November 2015

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A Message from the **PRESIDENT**



If you are going to purchase anything, you would like to have options, you would want the process to be easy and you would want someone to go to when you need service for the product. Well, if you are purchasing insurance, the person that can offer all of that is an independent insurance agent.

Several years ago, the national association started using Trusted Choice to brand the Big I. The name is rapidly becoming more recognizable to the public. This process takes time and money. The money comes from our membership.

Your local board has a marketing plan in place to increase our membership. I ask that you encourage independent agents that are not currently members of IIAAWNY to join. There is strength in numbers. By increasing advertising for Trusted Choice, we all gain by increasing market share for the independent insurance agent distribution channel.

We offer choice along with the personal service that the insurance buying public can trust. That is our brand; Trusted Choice. That is the preferred way to purchase insurance. Together we can get our story out to America

I wish you a happy and healthy holiday season and a prosperous New Year!

Vic Rutecki President IIAAWNY

THE ANNUAL IIAAWNY HOLIDAY BARDY



December 4, 2015 at "The Mansion" 414 Delaware Ave, Buffalo, NY 14202 12:00 PM Cocktails | 1:00 PM Luncheon

Entrée Choices: Corn Crusted Sea Bass Filet Mignon Pasta

REGISTER NOW!

We hope to see you there! If you are unable to attend yourself, please extend this invitation to your staff.

Registration deadline is 11/27/15.

In keeping with our tradition, we will be collecting for the WNY Food Bank. Your cash/check contributions are greatly appreciated. All contributors will be eligible for our door prize drawing.



IIAAWNY ROGER GURNEY MEMORIAL GOLF OUTING

We have some exciting news to share at our Holiday Party regarding our golf outing next year so don't miss out. Hope to see you there!

IIAAWNY PUBLIC RELATIONS UPDATE

The IIAAWNY Public Relations team has actively interviewed and secured proposals from several media sources relative to advertising our 175th IIAAWNY anniversary, the value of independent agents and the Trusted Choice brand. We presented proposals from both News 4 (WIVB) and MeTV(WBBZ-TV) to the IIAAWNY board and News4 (WIVB) was selected.

Presently, our team is in the process of fund raising to support the media advertising projects for both the 175th anniversary and the IIAAWNY holiday luncheon at the Mansion on December 4.





Our team arranged to have a full page advertorial in the 2016 Business First Book of Lists. Look for our submission that includes a group photo of many of our Board of Directors. The above photos were taken at Canalside on November 2nd by professional photographer Dylan Buyskes, Onion Studio.

LEGISLATIVE BREAKFAST PHOTOS



The annual Legislative Breakfast was held on October 21, 2015. Pictured above are, from left to right: Assemblyman Ray Walter; Kathy Weinheimer, IIABNY; and Lou Atti, The Evans Agency with Assemblyman Robin Schimminger.

VETERANS DAY 2015



On Veterans Day, Progressive Insurance, for the 2nd year in a row, gave TWO vehicles away to deserving Veterans. IIAAWNY was happy to be a small part of this wonderful event by collecting gift cards for an added surprise to these brave soldiers! Special Thanks to Eric Keller, Keller & Co., whose office collected over \$300 of gift cards, Vic Rutecki, Rutecki Agency, Barb Duke, Amedeo J Duke Agency and Colvin Cleaners for their gift card donations. Carstar Collision WNY refurbished one of the vehicles and Enterprise Rent-A-Car was another event partner. Russell Salvatore provided a catered lunch. I cannot emphasize enough what a fantastic and moving event this was! Kudos to Progressive and all involved for a very successful event. Since they will be doing this again next year, we will be collecting gift cards at our monthly meetings starting in 2016, in hopes of giving even more next year. Mark your calendars and plan on attending and/or donating to this very worthy event!

Barbara Duke

Amedeo J Duke Agency, Inc



Be sure to like and follow us on Facebook and spread the word in your offices!



NextGen Insurance Professionals & IIAAWNY Attend Work Wednesday

By Nicole Majewski

On October 7, the revitalized Next Gen Insurance Professionals of Buffalo set up shop at Erie Community College's weekly "Work Wednesday" presentation. Situated in the central location of the Atrium at ECC City Campus, it was a great opportunity for us to educate and promote insurance careers to college students and new faces.

Kathleen Rapasadi of Brown & Brown Insurance and I spoke with the students, sharing our experiences in the industry and advising the students on how they can get started. The students were very impressed and surprised when they learned about the limitless potential of the business, and how anyone with any background can fit into insurance. We spoke with students from many different career and educational backgrounds and showed them to what careers in the insurance industry they can apply those skills and studies. We also had the opportunity to use IIAAWNY's distracted and impaired driving simulator, which was a big hit the entire day!

Our table got a great reception of about 70-80 people in four short hours, and we collected over 50 names of students who were interested in learning more about getting started in the industry. Students also took home lots of information from the table on the insurance industry in Western New York, an experience chart to match their skills to insurance careers and success stories from young people already in the business.

NextGen is contacting the students who expressed their interest with an informative, step-by-step presentation on seeking an entry-level position in the industry.

We plan on attending more career fairs in the future and look forward to working closely with college career centers to bring more new faces into the industry! Thank you very much to fellow NextGen members Louis Rivera, Brenda Sokolowski and our advisor Karen Catalano for assisting with the table and presentation.















LEGAL INSIDER

Increased Employee Protections on the Way in 2016

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

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On October 21, 2015, Governor Cuomo signed multiple pieces of legislation designed to protect and further women's equality in the workplace in New York. The bills amend the New York State Human Rights Law ("HRL") and Labor Law § 194 to (1) achieve pay equity; (2) strengthen protections for domestic violence victims; (3) remove barriers to remedy discrimination; and (4) end pregnancy discrimination in the workplace. The amendments not only change the way employers must consider compensation-related issues, but they also expand the class of individuals protected by the HRL and potential recoveries.

Two of the bills amend the definition portion of the HRL codified as New York Executive Law § 292. First, employers now are required to provide reasonable accommodation for pregnancy-related conditions unless doing so would cause an undue hardship on the employer. The bill also defines a "pregnancy-related condition" as any medical condition related to pregnancy or childbirth that inhibits the exercise of a normal bodily function. Employees, however, must provide information necessary to verify the existence of the pregnancy-related condition in order to be protected. The second amendment eliminates the current minimum of four employees for coverage under by the HRL for employers, but only as it relates to sexual harassment claims. Therefore, all employees are protected from sexual harassment regardless of the size of their workplace. Employers who have less than four employees are still exempt under the HRL for all other claims.

The third piece of legislation revises New York Executive Law § 296 to prohibit employment discrimination based on family status. Previously, the HRL provided protection from workplace discrimination based on age, race, creed, color, national origin, sexual orientation, military status, sex, disability, predisposing genetic characteristics, and marital status. Prior to this amendment, familial status was a protected class only for housing and credit discrimination claims.

The fourth bill amends New York Executive Law § 297 to allow a prevailing party to recover reasonable attorneys' fees in housing, employment, or credit discrimination cases when sex is a basis for the discrimination. Previously, a prevailing party could recover attorneys' fees only in housing discrimination cases. An employer is liable for attorneys' fees only if it is found to have committed an unlawful discriminatory practice.

The fifth and final piece of legislation amends the Labor Law to add a number of protections for employees, including (1) prohibiting employers from discriminating against an employee who inquires about, discusses, or discloses his/her wages or the wages of another employee; (2) narrowing the exceptions available to employers to justify a pay differential to a seniority system, a merit system, a system which measures earnings by quantity or quality of production, or a bona fide factor other than sex, such as education, training, or experience; and (3) increasing the amount of damages available to an employee for a willful violation of the law.

These changes to the Human Rights Law and Labor Law become effective on January 19, 2016.

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