



Insurance Professionals of New England, Inc.

We are an organization that is in tune with the unique demands of its clients. We personally assist our clients in the implementation and maintenance of their insurance program. We are prepared to provide for the unique needs of social service/health agencies, as an example, in answering budget specific insurance cost accounting questions, all in a timely fashion.

- Specialty Programs For Social Service/ Health Agencies
- A+ Rated Insurance Carriers
- Comprehensive Insurance Packages
- Individual Plan Design & Personal Service
- Competitive Pricing
- Personal Assistance With Risk Management Products & Services

For questions, email us at info@ipne.com

or by calling
(800) 539-4763

Visit our website:
www.ipne.com

SAVE THE DATE!!!

We are pleased to announce the date for our

6th Annual Human Services Charity Golf Tournament

that has raised and given out nearly **\$100,000** in supportive **Grants**

The golf tournament is scheduled for **Monday, September 26, 2011** and will be held at the same fantastic course **Indian Pond Country Club Kingston, MA**

Please RSVP early as space is limited.
Call us at (800) 539-4763 to reserve now.
Thank you for your support.



Bill Szafarowicz
Karl Krantz

Insurance Professionals of New England, Inc.

Tom Lisi
Lisi Enterprises USA

Al Lawrence
Capital Lease Group



Don't be foolish and miss this seminar!

Insurance Professionals of New England, Inc.
presents

Critical Issues Facing Employers

- * *Vital Aspects & Updates on Health Care Reform*
- * *A Workers Compensation Guide on Financial Aspects and Audits for Executive Directors, Chief Financial Officers and Executive Management*

WHEN: April 1, 2011
8:30 a.m. to 1:00 p.m.

WHERE: Rehabilitative Resources Inc.
1 Picker Road, Sturbridge, MA

AGENDA

- 8:00 AM REGISTRATION & COFFEE
- 8:30 - 8:45 INTRODUCTION BY IPNE
Karl E. Krantz
- 8:45 - 9:45 **A WORKERS' COMPENSATION GUIDE FOR EXECUTIVE DIRECTORS, CHIEF FINANCIAL OFFICERS & EXECUTIVE MANAGEMENT**
- I. HOW CAN I REDUCE MY WORKERS' COMPENSATION PREMIUM
Presented by Bonnie Brook
- a. Classification Issues
 - b. Rating Issues
 - c. Experience Modification & Factor Issues
 - d. Claims Administration
- 9:45 - 10:00 BREAK
- 10:00 - 11:15 **MANAGING AN AUDIT**
- I. PREPARING FOR A PRODUCTIVE WORKERS' COMPENSATION PREMIUM AUDIT
Presented by Steve Savage
- a. What documentation you should have
 - b. What is the Carrier looking for
 - c. Volunteer Exposure
 - d. Handling Contractors
 - e. Avoiding Audit Issues

AGENDA

- 11:15 – 12:45 **HEALTH CARE REFORM**
- I. THE IMPACT OF HEALTH CARE REFORM
Presented by Lydia Jilek
- a. Brief History of PPACA
 - b. Market Reforms
 - c. The CLASS Act
 - d. Revenue Provisions
 - e. Exchanges
 - f. Impact to Non-Medical Plans
- 12:45 – 1:00 SUMMARY QUESTIONS & ANSWERS

Seminar Sponsored by:

**INSURANCE PROFESSIONALS OF
NEW ENGLAND, INC.**

&

REHABILITATIVE RESOURCES, INC.

**FEE \$25.00 PER PARTICIPANT
BOX LUNCH INCLUDED
PRE-ENROLLMENT IS REQUIRED**



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For Directions go to:
www.rehabresourcesinc.org

Bonnie Brook President and cofounder of Stephenson & Brook, is credited with having directed the national growth and expansion of Stephenson & Brook. She personally consults senior corporate executives throughout the United States on issues concerning the risks associated workers' compensation and its impact on corporate operations as well as mergers and acquisitions. Ms. Brook speaks frequently to national business associations and she has served on the Fraud Commission of the National Council on Compensation Insurance as well as the Workers' Compensation Task Force of the Attorney General of the Commonwealth of Massachusetts. Ms. Brooks has extensive corporate experience in industrial and employee relations and hold Masters Degree in Labor Relations from New York University.

Lydia Jilek Director of Product & Market Development, joined Unum in 2006 after nearly a decade with a non-profit health insurer in the upper Midwest – most recently focusing on the development of consumer directed health plans. At Unum, she has responsibility for Unum's Critical Illness portfolio and has been the products point person with respect to healthcare reform since immediately after the 2008 election. She has followed the process in detail through the various committees, proposals, votes – and now implementation. Lydia attended Bates College and has both a MBA and MA in Human Resources from the Carlson School at the University of Minnesota.

Steve Savage Field Audit Supervisor with Chartis Insurance, entered the audit profession in 2003 as a trainee, after spending 10+ years in the Financial Services industry working as a Fund Accountant and three years working as an IT contractor with the Pentagon. Since joining Chartis, he served as a Premium Auditor, gaining an extensive background with insureds of all different sizes (one employee to more than 20,000) and industries before being promoted to field supervisor in 2008. He is a Massachusetts native and a graduate of The George Washington University.