

IIA WNY

I-WAYS

MAGAZINE

May
2016

INDEPENDENT INSURANCE AGENTS ASSOCIATION OF WESTERN NEW YORK, INC.

keeping you
up to
speed



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A Message from the **PRESIDENT**



I am pleased to announce the keynote speaker at our 175th Anniversary Dinner this September. We are honored to have Bob Rusbuldt, president and CEO of the Independent Insurance Agents & Brokers of America, address our association this fall. IIAABA is the nation's oldest and largest national association of independent insurance agents and brokers, representing a network of more than a quarter of a million agents, brokers and their employees nationally. Agents from our local association were instrumental in starting the national association.

There are over 150 locals across the country. To the best of my knowledge, this is the first time that the head of the Big I will be attending one of our association events, and he is selecting a great event to attend. We will be celebrating IIAAWNY's 175 years in existence. We are the second oldest insurance group in the country. Space at the Saturn Club is limited. I strongly suggest that you respond quickly once you receive your invitation.

Our Legislative Committee has been active in meeting with our state representatives. Paul Chisholm, chair of the Committee, has done a tremendous job scheduling and leading the discussion at the meetings.

The Roger Gurney Memorial Golf Outing will be held on June 27, 2016 at Crag Burn Golf Club. We are accepting only 120 golfers for the event. Based on the interest so far, it looks like it will sell out early.

Enjoy the fine spring weather that we have been experiencing. I hope to see many of you at our golf outing in June.

Vic Rutecki
President IIAAWNY



WHAT'S HAPPENING

IIAAWNY Roger Gurney Memorial Golf Outing

June 27, 2016

Crag Burn Golf Club
1231 North Davis Rd.
East Aurora, NY 14052

Register Online:

If Paying by Credit Card after hitting submit you will be taken to the credit card payment screen.

If Paying by Check after hitting submit, you will be taken to the credit card payment screen. Just disregard and exit the page.

If Paying by Mail, please include a copy of your email confirmation and send to:
IIAAWNY, PO Box 983
Orchard Park, NY 14127

Remember: Metal spiked shoes and cargo pants/shorts are **NOT** allowed. Sneakers are **OK**

VOLUNTEERS NEEDED

If anyone wishes to help out with registration, set up, etc., please contact

Tamara Storch, Golf Chair:
tstorch@sdnins.com

NEW THIS YEAR!

Hole in One contest sponsored by



Full Day (Golf, Lunch, Cocktails, & Dinner): **\$180 per golfer**
Cocktails & Dinner ONLY: **\$60 per person**

10 AM Registration | 11:00 AM Lunch | 12:00 PM Golf

Name _____ Company _____

E-mail _____ Phone # _____

☐ Golf & Dinner ☐ Dinner Only ☐ I cannot attend, but please accept my donation

Register me as: ☐ An Individual ☐ Part of a Group

Person #2 _____

Person #3 _____

Person #4 _____

Total Amount Due (Golf/ Donation) \$ _____

Payment Method: ☐ Credit Card ☐ Check (payable to IIAAWNY)

Please list desired foursome partners & company if you are not registering a complete foresome above:

Comments:

Registration Deadlines:

Golf: June 10, 2016 | Dinner Only: June 17, 2016

All reservations are first come, first serve basis. **Don't delay – we can only accept 120 golfers!**

Sponsor Request Form

IIAAWNY

Roger Gurney Memorial Golf Outing

June 27, 2016 | 12:00 PM Shotgun

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

NOTE - All requests must be received by June 10th 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 _____

Address _____

State _____ ZIP _____

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

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



From L to R: Vic Rutecki, Rutecki Agency; New York State Senator Tim Kennedy; Paul Chisholm, Insurance Associates Marketplace Agency Inc.



From L to R: Vic Rutecki, New York State Assemblyman Michael Kearns, Paul Chisholm

We visited the local legislative offices of: Ray Walter, Patrick Gallivan, Tim Kennedy, Robert Ortt, David Dipietro, Mike Kearns, Marc Panepinto, Robin Schimminger and we have future appointments with John Ceretto and Angela Wozniak. The total is 10 out of 13 of our local state representatives.

We presented our positions on Transportation Network Companies (Uber), Auto inspections, 240 & 241, Worker Comp advance notice, Health Republic paying brokers lost fees and commissions, Cyber Security regarding ownership of data.

We had detailed conversations with the legislators and most were receptive to our point of view. We had a couple legislators willing to sponsor or co-sponsor our bills.

For our first time doing the local office visits, we accomplished our objectives of personally connecting with legislators and establishing a lasting relationship.

I encourage all members to join me to visit with our local representatives. For those members who visited with me: thank you, thank you!

Finally, I participated in the weekly legislative update call which helped me understand all the work our state staff does along with our lobbyists to keep our best interests in front of legislators. To them I give a special thanks because every visit we had, the legislators commented on their professionalism.

Paul Chisholm

Chairman and CEO
Insurance Associates Marketplace Agency Inc.
3849 Delaware Ave.
Kenmore, NY 14317

AFFILIATE MIXER RECAP



Everyone enjoyed the company and the wings at The Grill at the Dome!



Debbie and Don Houck of the Donald L. Houck Agency Inc with Doreen DeCarlo, Kemper Personal and Commercial



Rob Robinson, Carubba Collision chats with Kevin Johns, Travelers and Mark Garvelli, Walsh Duffield Companies



FREE CAR SEAT CHECK

Conducted by a certified police officer

**Friday, June 3rd
10am - 2pm**

**Carstar Collision of Amherst
2915 Niagara Falls Blvd
Amherst, NY**

No appointment necessary - Just stop in!

Sponsored by



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Agents Association of
Western New York Inc.

www.wnyagent.com

Medical Examinations in the Workplace: Are They Legal?

For answers to your legal questions, feel free to contact

Matthew D. Miller, Esq.
(miller@ruppbaase.com) or
Luisa D. Johnson, Esq.
(johnson@ruppbaase.com) at

An appeals court in New Jersey recently issued a decision clarifying when New Jersey employers can require employees to undergo psychological examinations. The New Jersey court said that a psychological fitness-for-duty examination can only be required when the employer has a reasonable belief, either through direct observation or through reliable information from credible sources, that the employee's perceived mental state will either affect his or her ability to perform essential job functions or that the employee poses a direct threat of violence in the workplace. Is the same true in New York? Generally, the answer is yes, but employers must keep the Americans with Disabilities Act ("ADA") in mind.

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

716-854-3400
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Under the ADA, an employer cannot require a current employee to undergo a physical or mental examination, or ask whether an employee has a disability, UNLESS the exam or inquiry is job related and consistent with a business necessity. Therefore, employers cannot require a current employee to undergo any type of medical exam unless: (1) the exam is job-related and consistent with a business necessity; (2) the exam is required by a federal law; or (3) the exam is required in connection with a voluntary wellness program. Physical agility tests and drug tests are not considered medical examinations within the meaning of the ADA.

Generally, a disability-related inquiry or medical exam is "job-related and consistent with business necessity" only if the employer has a reasonable belief, based on objective evidence, that: (1) the employee's ability to perform his or her essential job functions will be impaired by a medical condition; or (2) the employee poses a direct threat to others in the workplace due to a medical condition.

Applicants are a different story altogether. The medical exam requirements of the ADA only apply to current employees. Therefore, employers may require applicants to undergo post-offer medical exams as long as the employer requires all applicants who are offered positions in the same job category to undergo the same exam. Such exams, however, should not require the applicant to divulge any family medical history. Under the Genetic Information Nondiscrimination Act ("GINA"), employers are not allowed to obtain family genetic information directly or indirectly. Although there are some exceptions, employers must be careful to educate the examiner about what information to collect and specific questions to avoid.

If a company is considering requiring an employee to undergo a medical exam, the company must consider the reliability and accuracy of the information that has caused it to believe an exam is justified. The company also must complete a thorough investigation and must be able to show that the examination is job-related and consistent with a business necessity.

SELF-PROMOTE IN YOUR *Community*



Trusted Choice® provides you with free, informative, modern insurance content. Build credibility for your agency by using it in blogs, on social media accounts and websites.

Infographics. Articles. Ads. Tagged Posts

SOLVE PROBLEMS



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Trusted Choice® agencies are independent insurance agents whose access to multiple companies and commitment to quality service enable them to offer clients competitive pricing, a broad choice of products, and unparalleled advocacy. They are dedicated to you and are committed to treating you as a person, not a policy.

You know the importance of the elevator pitch. Make sure Trusted Choice® is worked into yours.



USE THE *LOGO*

On your business cards, shirts, letterhead, website, signs, ads, Facebook page, your LinkedIn profile, e-mail signature

Increase visibility of the logo around town & you'll become the recognizable face of the brand in your community.



CHAMPION *Your Community*

Supporting others has a wonderful way of coming back to you.

SPONSOR a little league team & use the logo.

SHARE the church spaghetti dinner info on your Facebook page.

GIVE a Facebook shout-out to a local student who achieved something great.

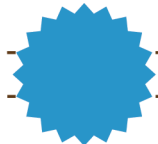
ATTEND local events, especially Trusted Choice® Make-A-Wish events, wear your logo'd shirt & post photos.

PURCHASE ad space in a local program & use a free customizable Freedom Campaign ad.

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Do you know who's searching for an insurance agent online?

**YOUR
COMMUNITY MEMBERS!**



Sign up for a **TRUSTEDCHOICE.COM
ADVANTAGE SUBSCRIPTION** & fully complete your profile to make the best connections.

★ ★ ★ ACCESS YOUR RESOURCES - IIABNY.ORG/TRUSTEDCHOICE ★ ★ ★

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SPOTLIGHT**

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to give my employees the best coverage.



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