

IIA WNY

# I-WAYS

## MAGAZINE

February  
2017

INDEPENDENT INSURANCE AGENTS ASSOCIATION OF WESTERN NEW YORK, INC.

keeping you  
up to  
speed



# A Message from the PRESIDENT



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## GENERAL ENQUIRIES

P.O. Box 983  
Orchard Park, NY 14127

Phone: (716) 207-3886

[iiawny@gmail.com](mailto:iiawny@gmail.com)  
[www.wnyagent.com](http://www.wnyagent.com)

Contact our Board at:  
[www.wnyagent.com/  
officers-directors/](http://www.wnyagent.com/officers-directors/)

As most of you are aware, New York State recently passed a new cybersecurity regulation. This new legislation will require all insurance agents to have a program in place to protect client records from a cyber-attack.

IIABNY was successful in broadening the state's limited exception guidelines so that more agents will not have to comply with the more arduous requirements of the regulation. Now agents with fewer than 10 employees or less than \$5 million in gross annual revenue or less than \$10 million in year-end total assets will not have to comply with the full regulation. However, agencies qualifying for the limited exemption will still be required to comply with certain provisions of the regulation. These include

- Establishing a cybersecurity program and implementing cybersecurity policies designed to protect its Information Systems;
- Limiting and periodically reviewing access privileges;
- Conducting periodic Risk Assessments of Information Systems;
- Implementing policies and procedures to secure information accessible to Third Party Service Providers;
- Establishing policies for disposal of Nonpublic Information no longer needed; and
- Providing notice to the Superintendent of a Cybersecurity Event;

The regulation will take effect on March 1, 2017 and all agencies must be in compliance by September 1, 2017. Any agent with limited exemption status will have to file notification of this with the Department of Financial Services.

IIABNY is currently putting together various resources, including a webinar, to help us comply with all the requirements of the regulation. IIABNY has also agreed to come and give an overview of the regulation and the steps we will all need to take to be in compliance.

We have scheduled a meeting on March 30th to further discuss this new requirement. Look for our event details in this newsletter. Additionally, we would also like to hear from you, our members and affiliates, on potential meeting topics or venues. We know everyone's time is very valuable and want to hold events that are meaningful to our membership. If there is a topic of interest please don't hesitate to reach out to my fellow board members or myself. We will do all that we can to work the topic into an upcoming meeting.

**Matt Saxe**  
President IIAAWNY



## TACKLING THE CYBERSECURITY REGULATION: WHAT YOU NEED TO KNOW

IIAAWNY invites you to attend an informative session/CE Class  
led by Kathy Weinheimer, CPCU, AAI, IIABNY's Sr. VP of Industry Relations

**Class Description:** The NYS Department of Financial Services has introduced a first-in-the-Nation cybersecurity regulation scheduled to take effect March 1, 2017. All New York State licensed insurance agencies are subject to the new regulation. This course will explain who's covered by the regulation and who is exempt. Many agencies will be exempt from portions of the regulation, but that doesn't mean they're off the hook. There will be requirements that all agencies must meet. Join us and get up to date on what you'll need to do and when you'll need to do it to stay in compliance.

**March 30, 2017**

Millennium Hotel Buffalo  
2040 Walden Avenue  
Cheektowaga, NY 14225

**8:30-9:00 am**

Registration and Hot Breakfast

**9:00 – 10:00 am**

Class Program, with Q&A to follow

**Cost: \$25**

Approved for 1 CE Credit, All Licenses

Register at <https://icob.wufoo.com/forms/iaawny-tackling-the-cyber-security-regulation/>

Questions? Please contact Ashley Engl  
at [aengl@lawleyinsurance.com](mailto:aengl@lawleyinsurance.com) or 716-849-4357



## NIGHT AT THE ROLLER DERBY

Friday, March 3, 2017

Join NeXtGen Buffalo at Buffalo Riverworks, the home of the Queen City Roller Girls, to watch the Subzero Sirens compete against the Greater Toronto Area Rollergirls (GTAR) and network with other Young Insurance Professionals.

**WHO:** All NeXtGen members, guests and friends are welcome

**WHEN:** Friday, March 3rd 2017

**GAMETIME:** 7 pm

**WHERE:** Buffalo Riverworks (339 Ganson St, Buffalo)

**COST:** \$20 per person (includes VIP seating, 1 drink ticket and appetizers)

Register at <https://icob.wufoo.com/forms/nextgen-night-at-the-roller-derby/>

For more information on the Roller Derby event or NeXtGen membership, please contact Ashley Engl, Lawley Insurance at [AEngl@lawleyinsurance.com](mailto:AEngl@lawleyinsurance.com).

## VOLUNTEER OPPORTUNITY: PROJECT INVEST

Project InVest is a program presented to High School Seniors who are participants of The Academy of Business & Finance within their High School. The program focuses on the basics of Insurance and gives the students an opportunity to learn and get excited about this great industry. We step inside a classroom for 45 minutes or less with simple course material is provided by the National Organization of Project InVest, who is a branch of IIAB.

We are always looking for volunteers to get involved with teaching a class. There is no minimum commitment – you can participate with one class, two classes or 10! It's a great way to pay it forward and share our knowledge and experience with the future professionals.

If you are on the fence about volunteering, take a look at this video for inspiration:

<https://www.youtube.com/watch?v=BFqqkiawE84&sns=em>

And if you are already convinced you'd like to help shape the future generation of insurance professionals, take a look at the Project InVest website: <http://www.investprogram.org/> and contact either Karen Catalano or Theresa Crisp at [projectinvestwny@gmail.com](mailto:projectinvestwny@gmail.com) for volunteer opportunities!

## Sponsor Request Form

# IIAAWNY Roger Gurney Memorial Golf Outing

June 26, 2017 | 12:00 PM Shotgun

Crag Burn Golf Club | 1231 North Davis Road, East Aurora, NY 14052

**NOTE - All requests must be received by June 9th to be able to get your name in our brochure.**

*Act fast – Sponsorships are assigned on a first come, first served basis:*

\_\_\_\_\_ **Diamond Sponsor: \$2,000**

Includes:

- 4 Golfers (golfing & dinner)
- Full page program ad
- Recognition at dinner
- 2 tickets to IIAAWNY Holiday Party in December
- An ad in the IIAAWNY Newsletter
- Tee Sponsor
- **(Pick One)** ☐ Driving Range Sponsor ☐ Golf Cart Sponsor

\_\_\_\_\_ **Platinum Sponsor: \$1,000**

Includes:

- 2 Golfers (golfing & dinner)
- Full page program ad
- Recognition at dinner, reception, or score card sponsor
- 2 tickets to IIAAWNY Holiday Party in December
- An ad in the IIAAWNY Newsletter
- Tee Sponsor

\_\_\_\_\_ **Gold Sponsor: \$500**

Includes:

- Half page program ad
- An ad in the IIAAWNY Newsletter
- Tee Sponsor
- **(Pick One)** ☐ Par 3 Challenge ☐ Lunch / Program / Beverage Station Sponsor

\_\_\_\_\_ **Silver Sponsor: \$250**

Includes:

- Quarter page program ad
- Recognition at dinner
- Tee Sponsor

\_\_\_\_\_ **Bronze Sponsor: \$100**

Includes:

- Tee Sponsor
- Name in program

\_\_\_\_\_ **Stars: Prizes needed for golf contests and drawings**

Includes:

- Name in program

*Items:* \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**NOTE: Diamond, Platinum, and Gold sponsors are allowed to display signage or a banner in appropriate areas.**

**Please send your text and logo for the program to IIAAWNY.**

Contact Name \_\_\_\_\_

Company Name \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Address \_\_\_\_\_

E-mail \_\_\_\_\_

Phone # \_\_\_\_\_ Fax # \_\_\_\_\_

Return completed form along with check payable to: IIAAWNY at PO Box 983, Orchard Park, N.Y. 14127

For more information please contact: **Jeanne Hellert, Executive Secretary** at 716-207-3886 – [iaawny@gmail.com](mailto:iaawny@gmail.com)

To view ad specs, please [click this link](#).



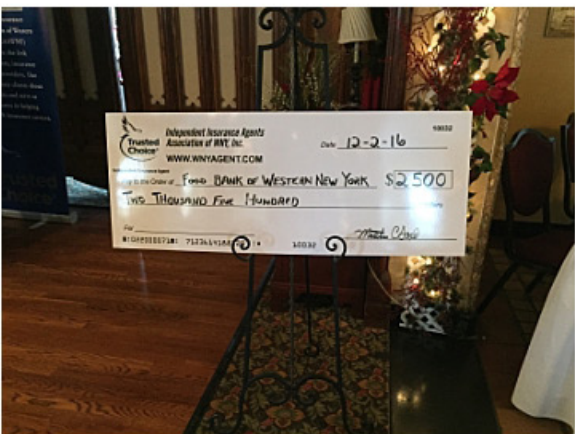
# DECEMBER LUNCH

IIAAWNY enjoyed a wonderful Holiday Luncheon on December 2nd at Park Country Club. Paul Chisholm, Insurance Associates Marketplace Agency with Mike Spada and Steve Allen from Safelite Auto Glass. Board member Karen Catalano, The Cesar Group. Attendees generously donated prizes for our business card drawing. Everyone enjoyed the open bar reception before lunch. Matt Saxe, IIAAWNY president from M & T Insurance with Kathleen Rapasadi, Evans Insurance Agency and Vic Rutecki, Rutecki Agency.





Matt Saxe, Kathleen Rapasadi, Vic Rutecki, Karen Catalano with Joe Floss, Floss Agency. Thanks to the generosity of our members who donated at the Holiday luncheon, IIAAWNY donated \$2,500 to the Food Bank of WNY.





On behalf of the grateful members of IIAAWNY, Matt Saxe presents a donation check to the brave firefighters from Ladder 4, 1st Platoon of the Buffalo Fire Department. Matt presents the annual Pioneer Award to Vic Rutecki. Vic gives his heartfelt thanks for the honor.





## 2017 Trusted Choice® Marketing Reimbursement Program (MRP) Guidelines

In order to deliver the brand experience to your customers consistent with Trusted Choice, Trusted Choice will reimburse a portion of expenses incurred **in 2017** by Trusted Choice agencies in cobranding advertising and marketing materials; and in creating or updating a digital presence to include the Trusted Choice logo, link to the Trusted Choice website and Pledge of Performance. This is not meant to replace your agency's brand, but to complement it by including the **Trusted Choice** branding in your marketing efforts. **Reimbursement will only be made for use of the Trusted Choice logo** (not the IIABA association logo, which looks very similar). All reimbursements will be made per the tiered schedule below.

There are four guiding principles of the Marketing Reimbursement Plan:

- Allows for any activity involving the Trusted Choice logo in external messaging with consumer impact for new members and first time MRP users; and for an updated digital presence for all members.
- The application must provide reasonable documentation that an expense was incurred and paid.
- The nature of the expense is reasonably correlated to the external messaging and promotes the Trusted Choice brand to consumers.
- **The MRP will not reimburse ongoing expenses like website hosting/maintenance, directory listings, subscriptions to marketing services, expenses for yellow page ads, or other phone book type advertising.**

### Tiered Reimbursement Schedule

There are 2 levels of reimbursement provided by the MRP in 2017:

#### Tier 1: **Available for new members and first time MRP users only.**

The MRP will reimburse up to \$750 for use of the Trusted Choice logo on any consumer-focused items. All agency locations will be reimbursed at 50% of the invoice amount, up to \$750 maximum reimbursement per member location. This includes, but is not limited to, Freedom Campaign ad materials, promotional items, original advertising (non-Freedom campaign ads), or collateral items like business cards or stationery. Reimbursements will be made at 50% of the invoice amount, up to \$750 max reimbursement.

For Freedom Campaign ad materials and customizations email [Trusted.Choice@iiaba.net](mailto:Trusted.Choice@iiaba.net). Freedom Campaign ad materials can be customized free of charge by Trusted Choice and returned to you ready for your vendor.

#### Tier 2: **Available for all agency locations who have not been reimbursed for a digital upgrade in 2016.**

All eligible agency locations will be able to be reimbursed up to \$500 for a digital upgrade using a web developer/vendor. This will include updates to an agency's website, social media, or mobile app.

These must be updated in conjunction with the website and social media checkups that are offered by



Trusted Choice. The checkup is required, and suggestions will be made to the agency for website improvements. Website updates are required to include the Trusted Choice logo, Pledge of Performance, and link to the Trusted Choice website, in addition to the website checkup performed by Trusted Choice. Social media and mobile app updates need to include the Trusted Choice logo, in addition to the social media checkup. All Reimbursements will be made at 50% of the invoice amount, for expenses incurred specific to the update. **Invoices for website hosting/maintenance are not acceptable for reimbursement.**

New members or first time users of the MRP can be reimbursed up to \$1250 if they take advantage of both tiers 1 and 2. All eligible agency members can be reimbursed up to \$500 for the tier 2 digital update as a one-time reimbursement. All funds reimbursed are on a first come first served basis. **Trusted Choice reserves the right to deny any request for reimbursement that uses the Trusted Choice logo in a manner that is not consistent with the Trusted Choice Brand Style Guide or the guidelines of the MRP. Only the Trusted Choice logo is eligible for reimbursement from the MRP.**

To apply for reimbursement, a Trusted Choice Agency must submit to Trusted Choice:

- the completed reimbursement application form (on the next page of this document)
- the approved design proof/sample/picture of each of the materials to be reimbursed (in color if possible)
- invoice(s) **or** receipt(s) showing proof of payment

All invoices must be dated in 2017. Applications can be mailed to the address on the form or emailed to [Trusted.Choice@iiba.net](mailto:Trusted.Choice@iiba.net).

Applications are considered in the order they are received. Allow a minimum of 8 to 10 weeks for processing, but be aware that it may take longer depending on volume of applications received at any given time.

If you are unsure about an item or use of the logo, want to get pre-approval of an item or proof prior to printing, or need to check if your agency (or branch locations) is eligible for tier 1 reimbursement, email us at [Trusted.Choice@iiba.net](mailto:Trusted.Choice@iiba.net) or call 800.221.7917.





## 2017 Trusted Choice® Marketing Reimbursement Program (MRP) Application

**PLEASE REVIEW THE GUIDELINES FOR REIMBURSEMENT, INCLUDING THE CHANGES FOR 2017 and COMPLETE ALL OF THE INFORMATION REQUESTED BELOW. TRUSTED CHOICE® WILL NOT CONSIDER ANY REIMBURSEMENT REQUEST WITHOUT ALL REQUIRED INFORMATION AND MATERIALS.**

RETURN:

- ☐ THIS FORM, WITH ALL INFORMATION REQUESTED
- ☐ APPROVED DESIGN PROOFS FROM THE VENDOR or SAMPLE/PICTURE OF ITEMS
- ☐ COPY OF INVOICE or RECEIPT SHOWING PROOF OF PAYMENT (must be dated in 2017)

DATE: \_\_\_\_\_

AGENCY NAME: \_\_\_\_\_  
(Please print clearly the exact name that should appear on the check, as it appears in Trusted Choice®)

MAILING ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

CONTACT: \_\_\_\_\_

PHONE: \_\_\_\_\_

EMAIL: \_\_\_\_\_

TOTAL AMOUNT SPENT: \_\_\_\_\_

REIMBURSEMENT AMOUNT SOUGHT: \_\_\_\_\_

FOR TIER 2 DIGITAL REIMBURSEMENT PLEASE PROVIDE APPLICABLE WEB or SOCIAL MEDIA ADDRESS: \_\_\_\_\_

Additional Comments:

Send in this completed form and all required supporting materials to:

**Trusted Choice®, Inc.**  
**Attention: MRP**  
**127 South Peyton Street**  
**Alexandria, VA 22314**

**OR BY EMAIL TO:**  
**[Trusted.Choice@iiaba.net](mailto:Trusted.Choice@iiaba.net)**

Applications are processed in the order received. We accept applications for reimbursement through February 2018, provided invoices are dated in 2017 – and if funds allocated to the MRP have not been exhausted.

# Appellate Court Identifies Three Exceptional Situations Where An Insurance Agent Owes An Additional Duty Of Advisement To A Client

*Joseph v. Interboro Ins. Co., 144 A.D.3d 1105 (2nd Dep't 2016)*

For answers to your legal questions, feel free to contact

Marco Cercone, Esq. or  
Sean Costello, Esq

Rupp, Baase, Pfalzgraf,  
Cunningham LLC  
1600 Liberty Building  
Buffalo, New York 14202

716-854-3400  
[www.ruppbaase.com](http://www.ruppbaase.com)

Recently, a New York appellate court dismissed negligence and breach-of-contract causes of action alleged by plaintiffs, insureds under a homeowners' insurance policy, against their insurance broker in *Joseph v. Interboro Ins. Co.*, 144 A.D.3d 1105 (2nd Dep't 2016). In *Joseph*, the plaintiffs were owners of residential property located in Brooklyn who purchased a homeowners' insurance policy through defendant Karis & Karis, Inc. ("Karis"), their insurance broker. Based on the information provided by plaintiffs, Karis completed an insurance application which stated that the premises would be occupied by the plaintiffs as their primary residence. After a fire occurred at the insured premises, plaintiffs' insurer discovered that the plaintiffs did not occupy the premises as their primary residence and rescinded the policy. The insurer contended that plaintiffs, through a material misrepresentation, induced it to issue a policy that it normally would not have issued. The plaintiffs commenced an action against Karis alleging, among other things, causes of action for negligence and breach of contract.

Karis brought a motion for summary judgment seeking the dismissal of plaintiffs' claims, which the trial court granted. On appeal, the Second Department affirmed the trial court's order and held that Karis had established its prima facie entitlement to judgment as a matter of law by presenting evidence demonstrating that it procured the insurance requested and that there was no exceptional situation giving rise to a special relationship between it and plaintiffs. The court held that, generally, to set forth a case for negligence or breach-of-contract against an insurance broker, a plaintiff must establish that a specific request was made to the broker for coverage that was not provided in the policy that was issued. However, where a special relationship develops between a broker and a client, the broker may be liable for failing to advise or direct the client to obtain additional coverage even in the absence of a specific request.

In upholding the dismissal of plaintiffs' claims, the Second Department identified three exceptional

situations that may give rise to a special relationship between a client and an insurance broker, thereby creating an additional duty agents may owe to insureds: (1) the agent receives compensation for consultation apart from payment of the premiums; (2) there was some interaction regarding a question of coverage, with the client relying on the expertise of the agent; or (3) there is a course of dealing over an extended period of time which would have put objectively reasonable insurance agents on notice that their advice was being sought and specially relied on. In *Joseph*, the Second Department found that Karis had presented evidence which demonstrated that no such exceptional situation existed between it and plaintiffs. Accordingly, plaintiffs' entire complaint against Karis was dismissed.

**Practice Pointer:** The Court's decision in *Joseph* highlights specific situations where an agent may be held liable to an insured for failing to procure the coverage requested. Insurance agents should avoid situations where (1) they are paid additional compensation for their expertise; (2) they offer off-the-cuff opinions on insurance coverage or benefits under an insurance policy; and (3) agents engage in a course of conduct with their insureds that could be interpreted that the agent was aware that the insured was relying on their advice to ensure they adequately are covered in the event of a loss. Agents should be mindful that if they engage in one of these enumerated activities, a court could conclude that they indeed had a special relationship with their insureds which could give rise to liability claim against the insurance agent. For this reason, it is incredibly important that agents document their discussions and interactions with insureds in their agency files to guard against these potential liability claims.

For answers to your legal questions, feel free to contact Marco Cercone, Esq. or Adam M. Brasky, Esq. at Rupp Baase Pfalzgraf Cunningham LLC, 1600 Liberty Building, Buffalo, New York 14202, 716-854-3400, [www.ruppbaase.com](http://www.ruppbaase.com).

★ PRESENTED BY IAAC ★

# IIABNY E&O LOSS CONTROL SEMINAR

2017 marks the 30th anniversary of IIABNY's annual E&O seminar. Jim Keidel and Chris Weldon, founding partners of Keidel, Weldon & Cunningham, LLP will share NY Law, trends, statistics and E&O case examples that agents and brokers get involved in.

Stay up to date on DFS regulations, including new Cybersecurity Regulation, along with current trends in E&O claims and how to avoid them and protect your agency.



*Live*

Registration: 8:00 am | Seminar: 8:30 am – 12:15 pm | 4 CE Credits (All Licenses) NYC-253982

**May 16 :: Hauppauge**

Radisson Hotel Hauppauge - Long Island

**May 17 :: NYC**

Allianz Global Corporate & Specialty |  
28 Liberty St., 38th Floor

**May 18 :: Rye Brook**

800 Westchester Ave  
5th Floor Auditorium

**May 24 :: Syracuse**

Genesee Grande Hotel

**May 25 :: Depew**

Salvatore's Italian Gardens Restaurant

*Video*

Registration: 8:00 am | Seminar: 9:00 am – 12:45 pm | 4 CE Credits (All Licenses) NYC-253982

**June 7 :: Simultaneously  
broadcast to locations...**

**Albany**

Hudson Valley Community College

**NYC**

SUNY College of Optometry

**Rochester**

DoubleTree Rochester

**Buffalo**

Erie Community College/North Campus

**Poughkeepsie**

Dutchess Community College

**Syracuse**

IIABNY Office

**Hempstead**

Hofstra University

**Queensbury**

Adirondack Community College

**Westchester**

DoubleTree Tarrytown

**Riverhead**

SUNY Suffolk Eastern Campus

*Webinar*

New in 2017! | Online registration only - [www.iiabny.org](http://www.iiabny.org) | 4 CE Credits (All Licenses) NYC-253982

**June 7th :: 9:00 am - 12:45 pm**

All E&O seminars/webinar have the same course approval number.



JIM KEIDEL

CHRIS WELDON



KEIDEL, WELDON & CUNNINGHAM, LLP

**iiabny**  
INDEPENDENT INSURANCE  
AGENTS & BROKERS OF NEW YORK, INC.



Well-known and respected E&O attorneys Jim Keidel, Esq and Chris Weldon, Esq bring their vast experiences in representing and defending our members in IIABNY's errors and omissions program in this acclaimed annual seminar series.

THE 2017 E&O SEMINARS ARE SPONSORED BY



**iaac**

IIABNY'S MEMBERSHIP SERVICES DIVISION

*The independent agent for independent agents & brokers*

- ERRORS & OMISSIONS
- CYBER LIABILITY
- EMPLOYEE BENEFITS
- EPLI
- PERSONAL UMBRELLA
- RETIREMENT



# EARN UP TO A 10% PREMIUM REDUCTION ON YOUR E&O RENEWAL...

## Swiss Re / Westport

IIABNY members whose E&O coverage is written by Swiss Re/Westport Insurance Corp. through IAAC can qualify for a 10% premium reduction on their 2018 renewal if they meet the following criteria:

Agency Size	Who Must Attend*
1	1 Active Agency Principal
2 - 7	1 Active Agency Principal 1 Producer (commercial or personal)*
8 - 20	1 Active Agency Principal 1 Producer (commercial or personal)* 1 CSR (commercial or personal)*
21 - 50	1 Active Agency Principal 1 Office Mgr or Supervisor 1 Producer (commercial or personal)* 1 CSR (commercial or personal)*
51+	1 Active Agency Principal 1 Office Manager or Supervisor 1 Producer (commercial or personal)* 2 CSR (commercial or personal)*

Multiple offices – The attendance requirements apply to total staff of all offices.



## Fireman's Fund

IIABNY members whose E&O coverage is written by Fireman's Fund on the IIABA RPG ProGuard Form may qualify for a 10% premium reduction on their 2018 renewal if the required agency staff (see left) attend a designated E&O seminar in the 2016 calendar year. IIABNY members whose E&O coverage is written on the non RPG Form may qualify for a 7.5% premium reduction on their 2018 renewal if they follow the attendance guidelines.

The above are minimum requirements. You are encouraged to send as many of your office staff as is practicable.

Please note – These requirements must be met on an annual basis. Attending previous E&O seminars will not qualify an agency for the 2018 premium reduction.

### IMPORTANT NOTICES

- You must register at least two weeks prior to the seminar to receive your CE certificate on site.
- Continuing Education rules will not allow CE credit to be awarded to anyone arriving after the start of the program.
- Full payment must be received prior to admittance.
- Photo ID must be presented at registration.

### GENERAL INFORMATION

- We invite all registrants to advise us of any disability and any requests for accommodation to that disability. Please contact IIABNY's Education Department at 1-800-962-7950.
- Refreshments will be available, however lunch is not provided.

## Registration Form

See our full course listings & register online at [www.iiabny.org/edcalendar](http://www.iiabny.org/edcalendar)

Name (please indicate if changed)

E-mail

NYS License Number(s)

Agency (please indicate if changed)

Agency Street Address

City, State, Zip

Phone

Fax

### Please Select:

☐ LIVE Seminar  
\$160 per IIABNY member | \$195 per non-member  
Location: \_\_\_\_\_

☐ VIDEO Seminar  
\$110 per IIABNY member | \$175 per non-member  
Location: \_\_\_\_\_

Fee will increase \$10 for registering "at the door."

### Payment Method

☐ Check (made payable to IIABNY, Inc.)  
Amount \$ \_\_\_\_\_  
☐ Credit card ☐ American Express ☐ MasterCard ☐ Visa  
Amount \$ \_\_\_\_\_

Card #

Expiration Date

Name on Card (please print)

Authorized Signature

**Return to: Independent Insurance Agents & Brokers of New York, Inc., 5784 Widewaters Pkwy., 1st Floor, Dewitt, NY 13214  
or Fax: 888.432.0510**

**CANCELLATION POLICY:** Full credit toward another seminar will be allowed for cancellation requests received at least 3 business days before a seminar. Any cancellation request received less than 3 business days prior to the seminar will receive a 50% credit. Cancellation requests received on or after the date of the seminar will NOT be eligible for credit. ALL CANCELLATION REQUESTS MUST BE IN WRITING.

# Timely. Accurate. Equitable. Adjustment Resolution Services.



Since 1976, Frontier Claim Services has provided the insurance industry in Western New York with timely, accurate, and equitable adjustment resolution services for every type of personal and commercial insurance claim.

Our team of licensed professionals has nearly 100 years of combined claims experience and consistently delivers prompt, professional, and superior service with every assignment.

Call Frontier Claim Services at (716) 926-3301 or email [frontier@frontierclaims.com](mailto:frontier@frontierclaims.com).

*Visit our all new website [frontierclaims.com](http://frontierclaims.com).*



**FRONTIER**  
CLAIM SERVICES, INC.