April 2015

Thorp & Trainer Times

The Official Publication for Clients of Thorp & Trainer Insurance

Join Us for Our 5th Annual Shred Day!

Prevent Identity Theft
Saturday, May 9th
9 AM – 12 PM

In an effort to protect members of our community from identity theft, Thorp & Trainer will once again host our Annual Shred Day event. It is important to take the necessary steps to avoid identity theft, and that starts with properly discarding your vital documents. Besides having your privacy violated, victims of this crime have also seen their credit score decimated and some spend years trying to repair it

We hope you can attend this fun, worthwhile event. **Please bring only important/confidential papers for shredding, no magazines or phone books.** Donations will also be accepted for Stand for Animals and a suggested donation list is provided below. We will also be distributing Pet Goodie Bags.

For more information, call 401.596.0146.

Pet Care Supplies

Pate Canned Cat Food
Canned Dog Food
Harness (all sizes for dogs)
KMR (Kitten Milk Replacement)
Dog Leashes and Collars
Steel Food and Water Bowls
Peanut Butter
Cat Toys

Gift Cards

Please consider a donation from Petsense, Walmart, Stop & Shop, Staples, Home Depot, Tractor Supply and Agway.

STAND UP FOR ANIMALS

Personalized pet tags available for just $5.00 each.

Cyber Liability Insurance is a Smart Investment

It seems that each week on the national news, there is an announcement of yet another major data breach. Whether it concerns customers of a large chain store, such as Target or Home Depot, having their credit card information stolen, or a small business that has their client database compromised, computer hacking has become a regular occurrence.

No matter how big or small your business is, if you collect any form of personal identifiable information you have an exposure. Most state statutes define personal identifiable information that must be protected as name, address, date of birth, social security number, credit card number, email address and passwords. Consider that if a computer is physically stolen from your place of business, the information stored on it is now compromised. Additionally, if information stored electronically is made public that too puts your business at risk. The financial impact to your company following a data breach can be devastating. Currently, there are 47 different state laws that outline various steps companies should take in the event of a cyber attack.

Here at Thorp & Trainer the security of the information you entrust to us is extremely important. Any data that we collect is kept in a state of the art data center utilizing high-level security standards and encryption. We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and organizational safeguards to protect information about you.

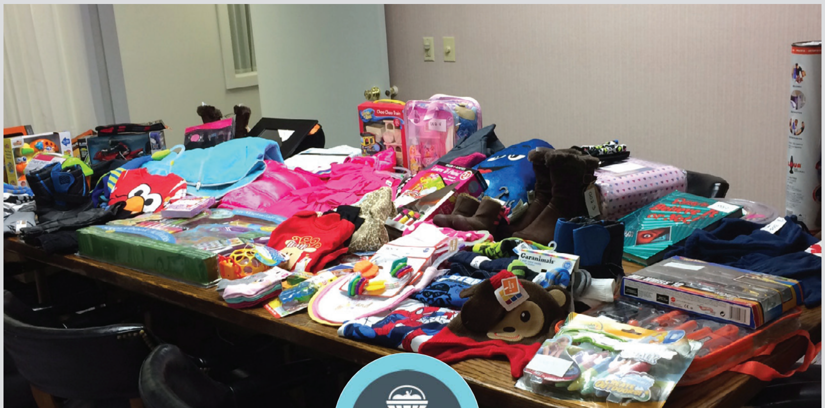
With many companies conducting much of their daily business via their website, email, and also through social media, cyber liability exposure is a very real concern. It is also important to remember that a standard general liability and business umbrella policy does not cover cyber claims. Adding cyber liability insurance is a small investment which can greatly reduce the financial impact to your company following a data breach.

A standard cyber insurance program includes:

- The cost to respond to a breach, including: notification, cost to assess the breach, crisis management, credit monitoring and identity restoration for affected individuals.
- First party costs such as data recovery and expenses for loss of business income.
- Legal defense costs in the event of a lawsuit.
- Protection from claims resulting from posting content on your website or social media which allege slander or defamation.

Cyber liability insurance is a smart investment – one that Thorp & Trainer Insurance has already purchased to protect our policyholders. To learn more, call Lucas Arnold at 401.596.0146.

Helping Families in Our Community



At Thorp & Trainer, we are committed to supporting the community we have called home for over 100 years. We have partnered with numerous local nonprofit organizations and have participated in many charitable endeavors.

Over the holidays, we were pleased to assist the Jonny Cake of Westerly with their 'Adopt a Family' program. To ease the financial burden felt by many families during the holiday season, Thorp & Trainer adopted two local families. Members of our staff purchased items from the family's wish list, including toys, warm clothing, supermarket gift cards, and much more.

We thank our staff for their tremendous generosity and commend the efforts of the Jonny Cake Center to help those in need.

Flood News!

Charlestown's Flood Community Rating Credit is here!

We are happy to let our residential and business client's in Charlestown know that effective May 1st, 2015 a new credit will be automatically applied to both new and renewal flood policies.

Flood Changes Effective April 1, 2015

New surcharges/fees:

- Primary Residential single family, Preferred Risk Policies & individual condo units surcharge is $25.
- Non-primary Residential single family & individual condo units surcharge is $250. Also includes policies under the Preferred Risk Policy Eligibility Extension (PRPEE) program, multi-family residential buildings & non-residential buildings.
- Federal Policy Service Fee and Reserve Fund Assessment have increased.

Primary Residence Definition; when a customer will occupy the residence more than 50% of the policy term, previously 80%.

There is a new $10,000 maximum deductible option for Residential Policies available. The deductible will apply to both dwelling & contents coverage. It is the customer's responsibility to verify with their mortgage lender if a higher deductible is acceptable.

Congratulations and Welcome!

Thorp & Trainer would like to congratulate Nicole Storm on her recent promotion to Account Manager. For the past four years, Nicole has served as our receptionist/administrative assistant where she always had a warm smile for everyone who visited. She has an extensive customer service background, and is excited at the opportunity to provide personal lines insurance options to our policyholders. Nicole recently passed her RI Producer exam and is currently studying for her first designation.

Samantha Brancato has assumed the role of receptionist/administrative assistant. She has worked in the restaurant industry for many years and also has experience working as a customer service representative. Sammie enjoys assisting our customers and has been a great addition to the Thorp & Trainer team!

THORP & TRAINER
INSURANCE
Since 1910

Life's Milestones and Your Life Insurance

Delivered courtesy of Maura R. Laudone, CLTC

Laudone Financial, a part of the MetLife Premier Client Group

Maintaining a life insurance policy with an appropriate amount of coverage for you and your family's goals is a lifelong process. You may need to give your policy extra consideration in the event of each new milestone in your life.

If you get married, you may want to update your beneficiary list to include your new spouse, as well as change your policy to reflect an added name, if applicable. As your family grows, remember to update your beneficiary list accordingly. Owning your own home is an unbeatable feeling, but extra coverage may be necessary to help ensure mortgage requirements continue to be met. Also, if you leave your job to start your own business, make sure that you do not sustain a significant loss in coverage when you leave your employer's benefit plan. When changing jobs, pay attention to the benefits offered by your new employer. Coverage amounts will often vary greatly from one employer to the next, and this needs to be factored into your policy.

Covering your bases to be better prepared for whatever the future may bring as you approach life's milestones can be rewarding. Through annual reviews with a qualified financial services representative you can determine an appropriate amount of coverage that will provide for your loved ones and help ensure financial goals and obligations will be met.

For more information on MetLife products and services, please contact Maura R. Laudone at Laudone Financial 128 Main Street, Westerly, RI 02891 (401) 637- 4820 www.LaudoneFinancial.net.

About MetLife

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates ("MetLife"), is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management. Serving approximately 100 million customers, MetLife has operations in nearly 50 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, visit www.metlife.com.

THORP & TRAINER INSURANCE
Since 1910

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PROTECTING THE FAMILIES, HOMES AND BUSINESSES OF OUR COMMUNITY SINCE 1910

WHAKI CHOCOLATE CAKE

3 Cups Flour
2 Cups Sugar
1/2 Cup Cocoa (heaping)
2 TSP Soda
1 TSP Salt

2 Cups Cold Coffee
2/3 Cup Oil
2 TSP Vanilla
2 TSP Vinegar

Combine dry ingredients, add liquid ingredients, mix together by hand, and pour into greased bundt pan. Bake at 350 for 30-40 minutes – test with toothpick.

Mocha Frosting

1 Package Chocolate Instant Pudding
1 Envelope Dream Whip
1 ½ Cups Cold Milk
2 TSP Instant Coffee

Combine all ingredients in mixing bowl, beat slowly until well blended. Gradually increase beating speed and beat until mixture forms soft peaks.

*Store frosted cake in refrigerator