Member Milestones: Dowling Insurance Agency Renews Five Star Agency Designation ...

MAIA is proud to announce that Dowling Insurance Agency of Braintree has renewed its Five Star Agency Designation. The agency has been a Five Star Agency since 2002 and continues to demonstrate excellence in the five imperatives associated with the designation: Customer Focus, Management/Leadership, Human Resource, Product & Process and Future Success Initiatives.

Ever since the Dowling Insurance Agency first received its Five Star Agency Designation, the owners have promoted improvement in all aspects of the agency. Each subsequent Five Star review has found new improvements and continued strengths that have ensured the continuation of that designation. Although the make-up of the staff has changed over the years, the desire for continuous improvement has consistently remained a key factor in the Agency priorities. This is reflected in the owners’ high expectations and the commitment of staff to support those expectations.

“In this visit, the review team found important improvements including several technology enhancements, 24/7 availability for customers, work from home options, use of a service center and the addition of strong new staff members. Management frequently urges staff to identify and share ideas to improve any aspect of their jobs, and staff members often work together to find ways to improve their own work activities.

The Agency tends to be flexible and make changes and adjustments that enhance effectiveness and responsiveness to customer needs. With all of these advancements and more, it was a pleasure being able to reward all of their good efforts with the renewal of the Five Star Agency Designation,” said Heather Kramer, Vice President and COO of MAIA.

Paul Dowling, President of Dowling Insurance Agency, stated: “The staff is one of our agency’s greatest strengths. I couldn’t be more proud of them, and they are truly the driving force of our continued successes as an agency and in maintaining the Five Star Designation. The staff is so dedicated to this process that it bonds them. The agency continues to evolve with new staff additions, technology and coverage demands, but our staff never waivers on making suggestions and doing what is right and best for their customers, their processes and each other.”

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**Member Milestones** ... continued from page 1

MAIA awards the Five Star Agency Designation to independent agencies that go through a rigorous review based on key criteria that affect an insurance agency and how it operates. Upon earning a qualifying score, an agency becomes a Five Star Agency Designee and must go through an intensive review process every three years to again prove that the agency continues to provide superior service, knowledge and value. It is a very select group that has attained this designation.

Anyone is interested in the program, please contact Heather Kramer at [hkramer@massagent.com](mailto:hkramer@massagent.com).

**Comp. Corner:**
*Circulars - Bulletins - Notices ...*

The Department of Industrial Accidents will hold a public hearing on Wednesday, September 21, 2016 at 10 a.m. in Hearing Room #1 at the Department of Industrial Accidents (DIA), 1 Congress Street, Suite 100, Boston, relative to the adoption of amended regulations 452 CMR chapters 1.00 seq. and 3.01 - 9.04 governing DIA processes and procedures in the administration of the Massachusetts workers’ compensation system.

The proposed amendments update, clarify and simplify the existing regulations governing practice before the office of dispute resolution (452 CMR 1.00); the Workers’ Compensation Trust Fund and reimbursement procedures for insurers (452 CMR 3.00); standards for providers of vocational rehabilitation services to injured employees (452 CMR 4.00); licensing of self-insured employers (452 CMR 5.00); utilization review and quality assessment (452 CMR 6.00); practices by insurers (452 CMR 7.00); employers’ obligation to provide workers’ compensation insurance to Massachusetts’ employees (452 CMR 8.00); and other agency administrative proceedings (452 CMR 9.00). All interested parties who wish to testify should register with the hearing officer prior to the commencement of the hearing. The public comment period will close on Wednesday, September 28, 2016 at 5:00 p.m. Any written comments may be submitted electronically to [Reg_Comments_DIA@massmail.state.ma.us](mailto:Reg_Comments_DIA@massmail.state.ma.us) by the closing date of the public comment period.

Copies of the proposed amended regulations may be obtained by clicking here or by contacting: Bill Taupier, Director of Administration, 617-727-4900.

**massDOT News:**
*Electronic Tolling Fare Structure Public Meetings Conclude ...*

massDOT has concluded a series of public hearings on toll structure changes within the I-90 (Massachusetts Turnpike) and Metropolitan Highway System, which includes the Boston tunnels and the Tobin Memorial Bridge. The proposed changes include changes in the toll collection gantry locations and rates through the implementation of all electronic tolling (AET) along the Massachusetts Turnpike and the Metropolitan Highway System. MassDOT announced that AET will “go live” on October 28.

While the community hearings have concluded, massDOT will continue to accept written comments until 5 p.m. on Tuesday, September 29, 2016.

**RMV Low Number Plate Lottery Drawing ...**

Registrar of Motor Vehicle Erin Deveney recently hosted the drawing for the Registry’s 2016 Low Number Plate Lottery live on WBZ AM 2030.

The names of all low number license plate winners are posted on the Registry’s website, [www.massrmv.com](http://www.massrmv.com). In addition, each successful applicant will receive a letter from the Registry that includes instructions on how to register the new low number plate.

This year, there were 183 plates that were part of the low plate lottery, surpassing the large pool of plates offered in 2015, when names were drawn for 156 low number license plates. During the 2016 drawing, applicants were vying for the most sought after Massachusetts license plates, including 1H, 7J, 41Z, Q49, X77, 1972, and 2007.
Beacon Hill News:
Frustrated By Assaults, Senator Sees Need to Revisit Ride-Hail Law ...

by Antonio Caban, SHNS
Disturbed by recent arrests involving Uber drivers accused of assaulting passengers, Sen. Linda Dorcena-Forry, who backed an unsuccessful effort to fingerprint drivers of app-based ride-hailing services, predicts lawmakers will need to return to the issue next session and did not rule out filing a new bill of her own.

“This is a sad day. It’s frustrating and horrifying that this is happening in our streets,” the Boston Democrat said of the latest alleged assault incident involving a Brockton man who drove for Uber. The alleged incident happened in her Senate district.

The alleged attack follows three incidents announced by authorities in August. A man in Malden, who later told authorities that he drives for Uber, was charged with assaulting and stealing from a woman. According to the Middlesex County District Attorney’s Office, the victim did not use the ride-hailing app to contact the driver and instead contacted him directly. The district attorney’s office also charged an Uber driver with raping a 16-year old girl passenger in Everett. And later that month, Everett police charged another driver with “several sex related offenses and motor vehicle violations,” according to Everett Chief of Police Steven Mazzie.

In an August 29th letter to Uber CEO Travis Kalanick, Everett Mayor Carlo DeMaria requested a meeting with him or one of his representatives. “My primary responsibility as mayor of this city is to protect the safety and well-being of my residents,” DeMaria wrote. “It is clear to me that the current driver screening system is simply not working, and recent ride-share legislation passed here in Massachusetts will not be implemented for several months.”

Asked about the most recent incident in Boston, Uber spokeswoman Kayla Whaling said in a statement: “These allegations are disheartening, and we will continue to work closely with the Boston Police Department to assist their investigation. We appreciate and support their efforts in helping keep Boston safe.”

Gov. Charlie Baker signed a law in early August that calls for the creation of a new division in the Department of Public Utilities to regulate services like Uber and Lyft. It establishes a new two-tiered background check system which charges the state and the transportation network companies with reviewing the information of people who apply to be drivers. The new system does not include fingerprinting as part of the background check system.

Uber objected to fingerprinting and threatened to leave the Boston market if it were to be required. Company officials said it would be cumbersome and disproportionately impact minorities seeking jobs.

“I don’t know if it would have prevented it, but it would have deterred it,” Forry told the News Service, when asked whether fingerprinting would have made a difference in the most recent alleged incident.

In a statement, Uber defended its background check system, while adding that they can only go so far under Massachusetts law. “Given the legal limitations in place, any company operating in Massachusetts may be unable to access some of the information they need in background screening processes. While no background checks are perfect, we are addressing this and pushing for relevant information to be digitized so all companies can have access to it,” said Whaling in a statement.

Asked if she intended to file legislation next session pertaining to safety components she felt the law didn’t address, Forry said, “It’s something we’re going to have to look at. We’re going to have to look at [transportation network companies]. I’m not sure I’m going to file something, but you know it’s been really disturbing to see the incidents that have been taking place, and so we’ll see.”
Industry News:
Liberty Mutual/Safeco Announce First Insurance-Focused Amazon Alexa Skill ...

Liberty Mutual has announced the first Amazon Alexa skill focused on insurance from its Liberty Mutual and Safeco brands, becoming the only insurance carrier enabling consumers to navigate the insurance process simply by using their voice. The new skill will look to answer consumers’ everyday insurance questions and needs from getting a quote to learning tips to worry less on the road or at home.

Alexa, the voice service that powers Amazon’s Echo, provides capabilities, or skills, that enable customers to interact with devices in a more intuitive way using voice. The new Safeco and Liberty Mutual Alexa skill will grant users instant, voice-controlled access to get a quote through Liberty Mutual or direct them to a Safeco-appointed independent agent, along with other automated services that provide additional clarity and control during the insurance selection process.

“We are redefining how auto and homeowners shop for and learn about insurance,” said James MacPhee, executive vice president and Chief Operating Officer, U.S. Consumer Markets, for Liberty Mutual Insurance. “Alexa presents a unique opportunity to have a vocal presence in consumers’ homes, providing additional value and ease, and allowing a new connection to be made between insurance providers and consumers.”

The Safeco “Insurance Advisor” skill for Alexa became available on September 12th and allows consumers to:

- Access an “insurance glossary” where they can learn about and familiarize themselves with insurance terminology
- Find a nearby agent so they can get a quote on insurance
- Contact an independent insurance agent to get answers to more difficult questions they might have about insurance

The Liberty Mutual skill for Alexa will be available this fall and will allow consumers to:

- Obtain an auto insurance estimate by interacting with the Liberty Mutual “GuestimatorTM” tool via voice
- Receive actionable advice on common seasonal home and auto worries
  - This advice will give consumers direct access to Liberty Mutual’s new online resource, MasterThisTM where they can get strategies and solutions to overcome worries like preparing for a roadside emergency or moving into a new home.

Gartner, Inc. has predicted that by 2018, a full 30 percent of our interactions with technology will be through “conversations” with smart machines. Amazon Alexa gives prospective Liberty Mutual and Safeco customers a whole new way to interact with the insurance company on their terms.

Since the launch of Alexa Skills Kit (ASK), Amazon developers have now released more than 2,000 skills for Alexa, the cloud-based virtual assistant behind Amazon Echo, Echo Dot, Amazon Fire TV, Amazon Tap, and other Alexa-enabled devices. With every new skill, Alexa gets smarter, giving developers a new way to delight their customers with voice-enabled experiences. Amazon has added new features to make it easier to create Alexa skills and has also made it more convenient for customers to find and use skills, with skill sorting, ratings, and reviews and relaxed invocation phrases.

For more information about these skills, visit the libertymutual.com/alexa or safeco.com/alexa.
September 15, 2016

Report of the Nominating Committee

The Nominating Committee presents the following individuals to the membership for election as officers and directors for 2017 to become effective January 1, 2017.

Officers
Chairman-Elect  Ely Kaplansky, CIC, CPIA, LIA
Vice Chairman  John F. Koegel
Secretary-Treasurer  Daniel T. Morse, CIC
State National Director  Raymond D. Gallant

By terms of the bylaws, Glen E. Davis, CIC, LIA, will become Chairman and G.L. Gaudette, III, CPCU, will become Immediate Past Chairman.

Directors
Term expiring December 31, 2019
Benjamin Cavallo, CIC, AAI, CISR
Thom DePaulo, CIC
George F. Doherty, CIC, AAI, MBA, CPCU
John E. Dowd, Jr. AAI, LIA
Carl R. Goveia, CIC
Lisa M. Hirbour, CPCU, CIC
Michael Pangione
James J. Pietro, CIC
Philip Richard
John R. Sweeney, CISR, CIC

Continuing Directors
Faith Canario
Patrick Dempsey
Trudy Lawler, CIC
Maureen Ross-Connell
Thomas R. Polito, Jr.
Steven Roy, CIC
Julie Ryan

For the Committee:
Raymond Sirois, AAI
Chairman

Nominations in addition to those made by the Nominating Committee may be made in writing to MAIA Chairman, Lee Gaudette, at the below address, at least ten (10) days prior to the annual meeting on October 28, 2016, by any twenty (20) or more members.
Official Notice to the Members of the Massachusetts Association of Insurance Agents of the 2016 Annual Meeting

In accordance with Article XI, Section 1, of the bylaws, notice is hereby given to the members of the Massachusetts Association of Insurance Agents, Inc., that the Annual Meeting of the association will be held on Friday, October 28, 2016 at 11:30 AM, at the Marriott Hotel, 110 Huntington Avenue, Boston, Massachusetts. Only active members shall be entitled to vote.

Agenda

I. Call to Order

II. Approval of Minutes of 2015 Annual Meeting

III. Report of the Chairman

IV. Election of Officers and Directors for 2017

V. Old Business

VI. New Business

VII. Adjourn