

Builders Alliance Focuses on Affordable Care Act

✘ [Dan Wyman](#), Insured Benefits Manager at Allen Insurance and Financial, will be the guest speaker at the Maine Contractors & Builders Alliance Lincoln County meeting on Wednesday, March 13. Dan will focus on the Affordable Care Act and what it means for alliance members.

The meeting begins at 5:30 p.m. at Montsweag Road House in Woolwich. Cost is \$25 for members and \$35 for non-members. RSVP with meal choice (chicken, steak or fish) to Lisa at I&S Insulation: isoffice@tidewater.net

Harvard Pilgrim Health Care's Broker of the Quarter

Harvard Pilgrim Health Care, the non-for-profit health care plan serving more than 1 million people in New England, has named Allen Insurance and Financial its Broker of the Quarter for the fourth quarter of 2012.

Allen was chosen from among Harvard Pilgrim's approximately 900 brokers in Maine, Massachusetts and New Hampshire based on these criteria:

- Accurately and professionally representing Harvard Pilgrim Health Care to customers
- Demonstrating fair and ethical standards

- Taking initiative to learn more about HPHC
- Highest number of sales to commercial accounts/members

Dan Wyman, Allen's employee benefits manager, notes: "Health insurance is a difficult matter for all of us, both in cost and quality. We're proud to partner with Harvard Pilgrim to offer innovative and high quality health insurance plans to our customers throughout Maine."

Harvard Pilgrim Health Care is a not-for-profit health plan serving more than one million members in New England. Founded in 1969, the health plan has built its reputation on pragmatic innovation with a goal of lowering costs, improving care and enhancing the overall member experience. Harvard Pilgrim is known for its excellent clinical programs, customer service, health improvement strategies and innovative tools that offer consumers greater transparency and empower them to make better decisions about their health care. Ranked as the top private health plan in America for nine consecutive year by the National Committee for Quality Assurance, Harvard Pilgrim says: "Count Us In" to the members and communities it serves.

Learn More About New Law Redefining 'Independent Contractor'

A new Maine law clarifies the conditions under which a worker should be classified as an employee or as an independent contractor. It also applies the independent contractor standard uniformly across unemployment, wage and hour, and worker's

compensation laws.

The Maine Contractors and Builders Alliance is holding an informational meeting about the new law on Wednesday, Jan. 16 at 5:30 p.m. at Graffam Brothers Harborside Restaurant in Camden at 5:30 p.m. Call 593-0864 to reserve a spot.

Here is a link to the Maine.gov website about the new law:

http://www.maine.gov/labor/misclass/employment_standard.shtml

Long-Term Care Insurance

Individuals are living longer—but we are not necessarily living these years in the best of health. Although medical advances have helped increase our life expectancy, we still must face the realities of aging. A less than happy truth is that we often spend several of our last years in need of assistance with day-to-day routines. As health care expenses rise, it is important that we think about ways to protect you against the risks long-term care presents.

[Read more now.](#)

Celebrating 20 Years With Concord Group Insurance

Companies



Photo caption: From left, Michael Pierce, President Allen Insurance and Financial; Karen Reed Allen Insurance and Financial; John Goodwin Concord Group; John Natale Vice President – Marketing Concord Group; Gene McKeever Allen Insurance and Financial; Michael Nolin Vice President – Underwriting Concord Group and Peter Williams Allen Insurance and Financial.

Concord Group Insurance Companies and Allen Insurance and Financial held a Concord and Allen Day to celebrate a business partnership of 20 years.

Concord Group and Allen Insurance and Financial believe strongly in the independent agency system; that doing business locally with people you know is good business and good for the local economy.

John Natale, Vice President of Marketing at Concord Group, states “We’re proud to partner with this outstanding agency. We share a mutual commitment to the Maine communities Allen Insurance & Financial serves from its offices in Rockland and

Camden.”

Added Mike Pierce, President of Allen Insurance and Financial, “As an employee-owned business, we care deeply about our families, employees and the businesses and communities we serve. Our philosophy is to always provide protection to our clients in a thoughtful, friendly, professional way. Concord Group and Allen share a commitment to this kind of quality service.”

Concord Group and Allen Insurance and Financial have returned thousands of community members to pre-loss condition in their 20 years of serving Maine policyholders together. With strong balance sheets, conservative business practices, unique products and exemplary service, they’ll continue to protect Maine communities for decades to come.

About Concord Group Insurance

Concord Group Insurance (www.concordgroupinsurance.com) is one of the largest writers of personal and commercial insurance in New England. In business since 1928, Concord Group has consistently earned an A (Excellent) rating from A.M. Best Company, a national insurance rating organization.

About Allen Insurance and Financial

Founded in 1866, Allen Insurance and Financial (www.allenif.com) has offices in Rockland, Camden and Southwest Harbor, where the agency operates as L. S. Robinson Company. In 2012, Allen Insurance and Financial was named both a “Best Place to Work in Maine” and is a winner of a “Maine Governor’s Award for Business Excellence.”

Pet Insurance: Because Fido is a Part of the Family, Too

A pet is part of the family. And like other family members, pets have health needs. Pet insurance, available through Allen Insurance and Financial, helps pet owners manage the rising cost of treating their pet's illnesses and injuries.

A pet insurance plan includes:

- Visit any licensed veterinarian, including specialists.
- Get back 80 percent of bills for covered services. Plans cover office visits, lab tests, surgery and more.
- Pets as young as seven weeks old are covered – and no pet is too old for coverage.

For more information, contact Karen Reed at 236-4311 or 800-439-4311 or by email at kreed@alleninsuranceandfinancial.com.

Changing Healthcare Landscape Impacts Businesses: Free

Workshops to Help Gauge Your Readiness

Allen Insurance and Financial is holding three free workshops for businesses and non-profits to help explain the impact of LD 1333, the new state law changing the health insurance landscape in Maine.

The workshops, free open to the public, will be held Tuesday, Aug. 23, at the Maine Lighthouse Museum in Rockland; Wednesday, Aug. 24, at the Lord Camden Inn in Camden and Thursday, Aug. 25, at the Ramada Inn in Ellsworth.

Each workshop will run from 8:30 to 10 a.m. Coffee and pastries will be served.

“There’s no more important time to learn about the state of the health insurance market and how LD 1333 impacts small- and medium-sized businesses and non-profits in Maine,” said Dan Wyman, employee benefits specialist at Allen Insurance and Financial, adding that the workshops will address changes required by LD 1333 and how LD 1333 will work alongside federal healthcare reform.

Allen Insurance and Financial, with offices in Camden, Rockland and Southwest Harbor, serves more than 600 companies and non-profits, large and small, from Kittery to Calais, with their employee benefits needs. For more information about these workshops, call Sherree Craig at 800-439-4311.

In addition to a question-and-answer session, the workshops will address:

- Key Provisions of LD 1333 and their impact on small- and medium-sized business in Maine, including pricing

structures and mechanisms, Rule 850, creation of a high-risk pool, and the possible opportunity to purchase health insurance across state lines.

- Important deadlines.
 - What the future may hold.
 - Resources to learn more and to stay up-to-date on the issue. A Maine native, Dan graduated from Williams College and the University of Maine School of Law, where he was an editor of the Maine Law Review. He practiced law with a Portland firm, specializing in insurance litigation, prior to joining Allen Insurance and Financial. He has represented employers and insurers before the Maine Supreme Court and the U.S. First Circuit Court of Appeals. At Allen Insurance and Financial, he works with businesses and non-profits throughout Maine on group benefits insurance planning.
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Protecting the Stuff in Your College Dorm Room

Do college students think about insurance for their stuff? Probably not. Fortunately, in many cases, parents' homeowners policy will provide enough coverage in case something is damaged or stolen. But you should always double-check.

Personal property in a dorm room or apartment is usually covered for a limit of 10 percent of the parents' contents limit on their homeowners policy, subject to the same deductible. A good reason to check with your insurance agent is that some newer policies have some time restrictions on this coverage.

It's also important to remember that there are limitations on coverage for certain items, such as computers.

Other college-related reasons to check with your insurance agent:

- Bringing a vehicle to college.
 - International travel (studies or vacation).
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Allen Insurance and Financial is a Safeco President's Award Winner

Allen Insurance and Financial has been honored with the President's Award for its superior performance by Peerless Insurance and Safeco Insurance, members of the Liberty Mutual Group.

Allen Insurance and Financial was recognized for achieving exceptional results in 2010, including account growth and loss ratio targets, as well as for its exemplary service to Peerless and Safeco customers.

Allen Insurance and Financial is one among an elite group of agencies nationwide to be so recognized and has been named a President's Award winner 18 times.

Officials from both Safeco and Peerless, representing the commercial and personal segments of the Liberty Mutual Group,

visited the Allen Insurance and Financial offices recently to thank the company's 70+ employees for their hard work, dedication and professionalism.

In addition to the company award, Allen Insurance and Financial's Joella Rossignol, a personal insurance specialist, has been recognized by Safeco for her individual efforts on behalf of Safeco Insurance customers. As a member of Safeco's H.K. Dent Society, Rossignol is among the top 10 percent of all Safeco agency.

Our Dan Wyman: Maine's Health Care Reform & Chamber Blue Options Insurance

Join Eric Jermyn from Anthem and Dan Wyman from Allen Insurance & Financial to learn more about the rapidly changing world of health insurance and how your Chamber Blue Options membership benefit might be the perfect solution for your business.

With the recent passage of Maine's health insurance reform bill LD1313 and the ongoing reforms to health insurance at the Federal level through the 2010 Affordable Care Act, there's no better time to learn about the state of the health insurance market and how to make benefits work for small and medium sized businesses as well as sole proprietors.

In partnership with the Maine State Chamber of Commerce, Anthem Blue Cross and Blue Shield developed "Chamber Blue Options" in 2007 as a chamber-members only program designed to help members of Maine's many Chambers of Commerce access affordable insurance

options for employees and owners alike.

For more than five years, an innovative collaboration between the Maine State Chamber of Commerce and Anthem Blue Cross and Blue Shield in Maine has enabled small businesses (groups 2-50 and self-employed) across the state to purchase health plans which were previously only available to larger employers. Combine that with a lower required eligible employee participation threshold (60% of eligible employees need to enroll vs. 75% for most other plans), along with wellness incentives, and the program has sustained momentum, enrolling approximately 3,500 members (representing about 500 small businesses) to date. Well worth noting, approximately 20% of those businesses were previously not offering health insurance to their employees.

Chamber BlueOptions, a joint offering of the Maine State Chamber of Commerce, local chambers and Anthem Blue Cross and Blue Shield in Maine, now provides employees of small businesses with a choice of eight health plans as well as a 3% premium discount for businesses from 15-50 employees enrolled who participate in a wellness program and achieve certain levels of activity.

This seminar is free. To register email Dan Bookham at dbookham@camdenme.org or call 236-4404. [Click to learn more about Dan Wyman.](#)