

It's Your Agent's Job to Ask the Right Questions

✖ The following is a true story. I handle the hull and protection and indemnity (P&I) insurance for an historic tall ship. You would recognize the name of this famous vessel.

Anyway, the president of the non-profit organization that operates the ship was reviewing the insurance coverage with me when he asked if I wrote directors and officers (D&O) liability coverage. I said I did, and that it was a specialty of mine in addition to ocean marine insurance.

I wanted to know why he was asking about D&O coverage. It isn't something a client will usually ask about.

The gentleman said that his insurance agent was reviewing a renewal questionnaire of his D&O coverage. As they talked, the agent suddenly asked him: "You mean you actually operate your ship? You sail it?" The president of the non-profit group said that they did. The agent replied with a comment that would make the head of any organization cringe: "Oh my gosh, that changes everything. We may have a problem placing coverage."

It turned out that the insurance agent never knew that the historic ship actually sailed and instead had simply assumed the vessel was simply a relic and was tied to the dock. It most certainly was not, having just returned from an extensive trip.

But there's more. The president of the non-profit group drives a vehicle owned by the organization. His now ex-insurance agent had insured it as a private vehicle, not a commercially owned one. This meant that the organization head was, without knowing it, driving around without valid insurance. Imagine how he felt

about that.

It's your insurance agent's job to ask the right questions that will ensure you have the insurance coverage you need for your individual line of work.

Never be afraid to question your agent. You pay dearly for insurance, so make sure your agent is earning the money you pay him. Insist that your agent explain the coverage you're receiving and make sure he or she uses plain language that you can easily understand.

And never hesitate to ask any question or seek a clarification. Your insurance agent works for you, not the other way around.

This article appeared in the January 2011 issue of [WorkBoat magazine](#), where Gene McKeever, marine insurance specialist, is a monthly columnist.

Does Your Business Need a Snow and Ice Log?

Maintaining snow and ice logs can prove to be a valuable defense if your business becomes involved in a lawsuit resulting from a slip and fall accident.

Some of the benefits to keeping proper snow and ice logs include:

- Serves as written proof of how diligent you are at removing snow and ice from your property;

- Promotes proper maintenance of your property that may help prevent slip and fall accidents from happening and/or reduce occurrences;
- Functions as a valuable record-keeping tool, which allows you to match up snow removal bills of sub contractors who maintain your property during the winter months.

[Download a Snow and Ice Log, courtesy of Hanover Insurance.](#)
(PDF, new window)

Snow Load Alert – Protect Your Roof

As the next in a series of winter storms moves into the region, property owners and residents should be aware of the weight loads these storms may be creating, especially on flat roofs.

The unprecedented snow load on roofs in the Northeast has led to some building damage and collapse. Schools, churches, commercial and residential buildings, carports and awnings have been affected. [Read more now in this PDF from Hanover Insurance.](#)

Free Seminar: A New and

Progressive Way for Small- and Medium-Sized Businesses to Provide Medical Coverage to Their Employees

Allen Insurance and Financial [is holding](#) a seminar at Tuesday, Nov. 2 in Rockland to discuss a new and progressive way for small- and medium-sized businesses to provide medical coverage to their employees.

A new medical benefits product, MAINE HEALTH SAVER, a joint effort among Patient Advocates, LLC, Medical Network, Inc (MedNet), and ASG Risk Management, all Maine-owned and operated companies, will be introduced.

Bagels and coffee will be served. James Ward, president of Patient Advocates, LLC, Robert Hillman, CEO of Maine Medical Network (MedNet), and Gardner Roberts, director of marketing for ASG Risk Management will be on hand to discuss this new product that:

- Offers employers the opportunity to get money back if claims are lower than expected.
- Levels the playing field to allow smaller employers many of the advantages enjoyed by larger companies.
- Uses state of the art plan design strategies to incent the use of lower cost, center of excellence facilities and incents employers to invest in a healthy workforce.
- Assists employees with medical and insurance questions through a Maine-based nursing hotline, arranges appointments and makes travel arrangements when complicated medical care is required.
- Provides chronic disease management by serving as an advocate for medical care and discusses medical findings and quality treatment options for your critically ill employees.

“We’re looking forward to talking with our Midcoast business neighbors about how they can take back some control over the high cost of providing medical care to their employees,” said Sherree Craig, Insured Benefits Manager at Allen Insurance and Financial.

The seminar begins at 8 a.m. at the Maine Lighthouse Museum on Park Drive in Rockland. Attendees are asked to call or email to reserve their seat at the table for this seminar. Sherree Craig can be reached at scraig@allenfg.com or 236-8376.

It’s the season for hurricane preparedness

Allen Insurance and Financial is sharing hurricane preparedness guides for printing and sharing.

[Guide 1.](#)

[Guide 2.](#)

Your Employer as a Partner in Health

Eating healthy, exercising daily, losing weight, learning about health and wellness. And, of course, helping customers with all

of their insurance needs. It's all in a day's work at Allen Insurance and Financial.



From left, Kathi Jones and Karen Reed of Allen Insurance and Financial; Troy Curtis, executive director, Pen Bay YMCA and Vikki Swan, health coach, Pen Bay's Health Connections.

For the past seven months, employees at Allen Insurance and Financial have been participating in a company wellness program. Set up by Health Connections, the Occupational Health department at Penobscot Bay Medical Center in cooperation with the Penobscot Bay YMCA in Rockport, the program is a model for other Midcoast businesses.

"The ideal wellness partnership is a collaborative effort and results in healthier, happier – and, ideally, more productive – employees," said James Carroll, Health Connections director. "With Allen Insurance and Financial, that's what we have."

Health Connections provides in-clinic or on-site services to

employers for health screenings and risk assessments, hearing & vision checks, stress management, nutritional counseling, smoking cessation programs and more. These wellness programs are available to businesses and organizations of any size.

Teaming up with the Penobscot Bay YMCA in Rockport was an easy decision, said Carroll. In the case of the Allen program, the Y's ability to allow dues to be paid through payroll deduction, as well as advice from the Y's fitness experts and convenient class schedules, made the collaboration a natural fit.

"The Penobscot Bay YMCA is committed to creating a healthier Knox County," said Troy Curtis, the Y executive director. "As a part of this effort, the YMCA is working with local business to create policy and environmental changes that encourage increased physical activity and better nutritional habits. Employer-sponsored wellness programs such as the one at Allen Insurance and Financial is a great model program that the YMCA will look to share with other businesses in our service area."

"The YMCA and Health Connections have helped our employees reinforce a positive attitude about living healthier lives," said Sara Montgomery, Allen Insurance senior vice president. "This is important work and the rewards have been incredible."

Nearly every one of the 60 Allen employees is a Wellness Program participant. All together, Allen people have lost almost 200 pounds since January. They have dropped points on their blood pressure and cholesterol tests. One Allen participant has improved their blood pressure readings from 149/99 to 123/76. Another lost 30 pounds.

At Allen, gone is the honor-system snack box, stocked with crackers and candy bars. In its place, a special wellness bulletin board, with tips and recipes. Wellness-theme "lunch and learns" are scheduled quarterly.

Allen people in both the Camden and Rockland offices routinely carpool to the YMCA in Rockport or the Trade Winds Health Club for lunchtime exercise. A Weight Watchers class, open to the public, meets Tuesday evenings at the Allen offices in Camden.

One of the most successful participants has been commercial insurance specialist Karen Reed of Appleton who has lost 16 pounds since January and 76 pounds overall in the past year. Reed works in Allen's Camden office and is a Pen Bay Y member.

"I appreciate the fact that we have become very proactive in helping our employees accomplish a healthy lifestyle," said Reed. "The company is very flexible with scheduling so that we can take our break and lunch at the same time, carpool over to the Y and work out during our lunch break at the Y. Our group comes back refreshed from a good work out and ready to start the second half of our day."

The typical employee wellness program from Health Connections is offered in the workplace and includes:

- Computer software that assists in identifying health risks.
- A health coach to assist in choosing the health risks individual employees should focus on to begin making healthier lifestyle choices.
- Completely confidentiality.
- Communication between the wellness program and a participant's primary care provider, when requested.
- Software to help plot progress and improvements.

Penobscot Bay Medical Center is the leading regional referral hospital in Midcoast Maine and a member of the not-for-profit Pen Bay Healthcare family of services, which includes Pen Bay

Physicians & Associates, Kno-Wal-Lin Home Care and Hospice, Quarry Hill Retirement Community and the Knox Center for Long Term Care. Through these organizations, and with a staff of more than 100 outstanding physicians and more than 1,500 healthcare professionals, we are able to provide the people of Midcoast Maine with a continuum of both routine and specialty patient-centered medical services. For more information, please visit pbmc.org.

The Pen Bay YMCA, located on Union Street in Rockport, serves people of all ages with wellness, recreational and social service opportunities that enrich and support lives. The 5,000 members and 16,000 program participants we engaged in YMCA activities last year represent only a fraction of the total population we serve. As a lead agent for Knox County's Healthy Maine Partnership, we distribute nearly a half million dollars each year to local agencies for physical activity, nutrition, and substance abuse prevention work, impacting the overall health and wellbeing of thousands of individuals living and working in Knox County. Online: penbayymca.net.

Healthcare Reform: Interim Final Rules on a Patients'

Bill of Rights

The Departments of Treasury, Labor (DOL) and Health and Human Services (HHS) have issued interim final rules related to the provisions of the Patient Protection and Affordable Care Act (PPACA) regarding pre-existing condition exclusions, lifetime and annual limits, rescissions and other patient protections. Most of these provisions are effective for plan years beginning on or after **September 23, 2010**.

Plan sponsors should become familiar with these requirements in order to determine whether the new rules apply to their plans and whether their plans must be amended accordingly.

This Allen Insurance|Financial Legislative Brief describes the provisions of PPACA regarding these rules, as well as the clarifications made by the interim final rule. [Please this document for more information.](#) (Word document opens in a new window)

Health Insurance For Mariners Made Easy

The following article by [Gene McKeever](#) was published in the June 2010 issue of [WorkBoat magazine](#).

We're all probably sick of hearing about health insurance. But what if I told you about a major medical health insurance program for vessel crews that is very affordable, portable, and has a \$5 million lifetime limit? You think it sounds crazy?

Well, it has been available for about a year now.

This is not an infomercial. I am an insurance person who works with vessels, shipyards, boatyards, tug-and-barge operations as well as tall ships and historic ships. I don't sell health insurance of any kind. I was made aware of this very sound health insurance product and I'm merely passing along useful information.

When crews are under contract with a vessel and are in service of the ship, they have maintenance and cure. This takes care of injury and illness that occur while on such duty.

But what does a crewmember have when he or she is not on duty? What health insurance does their family have?

Crew health insurance may be the answer. It's available to individual crewmembers as well as groups such as a vessel crew or fleet crew. It can be paid for by the individual, set up as a payroll deduction, or paid for by the vessel owner.

Vessel owners who pay for the crew's health insurance are finding that they're getting more loyal mariners who return trip after trip because they receive a health insurance benefit paid for by the vessel owner.

Here's the hard-to-believe part. The monthly premiums I've seen have run from between \$99 and \$260 or so a month per crewmember. I'm told that the premiums are low because they're based on international medical care rates and because there is no need to duplicate health insurance coverage while "in service of the vessel" because the crew is covered under the vessel's maintenance, cure and wages.

Keep in mind this health insurance is for mariners who work in international waters (meaning three miles or more offshore).

This includes most mariners in U.S. coastal waters including the Great Lakes.

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The federal government has extended the eligibility for the Cobra subsidy for terminated employees through the end of May.

In addition, Maine has added a newly eligible category of individual under it's "Mini-Cobra" provisions. Those eligible for the subsidy will now include permanently laid-off individuals, where in the past there had to be an intent of the employer to re-hire the individual in the near future.

Please find more details of the federal subsidy in the [attached article](#). As more information and forms become available, we will provide you with information here.

The Patient Protection and

Affordable Care Act

The Patient Protection and Affordable Care Act (Health Care Reform Bill) provides small employers with some tax credits for offering health insurance to their employees. This article will provide you with significant guidance on how it works

[Legislative Brief-Small Business Tax Care Credit](#)