Our Merchants On-Demand site has some exciting updates to help our agents!

We recently rolled out a new insured-appropriate sales flyer area, regarding products and coverages, billing and claims.

The flyers can be downloaded or printed, so it’s faster and easier than ever to get the latest Merchants’ information materials to your clients.

www.merchantson-demand.com

Time's Running Out to Register for the Producer Training School!

Don't miss this year's Producer Training School taking place in Buffalo, October 20-25.

The schedule will include the popular "Dynamics of Selling" program, a Hartford Steam Boiler presentation on the valuable Business Income and Extra Expense coverage, as well as Merchants' specific training on claims, commercial lines products and Merchants On-Demand (our social media platform).

For an application or more information, please contact Bob Perno at rperno@merchantsgroup.com.
We have begun to turn our attention, at least in part, to the upcoming year, and my colleagues and I are excited by our prospects and plans.

Several initiatives will come to fruition early next year (for example, multiple policy account quoting via our website) that will enable you to more easily write account business with Merchants by eliminating redundant data entry in the quoting process.

The rest of this issue has information on many items brought to you by Merchants to help you grow your business. A few things of note include information on our Merchants On-Demand (MOD) social media site and a reminder about our 3rd annual Producer Training School. The primary objective of these significant initiatives is to add value to agency relationships. We will continue to solicit your feedback on these and other areas of focus as we endeavor to solidify our position as your carrier of choice.

Our future work will concentrate around EASE for you:

- Efficiency
- Access to information and to our team
- Stability across market cycles
- Economic benefit to you

Despite our gaze forward, we have not forgotten the present. Net income through the first half of 2013 is slightly below expectations. Favorable results for the current accident year and opportunistic investment gains were offset by increases in loss estimates for the 2010-2012 accident years. Thanks for your support of our initiatives to grow commercial business and improve the performance of personal business. Needed rate increases will continue, and we thank you for your efforts to sell the value we provide collectively.

We look forward to meeting with our National Agency Co-Chair Council members in Buffalo in September. They provide a broad perspective and deep thinking about our business.

I wish you the best for the balance of the year and hope to see you or one of your colleagues at our upcoming Producer Training School in October!

Questions? Comments?
We welcome your feedback!
Please contact us at:

Agentfocus@merchantsgroup.com

What is “Merchants On-Demand”?

Find information for your posts on P & C insurance. Start a Facebook page. Create a LinkedIn page. Download Merchants’ product flyers. Discover blog topics...and much more!
New EPL Presentation Available Online

We have an informative new presentation for our Commercial Lines agents on Employment Practices Liability (EPL) coverage from our partners at Hartford Steam Boiler.

The EPL coverage presentation includes:

- The definition of EPL coverage
- Why businesses need it
- Up-to-date statistics and trends in the field of employment law
- Information specific to Merchants' coverage

Click the following link for access:

https://www.brainshark.com/hsb/vu?pi=zHPzkvneoz1H33z0

This presentation may also be accessed in the "Tutorials" section, under "Other Information" on our Agents' Main Page.

For more information, please see Bulletin #5359 (June 26, 2013).

New MAP® Auto/Collision Repair Garage Estimator

Merchants has updated our Merchants Advantage Plus® (MAP®) Auto Repair/Collision Repair Cost Estimator.

The estimator reflects the latest types of equipment and tools found in an Auto Repair Garage. The estimated replacement cost figures have been updated to reflect current costs, and the estimator conveniently computes and tallies the total contents replacement cost when the replacement cost and count fields are completed.

The estimator is accessible from our website (www.merchantsgroup.com). Once signed in, click on the "Commercial Gateway" and then look for the Loss Control drop down. Here you will find a link to the MAP® Auto Repair Cost Estimator.

For more information, please see Bulletin #5354 (June 5, 2013).

MAP® BOP/Contractors Rating Worksheets Now Online

We appreciate your input! In response to your requests, Merchants now has rating worksheets for Merchants Advantage Plus® (MAP®) BOP and MAP® Contractors available for your viewing in our Online Quote and Issue system and in the Policy/Dec View area of our website (www.merchantsgroup.com).

Please be sure to share this information with your staff. For more information, please see Merchants' Bulletin #5347 (June 7, 2013).
New Agency Appointments

Welcome to these agencies that recently joined us.

ESBC
Thomas B. Corsitto Inc.
The Morley Agency Inc.
Keep Insurance Agency

MRO
JGS Insurance
Brown & Brown Lehigh Valley
Moten Associates
Reisen Agency Inc.

NERO
Roger Keith & Sons Insurance Agency
Sylvia & Company Insurance Agency
Doctors Insurance Services of N.E.
Metrowest Insurance Group LLC
Sullivan, Garrity & Donnelly
Shea & Poor Insurance Agency
Marshall & Diggins Insurance Agency
Robert P. Powers Insurance Agency
Planright Insurance and Financial LLC
Merrimack Valley Insurance Agency
Dwight Rudd & Company Inc.
Eaton & Berube Insurance Agency Inc.
Markham Group Inc.

WSBC
Peter J. Zikos Insurance Agency LLC
Preferred Insurance Services
Iott Insurance Agency Inc.
Dominion Risk Management LLC

Congratulations!

Agency Anniversaries

The following agencies have celebrated milestone anniversaries this year:

5 Years
The Gandelman Agency, MRO
William P. Smart Associates, MRO
Christman Insurance Agency LLC, MRO
The Amato Agency LLC, MRO
Henderson Insurance Agency, MRO
Frank Consolati Insurance Agency, NERO
Russo Insurance Agency Inc., NERO

10 Years
HMS Agency Inc., WSBC
Paye Fischer & Krause Insurance, WSBC
Raisin Valley Insurance Agency, WSBC

15 Years
Green Insurance Agency, MRO
Valvano Insurance Agency, MRO
Millennium Alliance Group LLC, ESBC
Dayton Ritz & Osborne, ESBC
Regan Agency Inc., ESBC

20 Years
Iroquois Services Corp., WSBC
Allwood Forlenza Agency, MRO
Bischoff Insurance Agency, MRO
Albert Palancia Agency Inc., ESBC

25 Years
Brouwer Hansen & Izdebski, MRO

40 Years
Potter, Harris & Scherrer Agency, WSBC
Social Media Ideation Session Generates Ideas, Feedback from Agents

Thank you to all of our downstate New York and Long Island agents who participated in our recent social media ideation session. The group gave Merchants’ representatives feedback about Merchants On-Demand, our social media site that provides online posting and blog information, as well as our product flyers and other marketing support.


*Nexus Premium Audit Software System Introduced in July*

We recently introduced our new Premium Audit software system, Nexus Insurance Solutions, to make it faster and easier for our policyholders who need to complete an audit.

This new system will replace our current Premium Audit system. Policyholder Reports/Voluntary Audit letters will direct the policyholders to a secure website, [https://www.webaud.com/Merchants/](https://www.webaud.com/Merchants/). Policyholders will be able to complete their audits online, which will save them from having to return paper copies to us. While we are encouraging policyholders to complete these audits online, they will still have the option to return the audits via mail, e-mail or fax.

We will also be using the new system for both physical and telephone audits; however, please note that the policyholders will not be able to complete a telephone or physical audit online as they are handled by Merchants’ audit vendors.

For more information, please see Bulletin #5358 (June 25, 2013).
Merchants’ Regional Staff Meets in Buffalo for Updates, Idea Exchanges

Merchants’ Regional Managers (RMs), Territory Managers (TMs), Regional Underwriting Managers (RUMs) and Regional Underwriting Supervisors (RUSs) visited our corporate office for meetings in early August. The group met to learn about project updates, exchange ideas and information, and plan for the upcoming year.

Seated in front row, from left: Sam Guarnieri, Assistant Vice President and RM, Midlantic Regional Office (MRO); Deborah Winter, Senior TM, Western Strategic Business Center (WSBC); Nancy Power, Senior TM, WSBC. Standing next to Nancy is Steve Fitzsimmons, TM, MRO, and Bob Perno, Corporate Sales Specialist. Next row, from left, Tina Schaedler, Assistant Vice President and RM, WSBC; Jim Carr, Assistant Vice President and RM, New England Regional Office (NERO). Back row, from left, Tom Casey, TM, WSBC; Michelle Dodd, TM, Eastern Strategic Business Center (ESBC); Eric Feit, Assistant Vice President and RM, ESBC; Kevin Lasante, TM, NERO; Chris Schuurman, TM, WSBC; Carmela Noto, TM, MRO; and Bob Vellecca, Senior TM, ESBC. Not pictured, Jack Geagan, Senior TM, ESBC.

From left, front row: Diane Little, RUS, ESBC; June Mittelmark, RUM, NERO; Karen Dean, Corporate Staff Underwriting; Donna Stillwell, RUM, MRO; Bonnie Hartman, Corporate Staff Underwriting; Rosemary Bravetti, Asst. Vice President, Corporate Staff Underwriting. Back row, from left, Scott Shaw, RUS, WSBC; Joe Swiderski, RUM, ESBC; Greg Robinson, RUM, WSBC; Wayne Crowell, RUS, NERO; Jeff Smith, RUS, MRO; Paul Musialowski, Corporate Staff Underwriting.