

What to do in Case of an Auto Accident

You're involved in an auto accident. It's a stressful time but it's important to remain focused and attentive or find someone who can do that for you.

It is imperative to attend to the injured first, move out of the right of way if possible, call 911 and wait for help.

As your insurance agency, we'd like to remind you about the importance of collecting information and documenting the scene. Here are some recommendations for steps to take in the time immediately after an auto accident.

Call the police, even if the accident is minor. A police report can be invaluable to the claim process and help establish who's at fault.

Gather information from others involved in the accident:

- Drivers and passengers (names and contact information)
- Vehicle descriptions (make, model, year)
- Driver's license numbers
- License plate numbers
- Insurance companies and policy numbers
- Eyewitnesses: names and contact information
- Accident scene location or address
- Police officer's name and badge number

Also:

- Take photos of all vehicles involved and the accident scene, if it is safe to do so.
- Do not sign any document unless it's for the police or

your insurance agent.

- Be polite, but don't tell anyone the accident was your fault, even if you think it was.

Later:

- Call your insurance company to start the claim process (even if nothing is ever filed).
- Notify your insurance agent as soon as possible.
- If a report is written, get a copy from the police department as soon as possible.

Deb McDonald Achieves ACSR Designation



Deb

McDonald

Deb McDonald, a business insurance account manager at Allen Insurance and Financial recently achieved the designation of Accredited Customer Service Representative in Commercial Lines from the Independent Insurance Agents & Brokers of America.

McDonald has been with Allen Insurance and Financial since 1995. She lives with her family in Union.

The ACSR designation program was developed to recognize the contribution made to each customer by the service they are provided through independent insurance agencies such as Allen

Insurance and Financial.

Independent Insurance Agents & Brokers of America is the nation's oldest and largest national association of independent insurance agents & brokers with more than 300,000 members. Find them online at independentagent.com.

Supporting Waldo Community Action Partners 2017

Allen Insurance and Financial has helped Waldo Community Action Partners kick off a fundraising drive to replace the commercial kitchen stove used by the WCAP Head Start program.



The stove, which has been repaired numerous times until it could be repaired no more, is used daily to prepare nutritious meals for almost 50 children and parents. Dan Bookham of Allen Insurance and Financial's business insurance division recently presented a check to WCAP Head Start Director Jessie Francis.

WCAP Head Start serves children ages three to five, four days a week, for 128 days per year. WCAP Head Start offers part-time (four hours a day) and full-times (six hours a day) options depending on the needs of the family. Placement is based on a number of criteria; the primary one is family income. There is no fee for WCAP Head Start programs. More information is online at waldocap.org.

Head Start was created in 1964 to give preschool children a "head start" in formal education. Throughout the decades, Head Start has expanded their services to involve the whole family. Head Start supports families in give different component areas:

health, nutrition, education, social services, and parent involvement.

Joanne Billington Serves Up Safety Workshop for Cafe Miranda

Safety in the workplace starts with good information, translated into good practice. Recently the management staff at Rockland's Cafe Miranda joined Joanne Billington of Allen Insurance and Financial for a safety workshop designed specially for their workplace.

"This workshop is an example of the kind of attentive service we have come to expect from Joanne," said Kerry Altiero, chef/owner of Cafe Miranda.

Also that day, Joanne delivered Cafe Miranda's dividend check from MEMIC, the cafe's worker's compensation insurer. MEMIC dividend checks are possible because employers have helped prevent workplace injuries and have committed themselves to helping injured employees return to work.



Pictured, from right, are: Kerry Altiero, chef/owner of Cafe Miranda; Joanne Billington, commercial insurance specialist at Allen Insurance and Financial; Tim Schau, operations facilitator; Andrew Hansen, chef manager;

and Casey Cale, front of the house manager.

Overtime Rule Blocked by Federal Court

On Nov. 22, a federal judge in Texas issued a preliminary injunction, halting the enforcement of the Department of Labor's (DOL) new overtime rule until further notice. The rule, which was set to take effect on Dec. 1, 2016, would have increased the salary threshold for the "white collar overtime exemptions" to \$47,476 per year.

The judge's ruling gives employers across the country a reprieve from having to raise salaries for exempt employees to the new threshold or pay them overtime. However, an appeal of the ruling is possible. The DOL said in a statement that it was reviewing the court's order and considering any next steps.

ACTION STEPS

Employers should continue to watch for news of developments related to the overtime rule, as some uncertainty remains. Until a final decision is reached in the case, employers can rely on existing overtime exemption rules.

Employers that have already made adjustments to comply with the new rule may find it difficult to reverse any changes. However, employers may decide to postpone any changes that have not yet been made.

The Future of the Overtime Rule

Supporters of the rule remain committed to what they describe as fair increases in the overtime exemption salary threshold.

However, the DOL may be facing an uphill battle in implementing changes to the overtime exemptions.

In his written ruling, the judge suggested that he would side with the parties challenging the rule when resolving the case. He stated that, in issuing the rule, the DOL “exceeds its delegated authority and ignores Congress’s intent by raising the minimum salary threshold such that it supplants the duties test.” However, further steps need to be taken in the court process before the rule is permanently struck down.

Congress may also take action to stop implementation of the rule. In September, the U.S. House of Representatives passed H.R. 6094, which would delay implementation of the final rule until June 1, 2017. The bill would have to be passed by the Senate and approved by the president before it becomes law. President Obama had threatened to veto the bill, but any legislation could fare differently once President-elect Trump takes office.

It is also possible that President-elect Trump could take executive action to block the rule, but it is not clear at this time what approach he would take to change or undo the rule. If the court strikes down the rule, further congressional or executive action may be unnecessary.

Other Issues for Employers

Although the changes to the overtime exemptions may not take effect for some time, if ever, employers must continue to comply with current regulations. In preparing for the rule change, many employers have discovered that employees may have been misclassified, which is an issue that must be addressed to avoid violating the current FLSA regulations.

Via Zywave.

Sunrise Investment Services Recommends Allen Financial and Brian Beaulieu

Forrest Warren, long-time financial advisor at Sunrise Investment Services Inc., of Belfast, is retiring and closing his practice. He is recommending clients move their accounts to Brian Beaulieu, ChFC®, of Allen Insurance and Financial.



Brian
Beaulieu.

"I am recommending a company I feel very strongly about and trust to be the best fit to meet clients' needs," said Warren.

Beaulieu is based in the Belfast office of Allen Insurance and Financial and can be reached at 338-0801. Warren and Beaulieu are colleagues and fellow Belfast Rotarians.

**"Be It Known To All:"
Legislative Sentiment
Acknowledges Our 150th**

Anniversary

Allen Insurance and Financial recently received a Legislative Sentiment acknowledging the company's 150th year in business. State Sen. David Miramant of Camden delivered the document to company President Michael Pierce.



Mike Pierce, president of Allen Insurance and Financial, left, with David Miramant, Knox County's State Senator.

"A lot has changed in Camden in 150 years, but some things have stayed the same, including the desire of individuals, families and businesses to buy their insurance from and do their financial planning with someone they know and trust," said Pierce. "Our roots are in Midcoast Maine as a local insurance agency but we have the depth and knowledge that allows us to work with a diverse range of customers in Maine and the U.S. – and around the world. Key to our success has been to always remember that people do business with people – and this plays to our strengths."

The sentiment outlines Allen's history, conversion to an employee-owned company and notes recent awards, including the Governor's Award for Business Excellence and Best Places to Work in Maine.

The sentiment reads: "Be it known to all that we, the members of the Senate and House of Representatives, join in recognizing Allen Insurance and Financial, of Camden, which is celebrating its 150 anniversary in business. The company was organized in 1866 by Wilder W. Perry; in 1902 George E. Allen purchased the business. By 1988 the company had formed the Allen Agency

Employee Stock Ownership Plan, and by 1994 employees owned over 30 percent of the company. In 2012 the company received the Governor's Award for Business Excellence and was named a Best Place to Work in Maine, an honor received in 2013, 2014 and 2015. We extend to everyone At Allen Insurance and Financial our congratulations on this anniversary and offer them our best wishes; And be it ordered that this official expression of sentiment be sent forthwith on behalf of the 127th Legislature and the people of the State of Maine."

Securities and Advisory Services offered through Commonwealth Financial Network®, Member FINRA, SIPC, a Registered Investment Adviser. Fixed Insurance products and services offered through Allen Insurance and Financial, L.S. Robinson Co. or CES Insurance Agency.

Now Endorsed by the American Schooner Association

Allen Insurance and Financial has been named the preferred insurance agency of the American Schooner Association. Chris Richmond of the agency's Camden office is the lead marine insurance specialist working with association members.



Chris
Richmond

"We're pleased to be working with Chris and his colleagues at

Allen Insurance and Financial,” said Paul Brabazon, American Schooner Association Commodore. “They know the risks faced by the people and vessels in our industry. It takes someone who knows both insurance and boats to really take care of our insurance needs.”

The ASA is the second historic sail organization that has endorsed Allen Insurance and Financial. The agency has been the preferred insurance provider of Tall Ships America since 2007.

Allen Insurance and Financial plans to assemble a group of insurance company risk management experts to work with ASA members individually and as a group at ASA conferences.

In addition, Allen Insurance and Financial will offer the following insurance products to ASA members as an ASA officially endorsed insurance agency:

- Hull, P&I and related vessel insurance for U.S. flagged member vessels and members who qualify.
- General business insurance for land-based operations of ASA members.

The American Schooner Association, founded in 1972 and based in Mystic, Conn., fosters, promotes and encourages the enjoyment, traditions, and preservation of schooners by supporting individuals and organizations that are in sympathy with our object, by maintaining a record of these vessels past and present, and by coordinating a program of racing and cruising. Online: amschooner.org

Learning More to Best Serve

Our Customers



Kim Edgar

Allen Insurance and Financial of Camden is pleased to announce that Kimberly Edgar has successfully completed the National Association of Health Insurance Underwriter's Voluntary/Worksite Certification Course.

Used by companies as one tool to attract and retain employees. Voluntary/Worksite insurance products are more popular than ever. There are many new insurance products, with new features and new enrollment technologies – and many changes to the underwriting rules of these products. This means insurance agents need to know more to best serve their customers.

The NAHU course emphasizes a strong technical knowledge of rules and regulations pertaining to various types of voluntary/worksite products and proven methods for communicating those options to employers and employees. Kim works regularly with HR directors and other administrators at local businesses to explain the intricacies of these insurance products to their employees.

Edgar participated in the NAHU program under the auspices of Allen's in-house education program which emphasizes continuing education for all of the agency's 69 employees.

Edgar is an account manager in Allen Insurance and Financial's insured benefits division, specializing in dental, life, disability, and worksite benefits. She joined the company in 2014.

Live Well, Work Well – September 2016

Health and wellness tips for your work and your life. In the September edition:

- Green Tea
- Taking Responsibility for Your Retirement Fund
- Pokemon Go: Advice for Parents
- Summer Squash, Italian Style

[Live Well Work Well – September 2016 \(PDF, new window\)](#)