



"...with Merriam, it's all about Me!"

Charles W. Merriam & Son, Inc. 376 Broadway, Schenectady, NY 12301-1038

Toll Free 1.877.MERRIAM (637-7426)

MERRIAM INSURANCE HONORED BY PEERS, WINS "BEST PRACTICES" AWARD

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A message from president, Brian H. Merriam

Most of us would rather forget our high school years.

We may or may not go to our reunions. We may or may not stay in touch with friends made during those "golden" years. We learned a valuable lesson during those times, however. ***You were known by the company you kept.*** Jocks, nerds, preppies, rebels, greasers... it was tough to transcend those labels.

Because of our commitment to excellence, the company we keep is even more important to us than ever. The Merriam Agency is part of an elite group of independent insurance agencies around the United States participating in the Independent Insurance Agents & Brokers of America (IIABA or the Big "I") **"Best Practices"** Study Group. Each year since

1993, IIABA and Reagan Consulting, an Atlanta-based management consulting firm, join forces to study the country's leading agencies in six revenue categories. The agencies comprising the study groups are selected every third year through a comprehensive nomination and qualifying process and awarded a "Best Practices Agency" designation.

Having been in business for 115 years it is tempting to believe that we have "arrived." But considering the speed with which the world is changing, we too must focus on what we do well and continue to adapt most everything else.

More than 1,200 independent agencies throughout the U.S. were nominated to take part in the annual study, The agency was nominated by either an IIABA affiliated state association or an insurance company and qualified based on its operational excellence.

The Merriam Insurance Agency was founded in 1895 and can offer insurance products from a number of different companies including Adirondack, Andover, Blue Cross/Blue Shield, CDPHP, Chubb, CNA, Dryden, Farmers, Foremost, GHI, Great American, Markel, MVP, NY Central, OneBeacon, Philadelphia, Preferred Mutual, Progressive, Security Mutual, Tower, Travelers & Zurich.

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"When you look for the good in others, you discover the best in yourself."
Martin Walsh



What you have been saying about Merriam!
"Congratulations on your being recognized as a 2010 IIABA Best Practices Agency! . . . clearly this recognition is a testament to your leadership, your staff's professionalism, and the agency's total dedication to our industry. You have obviously integrated customer service, consistent growth, profitability and strong risk management practices into the fabric of your agency's culture... From the entire Upstate New York Travelers team to yours we wish to say—Job well done!"
Jim Hasson, Regional President
Travelers Insurance



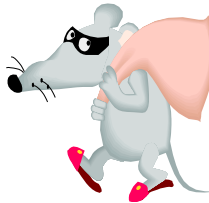
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“Identity Theft ” and how to prevent it!”

It is that time of year where our children are going off to college and unfortunately, identity theft is on the rise. Here are some simple steps we can follow to limit our risk:

- 1) Always protect your social security number.
- 2) Be on guard when using the internet.
- 3) Always verify your sources before sharing any personal information.
- 4) When possible, use a shredder to get rid of your mail or any paperwork that has your personal information
- 5) Always store your personal information, computer or lap top in a secure location.



Remember, by being very careful and taking a few extra steps to protect our personal information we all can fight back against Identity Theft!



For further information, please contact
Kelli Young, Personal Lines
877-MERRIAM (637-7426) ext 205
kelli@merriaminsurance.com

Here's the latest scoop...



Become A Merriam Insurance

CUSTOMER OF THE MONTH

The first five existing customers who refer a new client to us will qualify for a
\$50 GAS CARD

If you know someone needing our services, have them call us today AND give us YOUR NAME TO QUALIFY
Make sure they give us your name and phone number!

www.MerriamInsurance.com

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"We matter!"



"...with Merriam, it's all about *Me!*"

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"Don't shoot me, I'm the messenger!"



CHRISTOPHER MASON
Director of Health Benefits

Dave Day is the VP and CEO of American Standard Manufacturing ("ASM") in Central Bridge, a small rural agriculture community about 25 minutes from Albany located in Schoharie County. Last week I had lunch with Dave and his office manager to discuss their health insurance plan and see if they would allow the Merriam Agency manage such.

Dave stated, "You need to tell someone that we're fed up with these constant rate increases." "Don't shoot me, I'm the messenger," I added. "My father used to say shoot the messenger until the message changes!" he responded. We laughed, but then sighed, because I think we both know things will get worse before they get better, especially with the freight train called *health care reform* barreling down the tracks at us.



ASM was founded in 1990 and produces high quality merchandising display cabinets for grill cylinder exchange businesses and storage safety components. Think of the propane racks at Lowe's, Home Depot, and propane filling stations and you have ASM display cabinets. In their 20 plus

years of doing business, they have never had to lay off a worker or cut benefits, but with this recession, that may change.



I showed Dave the renewal rates for his Empire EPO rates (16 percent increase) that eclipsed (and doubled) the HMO rate he had in 2005. That is even after they switched from the HMO to a lower priced EPO plan a few years ago to save money. Dave told me, "If I doubled the price of our cabinets like Empire did their rates, we'd be out of work because no one would buy our product and we'd be collecting unemployment. Is that what the state wants? It's no wonder why businesses like ours source their operations to China, Vietnam, and Malaysia". (I'm not singling out Empire as being unique in passing on rate increases; we are seeing rate increases for other companies such as MVP, CDPHP, Blue Shield, and GHI for comparable coverage.)



Late Breaking News From Around The Globe...

Did you know...

1. That **Senator Hugh Farley** recently visited the Merriam Agency? (we caught it on video—look up our channel on "[YouTube](#)" - [TheMerriamAgency](#)?)
2. That **Katie Nightingale** recently won the Grand Prize, a Gift Certificate to the Sagamore during the [Gore Mt. Chamber's](#) September Golf outing?
3. **Go Green Fact:** If the entire population of the United States washed their clothes exclusively with cold water (instead of hot), we would save \$3 billion in energy costs annually and cut national CO2 emissions by over a full percent! (source: [www.goinggreentoday.com](#))

I have been selling health insurance to small businesses, like ASM, since 1999 and know first hand the cynicism that Dave feels. Gone are the days of \$250 a month premiums, \$10 office visits, \$0 deductible hospital stay benefits, and the \$5/\$10/\$25 drug co-pays. What used to be now costs over \$500 a month, but with co-pays of \$50 for specialists, \$1,000 for hospital stays, and \$50 for brand name medications with a surcharge if there is a generic option alternative.



The traditional EPO products that were supposedly a cheaper alternative to HMOs are now just as expensive as the HMO before it forced groups like ASM to consider adopting "transitional" or "hybrid" EPO and PPO plans that require high deductibles and coinsurance requirements for the first time. Also added to these cost increases is the difficult task of conveying all of this new plan information, including new funding concepts like health savings accounts, flexible savings accounts, and health reimbursement accounts, to employees who only had to worry about co-pays.

Follow Chris' blog at [www.reduceyourhealthpremiums.com](#) to read his recommendations for ASM, which include a five-step process for avoiding a rebellion in your workplace and successfully installing a high deductible health plan that works for you and your employees.

Chris Mason, Director of Health Benefits
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"I matter!"



*"...with Merriam, it's all about **Me!**"*

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BOB ROCHE
Production Specialist
Title Agent Insurance

Title Industry Professionals:
"Why Merriam for your E&O?"

In this highly volatile and changing professional liability market – *you need our expertise*. Many companies have exited the field altogether. Many have changed their coverage forms and added multiple exclusions. Those that remain, continue to raise both deductibles and premiums. You need The Merriam Agency to help you navigate through these shifting tides.

Experience -

We have been active in this market for over 20 years.
We know the most likely carriers to quote your policy



"What is your "Return On Life?"

You have all heard of "return on assets," however, we believe there may be a better way! Our associate, Roger Greenwood, recently formed Greenwood Associates, a fee-based registered investment advisory firm that strives to maximize your **RETURN ON LIFE!** Roger strives to become a trusted advisor in a fiduciary capacity by:

1. Listening so as to understand the challenges and opportunities you are facing
2. Providing comprehensive "holistic" financial and life planning in order to help you achieve your goals in the most efficient and effective way
3. Helping you attain the most life you can out of the assets you have
4. Coordinating your planning with your other advisors such as accountants, attorneys, and key family members
5. providing you **PEACE OF MIND**



Contact Roger to get started:
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877-MERRIAM (637-7426) ext 210
roger@merriaminsurance.com

Markets –

We have multiple admitted carriers to quote in every state – providing you a policy that will respond in a claim circumstance. You may rest assured that you will be correctly covered for your professional services. We will send your application to all of our insurance companies and give you every quote we receive. We "shop" all of our available markets for you, thereby saving you valuable time. There is no need to fill out multiple applications and send them out multiple times, we have the markets covered for you.

Rapid Response -

Once we have a completed application, and any underwriting issues are answered, the process is quick. Quotes are available in a matter of a day or two and binding can usually be done overnight. We know you are in an extremely time sensitive business and we will get you the proof of insurance you need quickly and correctly, so you can get down to business.

Help –

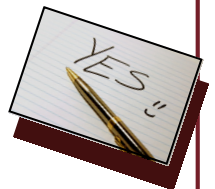
Having trouble with the application? Not sure how to answer certain questions? That's where we really shine. We're always ready to answer any questions or concerns or to assist with application completion. We'll get it off of your desk and into our companies. We work with these forms every day and we know the information for which the underwriters are looking. A phone call, an e-mail or a fax ... and we'll provide the answers right away.

Why waste your time chasing down quotes and carriers for this crucial protection.
We're the only resource you need.

TO OUR VALUED CURRENT CLIENTS –

WE KNOW THE TERRIFIC STRAIN THE TITLE INDUSTRY HAS BEEN UNDER FOR THE PAST TWO YEARS AND WE CONTINUE TO SEEK OUT THE BEST RENEWAL TERMS POSSIBLE FOR ALL OUR CUSTOMERS.

TRUST US TO THOROUGHLY EXPLORE ALL AVAILABLE OPTIONS FOR EVERY RENEWAL. IT'S WHAT WE DO.



For further information, please contact
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The “Good Samaritan” meets modernity.
“How to do good work — with *wisdom* and *grace*..”



BRIAN J. PUDLO, AAI
Rescue Mission Insurance
Program Director

Free health clinics, the facilities that house them, and the medical professionals who work and volunteer at them are exposed to the risk of claims every time the doors are open for visits. Proper insurance coverage is a necessity that none of these parties can

be without.

Insurance claims could arise from a number of situations including theft of equipment and supplies, slip and fall or other premises injury, and even medical malpractice. Some claims may only affect one of the parties mentioned above but a malpractice claim could have a negative impact on all three if it leads to a lawsuit.

Lawsuits can be brought against a free clinic, its host site (such as a church, community center, hospital or rescue mission) and the medical professionals volunteering their time and expertise, regardless of how true the allegations may be. The lack of the proper insurance protection for each of the parties involved could result in financial burdens beyond what any of them are capable of paying.



The health clinic should maintain professional liability insurance coverage for its exposure to the procedures, treatments, and diagnoses that occur while it is in operation. The amount of involvement the clinic and its employed staff have in treating and advising patients will help to determine the appropriate level of coverage.

Medical professionals need to be sure their medical malpractice policy covers them for their volunteer activities.

Coverage varies from company to company and even state by state. Both the clinic and the medical professional should request to see that proof that such coverage exists before any volunteer care is administered.



TEST YOUR KNOWLEDGE OF LONG TERM CARE

IN LESS THAN FIVE MINUTES
WITH THIS
TRUE OR FALSE QUIZ!
(answers on following page)

T or F

- Nursing home expenses for Alzheimer's patients are covered by Medicare.
- People have to spend all or almost all of their assets to get Medicaid benefits.
- The average stay in a nursing home is more than 4 years.
- On average, a one year stay in a nursing home costs about \$30,000.
- Nearly 40% of the long-term care recipients are under 65.
- Medicaid covers the cost of services received in the home.
- Medicare will not pay for most of the seniors' LTC needs.
- Long term care and Disability Insurance cover the same things.

If the clinic is renting or using space of another entity like those mentioned above, the host site needs to request to be listed as an additional insured on the clinic's general liability insurance. This will help to protect the host site in the event a claim arises that is a result of the clinic's use of the facility. For more information regarding coverage please contact me.



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Are you a resident of NYS?

Join Brian Merriam, CPCU, ARM, AAI
as he teaches
the New York Safety Program's
Defensive Driving Course.

November 8 & 10 / 6-9 pm
Call to reserve your spot today
as space is limited!

- OR -

Consider Taking the Course On-Line
Check Out Our [Website](#) For Details
(LOOK UNDER PRODUCTS AND SERVICES)

LONG TERM CARE QUIZ ANSWERS

1. **False**- 80% of older adults who receive LTC do so in their own homes or community settings- not in a nursing home.
2. **False**- The maximum number of days Medicare will cover in qualified cases for skilled nursing home care is 100 days.
3. **True**- Assets have to be spent down to a very low level to qualify.
4. **False**- The average length of stay in a nursing home is 2.4 years
5. **False**- In the Albany, NY area the current cost averages \$107,000.
6. **True**- 37% are from 18-64 years of age.
7. **False**- Medicaid primarily pays for services in nursing homes.
8. **True**- Medicare pays very little for seniors' LTC needs
9. **False**- DI covers you if you are unable to work. It is not designed to cover LTC.
10. **True**- Approximately 49% of folks turning 65 will need some type of LTC with 72% using home care services.

HOW DID YOU DO? WHAT IS YOUR LONG TERM CARE PLAN?

CONTACT **ROGER GREENWOOD**
TO ANSWER ALL YOUR QUESTIONS AND HELP PUT TOGETHER
THE BEST PLAN TO PROTECT YOU, YOUR RETIREMENT AND YOUR FAMILY.
(877)-MERRIAM (637-7426) ext 210
or ROGER@MERRIAMINSURANCE.COM