

Subj: **Breakfast Bits from IIAM Week of 3-15-2010**
Date: 3/15/2010 7:40:09 AM Eastern Daylight Time
From: iiamarnold@aol.com
To: iiamarnold@aol.com

Having trouble viewing this email? [Click here](#)



Independent Insurance Agents of Maryland, Inc.
2408 Peppermill Drive, Suite A
Glen Burnie, Maryland 21061
Telephone: 410-766-0600
Fax: 410-766-0993
Email: iiamarnold@aol.com
Website: www.iiamd.org

March 15, 2010

DON'T FORGET TO FORWARD THIS TO YOUR STAFF!

Issue: 31



This Week:

March 18-Executive Committee & Board of Directors Meeting
March 19-DC 'I' Day

Track new legislation on our [2010 Legislative Bulletin](#)

[Click here](#) for your March/April 'Maryland Messenger'

In This Issue

[New Sole Proprietor Form](#)

[Legislative Update](#)

[Maryland 'I' Day](#)

[Mark Your Calendar!](#)

[IIAM Education Corner](#)

'Sole Proprietor' Form gets NEW LOOK!

In 2002, the Maryland General Assembly passed HB491, which became law under 9-227. The intent was to limit the liability of a principal contractor for workers compensation payments if the 'sole proprietor' did not notify the principal of the intent to be covered or opted out by the use of a form developed to comply with the new law.

IIAM Education Programs

Several problems were apparent in the form and it's effectiveness. In 2005, after receiving a number of calls from member agencies, regarding the ineffectiveness of the form, IIAM began working with the Maryland Workers Compensation Commissioner to modify the form.

Some of our concerns were interpretations being made with respect to the time period the form covered. Many had interpreted the form to be effective only on the date it was signed, so we suggested a time range. The second problem was carrier's willingness to accept the form, many stating that it would only be accepted if the sole proprietor affirmed they had no employees, so we suggested a box so that sole proprietors could attest that they had no employees, as well as a statement indicating that if they were to hire an employee(s), they **must** purchase workers compensation insurance.

I am happy to report that after four years and several meetings, a new 'Sole Proprietor' form has been approved by the Maryland Workers Compensation Commission and has been posted on their [website](#), as well as IIAM's website. We appreciate the Commission's open door policy in working with IIAM.

We also thank Brett Lininger, IIAM's Lobbyist and the agents that assisted and attended the meetings, John Darlington and Michael McCartin.

[Click here to see the new form.](#)

Legislative Update:

HB249/SB236: SB236 passed out of the Senate Finance Committee and through the Senate with a vote 47-0. The House Bill 249 passed the House Economics Committee and passed the full House on February 25th with a vote of 135-0. We are expecting no problems and look forward to the Governor's signature.

Other Bills...Watch List!

HB317: Would allow MAIF to accept premium payments on an installment basis.

HB492: Would increase PIP minimum to \$50,000.

HB825: Would increase the minimum financial responsibility requirements from \$20,000 to \$30,000 for one person and from \$40,000 to \$60,000 for two or more persons.

HB1008: Would rename the Injured Workers' Insurance Fund as the Chesapeake Insurance Company. Crossfiled with SB507. Amendments were offered amending the name, clarifying the fact that the company could not expand into other lines and changing some of the pension options for employees.

HB1073: This bill would prohibit health maintenance organization contracts, health insurance policies, and policies of nonprofit health service plans from containing a provision requiring personal injury protection benefits to be paid before benefits under the policies and contracts

HB1088: Would require insurers to offer in writing, at the time of application and renewal, to provide coverage for loss that is caused by or results from a discharge of water from a specified system (on



UPCOMING SEMINARS:

SEATS AVAILABLE!!

Misc. Personal Lines,
Salisbury-March 22

Ethics-March 23

CRIS-Commercial
Automobile-March 24

Homeowners-March 25

**For an entire listing of
our programs for the
remainder of the year,
click here!**

Legislative Session Activity



Keep track of the bills that impact you and your business. The IIAM Legislative Bulletin is online and all bills may be viewed or saved from that site. Don't wait until the session is over. Check in regularly to see the bills and what the IIAM Legislative Committee is doing.

[Click here to visit IIAM's
Legislative Bulletin](#)

or off premises, including 'water main breaks'). Crossfiled with SB906.

Maryland 'I' Day-April 13, 2010

Time: Registration begins at 8:00 a.m.
Place: Conference Center at the Maritime Institute
692 Maritime Boulevard
Linthicum Heights, MD. 21090
Cost: \$99.00 (Member of IIAM)
\$125.00 (Non-Member)
\$80.00 (Retiree)
C.E. Six (6) hours

Registration must be done online. You may pay by check, but still must register online. [Click here to register.](#)

MARK YOUR CALENDAR!

IIAM'S 73RD ANNUAL INSTALLATION DINNER-'BULL ROAST & CASINO NIGHT'

JUNE 11, 2010
The Turf Valley Resort

Registration includes a three (3) hour afternoon c.e. session, 'Hot Buttons'.

[Click here for information & to Register!](#)

Shelley Arnold, CPCU, AU, ARM, AAI, ACSR
Independent Insurance Agents of MD

[Forward email](#)

✉ **SafeUnsubscribe®**

This email was sent to iamarnold@aol.com by iamarnold@aol.com.
[Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

Email Marketing by



Independent Insurance Agents of MD | 2408 Peppermill Dr., Ste A | Glen Burnie | MD | 21061