



Fall 2013 PIANJ-YIP News



Calendar

October 9
Board & Committee Meetings
Crowne Plaza
Jamesburg, NJ
Click [here](#) for more information

October 24
Networking Reception
Iron Hill Brewery
Maple Shade, NJ
Click [here](#) for more information and to register

December 5
10th Annual Industry-Wide Holiday Social
The Grain House
Basking Ridge, NJ
Click [here](#) for more information

December 11
Board and Committee Meetings
The Madison Hotel
Morristown, NJ



Round up

[Click here for highlights of the 2013 Summer Networking Reception](#)

[Click here for highlights of the 2013 Tiki Bar Reception](#)



Welcome new members!

Heather Bischoff	The Mitchell Agency
Brad Ecret	Salem Oak Agency
Sean Johnson	Northwestern Mutual: Olson Financial Group
Thomas Lynch	NIF Group
Ari Markowitz	Babson College
Christen Petraitis	NIP Group t/a Marquis Agency
Robert Shedd	American Collectors Insurance



Sponsor spotlight

Consolidated Insurance Agents

Insurance industry changes and economic realities are jeopardizing agencies and impacting the lifestyles of owners. Consolidating premium volume and production goals are now favored by carriers. This is the major factor in the renewed success of hometown insurance agencies. Carrier demands for better technology, more production and higher attainment levels hurt small agencies as they started to lag behind the demand. The bigger agencies developed marketing programs, invested in IT and attained the thresholds required to participate in contingency programs. Just like co-ops in the farm and grocery business, buying groups allow independent business owners better pricing, access to more products and more leverage with their vendors. The "pooling" concept is not new, just new to our industry. By combining pricing and market access advantages with the affiliation options in our Strength & Numbers Plan, agents and producers have more time to focus on the most profitable part of their business. To find out more about Consolidated Insurance Agents, contact them at agencydevelopment@consolidatedinsuranceNJ.com or call 800-469-1033.

Farmers Fire Mutual Insurance Company of Salem County

The company was started in 1851 by farmers who were active in civic and religious affairs of their community. Although the first policyholders did not have smoke alarms, smoked pipes, and used woodstoves; the company only had 6 losses by fire in its first ten years of existence. Although it is based in Salem County, NJ, Farmers Mutual does

business throughout the state and Maryland. Their goal to provide superior service with personal attention is also achieved through their network of independent agents. For more information on Farmers Mutual Fire Insurance Company of Salem County, click [here](#) or call (800) 498-0954.

Jimcor Agencies

This family-run business has grown to over 150 Admitted and Non-Admitted Markets between its in-house Binding Authority and Brokerage Capabilities. Through technology, Jimcor is always trying to find new ways to grow, as well as work with the insurance community. Since 1986, Jimcor has committed themselves to working with their business partners. They have continuously evolved; and will strive to continue to add value to their employees, customers, industry, and community. For more information about Jimcor Agencies, click [here](#) or call (201) 573-8200.

Markel Northeast

Founded in 1930, Markel underwrites customized insurance products. Insurance segments include Markel Wholesale, Global Insurance, Markel Specialty, Global Reinsurance, and Markel International (including Markel Syndicate 3000 and Lloyd's Syndicate 1400). In each of their businesses, they seek to deliver innovative products and responsive customer service so that they can be a market leader. Markel's time horizon is long-term, their underwriting approach is disciplined, and their focus is on continuously improving the quality of the customer experience. Their financial goals are to earn consistent underwriting and operating profits and to combine those profits with superior investment returns to build shareholder value. To contact Markel, email information@markelcorp.com or call 800-446-6671.

Professional Insurance Agents of New Jersey

The premiere trade association for the insurance industry, PIANJ is dedicated to building the future for insurance agents everywhere. Offering such member benefits as continuing education classes, trade shows, and its resource center, members should always "think PIA first." In addition, PIANJ offers creative services, networking opportunities, and other tools to help agents grow their business. PIANJ is affiliated with PIA National. If you are interested in becoming a PIANJ member, click [here](#) or call 800-424-4244.

If your company or agency would like to receive extra recognition, contact us today at yip@pia.org. The levels of sponsorship include Diamond, Platinum, Gold, Silver, Bronze, and Contributor. All sponsorship levels include signage at our events and a listing on our website. Click [here](#) for additional benefits of sponsorship. Help support an organization that is dedicated to building the insurance leaders of tomorrow by becoming a sponsor today!



News

[Grass Turning Green](#)

[Surviving Sandy: An Agent's View](#)

[Reduce Your Liability on Social Media](#)

[Marketing Across the Generational Gap](#)

[The Fastest Growing Area of Insurance](#)

[Tough choice for Sandy victims](#)



Did you know?

PIA introduces new Health Insurance Tool Kit

Many property/casualty insurance agencies include health and long-term care benefits as part of their books of business. Maybe you want to know how working with a navigator can help you expand your services. At the very least, every agency principal cares about health insurance for themselves, their families and their employees.

As your business partner, PIA has a cache of information you need to have on this universal topic for your agency's well-being. Topics you can find in PIA's new Health Insurance Tool Kit include these essentials and more, with new information added regularly:

- Patient Protection and Affordable Care Act;
- health insurance exchange;
- COBRA;
- long-term care;
- Medicare and Medicaid;
- Children's Health Insurance Program Reauthorization Act;
- Disability;
- Family Medical Leave Act;
- Mental Health Parity and Addiction Equity Act;
- Americans With Disabilities Act and its amendments;
- Genetic Information Nondiscrimination Act;
- health savings accounts;
- Medigap policies;
- small employer tax credit;
- medical loss ratios; and
- much more.

We've put the most current and long-acquired knowledge of our experts all in one, easy-to-access kit, so if you have a health-insurance related question, all you have to do is **Think PIA first**. To access the tool kit, click [here](#).

We're Your Source—Think PIA First

In an attempt to simplify independent agents' lives, PIA continues its effort to help association members minimize information overload. The association works continuously to enhance and introduce benefits and services to bolster members' businesses, but realizes that promotion of each benefit results in adding to the overabundance of information and promotional materials agents must wade through every day. To alleviate this burden, PIA encourages you to **Think PIA first** for all of your agency needs. Our **Think PIA first** campaign helps members and their employees to streamline their day-to-day business opportunities by offering a single source for all of their informational and business needs.

PIA has been rising to the challenges independent agencies face for decades and has developed literally hundreds of resources and services to help members and their employees.

For this reason, PIA's **Think PIA first** slogan was developed to encourage members to take full advantage of their association membership for all of their agency needs. Whether you are faced with a small, simple question or a complex issue that requires more extensive research, PIA is encouraging all members and their employees, from the newest customer service representatives right up to the owners and principals, to simply contact PIA's Industry Resource Center at (800) 424-4244 or email resourcecenter@pia.org.

So, the next time you want to know about a new law, whether a carrier is acting appropriately, or if you need a coverage interpretation, **Think PIA first**.

We've Switched?

If you are a member of the NJYIP group on Facebook, we have converted over to a page! Go to our new [page](#) and "like" it! You still get all the great information that our group gave you, but now it is easier to interact with other members



Meet your directors

Kristen Scott, CPIA

Kristen Scott is the Assistant Vice President—Environmental at Chamber Insurance Agency Services in West Orange, NJ. Kristen joined PIA in 2004 and has served on the PIANJ membership, education and conference committees. She has also served as NJYIP special events chair, holiday social chair, vice president and president of the organization. Kristen has been featured in *Rough Notes Magazine* and was named 2006 NJYIP Director of the Year. In her time away from the office, Kristen enjoys playing golf and is a member of the Women's Golf Association of NJ. She currently lives in Wharton with her husband, Chris. If you would like to contact Kristen, please email her at kscott@chamberagent.com.

Frank Raab

A producer at T.E. Freuler Agency, Frank joined NJYIP in 2005. He has served as NJYIP events chair and as a director. He lives with his wife, Christina, in New Brunswick. To contact Frank, email him at frank@tefreuler.com.

Glenn Watkins

Glenn is a director of NJYIP and has served as chair of the Holiday Social event. Glenn has been a member of NJYIP since 2000, when he became the assistant vice president of Cumberland Insurance Group. Glenn serves on various committees both in and out of the insurance industry. He was the recipient of the 2005 PIANJ Company Person of the Year, the 2007 NJYIP John Laux Distinguished Service Award, and the 2011 NJYIP Director of the Year Award. To contact Glenn, email him at cumberlandglenn@comcast.net.

Do you know NJYIP's actively involved members? [Click here](#) to get to know them. If you would like to become more active in your association, write us at lbunce@pia.org or kvoelker@pia.org.



Sponsors

NJYIP Annual Sponsors 2013

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For more information regarding our 2013 sponsorship program please [click here](#).

NJYIP...Building tomorrow's insurance leaders!