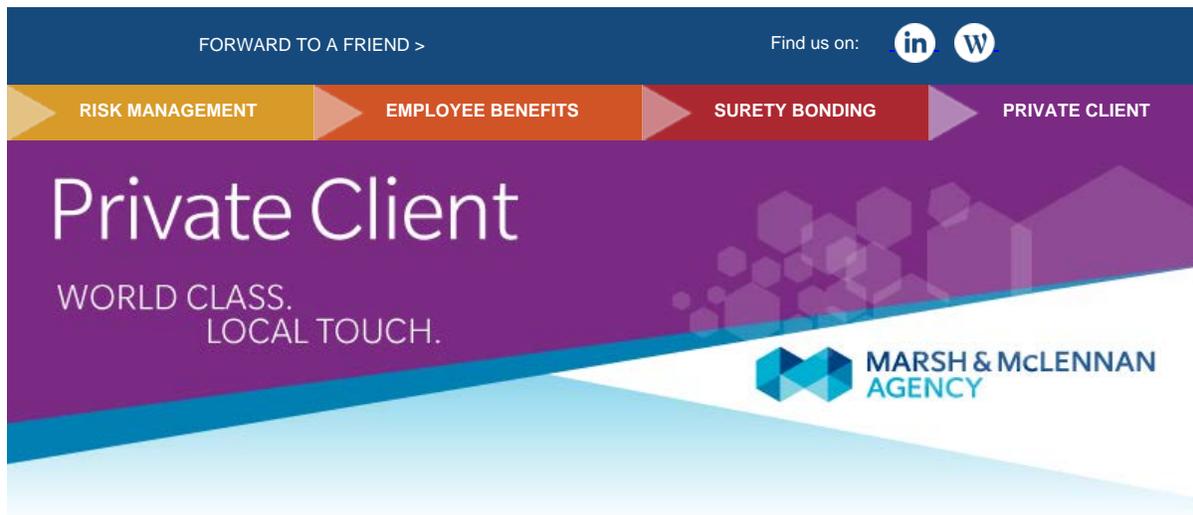


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Private Client Insights, Fifth Edition, February 2017

Our goal and commitment with these issues is to provide best practices and industry knowledge to help you minimize potential exposures now and in the future. As we continue to deliver on our client-focused approach, we hope that you find our insights to be both informative and helpful.

In this edition:

Vulnerable and Oblivious: Cyber Risk in High Net-Worth Personal Lines

6 Wise Insurance Resolutions for 2017

Why Auction Estimates Are Not Insurance Appraisals

4 Ways To Lessen Winter Insurance Woes

Protect Against Car Hacking and Auto Theft

Vulnerable and Oblivious: Cyber Risk in High Net-Worth Personal Lines

Although some small businesses still need convincing, the commercial community is generally starting to accept cyber insurance as a necessary business practice.

You can't say the same of cyber insurance in personal lines. Given the potential payoff of hacking a company compared to an individual, that makes complete sense—until you consider the high net-worth market.

[Read More...](#)



6 Wise Insurance Resolutions for 2017

As we begin a new year, it's a good time to remind your insurance clients of ways they can boost their financial safety net and avoid future property and casualty insurance claims.

Whether it's taking the time to read and understand insurance policies or creating a home inventory, there are smart ways clients can protect their financial well-being by resolving to follow a few simple recommendations.

Here are six New Year's resolutions your P&C insurance clients can make to be prepared for or avoid common claims in 2017, as suggested by USA Today and Nerdwallet writer, Lacie Glover:

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Schedule a complimentary personal insurance consultation today!

Why Auction Estimates Are Not Insurance Appraisals

Collectors often have difficulty in deciding what type of appraisal to use for insurance purposes. Aggressive marketing by auction houses (in which valuation services are offered, often for free, in the hope that a collector will decide to sell) has led many to believe that auction estimates can be used for insurance. However, it may not always be prudent to rely on these, as insurance compensation based on auction estimates may prove insufficient to purchase replacements for lost or damaged works.

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4 Ways To Lessen Winter Insurance Woes

For residents of the East Coast, the winter of 2014–15 served up some of the snowiest and coldest conditions on record.

For insurance companies, this was also one of the costliest seasons on record — more costly in fact than Superstorm Sandy. The majority of homeowners' losses were the result of ice dams and frozen pipes, many of which could have been prevented.

[Read More...](#)

Protect Against Car Hacking and Auto Theft

If you own a car that was made by the Volkswagen Group since 1995, you may have heard that

the keyless entry system can expose your vehicle to break-ins and theft—or perhaps you've already experienced one of these unlucky events. And Volkswagen owners aren't the only ones at risk.

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