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REPORTER

March 25
2019

Industry news and association updates

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State



PIANY kicks off its District Office Visits

Several PIANY members have been meeting with state legislators to discuss PIANY's 2019 legislative priorities. PIANY immediate past President Fred Holender, CLU, CPCU, ChFC, MSFS; PIANY-YIP Director Tyler Molina; and PIANY Advisory Council member Paul Chisholm met with Assemblyman Robin Schimminger, D-140. Holender, along with PIANY Director Eric T. Clauss, also met with Assemblyman Sean M. Ryan, D-149. Also, PIANY Advisory Council Member Thom Iannicari, CPIA, met with Sen. Andrew Buder, Esq., legislative assistant to Sen. Shelly Mayer, D-37, and newly elected Assemblyman Nader Sayegh, D-90, and Sen. Shelley Mayer, D-37.

PIANY's 2019 legislative priorities include: Scaffold Law reform; elimination of the New York State Insurance Fund's 30-day rule for canceling a policy; authorizing the NYSIF to pay commissions to licensed brokers; and standardizing the events that would trigger coastal homeowners insurance hurricane deductibles. With the recent elections, now is the time to get involved in PIANY's District Office Visits. To learn more, [email](#) or call the PIA Government & Industry Affairs Department at (800) 424-4244. The goal of the DOVs is to reach out to state legislators before they return to Albany and discuss the issues that are important to professional, independent insurance agents.

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[PIA's Expert: Shirley Albright, CPIA, CISR](#)

Gov. Cuomo vetoes CE bill

Despite near unanimous support in both the Assembly (143-0) and Senate (60-1), Gov. Andrew J. Cuomo vetoed [S.3960A](#), which would have authorized the New York State Department of Financial Services to grant six continuing-education credits to licensees with active membership in a statewide professional insurance producer association. This legislation was one of PIANY's legislative priorities during the 2018 session.

In his veto message, the governor indicated that while encouraging insurance producers to join professional associations, this bill would "materially and dangerously" alter the insurance producer CE requirements to the detriment of consumers.

While ultimately the efforts were unsuccessful, PIANY would like to thank all those who took the time to voice their support for this legislation.

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[PIA's Expert: Bradford J. Lachut, Esq.](#)



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Association



Privacy notice obligations

Highlights

- For an overview of privacy issues, access [QS90495](#) in the PIA QuickSource library
- For a privacy primer on New York-specific statutes and regulations, access [QS90469](#) in the PIA QuickSource library

There are a number of laws and regulations that govern the privacy of customers' personal information. Depending on your agency's business arrangements, you may be required to provide your clients with privacy notices; business associate agreements; procedures for documenting disposal; and establishing written information security programs.

PIA can guide you through all the red tape with [Privacy Compliance Central](#), an extensive tool kit with all the information you need to comply properly. It explains all the relevant federal and state-specific acts, rules and regulations. Privacy Compliance Central also includes two surveys: the privacy survey, which helps you develop a personalized privacy notice and procedures; and the risk assessment survey, which helps you develop an appropriate written information security program for your agency.

If you subscribe to PIANY's custom *Insights and Updates* newsletter, we can mail your agency-specific notices right along with your newsletter to save you time and money. Or, if you prefer to send your notices as a stand-alone mailing, contact PIA's Creative Services Account Executive Alysia Plaza by [email](#) or by calling (800) 424-4244.

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[PIA's Expert: Shirley Albright, CPIA, CISR](#)

Data breaches

When personal information is compromised, that's bad news for the insurance

professional and the consumer. As an agent, you could face litigation and possible prosecution for failing to take proper precautions to keep this personal information secure.

Q. I think that my computer information system was breached by a hacker. Am I required to notify my clients?

A. Maybe. New York's Information Security Breach and Notification Act regulates state agencies and individuals (under Section 208 of the State Technology Law) and businesses (Section 899-aa, of the General Business Law) separately, but in a similar manner. Under Section 899-aa notification must occur if data taken was any combination of unencrypted personal information plus a person's Social Security number or driver's license/nondriver's license I.D. number, or any financial account number or personal identification number that would allow the possessor to withdraw money from the account identified. This law further specifies that if New York residents are to be notified, the business shall inform the state attorney general, the Consumer Protection Board and the state Office of Cyber Security and Critical Infrastructure Coordination.

To learn more about your responsibilities, access [QS90559](#) in the PIA QuickSource library or PIA's [Privacy Compliance Central](#). You also can fax a request to PIANY's Industry Resource Center at (888) 225-6935.

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PIA's Expert: [Bradford J. Lachut, Esq.](#)

Cyber security coverage

To protect against the increasing threat confronting agencies as they handle their clients' information, PIANY offers a stand-alone comprehensive policy through Philadelphia Insurance Cos. In addition, many of our agents errors-and-omissions choices offer endorsements that include cyber coverages. Agents interested in this coverage are encouraged to call PIA at (800) 424-4244, ext. 408, or click [here](#).

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PIA's Expert: [Loni Swedick](#)

PIANY launches 'Local is Better' marketing campaign

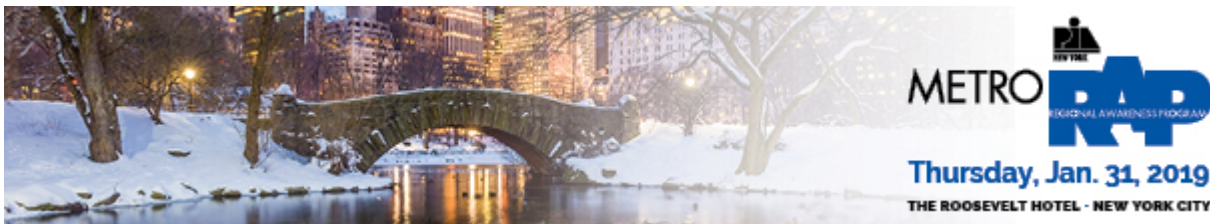
PIANY [launched](#) its [Local is Better](#) marketing campaign. This resource offers PIANY members free access to informative pieces promoting their agencies, capitalizing on their local community-centered strengths, with consumer-focused materials and consumer content for use in a variety of media. It also illustrates to the insurance-buying public the benefits of an independent agent (i.e., working with someone who can offer insurance choices; who has a unique understanding of his or her clients' and communities' needs; and who often can offer the most affordable rate).

Through the campaign, PIANY members can learn how to launch and maintain a successful **marketing campaign**; ramp up their social-media presence; build relationships with their local media; and more. It also offers ready-made press releases (with an accompanying calendar); tweets and more, which can be personalized with the agency's contact information. It also offers professional independent agents the chance to take their marketing campaign to the next level, through **PIA Creative Services**, PIANY's in-house advertising agency.

Each month, the campaign highlights different topics PIA members can share with their clients in various formats. **For January**, members can discuss **how to keep your home safe from burglars**, including tips on how to prevent burglary; property crime rate statistics; and more.

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PIA's Expert: Katherine Morra



Register now: MetroRAP 2019

Registration is **open** for PIANY's Metropolitan Regional Awareness Program, **Thursday, Jan. 31, 2019**, at The Roosevelt Hotel in New York City. Join your association for a day of **CE sessions**, networking, **trade show** and more.

The event will feature a Keynote Awards Luncheon at which PIANY will present the *Industry Professional of the Year* award to **Steven Calick**, marketing manager at Imperial PFS. This year's keynote speaker will be comedian **Buddy Fitzpatrick**, a regular at prominent showcase clubs in New York City and has been featured on Comedy Central. The Bernard I. Kozel Memorial scholarship also will be awarded to one individual to provide tuition for two Certified Insurance Service Representative seminars conducted by PIANY.

For more information, including registration details and sponsorship opportunities, see the [event page](#).

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PIA's Expert: Kim Zielinski



NY-YIP members embracing the holiday spirit at the Holiday Social on Tuesday.



(L-R) NY-YIP Immediate past President Jason Barlow, AAI, CPIA; NY-YIP President Dina Bruno, CPIA; NY-YIP Vice President Anna Kodryanu, ARM, CPCU; and Jeff Diefenbach, senior vice president at Burns & Wilcox.

PIANY-YIP Holiday Social was filled with spirit, Burns & Wilcox named NY-YIP Partner of the Year

The PIANY-YIP held its Holiday Social on Dec. 4 from 6-9 p.m. at the Black Forest Brew Haus, in Farmingdale. PIANY-YIP partnered with [Jocelyn's Operation Holiday Spirit](#), an organization that provides gifts for underprivileged children. Members brought Christmas letters or unwrapped toys for children of the organization. Check out more photos from the event on [PIANY's Facebook page](#).

Burns & Wilcox received the PIANY-YIP *Partner of the Year* award during the PIANY-YIP Holiday Social on Dec. 4, 2018. The company was honored for its support of young insurance professionals and the association throughout the year. PIANY-YIP Vice President Anna Kodryanu, ARM, CPCU, of Burns & Wilcox, accepted the plaque at the event. Kodryanu was featured as one of [Insurance Business Magazine's Young Guns of 2018](#) (see page 56). The magazine highlights 54 bright prospects in the insurance industry under the age of 35.

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PIA's Expert: Kim Zeoli, CISR, CAE



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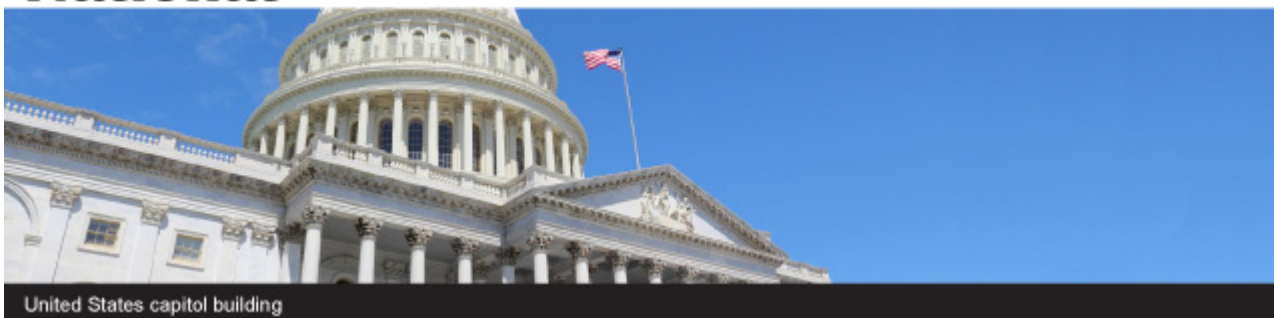
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National



NFIP extended through May 29, 2019, FEMA rules to not renew during government shutdown

Highlights

- An FAQ issued by FEMA regarding the NFIP and the government shutdown

Just before the program was set to expire, President Donald Trump signed a bill on **Dec. 21, 2018**, that would reauthorize the National Flood Insurance Program through **May 31, 2019**. Despite the reauthorization, the Federal Emergency Management Agency has ruled that due to the current government shutdown, they will be unable to issue new policies or renew existing policies.

FEMA has stated that it will cease regular operations of the program, and doesn't plan on issuing any other updates throughout the government shutdown. Policies in place before midnight Dec 21, 2018, are still valid; however, no NFIP insurers may collect premiums for the issuance, renewal or monetary endorsements of NFIP policies. Doing so would cause the government to incur obligations without an appropriation. [More ...](#)

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[PIA's Expert: Clare Irvine, Esq.](#)

Education and events

Friday, Jan. 4, 2019

Break-FAST Webinar Series:
Cybersecurity: New York and Beyond
 PIA Webinar
 NYCE: 1 BR, C1, C3, LA, LB, LSB,
 PA, PC

Thursday, Jan. 10, 2019

New York Sexual Harassment
Prevention Training from 10-11 a.m.,
or from 1-2 p.m.
 PIA Webinar
 CEU: N/A

Monday, Jan. 7, 2019

NEO Series: New Employee
Orientation for Agency Personnel
 NEO Online Course
 NYCE: N/A

Tuesday, Jan. 15, 2019

Insuring Truckers: Part 1 of 2
 PIA Webinar
 NYCE: 4 BR, C3, PA, PC
To earn credits for this webinar both
parts MUST be attended.

Monday, Jan. 7, 2019

NEO Series: Personal Lines Coverage
Basics
 NEO Online Course
 NYCE: N/A

Wednesday, Jan. 16, 2019

Insuring Truckers: Part 2 of 2
 PIA Webinar
 NYCE: 4 BR, C3, PA, PC
To earn credits for this webinar both
parts MUST be attended.

Tuesday, Jan. 8, 2019

A Whole New World: Insuring
Recreational and Medical Cannabis
 PIA Webinar
 NYCE: 2 BR, C1, LA, LB, LSB, PC

Thursday, Jan. 17, 2019

Cutting Edge E&O Exposures ^{^FF^UM}
 PIA Webinar
 NYCE: 3 BR, C1, C3, LA, LB, LSB,
 PA, PC
^{^FF^UM}—*This course has been*
approved for E&O loss-prevention
credit by Fireman's Fund and Utica
Mutual.

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