



SPOTLIGHT

# Workers Compensation

## New Law Effective 10/23/02

Massachusetts is joining approximately 30 other states with the legislation passed in July that allows sole proprietor and partners to elect workers' compensation coverage for themselves. Prior to this, the sole proprietor or partner had to buy a policy on all of their full or part time employees, but could not elect to cover themselves.

In addition, an executive officer who has at least 20% ownership of the issued and outstanding stock may elect OUT of the workers' compensation. This waiver must

be done in writing on a form instituted by the Commissioner of Industrial Accidents.

Call our office if you are a sole proprietor or partner looking for coverage, or if you are an executive officer seeking information on opting out of coverage. Your Account Manager at The Sylvania Group can answer your questions and help you make a decision that will be in the best interest of you and your business.

## Points of Interest

### Time For A Furnace Check-Up

Seasonally, homeowners should have a professional inspect all fuel-burning appliances such as stoves, fireplaces and space heaters to detect any leaks of carbon monoxide (CO) gas. Visit <http://www.cpsc.gov> for more information.

### Dutton & Murphy Join Staff

The Sylvania Group is pleased to announce the appointment of **Steven Dutton** to the position of Account Executive in the agency's Commercial Lines Department. He received his Associates Degree in Marine Management Technology and his Bachelors Degree in Business Management from the New England Institute of Technology as well as his Masters Degree in Business Administration from the University of New Hampshire. He has thirteen years of direct sales experience, most recently working as a Field Sales Manager/Sales Representative for Snap-On Tool, Inc. He is also a Certified Factory Technician, an avid boater and is a member of the American Power Boat Association. He is a graduate of the Producer Training School and is a licensed insurance broker. Steve resides in Dartmouth with his wife, Sara and two children.

**Daniel Murphy** has joined the Sylvania Group as an Account Executive in the Personal Lines Department. A graduate of Bishop Stang High School, he received his Bachelor of Arts degree in Business with a concentration in Marketing in 2002. He is a licensed insurance broker and a member of the Young Agents Committee of the Massachusetts Association of Insurance Agencies. He resides in Dartmouth, enjoys golfing and fishing and is serving as a Loaned Executive for the United Way.

### Smart Idea.....

Keep an inventory of your valuables. Try closing your eyes and listing the furnishings of one room or the contents of your jewelry box. If you have trouble coming up with a complete tally, imagine how difficult it would be after the stress of a fire or burglary. Making a written, photographed or videotaped inventory can be one of the best money-saving steps you can take. Property insurers are less likely to question claims based on inventories. Make sure to keep a copy in your safe deposit box or other secure location. If you would like a pre-printed inventory form, please call or stop by our office.

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