

Anna Moorman Recognized by Anthem for Medicare Sales



Anna Moorman

[Anna Moorman](#) of Allen Insurance and Financial has been recognized with a gold level award for Medicare supplement sales in 2022 by Anthem, one of the largest Medicare supplement carriers in the state of Maine.

Moorman is one of three agents at Allen Insurance and Financial who specialize in the complex market of Medicare insurance, working with a number of insurance carriers to give customers a range of choices to suit their needs. Moorman has been with Allen Insurance and Financial since 2012.

This is the eighth consecutive year that Moorman has received an award from Anthem for Medicare sales; she is consistently ranked in the top three of Anthem's sales leaders in Maine.

Moorman and her colleagues [Jo-Ann Neal](#) and [Lee Cabana](#) have a goal of simplifying the process of enrolling in a Medicare plan, by providing dedicated, one-on-one attention to their customers, assessing each person's needs and finding options that will align with their budget and healthcare goals.

Covering Your Marine Business for Potential Liability Claims



By Chris Richmond

For March 2023 [WorkBoat Magazine](#).

Keeping your working vessel and business covered for liability claims does not stop at the water's edge. While you may be focused on the liability you have while working on the water, don't forget about the liability that you may be exposed to on dry land.

Chances are the crew on your working commercial vessel are covered under Protection and Indemnity for an injury or illness occurring while they are in service to the ship. This coverage extends to crew while they are away from the boat but on ship business. But what if a crewmember gets into an accident while driving to the marine supply store and, worse, another person is injured?

In a motor vehicle accident, the vehicle's coverage is primary. This means that if you send your employee to the store in their

own vehicle to pick up some supplies for your boat and they get into an accident, their personal automobile coverage will be the primary insurance should someone get injured. Required automobile liability limits vary from state to state and if the accident is severe your employee's personal auto policy may not carry sufficient limits to pay for the damages. In case like this, you can expect your business will be dragged into this.

This is where non-owned auto coverage comes in. This is a coverage which extends third party liability limits for accidents involving your employees when your business is sued.

There are number of ways to have this rolled into your overall insurance package. A non-owned auto policy can be covered by any excess liability policy that you may have or coverage can be attached to your business' commercial auto policy. Alternatively, non-owned auto coverage often can be included in your general liability policy. Last resort would be a stand-alone policy. The premium for non-owned auto is based on the number of employees and generally is reasonably priced.

**Jaime Hannan Earns Accredited
Customer Service
Representative Designation**



Jaime Hannan

Allen Insurance and Financial is pleased to announce that Jaime Hannan, a personal insurance account assistant has achieved the designation of Accredited Customer Service Representative in Personal Lines from The Institutes, an insurance education organization.

[Jaime](#) has been with the company for six years. She is based in our Rockland office.

ACSR courses help insurance professionals advance their skills, build knowledge and stay ahead of evolving trends so they can better serve their customers. Allen Insurance and Financial encourages all of the company's employee-owners to include continuing education as part of their professional development goals.

End of Public Health Emergency Means Changes in Health Insurance Coverage (MaineCare)

In December 2022 Congress passed a law regarding the COVID-19 public health emergency that will cause the State of Maine to

conduct a review of every member on MaineCare to determine their ongoing eligibility for coverage. The process will start in April 2023 and a full review must be completed by May of 2024. By the end of the process it is expected that 65,000 to 90,000 individuals will lose MaineCare.

If you are someone impacted by the loss of MaineCare, you will have a 90-day special enrollment period (SEP) before or after your MaineCare ends to purchase a health plan in the private market. If you need assistance with this process, we have specialists in our office who can assist you with this process. Call 236-4311 and ask for a member of our benefits team to help you with individual health insurance.

Here are some additional notes for those who want to read more:

What is the Medicaid Continuous Coverage requirement?

1. Public health emergency declared in Jan 2020 because of COVID19
2. Received increase from the feds to help offset the cost of Medicaid- to receive those resources states had to agree to provide continuous coverage and not terminate Medicaid coverage
3. This means even if someone should lose MaineCare because of a change in income, they continued to be enrolled in Medicaid
4. In December 2022 Congress passed a law that separates the continuous coverage provided from the COVID-19 public health emergency and in April 2023 every state has to begin review Medicaid eligibility

Implications for MaineCare members?

1. In April 2023 states need to start review of every MaineCare member's eligibility

2. States have 12 months to initiate the process
3. May 2024 is the last month for the state's Office for Family Independence to complete all renewals/terminations
4. About 1 in 3 Mainers are covered by MaineCare
5. By the end of the redetermination process an estimated 65,000 to 90,000 members will lose MaineCare
6. Renewals start April 2023 and for example if a member is typically reviewed in July of 2021, they would be reviewed in July 2023
7. Current members will lose MaineCare if they do not fill out renewal paperwork or respond to requests for income verification or if they are determined to no longer be eligible because of their income

Preventing coverage loss?

1. Renewal letter will go out one month prior to scheduled renewal
2. OFI will mail members a pre-populated renewal form in an envelope with a blue box
3. OFI will also text and email members with a reminder
4. Renewals can be submitted online at www.mymaineconnection.gov
5. On May 11, 2023, MaineCare will stop waiving copays, premiums for CubCare, etc

CoverME.gov

1. Loss of MaineCare will create a qualifying event for individuals to apply for coverage through the Marketplace
2. Applying for MaineCare and being uninsured then denied MaineCare no longer creates a qualifying life event to enroll in a Marketplace plan
3. With a loss of MaineCare, there's a 60-day Special Enrollment Period for Marketplace enrollment

Additional information: www.maine.gov/unwinding

Welcome, Sam Grinnell



Sam Grinnell of Lincolnville has joined Allen Insurance and Financial as an account manager in the company's business insurance division.

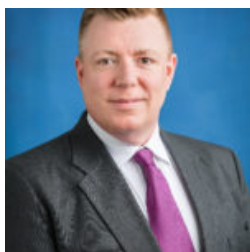
Grinnell is a graduate of Colby-Sawyer College and before starting his insurance career as an employee-owner at Allen, he has worked as a carpenter, home inspector and aquatics director at the Penobscot Bay YMCA in Rockport.

Said Grinnell: "I like that I can use my experience to provide a critical service to our customers. Having worked for myself, I understand what goes into it and navigating risk is a big part of that. I enjoy working with a group of talented and thoughtful and caring team members, it makes every day more fun and encourages me to be the best I can."

Grinnell will be based at Allen's office on Elm Street in

Camden.

Signs of a Hard Market in 2023



Dan Bookham,
AAI

By [Dan Bookham](#) for February 2023 [WorkBoat](#) Magazine

With 2022 rapidly receding to stern but with the new year still as fresh as a cadet on their first cruise, I thought this would be as good a column as any to step back from coverage and safety details and instead give a high-level view of how the marine insurance landscape appears to be shaping up for 2023.

The phrase to familiarize yourself with above all others this year is “hard market.” Insurance is subject to a range of forces – claims activity, social inflation in jury awards, stock market performance, inflation and the overall state of the economy, the availability and affordability of reinsurance, the end of an era of cheap capital, geopolitical concerns and climate instability, among others. These factors combine to harden the market by driving insurers into a defensive posture to protect their balance sheets. In a hard market, premiums increase, underwriting becomes much more selective, the capacity to offer

policies decreases and insurance carriers become less aggressive competitors. There's no point in soliciting your competition's customers if you don't have the capacity or appetite to write the risk.

Economy-wide, inflation and labor issues are big drivers of disruption, as is the drying up of the cheap capital well (which funded large tranches of reinsurance) and the challenging performance of the financial markets – most insurers invest portions of the premium they collect to offset claims losses and to generate additional revenue. In the marine universe, the supply and cost issues around energy and distillates, the war in Ukraine, climate driven uncertainty, record-smashing hull, cargo and property claims and huge settlements and nuclear jury awards on P&I claims all have insurers battening the hatches.

We are also seeing other longer-term trends in the economy having increasing impacts on insurance. The oft-discussed troika of “Environmental, Social & Corporate Governance” concerns (ESG) are coming to the fore and will likely feature more heavily in approaches to underwriting. We are already seeing this where some insurers and reinsurers are declining to take on new hydrocarbon business: State legislatures in oil and gas states are less than impressed. AI, machine learning and increased automation will also continue to decouple the person from the process when it comes to underwriting and quoting coverage. This will mean potential expense savings for insurers, but will they pass these on to customers? And what impact will robo-underwriting have on the quality of the product that has been driven by the expertise of actual people since the early days at Lloyds' Coffee House?

What can individual operators and companies do to offset this? Well as the old saw has it, quality will out. A good risk will still be attractive to insurers, even in a time of retrenchment.

Making sure you are paying attention to the details like vessel or yard housekeeping, working on culture, making your safety management systems a living process, investing in maintenance and training, being responsive to loss control recommendations and working with your insurance agent to both present your business in its best light and to understand how insurance functions as a tool will put you in the best position to weather the storm. Hard markets are no fun for anyone, but a proactive and prepared business can avoid most of the issues they cause.

Meesha Luce is Maine's Young Agents Committee Chairwoman



[Meesha Luce, CPIA, ACSR](#), a personal insurance account executive at Allen Insurance and Financial, is the 2023 chairwoman of the Maine Insurance Agents Association's Young Agents Committee.

A member of the MIAA Young Agents Committee since 2013, Luce was named the MIAA Young Professional of the Year in 2017.

She said: "I'm looking forward to building on all the work done

by the committee over the past few years. We're all so passionate about what we do and I can't wait to translate that energy into projects to help shape the future of our industry in Maine."

Past chairwoman of the MIAA Young Agents Committee is Ashley Purington of Gosline Insurance Group's Gardiner office.

Luce joined Allen Insurance and Financial in 2006. She is based in the company's Rockland office. She holds the Certified Professional Insurance Agent (CPIA) designation from the American Insurance Marketing and Sales Society and the Accredited Customer Service Representative (ACSR) designation from the Independent Insurance Agents & Brokers of America.

ABOUT MAINE YAC: The MIAA Young Agents Committee focuses on activities and communication to build insurance industry leadership potential among those in the industry who are younger than age 40 or have been in the industry for fewer than five years.

More

information:

<https://www.maineagents.net/YoungAgents/Pages/AboutMEYAC/default.aspx>

The Classic Question: What is a Home Worth? Valuing a Home from an Insurance Perspective



By Cale Pickford

For [Winter 2023 Maine Realtor Magazine](#)

Real estate agents know that valuing and pricing a home is more art than science. In most parts of the country, this question is a lot easier to answer, as homogenous homes in cookie-cutter subdivisions create a commodity-like price environment while homes in Maine are much more often one-of-a-kind assets.

The classic market-based answer to the question of value is that something is worth what someone is willing to pay for it. To get there, real estate agents look at recent comparable sales but often agents go with their gut, using recent sales and market momentum as a guide.

The seller's situation can also guide pricing. I would argue that the art of valuing the home is the most important role that the real estate agent plays in both the buy and sell side of the transaction.

Valuing a home from an insurance perspective is a different, but no less important job, and in many cases just as subjective. Insurance agents look to insure homes at the cost to replace new, assuming a total loss. Generally, you'd also add in the cost to demolish the damaged structure and dispose of the debris. If the market value of a home and the replacement value of the home are the same, that is purely coincidence.

Now, how do insurance agents get to the correct valuation?

Software

All insurance agents have access to replacement cost estimating software. The agent fills in data about the home such as building shape, square footage, year built, basement type, number of bathroom and so on. The agent can select grades from drop down menus to assign the quality of the construction. These options range from basic contractor grade to custom luxury, with several grades in between. Agents can also fill in fields for flooring, built ins, extra features, with thousands of options and exponentially more combinations. The downside with this software is that it is only as good as the assumptions built into it by the developer and it probably works best with newer, modern built homes in regions with developer-based construction. Still, this is an important tool.

Conversations with local contractors and architects

These are the professionals who have the real time information. They know exactly what their material, labor and subcontractor costs are, and that information is always going to be more regionally accurate. Most builders and architects can break down the cost to rebuild in a per square foot number and the agent can use that as a range to overlay with the valuation report generated by the replacement cost software.

Valuation specialists working with insurers

Insurers are paying the claims, so they have a lot of data on hand about the cost to replace a home. Many insurers have specialists in-house or they work with third-party inspectors to inspect homes and perform their own replacement cost analysis. A diligent agent will have a conversation with the insurer before issuing coverage to make sure they are comfortable with the replacement cost number. Working with an insurer who inspects the home (almost always after the policy is issued) should

provide peace of mind to the homeowners that a professional has seen their home, documented its unique features and come up with their own cost to replace.

With all these tools at the insurance agent's disposal, coming up with an accurate replacement cost number is still part science and part art. A diligent agent will always err on the high side because a homeowner does not plan to have an insurance claim. When you're building a new home, you can work within the contractor's schedule and perhaps even get several bids and select the lowest option. This is usually not the case following an insurance loss. Also, historic homes cost far more to replace than the equivalent modern home due to unique materials, dimensional lumber, and custom finishes. The best tip for homeowners is to work with an independent agent who understands the importance of being properly insured and has the expertise to work collaboratively with the homeowner to get there.

Top tip: Look for insurance policies that offer guaranteed replacement cost coverage. A guaranteed policy is a promise to rebuild regardless of the limit of coverage: essentially unlimited. If that is not available opt for one that provides extended replacement cost, usually expressed as a percentage of the dwelling limit on the policy: for example, 125% or 150% extended replacement cost.

Loss Control Visits: Taking a

Proactive and Collaborative Approach



By [Dan Bookham](#) for December 2022 [WorkBoat](#) Magazine

Hang around vessels, shipyards, terminals and insurance long enough and you are bound to become familiar with the seemingly strange ritual of the loss control visit. The frequency of the visits depends on the individual insurance company but invariably at some point risk engineers will show up to visit clad in high viz and hard hat, usually clutching a camera (and sometimes a clipboard) to inspect your boat or facility for potential hazards and issues. Sometimes they bring donuts. They also always issue a report and list “recommendations” (read requirements, lest you lose your insurance), which, unlike the Krispy Kremes, can often feel hard to digest.

It doesn't have to be that way, however. By taking a proactive approach to risk management and drawing on the resources of your insurance company (resources your premium payments fund), those loss control visits can feel less like a visit by a drill instructor looking for an unmade bed and more like a collaboration with safety specialists who can both save you

money and ensure your people head home each day or after each trip with the same number of digits and limbs they had when they came in.

In preparing for a loss control visit, I highly recommend working with your insurance agent to undertake a preliminary walk-through to see if you both can spot any easy fixes or potential trouble spots (a frayed cord on a tool for example, or sloppy housekeeping in a workshop). Having your own punch list of planned corrections and improvements will minimize any surprises and make it easier to budget for the fixes. When the loss control team visits, rather than just relying on the written report, be sure to ask them to flag issues in a post walk-through meeting so you can discuss them while memories are fresh.

When the report comes in, be prepared to respond with a timeline to address the elements they raise. I've often found that draconian demands to make immediate fixes soften if you demonstrate a willingness to work on trouble spots at a reasonable (and often more affordable) pace. Proactively use the tools insurers provide, both online and in person, to make the most of your premium dollars and improve the safety and risk profile of your business.

Not only does a proactive and collaborative approach to loss control make the workday safer for your people, your customers and their property, your passengers, and your own stuff, it also can result in lower lifetime insurance costs as fewer claims and a proactive approach to safety and risk make you an attractive customer for insurers to woo.

Home Heating Safety – Fall 2022

Electric Space Heaters

- Only use space heaters that have UL or FM tested and approved listed on their labels.
- Position at least 3-feet away from anything combustible such as curtains, furniture, bedding, paper, and decorations during the holiday season. Never place clothing, hats, or mittens on space heaters to dry.
- Always turn off space heaters when leaving the room or going to sleep.
- Ensure your space heater has an automatic safety shut-off switch that turns it off in the event the heater tips over.
- Avoid using extension cords or power strips with your space heater, and do not plug multiple space heaters into the same outlet. Always unplug your space heater when not in use.



Wood/Pellet Stoves & Fireplaces

- Should be serviced annually by a qualified technician. Chimneys, flues, and exhaust pipes should be cleaned annually by a certified professional.
- Ensure wood stoves are on their own separate flue from any other furnace or heat source.
- Allow ashes to cool completely and use a non-combustible metal container to dispose of ashes.
- Do not vacuum ashes with a household vacuum.
- Only burn dried and seasoned wood in your fireplace/wood stove. Refer to the manufacturer's instructions and only burn the recommended pellets in your pellet stove.
- During the holiday season, use caution and position all decorations at least 3-feet away from your stove/fireplace.



As consumers, we're all experiencing the impacts of the current economic inflation, rising energy costs included. Over the past year, average heating oil prices have increased 50%; natural gas by 18%; and propane by 42%; to some of the highest prices in decades.

Heading into the winter heating season, higher heating costs can put a strain on household budgets and make alternative heating sources an attractive solution.

Keep your home warm and your family safe this winter by reviewing these secondary heat source safety recommendations and taking preventative steps to avoid an accident. [View this PDF](#) from our colleagues at [MMG Insurance.](#)