

The Merriam Bulletin

Insurance Since 1895
"What's News in Insurance"

Fall/Winter 2009 Merriam Insurance Agency 376 Broadway, Schenectady, NY 12305 Tel 518.393.2109 www.merriaminsurance.com

A Message from the President...

"You can save \$350 if you switch your insurance to us!" Boy, am I tired of hearing such promises! I recently received a letter from one of the insurance companies we used to represent, and the letter claimed that, "Even if you're currently insured with another well-known insurer, you're likely to save hundreds of dollars. See for yourself..." Then they listed that drivers who switched from Allstate saved, on average, \$428, from State Farm, \$269, GEICO, \$399, etc. Yet, I remember GEICO boasting about how they saved money for those who left State Farm and Allstate too! How can this all be true?

To top it off, we decided to stop doing business with this particular company several years ago because their rates were so high that we were having a hard time placing our clients' insurance with them! So where are all of these people who are paying so much money for insurance? How is it that every company (so it seems) boasts of saving money for their policy holders? Everyone could certainly not be saving "\$_ _ _ _ on average", yet there it was, in black and white, the promise that "experienced drivers like [me] could now save hundreds of dollars." Wow! What am I waiting for?

The Merriam Agency conducts business all across the United States. The most common objection I receive from our prospective clients is the argument that they currently conduct business with someone they know locally, so why should they do business with me if I am not right across the street. True enough, I cannot be across the street from everyone! Somewhere, between offering to save my prospective clients all kinds of money and being across the street from them, it occurs to me that people are really looking for something that is *a good value from someone they can trust*. A wonderful thing is that is exactly what the Merriam Agency is looking to provide! We don't boast that we will save you "up to 15% or more" (a ridiculously ill-structured sentence and unsubstantiated promise.) Yes, we usually *do* save our clients money, but we focus on *value*, both in the policies we place and the service we provide. Have you heard such claims before? Well, how many agencies are celebrating their 115th anniversaries in 2010? My fore-fathers and I share a philosophy that is reflected in the good hearts of my staff. Give us an opportunity to earn your trust, and we will not only demonstrate a good value, but you will find us worthy of a long-term relationship.

In this world of uncertainty we won't disappoint you.



Brian H. Merriam, CPCU, ARM, AAI
President, Ext. 201

What you have been saying about us...

"Extremely knowledgeable staff. Very helpful as well." - Anthony & Cheryl Amiccuci Jr., Schenectady, NY

"A very smooth quick transaction! I am more that satisfied with your service." - Nicholas Colangelo, Schenectady, NY

"Anytime Merriam handles a problem, I have confidence that things will go well." - Terra Nova Church, Troy, NY

"All those involved (in resolving my claim) were very helpful. I love this agency!" - Marie Deyoe, Schenectady, NY

"You handled our claim in a very patient and sympathetic manner. You are the best!" - Dawn & Joseph Czaban Jr., Niskayuna, NY

Insurance companies, in recent years, have become much more attentive to issues relating to claims of abuse and molestation. More often than not, before they are offered Abuse and Molestation liability coverage, potential and current insureds are required to show proof that they are meeting guidelines set forth by insurance companies. This is particularly true with rescue missions, churches, schools, camps, and other organizations that offer services for children.

Staff and volunteer screening is perhaps the single most important requirement companies look for when considering writing coverage. If organizations do not run thorough background checks on their employees and volunteers, insurance companies may offer reduced limits or may decline to offer coverage altogether. This could create a serious gap in insurance coverage, leaving the organization at risk settling a suit out-of-pocket.

Other recommended guidelines for Abuse and Molestation coverage, include having written procedures for reporting and dealing with sexual abuse and maintaining a plan of supervision that monitors staff relationships with clients and minors, both on and off premises.

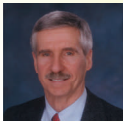
For more information regarding Abuse and Molestation coverage please contact our office at 518-393-2109. A staff screening guide is available to be sent to you that includes sample policies and procedures, and recommended screening practices.



Brian Pudlo, AAI
Production Executive, Ext. 224

The Best Investment for your future?

An expert financial planner recently concluded that, in today's tumultuous equity markets, there is an alternative investment to stocks that may be safer, as well as superior. His recommendation is **cash value life insurance**. Today, you are **guaranteed 3% interest** on your cash value buildup, with some policies currently growing at **4.8%**. The cash buildup amount is not taxable like a savings account would be. You can automatically borrow the cash value for any future need, and the eventual death benefit is usually tax free. It may be the right choice for you. Let us prepare a personalized illustration for your consideration.



Roger Greenwood, CFP
Life and Financial Services, Ext. 210

Food Drive

The Merriam Agency has been blessed to be in business for over 100 years. It is our philosophy to pay our good fortune forward by way of giving back to the very community which has supported us these many years. Throughout the year, we have been partnering with local businesses to do various events for the community. This past August we were happy to announce the recipient of our first annual Merriam Community Star Award to



The Spotted Zebra Learning Center located in Albany. What started out as a "typical" food drive to benefit the **Schenectady City Mission** ended up taking on a life of its own. The staff and children combined their kindness and creativity and added a little healthy competition to the event. Each classroom added incentives to be the one which brought in the most food. These incentives included such things as holding a classroom field day, offering a free night of babysitting, and having the only male staff member wear a wedding dress for the day, just to name a few!

Ultimately, the Spotted Zebra was able to bring in almost 3,000 non perishable food items. According to Pastor Dan from the **Schenectady City Mission**, this three classroom food drive was one of the most successful food drives of the year, second only to the Schenectady Regional Food Drive hosted by the Local Post Office. With as few as 50 children, the drive was able to feed at least 50 families for a week! The Mission was so grateful that they helped us host a thank you celebration where Pastor Dan personally went to every classroom to say his "thank you's" and tell the children just how much they had touched the lives of others.



Cassie Pietryk
Health Benefits Executive, Ext. 207

\$\$\$ - How to Save Some !

Did you know that one way you can reduce the cost of your Auto and Homeowners policies is by consolidating them? Some carriers will write your auto, home, umbrella, boat and recreational vehicle insurance on one policy. Just think, one policy, one bill – with many carriers offering EFT (Electronic Fund Transfer), which means you don't even have to write the check, find a stamp and remember to mail your payment! If we now write only your Auto or Homeowners policy, allow



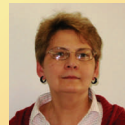
us to provide you with pricing for combining them. If we already write both your Auto and Home, give us a call so we can review your account and check to see that you are enjoying all the credits and discounts which are available to you. Our lives change so much and so rapidly these days, that it is wise to take a look, at least once a year, at your insurance program to be sure everything is up to date.

Don't forget, **we can do it all:** Motorcycles, Boats, ATVs, Snowmobiles, Estate Planning, Group Health Insurance, Life Insurance, Auto, Home, Campers, Renters Insurance and Personal Article Floaters for your valuable jewelry, collectibles, fine arts, antiques and coin collections. By having all your insurance under one roof (The Merriam Agency), life becomes simpler. **Let us be the one stop for all your insurance needs!**



Sandee Wyman
Licensed Personal Lines Account Manager,
Ext. 204

On February 20th, the supervisor of the Town of Johnsburg, Sterling Goodspeed, received a check from NYMIR in the amount of \$3817.92. The refund was due in part to the number of years the town has been insured through the Merriam Agency. We at the agency would like to thank Sterling and the board members for the opportunity of providing for their insurance needs and the good relationship of neighbor helping neighbor.



Gretchen Kirby, North Creek Branch
Manager, Phone number: (518)251-5839



“Hey, would you guys be able to write...?”

The answer is
YES!

I'm often surprised when asked if our agency can help one of our clients in an area other than their Professional Liability Insurance.

We can! We are a Full Service Independent Agency and can help you with any insurance needs you might have.

For **ANY** type of insurance you may need personally or for your business, we can do it.

Business Owner's Policy – If you don't have one, you should. This would include General Liability, your Business Personal Property and a myriad of other coverages that you might never have thought about until you suffered a loss and **didn't have them**. If you have a Policy, you owe it to yourself to get our price. We are an independent agency and can “shop” for your best value while making sure you're covered correctly.



Workers Compensation – If you have employees, you must have this coverage. If you are not covered, you may face penalties and steep fines. Simply ask us if you have a question about price or classification of your employees. We'll be glad to help.

Fidelity Bonds / Surety Bonds – We have great markets. These bonds are required by the insurance department in order to be licensed to do business in some states. Some companies (banks in particular) often require them of the companies with which they do business. We can quickly get them in place for you.



Business Auto – We can insure any business owned autos as a part of your business owners policy. We'll make certain you're covered sufficiently for your exposure.



Homeowners & Auto Policies - We have many markets available and offer “multiple policy savings” as “seen on TV”. Our services can extend beyond your business needs.

Wouldn't it be nice to simply make **One Phone Call** to get answers to **ALL** your insurance issues? Try this number 1-877-M-E-R-R-I-A-M (637-7426)

We're much more than E&O!



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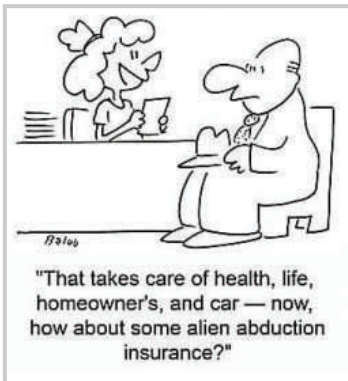
The Merriam Agency
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Insurance...the lighter side

Jeff's farm was destroyed by a tornado. His wife Amy called their insurance agent and said, "The farm was insured for \$200,000 and we want the money."

"I'm sorry Amy, but it doesn't work that way. We will determine the value of your farm and get you a new one that is worth about the same." the agent said.

Amy paused and replied, "Well, in that case, I'd like to cancel the policy on my husband."



Defensive Driving Schedule Upcoming Spring 2010 Classes:

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



January 12 & 14,
March 9 & 10
6-9 pm



The Merriam Agency
376 Broadway, Schenectady

Cost is \$32 for clients and \$35 for future clients

Call to reserve your spot today as space is limited!
393-2109