

The

Nevada Independent Insurance Agents

November/December 2016

# Independent



# In this Edition

- 6 ..... *Commerical Marine: The Consequences of Widespread Appeal* by Jacquelyn Connelly
- 8 ..... From the Chairman—Scott Schellin, CIC
- 10 ..... *Large Commercial Clients Expect Expertise from Agents* by Jordan Reabold
- 15 ..... **NIIA SAVE THE DATE: 71st Annual Convention**
- 18..... **How to Hire Your Next Top Producer—CALIPER**
- 20 ..... **Trusted Choice: Use Carrier Co-op for Agency Success in 2017**
- 24 ..... **Nevada Young Agents—Chairman Scott Menath**
- 26 ..... *Merry Christmas—Here’s My Claim; 3 Reasons Workers Comp Claims Rise During the Holidays* by Donna Stewart
- 30 ..... **Education Calendar**
- 34 ..... *Flood Reform Update: House Committee Releases Draft Principles* by Jen McPhillips
- 35..... **NIIA 9th Annual Trade Show Information**
- 38 ..... **NIIA Board of Directors**



The Independent is the official magazine of the Nevada Independent Insurance Agents, and is published bi-monthly.

NIIA offices are located at  
491 Court Street, Reno, NV  
89501  
775.882.1366

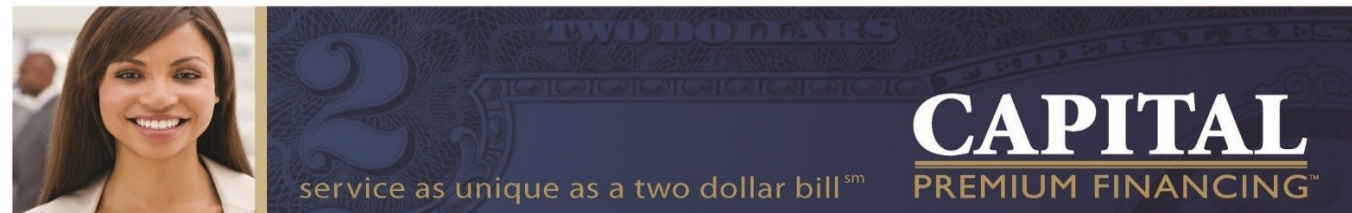
The Independent welcomes all advertising and editorial submissions. Inquiries for advertising, news releases, and editorial contributions can be directed to Donna Stewart at the NIIA office, or to [donna@niiia.org](mailto:donna@niiia.org).

## INCREASE YOUR REVENUE!

It's easy. Ask us how.

With exclusive profit sharing programs, financing insurance premiums has never been so easy or so profitable.

We finance. Insureds benefit. You profit.



Several plans available. Contact us today for details.

**1-800-767-0705**

[agencyrelations@capitalpremium.net](mailto:agencyrelations@capitalpremium.net)

[www.capitalpremium.net](http://www.capitalpremium.net)

**PREMIUM ASSIGNMENT**  
CORPORATION

Premium Financing Made Easy

**Arizona - Nevada - Utah**

### **Lorraine Carrillo**

Regional Account Manager

Direct: 702.236.2290

Email: [lorraine.carrillo@suntrust.com](mailto:lorraine.carrillo@suntrust.com)

Just some of the reasons  
to give us a try...

- Ease of Use
- Competitive Rates
- Flexible Terms
- Online Quoting
- Electronic Signatures
- Paperless Submissions

Please give us the opportunity to earn your business.

# The Independent Insurance Agent's Wholesale Broker

Founders Professional is a national independent wholesale insurance broker that only works with independent insurance agents. Founders Professional places management liability and professional liability insurance for all industry classes.



## MANAGEMENT LIABILITY

DIRECTORS & OFFICERS LIABILITY  
EMPLOYMENT PRACTICES LIABILITY  
FIDUCIARY LIABILITY  
CYBER LIABILITY  
FIDELITY BONDS  
KIDNAP AND RANSOM  
M&A DUE DILLIGENCE

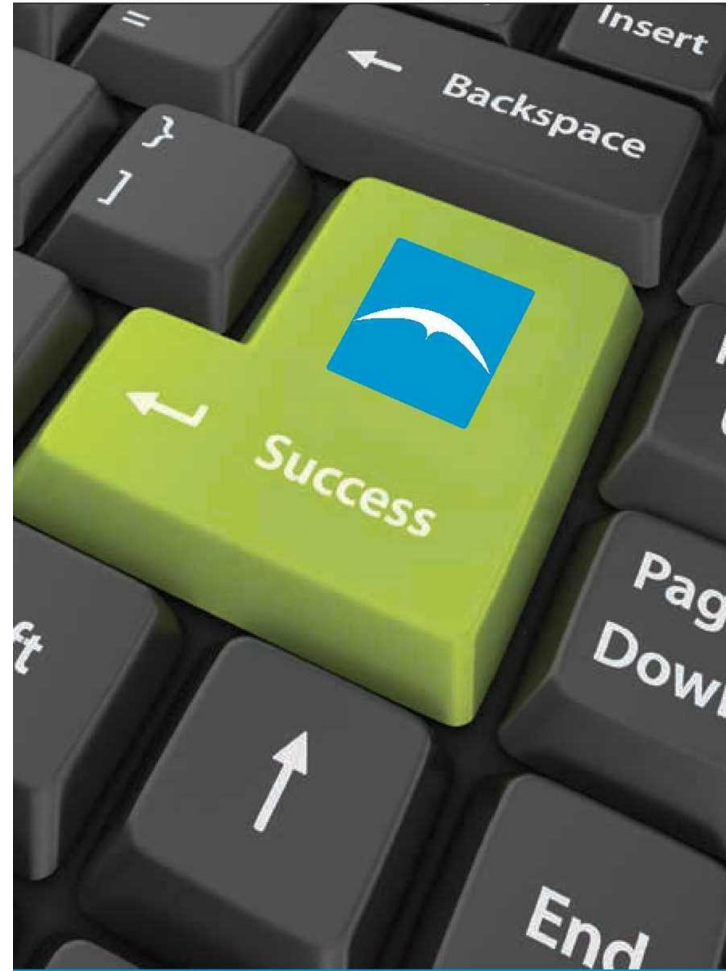
## PROFESSIONAL LIABILITY

LAWYERS  
ARCHITECTS & ENGINEERS  
ACCOUNTANTS  
MEDICAL PROFESSIONAL LIABILITY  
MISCELLANEOUS PROFESSIONAL LIABILITY  
BROKER DEALER & INVESTMENT BANKS  
INSURANCE AGENCY & INSURANCE COMPANY



**For Quotes Contact**  
Dan Vecchio  
Executive Vice President  
[dan.vecchio@founderpro.com](mailto:dan.vecchio@founderpro.com)  
312.219.6588  
[www.founderspro.com](http://www.founderspro.com)

*A National Independent Wholesaler, Licensed in 50 States*



## Build Your Business with a Respected Leader

Nevada Capital Insurance Company and its parent company Capital Insurance Group® (CIG) are looking for outstanding partners interested in growing their personal and commercial insurance business. Why CIG? We're the top-rated property and liability carrier in the West. For more than a century, we've provided a superior balance of coverage, protection and value. Plus, you'll be backed by a solid financial track record and extensive local knowledge, claims and underwriting experience.

### Nevada Capital Insurance Company is Your Key to Success

- Generous Profit-Sharing Plan
- 24/7 FastTrack Processing Claims Service
- 95% Positive Customer Feedback on Claims Service
- Customer Satisfaction Leader
- High Retention Rates
- Custom-Designed Coverage for the Continuous Protection of Your Customers' Investments
- Rated "A" Excellent by A.M. Best
- Outstanding Client Support with CIG's Client Service Center
- Exceptional Commission Schedule

**Call Barbara Peay at 775-321-1745  
for more information.**



More Safety. More Security. More Savings.™

[www.CIGinsurance.com](http://www.CIGinsurance.com)

Capital Insurance Group® (CIG) is the leading regional property and casualty insurer serving the Western U.S. since 1896. CIG insures Personal Auto, Homeowners, Farmowners, Condo Owners, Vacation Property, Renters, Apartment Building Owners, and many kinds of Commercial and Agricultural Auto and Property. The more than 115 year-old company is rated "A" (Excellent) by A.M. Best, the independent financial monitor of the insurance industry. CIG has been selected for the Ward's 50 as one of the safest and most efficient property/casualty insurers in the U.S. CIG manages personal, business, and agriculture risks underwritten by its affiliate companies: California Capital Insurance Company, Eagle West Insurance Company, Nevada Capital Insurance Company, and Monterey Insurance Company. Types of policies may vary from state to state.

# Commercial Marine: The Consequences of Widespread Appeal

BY JACQUELYN CONNELLY



To say commercial [marine insurance](#) is currently a buyer's market would be an understatement.

The industry boasts an overabundance of capacity from players both new and old—to the point where Damon Vaughan, senior vice president of Venture Insurance Programs' Tidal Marine unit, has “never seen anything like it.”

“There's a very strong appetite to get into specialty marine,” observes Vaughan, who anticipates overcapacity to persist through 2017. “Even though it's already very crowded, one hears stories of additional players coming in, particularly Lloyd's syndicates.”

“Pricing changes right now are driven by new markets coming in and out of the market,” agrees Shawn Kucharski, president & CIO of Falvey Yacht Insurance. “Over the last five years, you have seen many markets come in and then leave a few years later. Many of these are London capacity and hence have no problem coming in and out. There are one or two markets expected to leave the U.S. yet again in the coming year.”

## What's Happening

Lloyd's has always been a major marine player. But now, “many of these syndicates are finding it somewhat more expensive to underwrite business actual-

ly sitting at the box in London, and they're looking to put their tentacles out a little bit further afield,” Vaughan explains—which means “quite a few are setting up branches in the U.S. to get closer to the business.”

It's a big departure from the usual business model, where a Lloyd's broker works a piece of marine business into the syndicate in London, then assesses the risk there, Vaughan points out. “Now, they're really going out and garnering the business domestically at the source,” he says. “And that's in addition to many of the domestic carriers that are already very aggressive in the space.”

Why are so many insurers clamoring for a piece of the commercial marine pie? Vaughan notes that in the U.S., carriers don't have to file rate and form for marine business—which means “there's quite a lot of freedom in terms of what can be charged,” he explains. “It really is sort of a trader's market based on the skill of underwriter, the relationship with the broker and the knowledge of the space.”

And that, of course, can be a double-edged sword. “The good thing is the barriers to entry are not too high—you can move in and take advantage of major loss events to make meaningful profits quite quickly,” Vaughan explains. “The flip side is because there isn't filing of rate, there's no underpinning, so things can go quite low. Driven by pure competition, when you look at the equilibrium price, it's the purest form of supply and demand.”

Heading into 2017, the consequences are clear: Commercial marine faces “a case of oversupply” as an abundance of carriers fight over the business, Vaughan says.

And that's a problem, because “demand, particularly in our area, is not so strong at the moment,” Vaughan points out.

“If you look at the commercial marine lines we underwrite, a lot of that is affected by the price of oil. There are many insureds who are putting vessels into layup. The contracts aren’t there to work on, and it’s just not as busy as it once was given the low price of oil.” There are many insureds who are putting vessels into layup. The contracts aren’t there to work on, and it’s just not as busy as it once was given the low price of oil.”

“There’s obviously downward pressure on rates because ship owners really are fighting for every dollar,” agrees Andrew Hills, managing director of Lochain Patrick Insurance Brokers, which he helped found in 1987 with a group of London market marine insurance specialists. “With the lack of increase in world trade and the number of ships that are now laid up, marine income drops further, because a laid-up vessel may only generate half the premium it does when it’s trading.”

#### **What It Means**

Vaughan has no doubt that ship owners will bounce back eventually. But at the moment, commercial marine “is in a sort of a depressed state,” he says. “So you’ve got less dollars to spend, you’ve got a soft insurance market and you’ve got many insurers kind of scrapping for the business.”

That’s the case even beyond the borders of the U.S. Patrick Barco, national product leader at Burns & Wilcox Canada, refers to Canadian marine insurance as “a very soft market situation” where complex risks don’t get the underwriting attention they deserve because “the bottom line is the lowest price.” Similarly, Hills says that when it comes to marine hull and liability insurance worldwide, “the market remains very soft.”

“In probably 19 or 20 of the last 20 years, hull underwriters have not made a profit,” Hills points out. “At the same time, we’re in a market where freight rates for ships are extremely low at the moment.”

But what’s tough for insurers is good for your clients. In a time when “buyers are spoilt for choice,”

Vaughan says, agents should consider insurer attributes A.M. Best ratings, capital size, security controls and specialization. “Obviously the buyer’s going to look at price, but the market is so competitive that a lot of companies are coming in within a hair’s breadth of each other on pricing.”

Vaughan suggests pushing longer-term policies, perhaps up to 18 months, “because in this current market, if you can lock in a cheap price, you might want to do that for a longer period—just to try and capitalize on how reasonable the market is.”

And don’t be afraid to be blunt with your clients when business is tough. “When a contractor doesn’t have too many contracts, or if business is slow or trading conditions are tough, point that out to your clients, and then really push to get as much leniency as possible from the insurance market,” Vaughan recommends. “At the end of the day, if the work schedule is down, exposure’s going to be down.”

Will any emerging risks change the tides for commercial marine insurance in 2017? Keep an eye on [Amagazine.com](http://Amagazine.com) and upcoming editions of the Markets Pulse e-newsletter to find out.

*Jacquelyn Connelly is IA senior editor.*

“[Commercial Marine: The Consequences of Widespread Appeal](#)” by Jacquelyn Connelly was originally published in the *IA Magazine* on December 19, 2016

# From the Chairman

What happened to 2016? As we reminisce about our last 12 months both personally and professionally, I am reminded of the classic story about Boston Celtics GM/owner/coach Red Auerbach drafting a then Junior Larry Bird with the 6<sup>th</sup> pick overall in the 1978 NBA draft (back then Larry wouldn't be able to play until the 1979 season). When asked why he would 'waste' a pick on someone who couldn't play for another season Red waved his signature cigar and remarked "Do you have any idea how short an amount of time one year is?" ...the rest you could say is history. Time flies and it's a good time of year to try and slow things down and take inventory of how things have gone and where they can be improved. I hope along with improvement we can all figure out a way to ease back and as they say, "*smell the roses.*"

As a reminder we will be having our 9<sup>th</sup> Annual Tradeshow at Tuscany Suites & Casino February 2, 2007 from 10:00AM - 8:00PM. If you have never been to a trade show I really encourage you to come. The access you get with our valued

Company partners at the Trade show is truly unique. The Tradeshow is also a good opportunity to reach out to the Big I office staff or the Board of Directors. We would love to have you at the Tradeshow.

I'd like to wish a Merry Christmas to all and a Happy New Year.



Scott Schellin, CIC—NIIA Chairman  
Nevada Insurance Agency Company  
775-323-5126  
scott@niacnv.com





Your  
insights

+

Our  
strengths and  
expertise

=

Top-class  
protection around  
the world

 **Swiss Re**  
Corporate Solutions

You know the risks your business faces. We have the capabilities and financial strength to meet the risk transfer needs of businesses worldwide. So why not combine your experience with our expertise, and your strengths with our skills? Long-term relationships bring long-term rewards.

**We're smarter together.**

[swissre.com/corporatesolutions](http://swissre.com/corporatesolutions)

# Large Commercial Clients Expect Expertise from Agents

BY JORDAN REABOLD

In relationships with brokers, what drives customer satisfaction among large commercial clients?

The most important factor is quality of advice, according to the J.D. Power 2016 Large Commercial Insurance Study. Across the industry, brokers receive an average rating of 8.34 on a 10-point scale for this metric.

Reasonableness of fees is the second most important factor, followed by ease of the renewal process; effectiveness of risk control services; variety of program offerings; effectiveness of program review; price and given services received; billing and payment process; and lastly, claims process.

“Quality of advice and reasonableness of fees are primary in part because people are looking at the relationship with a broker as a value proposition,” explains Greg Hoeg, vice president of the U.S. insurance practice at J.D. Power. “The quality of the broker’s advice, coupled with the price of what they’re offering, should go hand in hand.”

This is the second consecutive year in the three-year study that customers are most satisfied with brokers who cultivate consultative relationships. Among the 20% of large commercial clients that indicate their broker doesn’t understand their business needs, satisfaction decreases by an average of 136 points.

To combat this divide, Hoeg advises brokers to learn

more about the overall market in which their large commercial customers are competing. “It doesn’t directly impact their risk, but it gives you context in order to understand what the client is asking for and why they’re asking for it,” he explains.

“Understanding their business means you can speak their language and help as their ally. It also proves your expertise when you’re able to propose risk solutions that the client might not think of on their own.”

On the insurer side, profitability is the most significant driver of large commercial customer satisfaction. The study reports that the correlation between customer satisfaction and insurer profitability is .67, as measured by total commercial combined financial ratios. The highest-performing companies in the study are also among the industry’s strongest when it comes to combined ratios.

“The reason satisfaction relates to profitability is that large commercial insurers tend to retain more risk than small entities, and the pricing is more sensitive to risk this year as they look ahead to next year,” Hoeg explains.



When a large commercial client receives a high level of service with valuable products, “all that ties into the insurer’s book and the pricing impact it may have,” Hoeg says. “All those components come together and are made clear through an insurer’s profitability.”

Five factors contribute to a commercial client’s satisfaction with insurers, in order of importance: service interaction, program offerings, price, billing process and claims—and service interaction is where independent agents play a crucial role.

“If I own a business, the person I think of as my insurance expert, my risk manager, is going to be the person who sells me the business,” Hoeg explains. “An independent agent’s opinion is highly valued by large commercial clients.”

Part of an independent agent’s role as trusted adviser lies in their role as liaison between the client and the carrier: “If an agent sees that an insured is not being properly serviced,” Hoeg points out, “they will intervene to make sure their client gets the best service, which helps boost the insurer’s credibility”—thus contributing to a higher satisfaction rating.

Since the study is only in its third year, long-term trends are difficult to detect. But heading into 2017, Hoeg predicts that the property-casualty insurance industry should continue to focus on customer satisfaction if it wants to thrive.

“In a competitive marketplace, the insurance industry in general is one of the most highly ranked in-

dustries for customer satisfaction, particularly in the claims function,” Hoeg points out.

However, “the fact that we have a new Administration coming in, and the anticipated impact on the economy, can make a big difference. If the economy picks up, I would expect rates to level off or increase.”

*Jordan Reabold is IA assistant editor.*

“[Large Commercial Clients Expect Expertise from Agents](#)” by Jordan Reabold was originally published in the *IA Magazine* on December 15, 2016







**For over a century, we've helped our agents make small businesses a bigger part of their business.**

Since 1913, EMPLOYERS® has been hard at work helping agents get the best value for their clients' workers' compensation dollar.

**Here are a few ways EMPLOYERS can help your business grow:**

***Ease of Doing Business***

*Our online submission and quoting system streamlines policy binding.*

***Competitive Commissions***

*EMPLOYERS' generous commission structure along with our ease of doing business gives you the potential to greatly increase your revenue.*

***Marketing Support***

*We support your sales efforts with lead generation and co-brandable marketing materials.*

***Dedication to Long-Term Relationships***

*Our financial strength, over 100 years of experience, and the fact we have never left a market, means we will be there when you need us.*

To learn more about how EMPLOYERS supports our agents' efforts to find new opportunities, visit [www.employers.com](http://www.employers.com) or call 800-700-9113.

**EMPLOYERS®**

*America's small business insurance specialist®*



Copyright © 2016 EMPLOYERS. All rights reserved. In Nevada, insurance is offered through Employers Insurance Company of Nevada, Employers Compensation Insurance Company, Employers Preferred Insurance Company and Employers Assurance Company. EIG Services, Inc. (in California, dba EIG Insurance Services) is an affiliated agency and adjuster. Coverage not available in all jurisdictions.

A photograph of a natural rock archway, illuminated by the warm, golden light of a sunset. The sky is filled with soft, colorful clouds in shades of orange, yellow, and blue. The rock arch is the central focus, framing the view through it. A semi-transparent blue grid pattern is overlaid on the upper left portion of the image.

# Stability.

Markel FirstComp\* has always prided itself on stability. As a division of Markel Service, Incorporated, that stability is only enhanced through a long-term, large-scale organization with a track record of financial stability.

**Stable risk management.**

**Stable product.**

**Markel FirstComp workers compensation.**

**Markel Specialty.**

[firstcomp.com](http://firstcomp.com) | [markelcorp.com](http://markelcorp.com)



\*Insurance products and services written or provided by subsidiaries and affiliates of Markel Corp. including, but not limited to: Markel Service, Incorporated; Markel Insurance Services; Markel Insurance Company; Markel American Insurance Company; Deerfield Insurance Company; and FirstComp Insurance Company. Rev. 1/15 FC1179(0515)\_NV Independent Insurance Agents Convention Ad

**S  
A  
V  
E**



**T  
H  
E**

**Nevada Independent Insurance Agents  
71st Annual Convention  
Peppermill Resort Spa Casino  
Reno, NV  
June 18—20, 2017**

**D  
A  
T  
E**

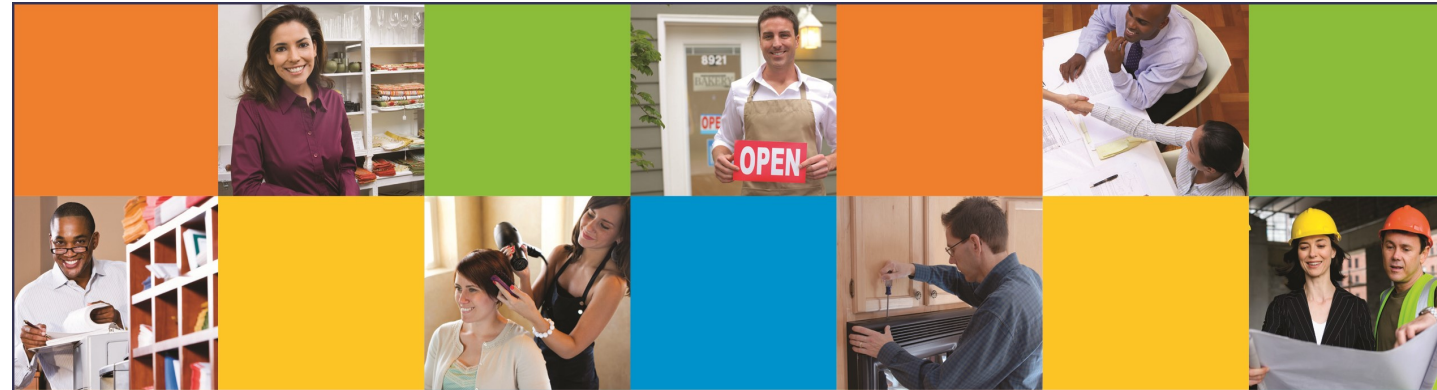
Here from industry leaders, highly respected keynote speakers; attend CE classes, and join the Nevada Young Agents for an Evening of entertainment!

**Registration Opens January 2017!**

For more information, call or email:

Donna Stewart—775-499-5977

Email: [donna@niia.org](mailto:donna@niia.org)



# THE RIGHT MIX

Founded in 1923, The Main Street America Group offers a comprehensive mix of commercial coverages designed for small businesses throughout the United States. Our competitively-priced commercial product suite, including our robust Main Line Business Owner's Policy program, as well as contractors', commercial auto, workers' compensation and umbrella programs, are ideal for your "Main Street" commercial insureds. Through our nine operating companies, we write more than a \$1 billion in premium annually and carry an "A" (Excellent) financial rating and "a+" issuer credit rating from A.M. Best.

We are committed to providing our Nevada independent agent-customers with a full suite of highly competitive commercial lines products to meet the needs of your insureds and to driving mutual profitable growth.

**To learn more, please contact Main Street America business relationship manager  
Andrea McHugh at (763) 657-8598 or [McHughA@msagroup.com](mailto:McHughA@msagroup.com).**



THE MAIN STREET AMERICA GROUP

[www.msagroup.com](http://www.msagroup.com)



15490 101st Avenue North, Maple Grove, MN 55369 • (800) 328-4628





# WHY SELL SAFECO?

- ✓ All the products you need
- ✓ Local support and service
- ✓ 100% agent focus



No other carrier gives independent agents the same combination of products, service and support as Safeco Insurance. We have **all the products your customers want**, from auto, home and motorcycle to watercraft, RV, classic car and more. We also offer **dedicated service and support for agents**, including local Territory Managers and marketing teams, local claims staff, dedicated underwriting and added benefits to help you succeed.

**Visit [SafecoNow.com](http://SafecoNow.com) for more information.**

© 2016 Liberty Mutual Insurance

The audience for this information includes insurance agents and brokers nationwide and is therefore general in nature. Every agent and broker is responsible for knowing the guidelines and laws that govern rating, underwriting and claims handling in their states. Coverages and features not available in all states; see the Product Guide(s) for details.

AP-5212 01/16

**Safeco Insurance**  
A Liberty Mutual Company

# How to Hire Your Next Top Producer



- The post puts the onus on the job seeker to explain away any alleged shortcomings, instead of on the company to determine what actually works best in the role it is looking to fill.

Discovering the qualities necessary for sales success in specific roles increases revenue, reduces turnover and ensures a profitable bottom line. But not every company has the resources to perform a comprehensive analysis on key job competencies associated with sales roles. This is where Caliper's job models come in.

Caliper builds its job models from mixtures of performance competencies that scientific verification has identified as critical success factors, including:

**Sales manager:** dynamics necessary for balancing leadership with managing one's own book of business

**New business development:** attributes associated with cold calling, lead generation, negotiating and reeling in accounts, often in a territory-based setting

**Account development:** roles that deal with relationship building and account retention

**Account service specialist:** blending client-services activities with up-selling and cross-selling duties

Job postings for sales positions tend to range between wishful and delusional thinking. The list of demands could read something like: "Aggressive, competitive self-starter that can close business and be customer-service focused. Must be a deadline-driven multitasker who is also highly detail-focused and organized."

Posting a list of unrealistic demands creates at least three immediate problems:

- Job seekers may think, "That's not me!" and move on—which means you risk eliminating potential top performers.
- The post doesn't give weight to different job demands, so the list may accidentally attract weaker applicants who are only strong in supporting competencies—not the critical ones.

**Strategic selling:** complex understanding of a client's business, relative to industry trends and market changes, is necessary to address long-range or ongoing needs

Visit Caliper online to learn more about [Caliper's job models](#).

**Technical sales:** subject-matter expertise and analyses of complex technical needs are paramount to success

**General sales:** basic essentials for sales positions, or new roles that have yet to be fully defined

The best part? Hiring managers can use the designated job model again and again as the sales operation expands, knowing they are hiring high-potential employees each time.

Caliper is a leading talent management company that, for more than 50 years, has helped businesses align their talent with strategy, acquire the right talent, develop strong people, develop key people, and improve individual and team performance. Caliper is the industry leader in successfully predicting and improving workplace performance for thousands of companies around the world.

**CALIPER**  
*Transforming Business Through People*

## Use Carrier Co-op for Agency Success in 2017

**Did you know that 50% or more of carrier co-op marketing funds for agencies go unused every year?**

Today's insurance consumer has multiple options and hoping they drive by your agency or find your agency website isn't a marketing plan.

Don't get me wrong, your agency website CAN be an effective marketing tool. But most aren't.

The unfortunate truth is that most agency websites aren't good at helping new prospects find the agency. Most agency websites only rank for one keyword: the name of the agency. So if the prospect looks for your agency by searching in Google with your name, they will find you. But if they search for auto insurance my state, or business insurance this town, most agencies don't appear.

Help is only a phone call away!

TrustedChoice.com Advantage subscriptions are often considered a reimbursable expense under many insurance companies' co-op marketing plans. The following companies have approved policies to extend co-op to the purchase of and Advantage profile:

Auto Owners Insurance

Ohio Mutual Insurance Group

Westfield Insurance

Other carriers have extended their co-op programs to Advantage profiles when asked, so just because one of your lead carriers isn't named above doesn't mean that they won't provide support.

### How does it work?

The primary way that an Advantage profile helps your agency is because a Google search returns TrustedChoice.com content in position one, two or three on page one for over **10,500 insurance key words**.

That means that Google believes that the TrustedChoice.com topic on those keywords is one of the top three most authoritative on the internet.

After the buyer does their research and looks to find an agency who can write their business, nearby Advantage agencies are prominently featured.

Get your agency off to a great marketing start in 2017 by signing up for an Advantage profile today!

Call TrustedChoice.com today at 855-372-0070 for more information.





Work with an insurance company that's right in your own backyard—EMC Insurance Companies. With a fully staffed office in Phoenix, EMC offers more than 100 years of experience in commercial insurance, plus local people who understand you and your markets. Local responsive service is just one reason agents in your area *Count on EMC*®.

**DOUG LINCOLN**, CPCU, CLU, CHFC, AU, AINS  
Resident Vice President  
EMC Phoenix Branch

“WE’RE RIGHT IN YOUR  
**OWN BACKYARD.**”

**PHOENIX BRANCH OFFICE**  
Phone: 800-432-8422 | Home Office: Des Moines, IA



©Copyright Employers Mutual Casualty Company 2016. All rights reserved.



# Our Umbrella Programs Give You *More* Options

**Preferred Property Program gives you broader, more flexible coverage with a range of limits**

Fast service and more security are what you get with Preferred Property Program. Our umbrella liability policies are written by XL Insurance with Chubb Insurance Group for excess layer – two of the industry’s most highly rated carriers.

- **Options of \$5 to \$50 million in umbrella coverage.**
- **Hi-Rise apartments up to 35 stories eligible.**
- **Developer-sponsored board eligible.**
- **Excess of D & O General Liability, Auto Liability, and more.**

*A subsidiary of*  
**JGS**  
 INSURANCE  
 Celebrating Our 95th Year

Contact us for a quote:  
[www.umbrellaprogram.com](http://www.umbrellaprogram.com)  
**888.548.2465**  
[info@umbrellaprogram.com](mailto:info@umbrellaprogram.com)



*Service is our specialty; protecting you is our mission*®  
 960 Holmdel Road, Holmdel, NJ 07733

## Ad Index

Pg. 3—Capital Premium Finances	Pg. 17—Safeco
Pg. 3—Premium Assignment Corporation	Pg. 21—EMC
Pg. 5—CIG	Pg. 22—JGS –Preferred Property Program
Pg. 7—Swiss Re	Pg. 23—ICW
Pg. 10—Founders	Pg. 35—AUAuto
Pg. 12—Acuity	Pg. 39—AmTrust
Pg. 13—Employers	Pg. 39—Imperial PFS
Pg. 14—Markel First Comp	Pg. 48—Burns & Wilcox



“ICW Group helped me build a rock solid work comp program.”

- John Wehrman  
MC Communications

With ICW Group you can achieve...

1. Fewer Claims

2. Less Costly Claims

3. Lower Ex-Mods

702.886.2555 | [www.icwgroup.com](http://www.icwgroup.com)  
ICW Group | 5888 W. Sunset Road, Ste 100 | Las Vegas, NV 89118



## New Years Resolution and How to Stay Motivated

By Scott Menath; NVYAC Chair

Well now that holidays are over please take a deep breath and sigh of relief; you made it through and we all know you already probably miss your family that you thought would never leave just days ago. January is finally here and welcome to 2017! Hopefully by the time you are reading this you haven't quite given up on your new year's resolution yet. If you have, fear not, as I have a quick tip for you to help you establish new and healthy work and personal habits. Studies show that over 40% of your decisions are made by your habits alone so why don't we establish some new ones?

Like many of you, each year comes and goes and I try and focus on the big picture. I start to view the insurmountable task of reaching my goals right away; both business and personal goals. In this industry we seem to be problem solvers first and everything else takes a back seat. When I try and accomplish the big picture all at once I get burnt out and

bogged down. My new year's resolution is already on the rocks by mid-February. So I say, let's start small. Focus on forming the habit more than the big impact. For example, I'd like to become cleaner when I'm at home. Rather than thinking about yard work, vacuuming, dishes, laundry, and general "honey do" projects; focus on one thing for a few weeks. For me this would be vacuuming. I'm going to start vacuuming one room a day for a few weeks rather than the entire home. The idea is that I will be establishing a new routine. I'll also most likely end up vacuuming more than one room at a time because I am already in the process. We all know that getting started is the biggest hurdle anyhow. After a few weeks you will feel guilty about not vacuuming because it is such a small task. This method translates to business as well. An example may be to reach out to all your clients individually. This may be a large task that will take a long time.



Rather than mull over the daunting task, start by picking up the phone, email or write a hand written note. Keep it small at first. Possibly one to two calls a day until a routine had been established. After that, reaching out to more clients will come effortlessly.

When you feel a new habit is forming, reward yourself. Staying positive is key to your psyche with forming long lasting habits. I hope to make 2017 a great year and form healthy habits for myself this organization and my clients. We are in a great industry and let's make it better together.

*SCOTT MENATH, Young Agents Chairman  
Menath Insurance  
1325 Airmotive Way, Ste. 320  
Reno, NV 89502  
775-831-3132  
scottmenath@menath.com*



# Merry Christmas – Here’s My Claim

## 3 Reasons Workers Comp Claims Rise during the Holidays

By Donna Stewart, RWCS



The holiday season is here! The office is buzzing about parties, Secret Santa games, gift exchanges, and ugly sweater contests. There are more than enough decorations going up and everyone seems to gather around the kitchen to see who brought in the next batch of holidays treats. For any employer, this would be the perfect scenario.

Unfortunately, not all employees cherish the yule tide offerings of their employer when it comes to the holidays. There are many reasons why employees become disgruntled between November and December, and this can have an impact on absenteeism and fraudulent workers comp claims. Here are a couple of reasons for claims, and recommendations that might help independent agents assist their clients if the inevitable question “how should we handle this claim” comes up.

### Reasons for holiday claims

#### Number 1 – No child care

Winter break for parents can be challenging. Schools typically close between two and three weeks during the Christmas and New Year holidays. Child care is essential for working parents

with children too young to be home alone. Especially if there is no winter program offered through the school district during the winter break. No family, no friends, no options can equal a drastic decision to report an injury in order to get enough time off to stay home with children. The employee might see this as a safer option than to risk losing their job from calling in sick for lack of child care. Remember, not all employees save their vacation for the holidays, and some company “sick time” policies are not written for “personal time.”

#### Number 2 – Lay offs

The hard reality for many employers, who have suffered a lack of production or sales, or completion of projects, is that lay-offs become necessary when keeping your doors open becomes harder. For the employees, these issues become part of the work atmosphere and the fear of being unemployed at the holidays becomes a life-changing concern. Rather than losing their job, it might seem much easier and a good idea at the time to report an injury, seek medical attention for that old football knee or chronic back pain, and become temporarily disabled until a new job can be found. This guarantees an income, albeit reduced to two thirds of their former salary, but nevertheless an income.

#### Number 3 – Time off for the Holidays

Let’s face it, not all employees keep very good track of their accrued vacation time or how much time they have actually used throughout the year.

Suddenly, Aunt Maybelle and Uncle Chuck show up for the holidays and now there is a dire need for time off. Human resources say not enough time off on the books and any time taken would be unpaid. So what is the next best thing when you have no paid vacation time left? File a claim! *Revenge* should be a “cause of injury” option on the injured worker claim form because it happens far too often.

#### **Can these claims be prevented?**

Unfortunately, the hard reality is that a person who is determined to file a workers comp claim will file a claim, and an employer cannot forbid them to do so. However, there are options for reducing the possibility of fraudulent claims and it doesn't take much to implement preventative measures.

**Documentation** - First things first, document everything! Documentation is the best protection an employer can have to establish knowledge of an illness or injury prior to a claim being filed. Does your employee limp from time to time? Request pain meds from the first aid kit more than two or three times a week? Do they grimace when lifting something over 10 pounds? Have they complained to another employee or supervisor about a week-end injury from jet skiing? All of these examples are reasons to talk to your employee, find out what is going on, and document their confidential medical file. You can also ask other co-workers or supervisors to write statements about their observations of, or conversations with an employee complaining of a non-work related illness or injury. Documentation is your best defense.

Secondly, document requests for time off that are denied. In some states, statutes might specifically outline the deniability of a claim if the claim is filed subsequent to a denied request for time off. Likewise, predetermined layoffs should also be recorded prior to the event. This is to create a document-

ed sequence of events for the employer in the event that “news” of the layoff gets out to employees before the actual announcement. Once again, if a claim is filed following the layoff, there may be statutes in your state that outline the deniability of the claim.

**Light Duty** - Keep in mind that once the claim is filed, it must be reviewed for validity before it can be accepted or denied. During that time period, the employer should be proactive with light duty. A solid Return to Work Program can prevent an injury from becoming a *disability*. If an injured worker is successful in convincing a doctor that their alleged injury is related to work, a physician might certify that person off work for enough days that qualifies them as temporarily totally disabled. This changes a claim from an injury to a compensated *disability*. This is what a fraudulent claim is hoping for; paid time off. Therefore, by implementing a light duty program an employer can keep an injured employee working and manage the cost of the claim; all while the employer works with their broker representatives or the insurance carrier to challenge the validity of the claim. Remember, the claim exists unless the employer or the insurance carrier can prove by a preponderance of evidence that it should not.

**In review**, the burden falls to the employer to prove that a claim is fraudulent or unrelated to work. Documentation is the best defense. Return to work programs save money and prevent disabilities. Be mindful of the unexpected needs of the employee, and be prepared for those who do not appreciate your cool yule!

*For more information about specific forms and employer requirements, consult with your insurance carrier or contact your Big I state association .*

*Donna Stewart is a Registered Worker's Compensation Specialist, a Master of Workers Compensation Law, and the Executive Director for the [Nevada Independent Insurance Agents](#)*

## Thank you to our Industry Partners

### Platinum Partners:

CIG / Nevada Capital Insurance  
Company  
Employers  
ICW Group  
Markel First Comp  
Capital Premium Financing

### Gold Partners:

Acuity  
Amerisafe  
Imperial PFS  
Safeco Insurance

### Silver Partners:

Allied Insurance  
AmTrust North America  
Liberty Mutual

### \*\*Travelers

### Bronze Partners:

EMC Insurance Companies  
Mercury Insurance Group  
Prime Insurance Company  
Live Oak Bank

(\*\*New partner)

## In Memorandum



Patty Sue Hutchinson  
1933—2016


Patty Sue Hutchinson, 83, a 64-year resident of Las Vegas, passed away peacefully at home Monday, October 24, 2016.

Patty had a long and distinguished career in the insurance field. She and John McFadden were co-owners of the successful McFadden Insurance Agency. Patty served as president of Nevada Independent Insurance Agents, as president of Independent Insurance Agents of Southern Nevada and, on two occasions, as president of Insurance Women of Las Vegas. She has received the Woman of the year award from the Insurance Women's Association of Las Vegas and the Insurance Person of the Year award from the University of Nevada Las Vegas' Institute for Insurance and Risk Management.

See more at:

<http://www.legacy.com/obituaries/rgi/obituary.aspx?n=patty-sue-hutchinson&pid=182342875#sthash.1ygEhZhn.dpuf>

# AUAUTO



Vanessa Joaquim  
Territory Manager  
(480) 319-1431  
[vjoaquim@auamga.com](mailto:vjoaquim@auamga.com)

- Competitive rates
- 24/7 claims reporting
- Easy to quote
- Web-based policy management system
- Competitive commissions

[auto.auamga.com](http://auto.auamga.com)

# NEVADA INDEPENDENT INSURANCE AGENTS

2016

Live & Interactive



## Webinars

### Register

Register by mail or online at [www.niia.org](http://www.niia.org). Payment can be made by check to NIIA, or by credit card. Once your registration has been processed, you will receive an emailed order confirmation. **24 hours before the class**, we will email you an invitation with the URL/link needed to enter the webinar at its scheduled time, a student outline, and webinar instructions.

### Attend

With a computer, Internet access, the latest version of Adobe Flash Player (a free download), and headphones or speakers, you can participate in a web-based **LIVE and interactive classroom**. Multiple registered students can attend as a group and share a computer, or you can participate on an individual basis. You can attend in your home or office.

### Get CE Credit

After the webinar and the completion of required documentation, Nevada Independent Insurance Agents will file your CE credit with Sircon.

**No exam** is required for CE credit.

It's really that easy!

### REGISTER FOR CLASSES

[HERE](#)

Or at

[www.niia.org](http://www.niia.org)

## November

Date	Webinar	Time (Pacific)	Instructor
3	E&O Risk Management: Meeting the Challenge of Change - Part One	6 AM - 9 AM	Keith Wilts
3	E&O Risk Management: Meeting the Challenge of Change - Part Two	10 AM - 1 PM	Keith Wilts
4	Business Auto Coverages	6 AM - 9 AM	Patrick Deem
7	Contractors Property Exposures	10 AM - 1 PM	Paul Burkett
11	Insuring Toys and Collectibles	6 AM—9 AM	Keith Wilts
14	Personal Auto Policy	10 AM - 1 PM	Keith Wilts
17	Unlocking the Secrets of D&O Insurance	10 AM - 1 PM	Richard Clarke
18	Farm Property Coverages	6 AM - 9 AM	Keith Wilts
21	Ethics and Agent Liability	10 AM - 1 PM	Paul Burkett
22	Who Is An Insured	6 AM - 9 AM	Keith Wilts
22	Workers Compensation	10 AM - 1 PM	Bryan Tilden
29	Commercial Property Coverages <i>Exploring Key Concepts</i>	10 AM—1 PM	Patrick Deem

## December

Date	Webinar	Time (Pacific)	Instructor
2	Cyber Liability	6 AM - 9 AM	Paul Burkett
5	The Dirty Dozen	10 AM - 1 PM	Keith Wilts
6	Insurance Valuation Strategies	6 AM - 9 AM	Bryan Tilden
6	It's Not My Fault, or Is It? - Liability Issues in Personal Lines Policies	10 AM - 1 PM	Ross Pearce
7	Condominiums	10 AM—1 PM	Ross Pearce
8	E&O Risk Management: Meeting the Challenge of Change - Part One	6 AM—9 AM	Keith Wilts
8	E&O Risk Management: Meeting the Challenge of Change - Part Two	10 AM - 1 PM	Keith Wilts
9	Farm Liability Coverages	6 AM - 9 AM	Keith Wilts
12	Dispelling the Myths of Workers' Compensation	10 AM - 1 PM	Patrick Deem
13	Insuring Trusts—Protecting Your Client's Wishes	6 AM - 9 AM	Paul Burkett
14	Ethical Dilemmas ... Making the Right Choices	10 AM - 1 PM	Keith Wilts
15	Fiduciary Liability, ERISA Bonding, and Employee Benefits Liability <i>The Affordable Care Act contains significant Responsibilities for benefit plan decision makers</i>	10 AM—1 PM	Patrick Deem
16	Personal Auto Hot Topics... What You Need to Know	6 AM—9 AM	Keith Wilts

*Come Grow  
with Us!*

**25%**

Avg Annual Rate of  
Direct Written  
Premium Growth  
(2010 - 2015)

**OPPORTUNITY**

**You don't triple in size in five years without satisfied agents!**

- We now feature more lines of business in most states (including a *One-Stop Insurance Shopping* solution via **BizGUARD Plus**).  
*Workers' Compensation • Property/Liability (via our Businessowner's Policy) • Commercial Auto • Commercial Umbrella/Excess • Professional Liability • Disability*
- We are a stable open market for your commercial Property & Casualty accounts that provides the qualities you seek:  
*Competitive Pricing • Unique Coverage Extensions • Excellent Commission Potential • Broad Underwriting Appetite • Easy Submission Process • Superior Customer Service*

Visit [www.guard.com](http://www.guard.com) for product availability in specific states.



*We're the quote you could come up  
against, so why not join us? Go to  
[www.guard.com/apply](http://www.guard.com/apply)*

*Follow us:* [f](#) [t](#) [in](#) [g+](#)



# DRIVEN BY GROWTH

## FOCUSED ON YOUR GROWTH

Imperial PFS, the leader in premium financing, continues to focus on the success of our agency partners.

Our regional sales force and local branch offices offer a unique perspective to understand your challenges. Our creative service offerings include numerous programs that are designed to benefit you and your clients. We look forward to your continued partnership with Imperial PFS and providing you the most comprehensive benefits in the industry.



THE NATURAL CHOICE.®

ipfs.com marketing@ipfs.com  
Phoenix: 800-561-2612 Spokane: 800-234-7373

Imperial PFS was awarded the NIIA Affiliate of the Year Award for the fourth year in a row. Congratulations to Lorraine Carrillo, Shirley Aguirre & the IPFS branches for your continued efforts.



# | AmTrusted

Join our unmatched team of independent agents offering workers' comp and commercial lines insurance, including:

- Small-Business, Multi-Line Coverage
- 6th Largest National Workers' Comp Provider
- A.M. Best Rating of "A" (Excellent) FSC "XIII"



For more information, please contact **Regional Sales Manager Rosemarie Simmons** at **909.238.5421** or **Rosemarie.Simmons@amtrustgroup.com**.



A.M. Best Rating of "A"  
(Excellent) FSC "XIII"



AmTrust North America  
An AmTrust Financial Company

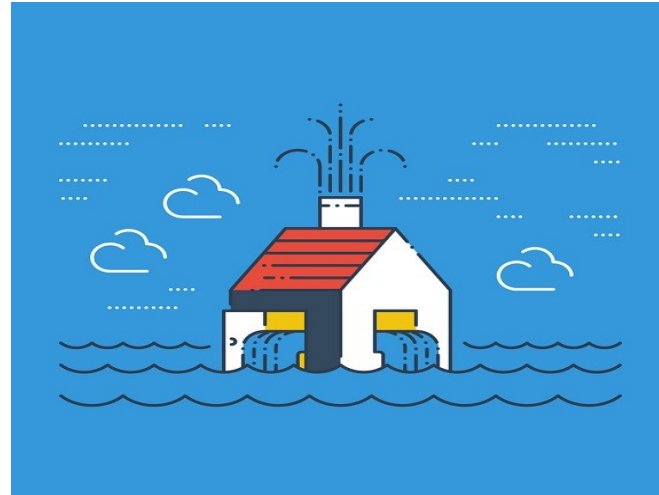
Your Success is Our Policy.®

Connect with us



# Flood Reform Update: House Committee Releases Draft Principles

BY JEN MCPHILLIPS



This week, Republican leadership in the U.S. House of Representatives Financial Services Committee took the first step in addressing reauthorization of the NFIP, which is set to expire on Sept. 30, 2017.

Blaine Luetkemeyer (R-Missouri), Subcommittee on Insurance and Housing Chairman, circulated a [set of draft principles](#) that could be used as a roadmap for the program's reauthorization. Jeb Hensarling (R-Texas), Full Committee Chairman, also supports the principles, which touch on a range of issues impacting overall flood program reform and take productive steps toward enhancing marketplace stability, increasing program transparency and bolstering overall soundness of the NFIP.

The Big "I" believes the principles are a reasonable starting point for next year's debate concerning the extension and reform of the NFIP. Although the principles do not suggest a specific number of years, they call for reauthorization and warn against the market uncertainty that could surface if the program lapses. The Big "I" supports many items in the document, including increasing the use of reinsurance and capital market alternatives to the NFIP; passing the ["Flood Insurance Market Parity and Modernization Act"](#); updating the mapping process; and cre-

ating greater flexibility for mitigation assistance.

While the Big "I" supports many of the proposed ideas, the association has some concerns with a proposal that aims to phase out a number of policyholders from the NFIP. The specific proposal states, "Phase out over time NFIP coverage for those residential and commercial structures over the maximum allowable coverage limits in replacement cost value."

As reauthorization discussions continue, the Big "I" will work to ensure that [flood insurance](#) is available and affordable to consumers across the country. It is important to note that the principles are currently in draft form, which means they're still a work in progress. The Big "I" will continue to work with the committee to gain clarity on the issues listed in their document, and also provide input regarding how to improve the principles that will guide the NFIP reauthorization debate next year.

In the context of broader program reform, the Big "I" will also continue urging Congress to remember the important role independent insurance agents and brokers play in the selling and servicing flood insurance policies.

*Jen McPhillips is Big "I" vice president of federal government affairs.*

["Flood Reform Update: House Committee Releases Draft Principles"](#) by Jen McPhillips was originally published in the *IA Magazine* on December 08, 2016



# **9th Annual NIIA Trade Show and Luncheon**

**February 2, 2017**

**Tuscany Suites & Casino**

**Las Vegas, Nevada**

NIIA proudly hosts its 9th annual Trade Show featuring the entertaining and dynamic lunch time presentation by IIABA's Dave

Evans! ***This event sells out every year—Don't miss out!***

**DAVID G. EVANS, CFP**

**SENIOR VICE PRESIDENT & PUBLISHER, IA MAGAZINE**

**EXECUTIVE DIRECTOR, TRUSTED CHOICE®**



**Dave Evans, CFP is Senior Vice President / Publisher, for the Independent Insurance Agents & Brokers of America (IIABA), the nations largest association of independent insurance agents and Executive Director of Trusted Choice ®, the leading insurance consumer brand. At IIABA he has overseen the Agent Development, Education and Communications areas and is President of Members Services, Inc. (MSI, the for-profit corporation that oversees non-insurance programs.**

**Evans has been a frequent speaker at industry conferences, and he has also been a guest on CNN, CNBC, CNN International and has been a presenter at IIABA's annual convention and at numerous continuing education seminars. He has been published and has been quoted in the Wall Street Journal, USA Today, and the Washington Post.**

**[REGISTER NOW](#)**

We are good policy people.™



### WHO IS CSE INSURANCE GROUP?

In 1949, the company was founded to furnish insurance at equitable rates to clients and promote the interests and welfare of public employees. Today, CSE Insurance Group is a multi-line provider of personal, commercial property and casualty insurance recognized for its fairness, integrity and exceptional service. We are a West Coast regional company with an A-("Excellent") rating by AM Best.

In every way we strive to do right by our customers. We are a community of good policy people who offer protection with well-made and innovative insurance products, delight with exceptional service and create confidence in our customer's mind every day. We believe being a good insurer begins with being good people. This shines through in caring, individualized service, and through welcoming, clear conversations.

CSE Insurance Group is a subsidiary of Covéa Coopérations, a mutual insurance group headquartered in France. Covéa is the largest insurer in France, provides CSE with a financial backing of more than \$20 billion and encourages CSE Insurance Group to fulfill their mission.

CSE Insurance Group is committed to developing new and sophisticated products, increasing its operational efficiency and delivering unparalleled and exceptional claims service.

#### Who we are

A community of good people define our company.

#### What we do

Protect with well-made insurance, delight with exceptional service.

#### How we think

Create confidence in our customer's mind everyday.

## CLAIMS

We know accidents are stressful, and we take pride in doing everything in our power to make sure settling your claim is as quick and easy as possible.

### Our values

- We provide superior customer service based on the golden rule: fast, fair and hassle-free
- Bring peace of mind to the people we serve
- Empathetic, respectful and responsive
- Anticipate and understand customer needs and consistently exceed their expectations
- Immediately return calls and deliver efficient and seamless customer experience

## PRODUCTS

CSE Insurance offers a one-of-a-kind **Landlord insurance** coverage, which is the broadest, most innovative landlord product available on the market today. Features and options include:

- 175% extended replacement cost
- Eviction expense reimbursement
- \$1,000,000 liability and personal injury
- Increased limits coverage for ordinance or law
- Deductibles of up to \$10,000
- Service line coverage
- The most discounts of any carrier in the industry

CSE's **Automobile Insurance** is built to provide the most complete coverage at affordable prices.

- Roadside assistance with towing up to 100 miles
- Bodily Injury/Property Damage
- Medical Payments/Personal Injury Protection
- Collision Protection
- Comprehensive/Other Than Collision (OTC)

CSE's **Home Insurance** offers comprehensive coverages to protect your home, belongings and separate structures against everyday risks; we're here to protect what you've worked so hard to build.

- Coverage for separate structures
- Service line and equipment breakdown
- Physical Damage Protection
- Identity recovery coverage
- Extended replacement cost
- Sewers and drains coverage

CSE Insurance Group's **Commercial Insurance** provides quality protection at competitive prices for apartments, condominiums, townhouse associations, planned unit developments, and small office buildings. Key features include:

- Habitational multifamily coverage
- Replacement cost
- 125% extended replacement cost
- Outdoor property
- Personal injury and advertising injury

### CSE Also Offers:

#### Renters Insurance

- Offers affordable coverage to protect even your most prized possessions within the building

#### Umbrella Insurance

- Umbrella insurance picks up where your Homeowners or Auto insurance leaves off; all for as little as \$12 a month

#### Condo Insurance

- This insurance covers everything your condo association does not!

We are proud to offer discounts for loyalty, multi-policy, public employees and much, much more. For a full list of our discounts based on product line, please visit [www.cseinsurance.com](http://www.cseinsurance.com).



We love your stuff.™

To learn more, visit [CSEinsurance.com](http://CSEinsurance.com) or call (800) 282-6848



*Scott Schellin, Chairman of the Board  
Nevada Insurance Agency Company  
3724 Lakeside Drive, #100  
Reno, NV 89509  
775.323.5126 Office  
775.323.3540 FAX*



*Geoff Holmes, Past Chairman  
GLB Insurance Group of Nevada  
4455 S. Pecos Road  
Las Vegas, NV 89121  
702.735.9333 Office  
702.735.6129 FAX*



*Scott Kerestesi, Chairman Elect  
Cragin & Pike, Inc.  
2603 W. Charleston Blvd.  
Las Vegas, NV 89102  
702.877.1111 Office  
702.258.3394 FAX*



*SUSAN BAUMAN, Vice Chairwoman/  
Finance Chairwoman  
Western Risk Insurance  
3140 S. Rainbow Blvd, #400  
Las Vegas, NV 89146  
702-368-4217  
susan@westernrisk.com*



*MARK SWARTS, State National Director  
Swarts, Manning & Associates  
10091 Park Run Drive, #200  
Las Vegas, NV 89145  
702-878-2820  
mark@swartsmanning.com*



*CINDY Fleischer, Legislative Chairwoman  
Richied & Associates  
10425 Double R Blvd.  
Reno, NV 89521  
775-786-2731  
cabbott@rai-insurance.com*



*SCOTT MENATH, Young Agents Chairman  
Menath Insurance  
1325 Airmotive Way, Ste. 320  
Reno, NV 89502  
775-831-3132  
scottmenath@menath.com*



*QUNICY BRANCH, Tradeshow Chairman  
Branch Benefits Consultants  
2480 North Decatur, #140  
Las Vegas, NV 89108  
702-646-2082  
qbranch@branchbenefitsconsultants.com*



*STEVE WILKINS, Convention Chairman  
Wilkins & Associates  
140 Huffaker Lane, Ste. 508  
Reno, NV 89511  
775-827-3939  
steve@wilkinsinsurance.com*





*ADAM HEUER, Education Chairman  
Heuer Insurance Agency  
5050 Vista Blvd, Ste. 101  
Sparks, NV 89436  
775-358-5554  
aheuer@heuerinsurance.com*



*MARCUS CUSICK, Director  
Guardian Brokers  
9139 W. Russell Road  
Las Vegas, NV 89148  
702-487-3022  
mc@gb-ins.net*



*CHRIS ROGNE, Director  
E.H. Hursh, Inc.  
295 E. Maine Street  
Fallon, NV 89406  
775-423-6501  
Christopher@ehhursh.com*





**Take your professional liability  
business to new heights.**

**PROFESSIONAL LIABILITY**



At Burns & Wilcox, our expertise becomes your expertise. Whether it is cyber liability or medical malpractice, EPLI or fiduciary liability, we will ensure your clients avoid any gaps in coverage. Raise the level of your professional liability expertise with Burns & Wilcox.

**Las Vegas, Nevada | 702.696.1525  
toll free 866.837.9215 | fax 702.732.2153  
lasvegas.burnsandwilcox.com**

**Salt Lake City, Utah | 801.432.5422  
toll free 800.523.1409 | fax 801.944.4893  
saltlakecity.burnsandwilcox.com**

Commercial | Professional | Personal | Brokerage  
Binding | Risk Management Services

