



**THE INSURANCE LIBRARY
ASSOCIATION OF BOSTON**
Saval Insurance Education Center



THE NAME OF THE GAME

It's that time of year again! We want your nominations for the 2018 Insurance Professional of the Year.

Please [email us](#) your suggestions for winners, including why you think that person would be a good choice. If you have a copy of the nominee's CV or a profile of him or her please include that as well.

Each year the award is presented to a person who demonstrates leadership and exemplifies those qualities that engender understanding of and respect for the insurance industry. The specific criteria for the winner is that he or she Has earned the respect and affection of the insurance community and Is recognized as hardworking, public-spirited, and trustworthy. Ultimately, the winner is decided by a committee comprised of a cross section of the industry who rely very heavily on the nominations we've received.

Don't miss your chance to have a voice in who will be this year's Insurance Professional of the Year, [email today!](#)

IN THIS ISSUE

**2018 INSURANCE
PROFESSIONAL OF THE
YEAR NOMINATIONS**

**SANDRA PARILLO
HONORED**

ANNUAL FUND UPDATE

EDUCATION UPDATE

**INSURANCE QUESTIONS
& ANSWERS**



Ms. Sandra Glaser Parrillo

SPEAKING OF INSURANCE PROFESSIONALS OF THE YEAR ...

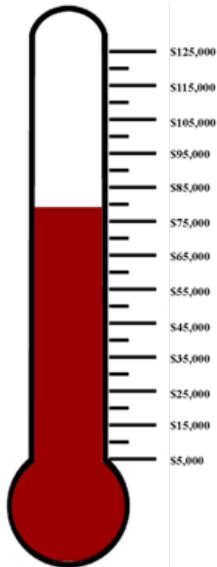
Bryant University recently announced that Sandra Glaser Parrillo, 2011 Insurance Professional of the Year Award Winner and President and Chief Executive Officer of Providence Mutual Fire Insurance Company, will receive an Honorary Doctor of Business Administration degree and will deliver the Graduate Commencement address as part of the University's 155th Commencement. The Graduate Program exercises are scheduled for May 17, 2018.

Ms. Parrillo has been recognized as a leader in her industry and one of the region's 25 most industrious and influential businesswomen by Providence Business News. She assumed her current position in 2000, and under her leadership, the organization has evolved into a growing and financially strong enterprise.

In 2001, Ms. Parrillo received the Charles B. Willard Achievement Award from Rhode Island College, and she received the 2010 Women in Insurance Leadership Award from Insurance Networking News magazine. In 2011, she was named Insurance Professional of the Year by the Insurance Library of Boston. Dedicated to her profession and to the communities that Providence Mutual serves, Ms. Parrillo's civic engagement includes serving as a director of Cranston Print Works, Mutual Fire Insurance Association, NAMICO Insurance Company, The Champlin Foundation, the Rhode Island Public Expenditure Council, and the Greater Providence Chamber of Commerce, where she is vice chair of the board of trustees. A member of the Insurance Commission of the Roman Catholic Diocese of Providence and the Rhode Island Governor's Insurance Council, she serves on the board of trustees of the American Institute for Chartered Property Casualty Underwriters. Ms. Parrillo holds a B.S. in Business Management and a B.A. in Mathematics from Rhode Island College, and an M.B.A. from the University of Rhode Island.

Congratulations!

ANNUAL FUND UPDATE



The Insurance Library's Annual Fund Campaign is a chance to reinvest in your industry. Last year's donations enabled The Library to go live with our [online catalog](#), create new online classes and sustain our collection.

(Annual fund continued on page 3)

EDUCATION UPDATE

The Library is always on the hunt for good instructors. If you have strong communication and presentation skills as well as technical expertise and experience in the insurance industry and you are interested in teaching, please contact our Executive Director, Glenn Cryan at: gcryan@insurancelibrary.org

The Library is working on creating more online content as well as focusing on 2-3 hour seminars on emerging topics of interest. Have an idea for a class you'd like to see? [Please email](#).

Speaking of classes, we still have space in the following classes scheduled to take place before the end of the month:

- [Ethics 201](#) (3 MAE) May 23
- [Introduction to Underwriting](#) (10 MA GEN) May 23 & 24

As always, if you have any questions about public classes or about setting up an on-site class at your offices, please [contact us](#)!

QUESTIONS AND ANSWERS

Below are some questions we've received in the last few months, we thought they might be of interest to some of our readers as well! Please note that we are not a legal authority and all of the answers provided are for informational purposes only, you should look at the actual source itself, not just our answer.

Q: *I'm thinking about becoming a Lyft driver but I'm not sure about how to insure myself/how much it might cost, do you have any resources?*

(Questions & Answers continued page 4)



ANNUAL FUND UPDATE

This year's goal is to reach \$125,000 by June 30, 2018.

We're almost two thirds of the way there with \$76,320 donated thus far. If you haven't given yet this year, you can still [donate](#).

130 years ago, our founders sought to make The Insurance Library *"the best thing of the sort in the world!"* Thank you to those who have given to make that vision a Reality.

Platinum Level

Chubb
RIMS

Gold Level

AIM Mutual Insurance Companies
AON
Arthur J. Gallagher
Atlantic Charter Insurance Co.
Bender Hatch
Mr. Adam Devine
HUB International New England
Liberty Mutual Insurance Company
Malecki Deimling Nielander and Associates

(Annual Fund continued page 4)

QUESTIONS AND ANSWERS

A: The first resource we provided was a great visual produced by USAA for [Ridesharing Gap Insurance](#) which helped explain the insurance issues surrounding driving programs like Lyft. We were able to direct the potential driver to an excellent article put out by [Agency Checklists](#) in April 2017 which addressed her questions more thoroughly. While it focused on MAPFRE's TNC endorsement, it also provided some background information on legislation and how TNC endorsements work in general. There was even a section with an estimate for insurance costs.

On the [MAIA](#) website, we were able to find additional information, including some specimen endorsements from Allstate and Plymouth Rock who also offer ridesharing coverage in Massachusetts.

Q: *I'm moving to Vermont and I'll need homeowners and auto insurance, can you help me figure out who offers that?*

A: We were able to provide information on the top insurers by market share for home and auto through *Best's By Line By State Reports*. We also provided a link to the NAIC's [Consumer Information Source](#) where the patron could look up consumer complaint information. To truly help with the maze of purchasing insurance, though, we did recommend that the patron consider a [Trusted Choice agent](#).

Q: *I've just inherited a boat but I have no idea how to insure it. I am also considering options for renting it out or putting advertising on it. Someone said that might make insurance even more complicated. Do you have any information on who might insure boats and what kind of insurance I can get?*

A: In this case, the heir is in luck, at least according to two *Rough Notes* articles we found on the topic, [here](#) and [here](#). It appears that the boat insurance market is currently highly competitive meaning insureds can expect good pricing as well as bundling and niche offerings including for "peer to peer rental." The articles even provided contact information for companies providing insurance solutions for this product. Both articles note that the insurance is not standard and can vary significantly between carriers. In such cases, we always recommend contacting an informed agent or broker to help navigate.

ANNUAL FUND UPDATE

Gold Level, continued

Morrison Mahoney, LLP
Norfolk & Dedham Group
Quincy Mutual Group
Savings Bank Life Insurance of MA

Silver Level

Allied World Assurance
The Andover Companies
Arbella Insurance Group
Arrow Mutual Liability Insurance Co.
Coverys
Ms. Erin E. Cummings
Francis E. Provencher Insurance
Agency
Melick & Porter
MPIUA
Mr. & Mrs. Stephen J. Paris
Providence Mutual
Vermont Mutual Insurance Group

Bronze Level

Albert Risk Management
Consultants
Auto Insurers Bureau of MA
B.R. Alexander & Co.
Mr. Michael Christian
Cleary Insurance
Deland, Gibson Insurance Associates
D. Francis Murphy Insurance Agency
Eastern States Insurance
Fred C. Church
Gilbert & Renton
Guy Carpenter & Co.
Mr. Gregg L. Hanson
Northstar Insurance Services
Quinn Group Insurance
RLA Insurance Intermediaries
Robert Hughes Associates
Sloane & Walsh

(Annual Fund continued page 5)

ANNUAL FUND UPDATE***Bronze Level, continued***

Sprague Operating Resources
 Spring Consulting Group
 Thomas Black Insurance Agency

Friend of The Library Level

Agency Checklists
 Albert B. Allen
 Allston Insurance Agency
 Anchor Insurance Group
 Benevento Insurance Agency, Inc.
 Boston CPCU Society Chapter
 Boxborough Insurance Agency
 Mr. James C. Boyce
 Mr. Richard W. Brewer
 Cabot Risk Strategies
 Charles F. Murphy
 Christo-Tyrrell Insurance Agency
 Mr. Fred R. Coryell
 Mr. Burl Daniel
 Mr. Ronald Demerjian
 The Dowd Agencies
 Dwight Rudd & Company Insurance
 Eastern Adjustment Company
 Elliot Whittier Insurance Services
 Fair & Yeager Insurance Agency
 First Indemnity Insurance Group
 Foley & Palenscar Insurance Agency
 Francis J. LaRovere Insurance Agency
 Francis M. Walley Insurance Agency

Gallant Insurance Agency
 Gaudette Insurance Agency
 Gove & Feldman
 Mr. William F. Hofmann, III
 Mr. Olie Jolstad
 Mr. Edward S. Katersky
 Koundakjian & Company
 Langley & Banack
 Leslie S. Ray Insurance Agency
 Morse Insurance Agency
 Mr. Paul Oberlander
 N. Pingree Insurance Agency
 Peter Rossetti Insurance
 R.C. LaFond Insurance Agency
 R. L. Tennant Insurance Agency
 Risman Insurance
 Rush-Kent Insurance Agency
 Standard Publishing Corporation
 Mr. David Stegall
 Tarpey Insurance Group
 TLJ Partners
 Twin Elms
 Wedgwood-Crane & Connolly



If you have donated but don't see your name on the list, please contact us so we can get you on the next list we send out!

