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Subject: NJYIP Connection | January 26, 2010



## Winter 2010



### Calendar

**February 25, 2010**  
**Committee and Board of Directors Meetings**  
**Special Olympics New Jersey**  
**Lawrenceville, NJ**

Please join NJYIP for the Committee and Board of Directors meetings at Special Olympics New Jersey in Lawrenceville. All members are welcome to attend and participate fully. Lunch will be served. Programs Committee Meeting begins at noon and concludes at 3:00 p.m.

**April 19, 2010**  
**NJYIP Twentieth Annual Golf Open**  
**Fox Hollow Golf Course**  
**Branchburg, NJ**

Save the Date for the NJYIP Twentieth Annual Open at Fox Hollow Golf Course in Branchburg on Monday, April 19. Enjoy the beautiful springtime weather with over 100 of the area's young insurance professionals. The event will feature an 18-hole course, buffet dinner, hole in one contests, barbeque lunch, putting contest and prizes. [Click here](#) for more information or contact Terri Vierschilling at (800) 424-4244 or email [tvierschilling@pia.org](mailto:tvierschilling@pia.org).

**April 28, 2010**  
**Committee and Board of Directors Meetings**  
**Sheraton**  
**Edison, NJ**

Please join NJYIP for the Committee and Board of Directors meetings at the Sheraton in Edison. All members are welcome to attend and participate fully. Lunch will be served. Programs Committee Meeting begins at 10:00am and concludes at 12:00 p.m.



### Round up

**December 3, 2009**  
**NJYIP 6<sup>th</sup> Annual Industry-wide Holiday Social**  
**Hilton Woodbridge**  
**Woodbridge, NJ**

NJYIP and friends celebrated the holiday season at the 6th Annual Industry-wide Holiday Social at the Hilton Woodbridge in Woodbridge, NJ on December 3rd. Over 135 people attended the event where guests enjoyed a variety of foods and cocktails in the spirit of the holiday season. The 2009 partners included: Professional Insurance Agents of New Jersey Inc., IIABNJ Young Agents Council, New Jersey 1752 Club, NAIW New Jersey State Council, Central Jersey Chapter Chartered Property Casualty Underwriters, New Jersey Chapter Chartered Property Casualty Underwriters, New Jersey Surplus Lines Association, Garden State Pond of the Honorable Order of the Blue Goose International and American Insurance Marketing and Sales Society.

NJYIP also thanks event sponsor Cumberland Insurance Group for its support as well additional sponsors: Anderson Insurance Agency, Jimcor Agencies, Travelers of New Jersey, Belfor Property Restorations, ADP/Statewide Insurance, Palisades Safety & Insurance, ACE Private Risk Services, Excel Insurance Services, DVUA of New Jersey Inc. and Metcom Excess. **To see photos from the event [click here](#).**

**January 21, 2010**  
**NJYIP Young Executives Panel**  
**Travelers Insurance**  
**Morris Plains, NJ**

On January 21, NJYIP held their first Young Executives Panel at Travelers Insurance in Morris Plains. Approximately 25 participants attended the panel which was followed by an informal reception at Chevy's. The panel discussed important topics in a young professional's career including: leadership strategies, management paths, facing challenges and finding opportunity. **To see upcoming photos from the Young Executives Panel visit the [NJYIP news page](#).**



## Welcome new members!

**Please join us in welcoming the following members to the NJYIP family!**

Zachary Hicks	Everest National Insurance Co.
Angela Zarro	C. Walter Searle Insurance
Eve Sturtevant	PuroClean Certified
Aaron Levine	A. Levine Financial Services LLC
Lisa Harrington Hamm	Clyde Paul Agency
Rebecca Sherburne	Mercury Insurance Group
Christopher Pisani	AmWINS Brokerage of New Jersey
Lauren Picariello	Herbert L. Jamison & Co. LLC

**To get in touch with your YIP peers, please visit the [Online Membership Directory](#)**



## Sponsor spotlight

**Pallisades Safety & Insurance Management**

Palisades is the nice New Jersey car insurance company, with more than a 15-year history of giving New Jersey drivers more: superior value, competition-beating service, and true product innovation. By selling only through specially chosen independent agents, Palisades can offer you greater selection and support. They set their standards for customer service at the highest levels and back that up with their [True Service Pledge](#). In addition to giving you outstanding value, delivering leading service, and more insurance innovations, Palisades leads the industry in fast and easy settlement of customers' claims. Palisades is proud to sell and service insurance policies through independent insurance agents, who offer consumers valuable choices for their insurance needs. For more information about Palisades [click here](#) or call (877) PAL.NICE.

### **Jimcor Agencies**

Jimcor Agencies is a leading independent Managing General Agent / Wholesaler providing agents' access to top Admitted and Non-Admitted Carriers. Jimcor's goal is to make writing business easier for you, the agent, through ease of doing business, quick turn-around time, access to markets, service-oriented staff, and much more! Jimcor Agencies provides agents with access to top Admitted and Non-Admitted Carriers making it easier for them to place business. Over roughly a quarter century Jimcor has worked hard to develop a strong commitment to its binding authority in the marketplace, as well as a broad selection of strong and stable brokerage markets. With a wide array of products available, quick quote turn-around, and a large portfolio of binding authority contracts, Jimcor's goal is to assist its producers in writing business any way they can. For more information about Jimcor [click here](#) or call (201) 573-8200.

### **Progressive Insurance**

Progressive began in 1937, and over the years, has worked hard to build a superior proposition for auto insurance consumers through competitive pricing and by continuously improving products and services. Today, they offer competitive rates and 24-hour, in-person and online services to all drivers throughout the United States. Progressive customers can purchase auto insurance directly online or by phone, or they can purchase from independent insurance agents. Progressive's vision is to reduce the human trauma and economic costs associated with automobile accidents. They do this by providing customers with services designed to help them get their lives back in order again as quickly as possible. Governing their vision, decisions and behavior are its Core Values — pragmatic statements of what works best for them in the real world. For more information about Progressive [click here](#) or call (800) PROGRESSIVE.



## **News and announcements**

**NJYIP is on LinkedIn!** Join LinkedIn and become part of the NJYIP group to discuss organization events, news, view event photos and more! Log onto [www.linkedin.com](http://www.linkedin.com) to join and find us at New Jersey Young Insurance Professionals and contribute to the group!

**NJYIP is on Facebook!** Join NJYIP on Facebook and get to know your peers from around the state. Share news, event, photos and more! Log onto [www.facebook.com](http://www.facebook.com) to register and join NJYIP online!

**Don't Miss These Upcoming Webinar Topics.** Upcoming PIA Lunch and Learn topics include: *Insurance Agency and Brokerage Valuations and Deal Structures*, **Thursday, Jan. 28, 2010**; *10/09 Changes to The National Flood Insurance Program*, **Tuesday, Feb. 2, 2010**, and *Top 10 Misunderstood Personal Lines Coverages and Issues*, **Thursday, April 1, 2010**. For more information, click [here](#). Did you miss a recent PIA Lunch and Learn Webinar? Call PIA at (800) 424-4244 to order a CD-ROM of a recent program.

**Register Today: March CE Madness Returns To Edison, March 24-25, 2010.** As always, PIANJ's March CE Madness will bring something for everyone. Choose from nine varied education programs, earn needed continuing education credits and catch up on what's

hot in the insurance industry. Sign up for one session or all five and save with package pricing. Package includes choice of five education sessions and both luncheons. \$350 member; \$650 nonmember. Sessions á la carte: \$75 member; \$135 nonmember. See the schedule [here](#) for course details.

**N.J. Agents Can Earn CE At PIANY's MetroRAP.** Insurance agents have the opportunity to earn continuing education credits at the PIA's annual Metropolitan Regional Awareness Program. The program will be held **Thursday, Jan. 28, 2010**, at the New York Marriott, Brooklyn, N.Y. Participants looking for CE credits will have the option of attending *Workers' compensation—crossing state lines* in the morning, hosted by Ivan Cohen, CRM, CIC, AAI, CPIA. Cohen will lead participants through an in-depth discussion covering the evolving exposure of multi-state workers' compensation, particularly in New Jersey. This class is approved for 2 NJCE credits (Casualty, 0508140). In the afternoon, Cohen will lead a class on *E&O loss prevention for insurance agents and brokers*, designed to explore the principles of errors and omissions, as well as risk management strategies. This class is approved for 3 NJCE credits (General, 88889414). For more information, contact the PIANJ's Education and Conference Department at (800) 424-4244, e-mail [conferences@pia.org](mailto:conferences@pia.org) or visit the MetroRAP [Web site](#).

**New! PIANJ Offers Online Shopping Cart For Education Registration.** Now you can register for PIANJ's education classes using the online shopping cart. PIA upgraded its education registration system to allow you to register for multiple courses online securely. To use this new feature, you need to logon to your pia.org account. If you haven't registered for your pia.org account, sign up now to take advantage of your PIA member benefits. You will need your member number to access pia.org member benefits, including registration fee discounts. (If you don't know your member number, call the PIA Industry Resource Center at (800) 424-4244 or e-mail [resourcecenter@pia.org](mailto:resourcecenter@pia.org), and we'll get it for you right away.) For more information, click [here](#) to read the PIA shopping cart FAQ. As a member who has registered for online access, you'll be able to access all of the member-only sections of the PIA Web site—be sure to do so to take full advantage of your member benefits.

**Study: Inflation Could Impact P/C Industry In Coming Years.** A new study by Conning Research and Consulting on inflation and inflation volatility warns property/casualty insurers that the next few years could be turbulent. Stephan Christiansen, director of research at Conning, stated: "While the insurance industry has dealt with inflation and associated volatility in the past, there has been little inflationary impact in the past 15 years. As we look ahead, there appears to be increased prospects for inflation in components that could have significant impacts on insurer operating results and economic value, both good and bad." [More ...](#)

We would like to hear from you! If you have news you would like to share with your industry peers, write us at [jabukhalaf@pia.org](mailto:jabukhalaf@pia.org) or [kvoelker@pia.org](mailto:kvoelker@pia.org).



## Did you know?

### **PIA's Industry Resource Center is here to serve you!**

PIA's Industry Resource Center is an exclusive members-only benefit that comes *free* with your PIA membership. We would like to encourage you to take advantage of the comprehensive services and information available to you through PIA's Industry Resource Center, and to tell you about our newest PIA member benefit.

### **PIA Company Rating Tracking Service**

The new PIA Company Rating Tracking Service will allow you to stay on top of the latest rating changes provided by A.M. Best Co. without any extra effort. Your association will alert you by e-mail when one of your represented carriers has had their A.M. Best rating changed. Be sure PIA has the most current list of carriers you represent to stay informed. E-mail PIA's Industry Resource Center at [resourcecenter@pia.org](mailto:resourcecenter@pia.org) to update your list of carriers. *This service is an*

*exclusive of PIA and is not affiliated with any services provided by A.M. Best C.*

### **Other services available to you**

PIA's Industry Resource Center also offers numerous other services, including, but not limited to:

- **Technical hotline**—PIA's highly qualified technical specialists will answer your legal, industry, coverage, legislative and regulatory questions; and *Ask PIA* offers a library of previously asked questions and in-depth answers by our technical staff;
- **E&O**—PIA's E&O Counsel Robert Sullivan, Esq., is available to offer you objective advice for your agency's E&O concerns;
- **Technology**—Technology Info Central, in addition to our new technology hotline service, is a collection of informative technology-based articles, resources and a searchable database providing you with a single reference for cutting-edge technology information;
- **Reference materials**—*QuickSource*, our most-popular service, provides an extensive library of reference materials to our members on agency management, mergers and acquisitions, marketing, legislative/regulatory, coverage issues and much more;
- **Business-building resources**
  - *Agency-Company Appointment* and *Appointment Access* services link agencies with interested companies, managing general agents and general agents looking to appoint,
  - *MarketBase™* service helps you find a market for the occasional hard-to-place risk, and
  - *Circle of Consultants* for a referral to a consultant who can meet your agency's particular need;
- **ACORD Form Redistribution Program**—access to printable, nonfillable ACORD forms by category and searchable by form number or title, along with the updates on new forms and form changes; and
- **Comprehensive tool kits**—topics such as agency staffing, privacy compliance issues and flood insurance are covered in-depth giving you the resources you need fast.

PIA understands that problems don't always fit a 9-to-5 schedule, so we've made many resources available 24 hours a day, seven days a week, online at [www.pia.org](http://www.pia.org). Simply click the Member Resources tab or contact PIA's Industry Resource Center at (800) 424-4244. —  
*Albright*

**And, if you still have questions, PIA's Industry Resource Center staff can assist you. Simply send us an e-mail at [resourcecenter@pia.org](mailto:resourcecenter@pia.org) or call (800) 424-4244.**



## **Press box**

**Check out these insurance-related articles and websites.**

[Project Y seeks to grow next generation of New Jersey agents](#)

[P&C insurers' problem attracting new talent outlined](#)

[New Jersey gets \\$4.2 million for efforts enrolling children in family care](#)

[Social media use lags with agents and brokers](#)

[Tri-State PIA gives young agents new website](#)

[Overall Customer Satisfaction with the Home Claims Experience is Notably Lower than](#)

[Satisfaction with Auto Claims](#)

[PIA National Issues Call for Awards Nominations](#)

[Financial advisors getting ready for big tax, legal changes in 2010](#)



## Meet your directors

### Tom Wilkens

Tom Wilkens is the assistant vice president at Professional Risk Placements LLC in Red Bank and has been a member of NJYIP since 2007. Tom is currently the NJYIP vice president and also served as the 2009 NJYIP events chair. He is involved in several organizations outside the industry including: the Middletown Township Committee, Middletown Municipal Alliance for the Prevention of Drug & Alcohol Abuse as well as the USA Swimming Board of Directors. Tom is also active in local government as well as motivational speaking. Additionally, Tom was captain of the men's 2000 Olympic swim team where he won a bronze medal in the 200 meter individual medley. He is a two-time world champion and American record holder, a 16-time U.S. national champion, a four-time individual NCAA champion as well as captain of the Stanford University men's swim team. Tom currently lives in Atlantic Highlands, NJ with his wife Stephanie and two children, Bryce and Kasey. To contact Tom email him at [twilkens@prpins.com](mailto:twilkens@prpins.com).

### Glenn Watkins

Glenn Watkins is the assistant vice president of Cumberland Insurance Group in Bridgeton, NJ. Glenn has been a member of NJYIP since 2000 and received the NJ Professional Insurance Agents Company Person of the Year Award in 2005 as well as received the NJYIP John Laux Distinguished Service Award in 2007. Aside from NJYIP, Glenn was a past president of the NJ 1752 Club, and is currently a director of IIANJ Camden/Gloucester Board and is the IIANJ Make a Wish Committee co-chairman. Glenn also belongs to the NJ Association of Mutual Insurance Companies. He attended Mount Saint Mary's College and currently lives in Sewell with his wife Sandy. To contact Glenn email him at [cumberlandglenn@comcast.net](mailto:cumberlandglenn@comcast.net).

**Do you know NJYIP's involved members? [Click here](#) to get to know the active members of your association.**

**And if you would like to become more active, write us at [tvierschilling@pia.org](mailto:tvierschilling@pia.org) or [kvoelker@pia.org](mailto:kvoelker@pia.org).**



## Sponsors

### NJYIP Annual Sponsors 2010

#### **Diamond**

Delos Insurance Co.

#### **Platinum**

Franklin Mutual Insurance Co.

#### **Gold**

Bollinger Inc.

Cumberland Insurance Group

#### **Silver**

ARI Insurance Cos.  
Jimcor Agencies  
Professional Insurance Agents of New Jersey Inc.  
Progressive Insurance  
Palisades Safety & Insurance

**Bronze**

Anderson Insurance Agency  
Atlantic Casualty Insurance Co.  
The Barclay Group  
E & K Agency Inc.  
Professional Risk Placements  
Raphael & Associates

**For more information regarding our 2010 sponsorship program please [click here](#)**

***NJYIP...Building tomorrow's insurance leaders!***

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