. If an EC was previously submitted, additional documentation such as photos and other required supporting information may also be submitted for rating purposes.



National Flood Insurance Program defrauding taxpayers

There is more trouble ahead for the National Flood Insurance Program, as a prominent state attorney general's office has released a report accusing NFIP of wasting millions of taxpayer dollars. The office has also filed 50 felony charges against an NFIP-affiliated engineering firm for writing doctored reports in the wake of Hurricane Sandy.

The New York attorney general's office said flood insurance does not offer coverage as advertised and does not police the engineers and others hired to evaluate damage. In fact, homeowners were wrongly prevented from seeing copies of their own reports following Sandy, the report alleges.

"It certainly is not transparent to the general consumer," said Robert Miller, an assistant attorney general who assisted with the research.

Miller and other investigators took on the Federal Emergency Management Agency, which oversees NFIP, after it was discovered that some engineering companies had crafted fraudulent reports eliminating flooding as the cause of damage during Sandy. Doing so allegedly drove up fees collected by the engineering companies and private insurance carriers, and spared NFIP from sinking further into debt.

The office believes FEMA does not exercise sufficient oversight over these private companies, failing to keep track of the fees it pays and the way firms manage policies.

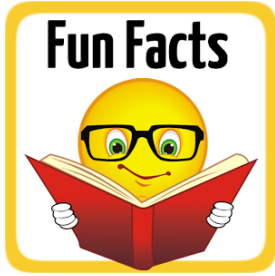
"This lack of transparency and accountability can and does lead to inflated costs, defrauding the federal government of possibly millions," the report said.

The attorney general's office also levied a 50-count indictment against HiRise Engineering, one of the largest firms handling Sandy claims. According to prosecutors, the reports written by HiRise engineers were later altered by employees who had never been to the home. The changes claimed little to no damage for which the homeowner could expect compensation.

Officials suggest HiRise's crimes extend to outside New York's jurisdiction, and have submitted its findings to the US Department of Justice for follow up.

The report and indictments come amid ongoing debate over the future of NFIP and the involvement of private firms, including insurance carriers and engineering companies. Last month, a bipartisan group of 23 US Representatives called on FEMA to increase its oversight of private insurers, including implementing a rule allowing it to find out how much money companies are making through their participation in the flood program.

Such a rule is at least four years overdue, said New Jersey Representative Frank Pallone, Jr. "It is inexcusable that FEMA has failed to provide proper oversight of those entities – especially when Congress has already empowered and required the agency to do so," the legislator told *NJ.com*.



Fun Insurance Facts through time.....

History of Insurance

Many people believe that insurance, a method of equitably transferring and distributing risk, started with Lloyds (the “world’s specialist insurance market”) in the late 1600’s, as a means of funding and securing the risk of trading vessels as they set out on their journeys to the New World. Of course, Lloyd’s, then, was nothing more than a coffee shop founded by Edward Lloyd, where city gentlemen (whom we might now call venture capitalists) would meet to discuss and provide funding for future voyages in return for a guaranteed share of the profits.

This basic system for the funding of those early voyages can be considered as the first emergence of “underwriting” as those investing in the New World voyages signed on the bottom of the ship’s manifest for the share of the cargo they were willing to accept responsibility (and return) for, usually spreading their own risk by taking shares in a number of voyages.

However, historic records show that Chinese and Babylonian traders first used simple methods of risk transfer and distribution between 2000 and 3000BC. The Babylonian system was recorded in the famous Code of Hammurabi around 1750BC, whereby merchants received loans to fund their shipments, paying the investors a sum in exchange for the investors agreement to cancel the loans in the event of the shipment being lost at sea or stolen.



Returning to the 17th Century, as a response to the chaos that followed the great fire of London that destroyed almost 14,000 buildings, those “underwriters” which had dealt exclusively in marine insurance formed companies that offered fire insurance and thereafter quickly expanded their operations into other areas of insurance. For insurance to establish in America it took a further 100 years, with Benjamin Franklin exerting a considerable influence over its foundation and development; but that’s another story.

Weird and Unusual

In this modern world it would be rare indeed to find someone who has not purchased some form of insurance, whether it be for their car, home, life or business. Insurance gives us the financial security against fortuitous, calamitous and sometimes tragic events with insurers providing policies for these risks, and many, many others.

But would you believe that insurance can also be obtained against the possibility of alien abduction or the possibility of a virgin birth in the event of the second coming of Jesus Christ, an “immaculate conception” policy? Or perhaps death by excessive laughter at the cinema is more your sort of thing; yes, there’s a policy for that too. Hopefully these interesting, weird and quite possibly useless insurance facts tickle your fancy.

Wedding insurance is available if you want it (for when your prospective spouse cancels their “prospects”), and “hole-in-one” coverage should you fear getting that elusive golfing feat and having to cough up the dough for the round of drinks in the clubhouse afterwards.

The more senior amongst us may vaguely recall that Betty Grables’ legs were insured (for USD 1million each, in the 1940’s) and the practice continues to this day.

National Days of September.....



September 9, 2016 – Teddy Bear Day

The teddy bear is one of the most popular toys for children, and holds a special place in many adults hearts, too. This lovable stuffed animal has a day all of its own, Teddy Bear Day. It gives a chance for people to get teddy out of the cupboard and make him the center of attention.

It's an ideal time to get together with others for a teddy bear's favorite activity, having a picnic, as immortalized in the classic song, 'Teddy Bear's Picnic.' This was written in 1907, shortly after teddy bears were first manufactured in Europe and America. The American toy bears were named Teddy, in honor of President Theodore Roosevelt, who had refused to shoot a small captured bear on a hunting trip. Many teddy bears have become famous over the years, including Paddington Bear, Rupert Bear, Pudsey Bear and, of course, Winnie the Pooh.

September 21, 2016 - International Day of Peace

The International Day of Peace is an annual event designed to bring peace to every individual across the globe. It is also a Day of Ceasefire. So, on September 21st stop fighting, stop arguing and make peace with your loved ones.



Established as the result of a United Nations Resolution, the first International Peace Day was marked in 1982. The day aims to encourage personal and political ceasefires and bring everyone together in celebration of our commitment to peace.

The really wonderful thing about this day is that anyone can celebrate it. Worldwide, people can mark the day alone, organize an event, or join in on one of the many other events taking place. Perhaps you could do something completely different and check out the official website to find an event happening near you and then go along to spread the word about world peace, and take the opportunity to join in the fun!

World peace may just seem like a beauty pageant cliché to many but it is a coveted state that most of us wish for every day. On this day I am going to be finding my inner peace. No bickering or squabbling over the little things and an end to any disputes. Even if it means doing that pile of dishes rather than arguing about who will do them!

How often do you remember to take the time to be at peace with yourself? Doing something as simple as taking a few minutes to breathe in deeply, in and out could make a big difference to your day. Life is often so frantic yet many of the little things that make us feel stressed are easily fixable.

I don't know about you, but I am fed up hearing about people hurting and killing one another over silly disputes in workplaces and shopping centers!

International Day of Peace should be more than just a day and I hope that the ethos of peace continues way past 21st September.

IN MEMORIAM

June C. Glenn

December 11, 1932 - August 2, 2016
Past President - 1964-1966



June C. Glenn 83 of Safety Harbor, FL formerly of Atlantic City New Jersey passed away peacefully August 2, 2016. Born in Philadelphia PA she was the daughter of Raymond and Lily Camp and grew up in Atlantic City New Jersey. She is survived by her husband of 65 years, Alan L. Glenn. She is also survived by several nieces and nephews. She was predeceased by her parents and her sister Regina Nowakowski and her brother Raymond Camp.

June enjoyed a long career in the insurance industry starting as a secretary working her way up to a South East Florida claims director. Along the way she obtained her degree in business from the Richard Stockton University of New Jersey. She became the first woman Out Side Adjuster, CPCU and A1C. She was an adjunct professor at the Saint Petersburg College. She loved mentoring women and was a member of the Florida Suncoast Chapter of the CPCU Society.

Elena K. Ifkovits

June 23, 1946 - August 18, 2016



Elena K. Ifkovits passed away peacefully Thursday, August 18, 2016 with her daughter at her side. She was 70. Elena was born on June 23, 1946 in Danbury, CT. She was a graduate of Merchantville HS and the Goldey-Beacom School of Business in Wilmington, DE.

Elena was a long-time active member of the NAIW of Philadelphia for over 25 years. She had also served on the National Board of Directors for the Insurance Scholarship Foundation of America and was a member of the Shooting Stars Group. Elena retired from the Barclay Group in Riverton after many years of service.

She loved hanging with her girlfriends either down the shore or at the casinos. She loved to shop, go out to dinner, and travel, especially when taking a cruise or trip to Disney with Jenny & the boys. Her two grandsons were her world.

Wife of the late John R. Ifkovits, loving called "Papa John," she is survived by her daughter, Jennifer Pfeffer (George); her mother, Dorothy Kelchner; two grandsons, Kevin & Christopher Pfeffer; a sister, Liz Martino (Tom); and two nephews, T.J. Martino (Heather), Michael Martino (Sara). In lieu of flowers, memorial contributions may be made in her memory to the Compassionate Care Hospice Foundation, 261 Connecticut Dr., Burlington, NJ 08016. www.gaskillbrown.com

Solomon "Sam" Wald

November 23, 1937 - August 7, 2016

Father of Lisa Estadt of Glenn Insurance, Solomon "Sam" Wald, age 78, of Henderson, died Sunday, August 7, 2016. Sam was born November 23, 1937 in Newark NJ to the late Irving and the late Dora Wald. At the start of his career, Sam worked as a chemist and was instrumental in developing Arm & Hammer laundry detergent. He switched to career to be an insurance agent and worked for Prudential and Allstate insurance companies prior to his retirement. After retirement, he worked as a pharmacy technician for Walgreens. Sam was an avid gardener, producing robust crops of tomatoes. He also enjoyed the stock market. A strong-willed man, he was often offering advice to those who would listen. Sam is survived by his wife of almost 30 years, Shirley Wald.



Obamacare Marketplace Shakeout Rocks Arizona, Southeast

Some of the Affordable Care Act's insurance marketplaces are in turmoil as the fourth open enrollment season approaches this fall, but what's ahead for consumers very much depends on where they live.

Competition on these exchanges will be diminished next year when three of the nation's largest health insurers — Aetna, UnitedHealthcare and Humana — will sell individual plans in many fewer markets. So too will several Blue Cross and Blue Shield plans in various states. That's on top of the 16 nonprofit co-ops that have closed since January 2015.

The announcements, however, apply generally only to the individual market. The much larger market of employer-sponsored insurance is not part of the health law exchanges.

Aetna's exit announcement Monday that blamed financial losses on its marketplace plans gave Obamacare opponents who have from the start predicted the ACA's failure a fresh chance to proclaim "I told you so."

That story line got more complicated Wednesday after the Huffington Post reported Aetna CEO Mark Bertolini sent a letter to the Justice Department on July 5 threatening to withdraw from the Obamacare marketplaces if Justice sued to block his company's planned merger with Humana. The Justice Department did just that a couple weeks later.

But most marketplace consumers won't see any ill effects from insurers' withdrawals, say the health law's advocates and independent experts.

"The effect on consumers is going to be mixed around the country," said Katherine Hempstead, a senior adviser at the nonpartisan Robert Wood Johnson Foundation. "Most of these marketplaces are not dependent on" the large national carriers.

Many major metropolitan areas, such as those in California, New York and Texas, will still have several insurers for individual health insurance consumers to choose from. In Texas, all major metro areas — including Austin, Dallas, Houston and San Antonio — will have at least three insurers after Aetna and UnitedHealthcare exit.

That's true also for most urban exchange customers living in the Northwest, the Midwest and New England.

Most hurt will be marketplace consumers in Arizona, North and South Carolina, Georgia and parts of Florida, where only one or two insurers will be left when open enrollment season begins Nov. 1.

Remaining insurers might raise their monthly premiums as a result, but more than eight in 10 consumers on the marketplaces who get government subsidies would be insulated. Subsidies increase as premiums rise.

Still, health experts worry that with less competition, insurers may tighten their provider networks and give these consumers fewer choices of hospitals and doctors. That trend started several years ago, and some states have responded with regulations requiring insurers to provide customers with reasonable access to doctors and hospitals in each county where they sell plans.

Nearly 13 million people signed up for Obamacare marketplace policies for 2016. Aetna, UnitedHealthcare and Humana have 2 million members in total, but their exit from certain states is predicted to affect between 1 million and 1.5 million people who will have to choose new carriers.

While changing plans can force people to find new doctors, it's also the best way for consumers get the best deals on coverage.

Aetna will exit 11 of 15 states where it sells plans on the exchanges. UnitedHealthcare has said it will quit 22 of 34 states, and Humana will leave four of the 15 states where it operates.

In late May, the Kaiser Family Foundation estimated the number of rural counties at risk of having one insurer on the exchanges would triple in 2017. That was before Humana and Aetna detailed their plans. (KHN is an editorially independent project of the foundation.)

Now, "We could be looking at about one in four counties in the U.S. with just one exchange insurer next year, though this could change between now and open enrollment in November," said Cynthia Cox, associate director for the Kaiser Family Foundation Program for the Study of Health Reform and Private Insurance.

Overshadowed by the big insurers' withdrawals is the prospect that other carriers will enter markets the three giants are leaving. Smaller insurers Molina and Centene have said they're doing fine on the exchanges. And Cigna, a larger insurer, has said it will move into some North Carolina counties for 2017.

North Carolina will be left with just one or two plans in most of the state after it loses UnitedHealthcare and Aetna plans. Health insurance experts say three insurers are needed for a healthy competitive market.

"We've had a very robust enrollment under the ACA and hope consumers will still see benefits of having coverage even if they have fewer options," said Ciara Zachary, health policy analyst for the North Carolina Justice Center's Health Access Coalition.

Rural Americans had few health insurers to choose from even before Obamacare, but some suburban and urban parts of the Southeast will be in the same fix next year. In southeast Florida, consumers in counties near Naples and Fort Myers will have only one marketplace insurer — Florida Blue — next year, unless other insurers step in.

"There are some headwinds, but it's not a question of whether the market will stabilize but how quickly and how well," said Hempstead.



Strong winds are already blowing with hurricane force toward Arizona's Pinal County, southeast of Phoenix, health care advocates say. Nearly 10,000 people enrolled in Obamacare marketplace policies this year and about 85 percent received a federal subsidy.

In 2017, Pinal stands to lose its only two insurers — UnitedHealthcare and Blue Cross and Blue Shield of Arizona.

"Clearly this is a big concern for consumers," said Allen Gjersvig, director of navigator and enrollment services for the Arizona Alliance for Community Health Centers. He said he is hopeful another insurer will step in, but not confident.

Neighboring Maricopa County, which includes Phoenix, is expected to have just two relatively small insurers left on its marketplace next year. Gjersvig questions whether those two — Cigna and Phoenix Health Plan — will have enough doctors and hospitals under contract to handle their new members after larger rival Blue Cross and Blue Shield of Arizona gives up its 40,000 customers.

At least a dozen other counties in Arizona will be left with just one health insurer, he said.

Arizona had eight insurers operating in various parts of the state this year, but four are leaving entirely — Aetna, UnitedHealthcare, Humana and Health Choice. Two more, Blue Cross Blue Shield and Healthnet, are scaling back their participation.

Despite the problems with the marketplaces, Gjersvig said thousands of people have gained coverage through them and he is confident they will survive.

"We do not see this as a death knell for the marketplace," he said.

Tammie King, an insurance agent in Columbia, S.C., is less sure how insurer departures will affect consumers in the Palmetto State. The pullouts by UnitedHealthcare and Aetna mean only one carrier in the state in 2017 — Blue Cross and Blue Shield of South Carolina.

That's a concern in Columbia, S.C., because the Blue Cross plan does not include one of the biggest hospitals, Lexington Medical Center, and its affiliated physicians, she said.

"People will be left unable to see the doctors they are now using," King said.

King said she worried the Blue Cross plan will use its monopoly power to further reduce the number of doctors and hospitals in its network and limit its choice of prescription drugs. "You can't blame them because...they have to do something to control costs," she said

By Phil Galewitz Thu, Aug 18 2016 <http://www.webmd.com/health-insurance/20160818/obamacare-marketplace-shakeout-rocks-arizona-southeast>

Many People Still Without Health Insurance

THURSDAY, Aug. 18, 2016 (HealthDay News) -- Despite an overall rise in health insurance coverage among all Americans, Hispanics, low-income earners and younger adults are still likely to be uninsured, a new survey finds.

The Commonwealth Fund report found that more than half of uninsured adults live in states that have not expanded Medicaid. Those states include two of the nation's largest -- Texas and Florida.

"About 26 million Americans have gained coverage through the Affordable Care Act's marketplaces and Medicaid expansion," lead author Sara Collins said in a Commonwealth Fund news release.

"However, millions of people still don't have health insurance. That means they are likely to go without the health care they need and are at risk of medical debt or bankruptcy if they get sick," she added. Collins is vice president for Health Care Coverage and Access at the Commonwealth Fund.

Of the 24 million American adults without health coverage between February and April 2016, 88 percent were Hispanic, under age 35, made less than \$16,243 a year, and/or worked for a small business. Fifty-one percent of the uninsured lived in one of the 20 states that had not yet expanded Medicaid.

The study found several reasons why so many Hispanics are uninsured. One is that the Affordable Care Act excludes undocumented immigrants. Hispanics also make up a significant portion of the groups that were likely to lack coverage, according to the report.

Sixty-four percent of uninsured adults who knew about insurance marketplaces did not shop for coverage because they thought they couldn't afford it, the survey found.

Of those uninsured adults who did shop for coverage, 85 percent said they were unable to find an affordable plan. But 86 percent of them had incomes that qualified them for subsidies or Medicaid, though some might have been ineligible due to their immigration status, the report noted.

By Robert Preidt, HealthDay Reporter <http://www.webmd.com/health-insurance/20160818/many-hispanics-poor-still-without-health-insurance-report>





NAIW d/b/a AC IAIP September Meeting



Date: September 21, 2016 (Wednesday)

Time: 5:30 PM - dinner will be served

Place: Giovanni's Restaurant, 205 E. Collins Rd, Galloway, NJ 08205

Menu: Choice of entrée (includes salad and dessert)

- **Fried Flounder** - Flounder fried to a golden brown, accompanied by cole slaw, French fries and vegetables.
- **Chicken Parmigiana** - Lightly breaded chicken, topped with mozzarella cheese and tomato sauce.
- **Scampi Giovanni** - Atlantic shrimp in a rich garlic butter sauce, with your choice of linguine, penne, or spaghetti.

Cost: \$21 for members

For reservations please contact Fran Yotsko at fyotsko@verisk.com or 215-778-4506. Please provide your name, dinner choice and phone number.

Remember a Reservation made is a Reservation paid



Atlantic hurricane season still expected to be strongest since 2012



(Bloomberg) -- The Atlantic basin will see the most named storms since the 2012 season, the year Sandy crippled the U.S. East Coast, with five to eight of those strengthening into hurricanes by Nov. 30, the National Oceanic and Atmospheric Administration (NOAA) said.

NOAA increased its outlook from 12 to 17 named storms with winds of at least 39 miles (63 kilometers) per hour in the tropical Atlantic after the end of El Niño, which can produce winds that damage systems, according to an updated forecast released Thursday. Two to four storms could grow into major hurricanes with winds of at least 111 miles per hour.

Atlantic storms can threaten the Gulf of Mexico, where about 5 percent of the U.S. marketed natural gas production is produced along with 17 percent of crude oil, according to the Energy Information Administration. The Gulf region also is home to more than 45 percent of petroleum refining capacity and 51 percent of gas processing.

“This is a more challenging hurricane season outlook than most,” Gerry Bell, lead forecaster at the Climate Prediction Center in College Park, Maryland, said in a statement.

Florida, a frequent target of storms, is the world’s second-largest orange-juice producer, behind Brazil, according to the U.S. Agriculture Department. More than 6.6 million homes with an estimated reconstruction cost of \$1.5 trillion lie in vulnerable areas along the Atlantic and Gulf coasts, according to the Insurance Information Institute in New York.

Sandy’s wrath

Hurricane Sandy swept through the western Atlantic killing at least 145 people, and causing as much as \$50 billion in property damage in the U.S., according to the National Hurricane Center in Miami.

The agency doesn’t say where the storms will hit because tropical systems are steered by weather patterns in place when they form and that cannot be predicted more than a few days in advance, Bell wrote. Larger weather and climate patterns at play around the world pose challenges for forecasters.

An El Niño that increased wind shear across the Atlantic that can damage storms, has ended. While that could mean more storms in 2016, sea surface temperatures are cooler in areas of the Atlantic where many of the strongest storms form, Bell said. That could mean fewer or weaker storms as tropical systems feed off warm ocean water.

At the start of the hurricane season in June, NOAA predicted 10 to 16 named storms, with four to eight becoming hurricanes. There were 19 named storms in 2012.

Five storms have developed in the Atlantic this year, including Alex, the first January hurricane in the basin since 1938.

http://www.propertycasualty360.com/2016/08/11/atlantic-hurricane-season-still-expected-to-be-str?eNL=57acfb5160ba0fc71cfb865&utm_source=PC360_Daily&utm_medium=EMC-Email_editorial&utm_campaign=08112016



10 CATASTROPHE CLAIM TIPS FOR SEVERE WEATHER SEASON

If your property is damaged by a hurricane, tornado, hail storm or similar disaster, we recommend considering the following tips to achieve fast, efficient handling of your claim.

1. Assess the damage to the best of your ability and be prepared to give an accurate description of the amount and type of damage. Make sure you state whether the premises were rendered uninhabitable as a result of the damages. This will allow your company to send out an adjuster with the appropriate level of experience, based on the level of damage.
2. Notify your insurance carrier or agent as soon as possible. The insurance contract requires notification as soon as possible after a loss. Be sure to leave a telephone number where you can be contacted and a complete address of the location so the company can get an adjuster to the scene quickly. Be sure to stay in touch with your adjuster and respond to calls promptly. Catastrophes can generate hundreds of claims, so communication and cooperation is vital for a quick resolution to your claim.
3. Take the necessary steps to avoid or minimize the suspension of business. Costs incurred that reduce your business interruption loss may be covered under Extra Expense. Be familiar with your policy coverage before you suffer a loss.
4. Make whatever temporary repairs are necessary to prevent further damage, theft, or vandalism. Repairs of this kind could include boarding up broken windows and covering holes in the roof. Mitigating your damage is usually a condition of coverage, and is good advice regardless (your insurance will usually cover the reasonable cost of temporary repairs). **DO NOT** make permanent repairs to your damaged property unless the adjuster has reviewed your claim and given you permission to restore your property.
5. Photograph damaged areas prior to making temporary repairs if possible. Doing so will strengthen your claim and help with the presentation of your loss.
6. If you can, get one or two detailed estimates for permanent repairs from a reliable contractor and give these estimates to the adjuster. Beware of “fly-by-night” operators who often follow a storm into town. Check with the Better Business Bureau before doing business with any vendor you don’t know. Keep in mind that public adjusters are illegal in some states. We recommend knowing the reputable contractors and restoration companies in your area, who you prefer to use, before you suffer a loss.
7. Refrain from signing any contract for restoration or repairs prior to discussing it with your company adjuster. Your adjuster can play a key role in helping you avoid price gouging after a catastrophe, but he/she won’t be able to negotiate a reasonable price for services if you’ve already signed a contract. Remember your insurance company is **NOT** bound by the contracts you sign.
8. Prepare an inventory of all damaged or destroyed property for the adjuster. Be sure to keep a copy for your records, and be sure **NOT** to discard **ANY** items before the adjuster is given a reasonable amount of time to inspect them. Provide available cancelled checks, invoices, etc. that support the value of damaged or destroyed property.
9. Keep ALL receipts and invoices for **EVERY** expense you incur after the loss, including items such as tarps, boards, cleaning supplies, etc. These costs add up quickly and may help erode your deductible.
10. It is always a good idea to read through your policy and review coverage and exclusions prior to a claim so you will know what to expect. Keep an updated inventory of all of your property. Seemingly insignificant items can add up quickly and should be submitted for review and consideration.



Unlicensed or unscrupulous persons may pose as adjusters or, being an adjuster, may pose a threat to consumers. Public adjusters, in particular, may pose a problem since they don’t work for any company or company-adjusting firm. Unlicensed public adjusters have not demonstrated their competency to adjust claims nor have they posted the required

surety bond. You are encouraged to report any such activity to local authorities. Please caution any clients that, if they contract with a public adjuster, they are authorizing the claim check to be made payable to both themselves or a mortgagee and the adjuster.

Natalie Dominguez with AmWINS Brokerage of Georgia contributed to this article.

http://www.amwins.com/SiteCollectionDocuments/Client%20Advisories/ProductSpotlight_10-catastrophe-claims-tips-for-severe-weather-season-2016.pdf

2017 Region 1 Conference/Annual Meeting
New Jersey Council of Insurance Professionals
“Growth is a Choice”

July Raffle Winner



Maribeth Campanelli Rizzardi
Region 1 – Southern Connecticut Insurance Professionals

Michael Kors Watch in Rose Gold Tone with crystals



August Fundraiser
doTerra Oils and Spa Basket
“Pamper Yourself”
Value \$150.00



Please fill out your raffle ticket(s) and send them in with your payment so that they are received by August 30th! (Attached) Winner will be selected on September 3rd!

Thank you for your support and Good Luck!

2017 Region 1 Conference/Annual Meeting

2017 Region 1 Conference – “Growth is a Choice”
Monthly Drawing for August 2016
“SPA BASKET”

One for \$5 – Three for \$10

Return tickets and check payable to “NJ Council of
Insurance Professionals” c/o Carol Massare, 1 Autumn
Ridge Drive, Glassboro, NJ 08028

Thank you!

Name: _____

Address: _____

City, State, Zip: _____

Email &/or Phone: _____

June’s drawing will be on 09/03/2016

2017 Region 1 Conference – “Growth is a Choice”
Monthly Drawing for August 2016
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Ridge Drive, Glassboro, NJ 08028

Thank you!

Name: _____

Address: _____

City, State, Zip: _____

Email &/or Phone: _____

June’s drawing will be on 09/03/2016

2017 REGION 7



Regional Conference 2017—Apparel

Short sleeve polo in Silver Grey

\$28.00 sizes S– XL, \$29.00 XXL, \$30.00 3X, \$32.00 4X

Ladies Microfleece Hoodie in Light Royal

\$38.00 S– XL, \$39.00 XXL, \$40.00 3X, \$42.00 4X

If you would like you item shipped, please add \$8.00 per item.

Name: _____

Mailing Address: _____

Phone Number: _____

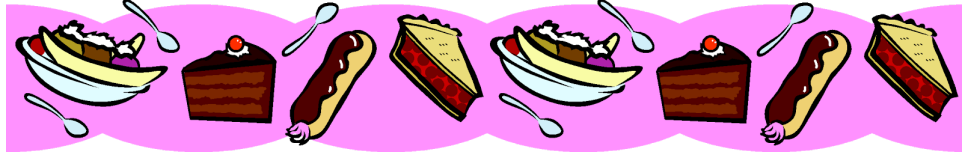
Shirt Size: _____ Hoodie Size: _____

Amount Enclosed: _____

Please make check payable to "NJ Council" and mail to Rose M Romaine, 152 Maddock Avenue,
Hamilton, NJ 08610

Sopapilla Cheesecake

Submitted by Francine Yotsko



- 2 - 8oz packages of cream cheese (room temp)
- 2 - cans of Pillsbury crescent rolls
- 1 ½ - cups of sugar
- 1 - tablespoon of vanilla extract
- 1/4 - stick of butter
- Cinnamon

Preheat oven to 350 degrees. Mix together cream cheese with 1 cup of sugar and vanilla extract. Spray your baking sheet with Pam. Roll out one can of the crescent rolls on a baking sheet. Spread the cream cheese mixture onto the dough. Roll out the other can of rolls and place on top of the mixture in the same way as the bottom. Melt the butter in a microwave and pour over the dough. Sprinkle the remaining ½ cup of sugar on top of the melted butter. Then sprinkle with desired amount of cinnamon. Bake for 20- 25 minutes, or until the middle of the dough is set, but not firm. You can refrigerate and then cut into squares to serve.



How to respond to cyber extortion demands



Cyber extortion is a growing and rapidly evolving risk. One of the more insidious forms of cyber extortion — so-called ransomware attacks — are on the rise. The FBI estimates that the first quarter of 2016 saw businesses and individuals pay \$209 million to hackers to unfreeze files (compared with \$25 million for all of 2015).

What is ransomware?

Ransomware is malicious software that encrypts a victim's data or system so they cannot gain access to it on their computers, and then offers to unlock it in exchange for payment. Often, these attacks enter an organization's computer system via an unwitting employee. Increasingly, sophisticated attackers gain access to systems remotely.

Either way, we expect the trend to continue as criminals employ increasingly sophisticated tools and tactics, and law enforcement struggles to track perpetrators via the virtual payments.(despite investing in security monitoring software and employee training), affected organizations must decide how to respond.

To pay or not to pay

There is no hard-and-fast rule on whether or not to pay the demanded ransom. This should be a situation-specific decision. Organizations need to consider — at a minimum — the following variables:

1. The specific data at issue.

Has the ransomware prevented access to select files, to an individual user, or to the entire network? The degree of the data's value and/or potential disruption to a company's ongoing operations may very well be the most critical factor in deciding how to respond to a ransom demand. Compromised client data can also be complicated as an organization needs to consider if the potential reputational damage and associated legal costs outweigh the cost of the payment demand.

2. The amount of the ransom.

Ransom amounts have historically been in the range of one to five bitcoins (the ransomware attackers' preferred method of payment). However, recent headline-grabbing attacks have involved much larger amounts. The higher the amount demanded, the closer that number may be to the cost of paying a computer forensics firm to defeat the malware and restore access to the data and/or system. Ultimately, the latter may be a more prudent option.

3. The perceived sophistication of the ransomware.

Attackers are deploying many variations of ransomware. Some may be known to have inherent vulnerabilities in their encryption algorithms, making them prime candidates for decryption with the assistance of computer forensic experts for a nominal fee. Other strains can be cracked by using free decryption tools. However new ransomware is constantly being introduced on the black market, some with incredible sophistication and capabilities such as the ability to locate the most critical data on the network and destroy any backups.

4. The impact to operations.

An inability to access data or the overall network will affect all companies differently. A small retailer, for example, may be able to operate *well enough* during this period by manually recording payment information and processing those transactions following the outage. However, the cost of downtime to a manufacturer or financial institution, for even an hour, may be exponentially higher. Healthcare or transportation providers may not be legally or contractually permitted to perform some or all services during such a period. Even if they are permitted to operate, the increase in potential liability may be too high.

5. Is the data backed up?

Experts universally agree that the best defense against ransomware attacks is to backup all data. Since certain ransomware is now able to detect and delete backups, it is highly recommended to store that backup on what is referred to as an “air gapped” computer or server, which is one that is secure and isolated from all other networks. When done properly, such prudent steps can allow an attacked company to definitively conclude that payment is unnecessary.

When payment is the chosen course of action

If the five-factor analysis on the previous page results in a decision to pay the ransom, the following steps should be taken:

Work with your insurance broker and determine which policies may respond: In addition to Cyber liability insurance policies, there may be some coverage under Kidnap & Ransom and/or Property policies. Coverage may be available for the cost of legal counsel, computer forensics, data restoration, business interruption, and the ransom itself. Most policies require notification to the insurer as soon as practicable and/or within a set period of time, and also require consent before engaging outside vendors or incurring expense. It is therefore imperative to address this step immediately upon discovery of an attack.

Notify law enforcement and work with outside legal counsel: Dealing with criminals should be left to professionals. Law enforcement may be able to identify the attacker or their affiliated crime ring, and at a minimum confirm whether the attacker has made good on past promises to supply the decryption key following receipt of the ransom. While highly unlikely, there is a chance law enforcement catches the criminal and recovers the decryption key at no cost to the affected company.

Use this opportunity to better prepare for future threats: Ransomware attacks can serve as an abrupt wake-up call. Organizations can make the best of an otherwise bad situation by creating an incident response plan and, if such a plan is already in place, running simulated attacks or “tabletop exercises” to test the organization’s level of preparedness. This is also an opportune time to review all potentially applicable insurance programs and arrange for a pre-vetted list of crisis response vendors.

Member Directory



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1974-1976	Martha Poley
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2009-2011	Kelly Rimmele
2011-2013	Jennifer V. Modica, CIIP, CLP
2013-2016	Joanne Adams
2016-Present	Mary C. Corvaia, AU, CPIW