

THE ADVISOR

The official newsletter for Deland, Gibson customers and friends

Volume 2, Issue 1

FIVE STAR DESIGNATION AWARDED FOR THIRD TIME

In a year that saw their office relocated due to a fire, Deland, Gibson Insurance Associates was able to get recertified for the Five Star Award of Distinction, the most prestigious designation an insurance agency can achieve in Massachusetts. In fact, only 1.6% of all Massachusetts insurance agencies have earned this award, which recognizes professional organizations which have excelled in 17 key performance standards including customer focus, satisfaction and reliability.

In 2000, Deland, Gibson was the sixth insurance agency to receive the Five Star award, and is now one of a handful who have been recertified twice. The comprehensive review process included interviews of all employees. Executive Vice President Karen Cora explained, "The rigorous Five Star review of all management practices has enabled

Deland, Gibson to keep focus on all levels of customer service throughout the year."

"Achieving the Five Star award is a reflection on all the hard work that our employees have achieved, especially in light of the difficulty we faced during the fire last year. I am proud of each and every one of them," said Charlie Gibson, president of Deland, Gibson.

Heather Kramer, Vice President of Education for the Massachusetts Association of Insurance Agents, who oversees the agency review process for the Five Star award, also noted: "Even in a year that they had a disaster of their own, they were up and running by the next day, and they remained positive and focused on serving their clients."



LETTER FROM THE PRESIDENT

Dear Valued Customer,

Welcome to another edition of *The Advisor*. Since we received so much positive feedback from our last edition, we felt excited to make our newsletter a regular feature. As an insurance agent for over thirty years, I always wanted to try my hand at publishing.



So, how are we doing? Please let us know, not only about this newsletter and what insurance issues you would like covered, but additional feedback on our service, good or bad. Please feel free to call me at 781.237.1515

In this edition of *The Advisor*, we inform you about the agency's second renewal of the prestigious Five Star Award and introduce you to some of our newest employees. We also recognize my colleague, Madame Chairman Karen Cora, who just completed her term as head of the Massachusetts Association of Insurance Agents. In addition, we also remind you of the current change in Massachusetts automobile rates, effective April 1st.

We hope you enjoy reading this issue as much as we enjoyed putting it together. We look forward to continuing to provide you with the information we feel necessary to help you make informed insurance decisions.

Thank you for selecting Deland, Gibson to handle your insurance.

Sincerely,

Charles W. Gibson, President



WHAT YOU NEED TO KNOW ABOUT IDENTITY THEFT

by Cato Anderson

Identity theft is something that we have all heard horror stories about, but chances are you have never been nor ever will be a target of identity theft. That being said, last year approximately 9.3 million US adults fell victim to identity theft. Although the immediate costs are not staggering (average out of pocket expense was \$652), the real pain and expenses come from trying to re-establish your delicate credit. It can take hours and thousands of dollars in legal fees, documentation and lost wages to restore what was taken from you.

To help combat the hassles of identity theft, insurance companies have recently introduced optional endorsements to help cover the expenses, such as legal fees and time away from work, associated with the loss to their homeowner policies.

Sometimes the mental anguish is more severe than the monetary loss, and currently all companies offer support and counseling services for their insured customers.

Here are a few helpful hints that may help protect your identity:

- Never give out your Social Security number
- Change your Driver License number from your SS#
- Check your health card (I recently found an old Blue Cross & Blue Shield card that had my SS# as well as my birth date)
- Keep track of your credit card receipts
- Buy a home shredder and shred all of those credit card offers and junk mail
- Use care when shopping on the internet



It is interesting to note that last year 68.2% of all theft was “off line” and only 11.6% was obtained “online”

(2005 Identity Fraud Survey Report, Javelin Strategy & Research).

If you would like more information or would like to talk about adding this endorsement to your policy, please contact our office.



DELAND, GIBSON WELCOMES NEW ADDITIONS



Jack Gates, Director of Financial Services for Deland, Gibson, has over 18 years of financial experience, specializing in business succession planning, estate planning, retirement planning and financial planning. Jack's expertise is in helping business owners and individuals identify financial goals and objectives and achieving them through a well defined and coordinated strategy. Jack provides ongoing service and support to ensure clients' plans conform with changing laws and life events. His hands-on approach also enables his clients to capitalize on innovative new products.

Before joining Deland, Gibson, Jack spent over 15 years with Northwestern Mutual as a Financial Representative and Field Director. He started an independent financial services firm in 2004, and has all NASD licenses 6, 63, 7, 24 and 65.

Jack lives in Scituate with his wife Lisa of 16 years and four children: Owen (8), Julia (5), Harry (4), and Henry (2). He is on the Board of Directors as VP of Scituate Little League and coaches baseball, soccer, basketball and lacrosse.



Charles “Chip” Gibson Jr. recently joined Deland, Gibson as a sales associate and producer. Chip will advise companies and individuals on identifying insurance programs and risk management programs to ensure proper coverage. Chip's past experience is in the financial services industry, working on a team overseeing the operational fund accounting, servicing of over 90 mutual funds.

A Charlestown resident, Chip is a graduate of Syracuse University. He is active in his alma mater's rowing association and is a class agent for Belmont Hill School.



JoNan Salisbury recently joined Deland, Gibson as a commercial account executive. She brings experience and knowledge of multiple insurance markets to providing risk management and coverage analysis for her clients.

Prior to joining the agency, she spent eight years as a marketing director and commercial account manager for an independent insurance agency.


A resident of Millis, JoNan enjoys spending time with her husband and three children, reading, traveling, camping and, of course, thinking about insurance.

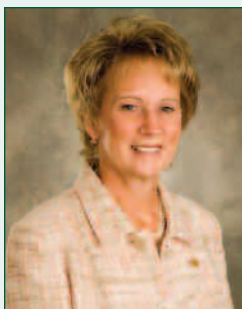




AUTO INSURANCE RATES DROP BY 11%

**NEW RATES GO INTO EFFECT
APRIL 1ST**

Former Insurance Commissioner Julianne M. Bowler announced in December an average rate decrease of 11.7% statewide in automobile insurance rates. The new rate takes effect April 1st, and translates to an average decrease of \$119.61 per vehicle and a statewide average annual rate of \$898.81, the largest rate decrease since 1978. Many consumer experts attribute the rate decrease to the crack down on auto insurance fraud throughout Massachusetts. Drivers who renew their insurance policies before April 1st will pay the 2006 rate, but their premiums will reflect the 2007 rate when they renew next year. 



Karen A. Cora, CIC, CPIW, Executive Vice President of Deland Gibson, recently completed her term as Chairman of the Board of the Massachusetts Association of Insurance Agents (MAIA). In her role as Chair, Karen presided over a 25-member Board and provided leadership and guidance to the 30-member professional staff of the largest state or regional association of independent insurance agents in the country.



ASK THE AGENT

MICHAEL SABBAGH

Senior Vice President and Commercial Lines Manager

Q. How does EPLI coverage protect my company?

A. Employment Practices Liability Insurance (EPLI) policies provide coverage for the cost of defending and indemnifying an employer against various types of employee-related claims, including discrimination, sexual harassment and wrongful termination. There are many different types of policy forms currently in use in the insurance market, and the conditions of coverage can vary dramatically from insurer to insurer.

It is critically important for employers to read and understand the notice requirements in their particular EPLI policies, including what constitutes a "claim" that triggers an employer's duty to notify the insurer.

Most insurance applications require the employer to answer questions about their past claims and to disclose any facts known that could lead to a potential, future claim. Failure to provide complete information can lead to an insurer denying coverage for particular claims or seeking to rescind the overall policy.

Michael Sabbagh is a Senior Vice President and Commercial Lines Manager at Deland, Gibson Insurance Associates.

If you have a question for Michael, email him at msabbagh@delandgibsonins.com.

If we select your question for print in our next newsletter, we will send you a \$100 gift certificate to a local restaurant.



KAREN CORA COMPLETES TERM AS CHAIRPERSON OF BOARD OF MASSACHUSETTS ASSOCIATION OF INSURANCE AGENTS

In addition to her role as Chair, she also chaired the Executive Committee of the 1600 member association and held other committee positions. Karen has over 36 years of insurance experience and was recently appointed by the Commissioner of Insurance to serve as a member of the Governing Committee of Commonwealth Automobile Reinsurers (CAR), the state's residual auto market. She also serves on The Massachusetts Automobile Insurance Plan (MAIP) Steering Committee.

Karen holds the professional designations Certified Insurance Counselor (CIC) and Certified Professional Insurance Woman (CPIW) and is a member of the Council of Insurance Agents and Brokers. A graduate of Lesley College with a B.S. in Organizational Behavior, she is active in community affairs and recently served as a Trustee of Xaverian Brothers High School. Karen and her husband, Jay, make their home in Sharon, Massachusetts.



SURVEY SAYS . . .

In November, 2006, customer service surveys were mailed to a cross-section of our clients. Forty percent of the surveys were returned and we are proud to report 94.7% positive response on the nine questions. Below are some responses our clients shared with us:

Since my account rep is Vin Cicerano I have had the best service in all my years with your company since he took over the account. • Ann Brannon provides me excellent service. Very efficient & knowledgeable. • Highest regards to David Attridge!!! • James Doty is the best! • Keep up the good work. • Kathy Scotti is outstanding. She is very competent and responsive. Kathy is the reason I moved all our business and personal insurance to your firm. I would refer friends to Kathy specifically. • Ellen has been my agent for as long as I have been with you. I could not ask for anyone better, she is simply the best & a real good friend. • Bob Graham and his team are terrific!! Claims are handled very promptly and very efficiently. • Deland, Gibson Insurance Associates have always treated us fairly and professionally and we highly recommend them. • Bob Graham and Debbie Boudreau are very knowledgeable, responsive and friendly – easy to work with. • You're the Best! • Been with you people 50 years so I can say I am happy with you. • John Akerman has been the utmost professional representing your company. John's attention to detail has made our insurance experience very easy and enjoyable. • You have done a great job. Cato has lowered our rates and provided top notch service!

Thank you!



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GETTING MARRIED?

Did you know that Deland, Gibson offers Wedding Insurance to protect you on your special day? Call our office or read more about it in our next issue.

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