



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



WE WANT NAMES!



Past Insurance Professionals of the Year

It's that time of year, we are looking for nominations for this year's Insurance Professional of the Year Award Winner. We need your nominees by **Wednesday, April 26th** (a week from today).

Please [email us](#) your suggestions for winners including why you think the person would be a good choice

(Nominations continued page 2)

IN THIS ISSUE

**1 WEEK FOR INSURANCE
PROFESSIONAL OF THE
YEAR NOMINATIONS**

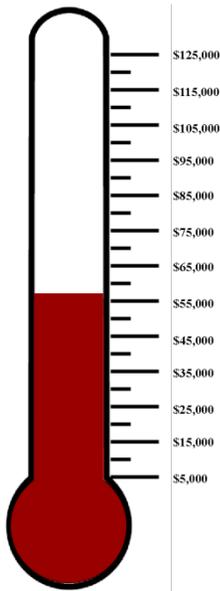
ANNUAL FUND UPDATE

**OUR ONLINE CATALOG
HAS GONE LIVE**

**DON'T MISS OUT ON
THESE CLASSES**

**INSURANCE QUESTIONS
& ANSWERS**

ANNUAL FUND UPDATE



Letters soliciting for the Annual Fund went out in December and the response has been phenomenal. We are nearly half way to our goal of \$125,000 with two months left to go. We hope if you haven't given already, you'll consider giving now so we can reach that goal.

When we wrote in December we mentioned several initiatives that the annual fund enables. One project was creating an online catalog. As you will see later in the newsletter. We have officially unveiled the catalog, making it easier to search much of our collection. By donating to our organization, you reinvest in your industry.

We especially want to thank those individuals and organizations listed below who have supported our work!

(Annual Fund continued page 3)

NOMINATIONS, *Continued*

If you have a copy of the nominee's CV or a profile of him or her please feel free to 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 but they 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!](#)

ENTERING THE 21ST CENTURY

As we mentioned earlier in this newsletter, The Insurance Library is happy to announce that we've recently unveiled a *new* [online catalog](#).

Much of our collection is now available to be searched by anyone. You can see what books we have on a particular topic as well as search for specific titles or books by a specific author. If you're having trouble finding an item, please *do* [contact us](#) we are happy to do a more thorough search, especially for more arcane items.

As a reminder, members also have access to our Journal Index through our [Member Portal](#). If you are a member (or an employee of a member company) make sure to set up your login credentials today!

ANNUAL FUND UPDATE***Platinum Donors (\$5,000 and Above)***

Safety Insurance Company

Gold Donors (\$2,500-\$4,999)

Aon

Arthur J. Gallagher & Co.

Atlantic Charter Insurance Company

Mr. Adam Devine

Eastern Insurance Group

Liberty Mutual Insurance Company

Malecki Deimling Nielander & Associates

Nancy Z. Bender Insurance Agency

Norfolk & Dedham Mutual Fire Insurance Company

Quincy Mutual Fire Insurance Company

Silver Donors (\$1,000-\$2,499)

The Andover Companies

Arrow Mutual Liability Insurance Company

Francis E. Provencher Insurance Agency

Gen Re

H.R. Hatch Insurance Agency

Massachusetts Property Insurance

Underwriters Association

Mr. & Mrs. Stephen J. Paris

Mr. Christopher Schenck

Thomas Black Insurance Agency

Vermont Mutual Insurance Company

Bronze Donors (\$500-\$999)

Albert Risk Management Consultants

Allied World Assurance Company

ARS Restoration Specialists

B.R. Alexander & Co. Inc.

Cabot Risk Strategies

Central Mutual Insurance Company

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Melick & Porter, LLP

Narragansett Bay Insurance Company

Northstar Insurance Services

Robert Hughes Associates Inc.

Rogers & Gray Insurance Agency

Sloane & Walsh

Soucy Insurance Agency

Sprague Operating Resources LLC

Spring Consulting Group LLC

Friends of The Library (Any Amount)

Acadia Insurance Group

Agency Checklists

Allston Insurance Agency, Inc.

Aloisi & Aloisi

Anchor Financial Insurance Group, Inc.

Benevento Insurance Agency, Inc.

Boston Chapter CPCU

Boston Insurance Brokerage, Inc.

Boxborough Insurance Agency

Mr. D. Peter Brennan

Mr. Richard W. Brewer

Burl Danial Associates

Christo-Tyrrell Insurance Agency, Inc.

Mr. Fred Coryell

Mr. Ronald Demerjian

Dwight Rudd & Company Insurance

Elliot Whittier Insurance Services

Francis J. LaRovere Insurance Agency, Inc.

Francis M. Walley Insurance Agency, Inc.

Fred C. Church, Inc.

Gaudette Insurance Agency, Inc.

Gilbert Insurance Agency, Inc

H.J. Wiseman Insurance Agency

Hassett & Donnelly, P.C.

Mr. Charles C. Hewitt, III

Mr. William F. Hofmann, III

James J. Dowd and Sons Insurance Agency, Inc.

Koundakjian & Company, PC

Mr. E. Donald Lewis

Licata Risk Advisors

Lynn & Lynn Public Insurance Adjusters, Inc.

Morse Insurance Agency, Inc.

Multi-Line Insurance Agency

Mr. Paul Oberlander

Peter Rossetti Insurance Agency, Inc.

Risman Insurance Agency, Inc.

RL Tennant Insurance Agency

Soucy Insurance Agency

Standard Publishing Corporation

Tarpey Insurance Group, Inc.

TLJ Partners

Wedgewood-Crane & Connolly Insurance Agency, Inc.

Willis-MacKinnon Insurance Agency, Inc.

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: How does the reference process work in Massachusetts and must it be begun before the two year statute of limitations on a claim?

A: We provided a link to the law as well as links to two handy guides on reference, one from Property Insurance Coverage Law and one from Sloane & Walsh.

We reminded the consumer that we were not legal professionals, but that three cases we found indicated that the reference proceeding must be started prior to the end of the two years. The cases we thought addressed this topic were: Hawley v. Preferred Mutual, J&T Enterprises v. Liberty and Nunheimer v. Continental Insurance. One case indicated reference should be begun at least 10-20 days prior to the deadline so the insurance company would have the legal amount of time to respond. Nothing we found indicated that delay and negotiation on the part of the Insurance Company affected the two year time limit (though it might affect a bad faith claim).

Q: Is it possible to purchase coverage for mold for a home?

A: ISO has a few endorsements which can provide limited coverage for mold depending on which homeowners policy you have. We provided the consumer with a copy of the HO 04 27 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage endorsement which can be attached to the HO 03 as well as some brief analysis on the endorsement.

Q: Can you suggest any expert witnesses to determine the earning potential of an insurance professional?

A: We suggested that the patron consult the ARIAS US Arbitrator Search System as many of them also act as expert witnesses. The SEAK Expert Witness Directory also has a list of insurance experts.

To do some of her own research, we also recommended checking out the IIABA Agency Universe Study or their Best Practices publication which can often provide some information on salaries.

EDUCATION UPDATE

The Library is continually 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 3-4 hour seminars on emerging topics of interest.

Speaking of classes, we still have space in the following upcoming classes:

- [Avoiding Litigation of Construction Defect Claims](#)
- [Insurance 101: An Introduction to Insurance](#)
- [Massachusetts Commercial Automobile Insurance](#)
- [CPCU530, Business Law for Insurance Professionals \(2 Day\)](#)
- [Introduction to Property & Liability Insurance](#)
- [Owner Controlled Insurance Program Seminar](#)
- [Negotiation Skills Workshop](#)

As always, if you have any questions about public classes or about setting up an on-site class at your offices, as well as suggestions on topics you'd like to see covered, please [contact us!](#)