



The INFormer

Special points of interest:

- Sign up for our newsletter at www.integrityfirstins.biz/index_files/Page365.htm
- Westmoreland County Medical Society (WCMS) Fall Meeting Sponsor
- Erie County Bench Bar Sponsor
- Washington County Bench Bar Sponsor
- INF listed as #20 on Pittsburgh Business Times Largest Commercial Insurance Brokerage Agencies in Western Pennsylvania January 2009
- Upcoming events:
 - 150 year celebration of the WCMS

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INtegrity First Corporation

Volume 1, Issue 2

A Message From the President

Welcome to the second edition of the INFormer Newsletter! I want to take this time and space to thank all of our clients who placed their trust in our agency and allowed us to be of service to them. Because of your trust in us and allowing us to place insurance on your behalf, INtegrity First Corporation has been recognized as one of the largest commercial insurance brokerage agencies in Western Pennsylvania. According to the Pittsburgh Business Times January 2009 issue, INF was listed as the 20th largest brokerage firm in Western Pennsylvania. As you can imagine, we are very proud of this accomplishment. As a "start up" agency created in June 2006, we would have never been able to make the list without you, our clients.

As we continue to grow, we will never abandon the plat-



INF President, Donald J. Ivoll Jr., RPLU

forms on which we were built: Local Values, Local Traditional Customer Service, and an Ease of Doing Business. INtegrity First Corporation, where the customer never comes in second. My thanks to all of you.

Meet the sales and service team of INtegrity First. Should you have any questions regarding your insurance program, please do not hesitate to contact our team of professionals at 412-563-2106.

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Choosing the Right Insurance Coverage

In these tight economic times, it is very important to be certain you have the right coverage at the right price. Obtaining a great price at the expense of the proper coverage is not a prudent business decision, however overpaying for the right coverage is not prudent either.

Finding that happy middle ground where the coverage and the premium is appropriate is now more important than ever. This is the time when working with an experienced and educated broker pays off. Whether you are

purchasing health insurance, professional liability insurance or any other type of insurance protection, working with an experienced and educated broker will ensure you are getting the proper coverage at the proper premium.

INtegrity First Corporation has established relationships with many insurance carriers throughout the country. These carriers are able to provide our clients with several different options regarding coverage issues and premium choices. We continue to work with our carriers and seek relationships

with new carriers entering the market to ensure we bring a variety of choices to the solutions our clients need. Following is a partial list of companies INF currently works with: H i g h m a r k , U P M C , HealthAmerica, Aetna, Travelers, Hartford, United, OneBeacon, Liberty Insurance Underwriters, Arch, Hanover, Professional Solutions, James River, Pa PRI.

Don't overpay for the coverage you need. Work with a broker who will search the insurance market on your behalf.



Integrity First Corporation

Where the customer never comes in second...That's our policy!

"DeClawing" the Hammer Clause

Integrity First Corporation

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Most Lawyers Professional Liability Insurance Policies marketed and sold in Pennsylvania have some type of "hammer clause" wording in its consent to settle provisions. The wording of the "hammer" is a little different in each and every policy; however, the intention of the "hammer" remains similar. The majority of insurance carriers, if not all of them, have placed this type of wording in the consent to settle provision to stop or limit the defense of senseless or runaway claims. There are those claims where insureds are so wrapped up in the emotional side of the claim that they cannot or will not reason with the situation to settle a claim. They would prefer to spend endless amounts on the defense of a case when a reasonable person would see the rationale of settlement. The runaway or senseless claim does not serve any purpose other than to increase costs,

which only, in the end, increase premiums for all insureds.

The "hammer clause" is a provision in lawyers professional liability insurance policies that has been misunderstood or not properly explained. It has also been used as a scare tactic in sales presentations by misrepresenting its intention. The hammer clause is not meant to force an insured against his or her will to settle any and all claims that are filed against the insured. No reputable carrier would do that since carriers are concerned with their reputation just as all good lawyers are concerned with theirs. Carriers understand that a lawyer's livelihood is their reputation.

All claim situations are stressful and tough on the insureds. Carriers work with their outside defense counsel to help the insured get through the process with not only the lawyers reputation in tact, but with as little

"problems" as possible. The outside defense counsel that carriers choose is very important. You as the insured, should insist that your carrier uses local defense counsel and have some input into the choosing of that counsel.

The lawyers professional liability insurance policies sold in Pennsylvania contain some type of "hammer clause" wording. It is important that you as the insured are aware of how it is worded in the policy and interpreted by the carrier. However it should not be the sole issue to consider when reviewing a company's claim handling process. Other items that deserve your attention regarding claims and settlement are: The carrier's reputation or track record on claims handling, outside defense panel (will a local attorney be handling your claim), do you have any input in defense counsel selection and risk management tools.

We're on the web!

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