



BUSINESS PERSONAL
FINANCIAL



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Milestone Anniversary Year at DDM



Scott Werber, Cheryl Giering, Anita Munno and Wendy Parsons

This year marked huge anniversaries for four of our long-term employees.

Personal Lines Manager, **Anita Munno**, celebrated her 30th year at DDM Insurance having joined us in 1989.

Commercial Lines New Business Manager, **Cheryl Giering**, is celebrating 25 years in the Maryland insurance industry having come to DDM through the Diehl & Diehl merger in 2001.

Wendy Parsons marks her 20th anniversary at DDM Insurance. She began as our receptionist in 1999 and moved into our Personal Lines Department where she is a Personal Account Manager.

Financial Services Producer **Scott Werber** joined the agency in 1999 and this also marks his 20th anniversary.

We celebrated these anniversaries at a Crab Feast this summer and are so proud of these incredible team members.

DDM Participates In WMDA Expo

DDM Insurance was excited to be back at the WMDA Expo this year at Martin's West in Baltimore. The event was attended by over 500 business owners, their employees and family members with dozens of vendors representing a variety of different products. DDM Insurance, with the support of our carriers, sponsored a large portion of the Awards Dinner that followed the Expo and gave away a brand new 40" TV to the winner of our raffle.

We continue to write more and more of the insurance programs for a large number of the WMDA members in the Garage/ Auto Repair, C-Store and Gas Station industries and have been very competitive with pricing on all lines of coverage. We have also been writing a lot of small Group Health plans to compete with ever-increasing individual prices. We will continue to expand our marketing and networking reach through this organization and many others for years to come.



Darrell Diehl, Whitney Donaldson and Matt Deadrick

Commercial Lines News

Sole Proprietor-Workers Compensation

Legally, a sole proprietor with no employees is exempt from Workers Compensation insurance. However, it is not illegal for companies that hire independent contractors to require them to have this coverage even though they are completely on their own. This is because there is plenty of case law in which a person claims to be an independent contractor and gets injured, then turns around and claims to be an employee in order to collect Workers Compensation benefits. So if you are a sole proprietor with no employees, you can still be required to cover yourself under Workers Compensation.

Snow and Ice removal contractors beware!

Many of our carriers exclude snow and ice removal. Please contact us to make sure you are properly covered.

Cyber Liability

It's a so-called *ransom ware* attack where hackers deploy malicious software to block access to or take over a computer system until the owner pays a ransom. Sound familiar? That's what happened to the city of Baltimore in May. We can help you protect your business from a claim such as this - just call us!

Workers Compensation Audits

Please return your audit paperwork in a timely manner to avoid being billed for the 200% estimate surcharge now allowed in Maryland.

Crime Coverage

Recently an employee of one of our clients fraudulently gained access to our client's computer system and changed the bank and routing number to the employee's bank and routing number, causing a large sum of money to be transferred directly to the employee. This is known as computer fraud. Another example of fraud is known as funds transfer fraud. This takes place when instructions (via electronic, telephone or fax) are purportedly transmitted by the insured but which were fraudulently transmitted by someone else without the insured's knowledge.

We can cover your company for these types of fraud losses-just give us a call.



DDM Insurance Privacy Notice

We collect nonpublic personal information about you to complete transactions you may initiate service and/or manage your account and inform you about our products and services. Our goal is to maintain your confidence and trust when we handle nonpublic personal information, and the security of such information is an important priority. DDM Insurance does not disclose any nonpublic personal information about our clients or former clients except as permitted by law. We do not sell your personal information to third parties. Thank you for choosing our agency for your insurance needs.

WELCOME NEW CLIENTS

108 V St., NE, LLC
Access Youth, Inc.
Michael Allen
Amy Boyster
Clarksburg Tavern, LLC
Clean My Place Maintenance
& Recycling, LLC
Rodolfo Alarcom Clemente
Edsel Edward Coleman
Danny's Auto Service
Larry Davis
EnviroCollab, LLC
Freeman Residential Services
Craig and Kelly Fritz
Alison Green
Holbrook & Grace, LLC
George Horn
Iglesia Roca de Vida
JC Barboza Painting, LLC
Ashlynn Jeffries
L&L Caulking Services
John Lindsey
Lisbon Performance Auto &
Truck Accessories. LLC
LRW Traffic Systems, LLC
LVM Pharmaceuticals
Consulting
Maqaam-e Ibrahim Islamic
Center, Inc.
Trevor Mann
James McMillan
Ryan Meyers & Suzanne
Gershowitz
Carlos Eugenio Guillen
Mondragon
North Star Properties, LLC
Daniel Pironto
Shea Law Office, LLC
Jeffrey Skowera
Jacob Smith
Stacy Bond Home Services
Tao Contracting, LLC
Taris Investment, LLC
Tilghman Island Marine Supply
& Hardware, LLC
Verum Analytics, LLC

DDM Employee Anniversaries

We are pleased to recognize the following employee anniversaries through December:

Wendy Parsons

20 years

Whitney Donaldson

12 years

Christina Whiteman

10 years

Matt Deadrick

9 years

Joan Guyther

2 years



Our office will be closed on the following holidays:

Christmas - Tuesday, 24

December and Wednesday, 25
December

New Year's Day - Wednesday,
1 January

Our very best wishes for a happy holiday season to you and yours

An Invitation To You

We invite you to call us to review your total insurance program. We are a full service agency, and our qualified staff will gladly assist you with every aspect of your insurance needs including personal lines, business plans, financial services and life and health products.

Last Call for Health Insurance Open Enrollment



Open Enrollment for individual health insurance marketplaces or exchanges is underway. Open Enrollment is scheduled to end 15 December to apply for an effective date of 1 January 2020. Applications for both individual and group health insurance must be submitted by 15 December for a 1 January 2020 coverage effective date.

If you do not have health insurance, or want to change to a new individual health insurance plan, this is the time to do so. There will be no restrictions for pre-existing conditions. Dental and vision insurance will be available on or off of the exchanges.

For those of you who have received a letter from your current individual health insurance carrier that your health plan has changed or your rates have increased, there is time to call us, and we will help you shop for the most affordable plan.

If you who have health insurance through another broker or were not assigned a broker when you initially signed up and would like the option of working with a broker for service issues at no additional cost, we can help.

DDM Insurance can assist you in navigating the health insurance exchanges as well as outside of the exchange. We will work with you during the process of selecting and applying for your new health insurance plan.

We look forward to providing you service and information.

SCAM ALERT

Brethren Mutual Does Not Request Premium Payments Over the Phone

If you're insured with Brethren Mutual, be aware of a potential scam - a number of policyholders have received calls from their "insurance carrier" notifying them that their insurance has been canceled and payment is needed to reinstate coverage. WARNING - this is a scam.

Brethren Mutual employees do not directly call policyholders requesting a payment. All payment requests are documented in writing and mailed/e-delivered to the policyholder. Under no circumstance does a Brethren Mutual employee call a policyholder asking for a payment.

You can avoid being scammed by staying educated and trusting their gut. If the phone conversation seems suspicious, it most likely is not the real deal. Please contact Brethren Mutual or our agency to report a suspicious incident.



We invite you to call our professional staff for your insurance matters.

Personal Lines Department

Anita Munno, CISR, ACSR, Manager x25
Wendy Parsons x26

Commercial Lines Department

Kelly Donaldson, AAI, CIC, Manager x28
Whitney Donaldson, ACSR, CRIS x29
Cheryl Giering, CISR, CIC, CRM x33
Joan Guyther, CPCU x27
Debbie Johnson, CIC, CISR, ACSR, CPIW x20
Christina Whiteman x30

Financial Services Department

Scott Werber, LUTCF, RHU, CBC x16
Jack Rogers, Jr. x36

Sales and Marketing

Stephen Deadrick, CLU, CIC x17
James Day, CIC x16
Charles Day x24
Matt Deadrick, CIC x13
Darrell Diehl x18

Accounting and Administration

Caroline Day Scruggs, AAI, CIC x14
Lenora Rood x10



Best wishes to you and your families from all of us at DDM Insurance during this holiday season!

DAY, DEADRICK & MARSHALL QUARTERLY is published as a service to our readers. Any information contained in this newsletter should not be construed as an insurance contract. We urge you to read your policies carefully to determine your coverages. Please direct questions or comments to:

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