

SO, WHAT DOES IT MEAN TO BE A PRIVATE CLIENT?

Last Fall, we conducted our very first Private Client survey. Our response rate was great! The feedback we received was much appreciated. We wouldn't gather this information without an intent to listen to you! This newsletter is a result of your feedback.

In this issue, we would like to re-introduce ourselves and provide an overview of our structure and what it really means to be a Private Client at Eastern Insurance.

Here's the who, what and where:

WHO:

Your team is a small group of 8 licensed professionals. We are specifically dedicat-

ed to only this elite group of clients. To put this in perspective, our Private Client group represents 2% of our overall Personal Lines clients!

Our team members and their contact information are listed to the right.

WHAT:

Our approach is consultative. It is about protecting your wealth. We work with ALL of the insurance carriers that specialize in the affluent market. Our team is seasoned and able to provide creative solutions and guidance. You're assigned a specific Account Executive, but supported by the entire team. Our client to Ac-

Much smaller than our typical Personal Lines Department, where you are helped by the next available person. We position our team in a way that not only is your Account Executive familiar with you, but the rest of the team is as well. We are comfortable working with your other trusted advisors or designated contacts.

WHERE:

While our team is based out of our Norwell, MA location, we frequently travel to meet with our clients. We are licensed in all states.

PRIVATE CLIENT TEAM

Ann-Marie Rollo, VP

arollo@easterninsurance.com

781-596-8909

Benjamin Chin, Acct. Exec.

bchin@easterninsurance.com

781-261-2150

Christopher Lynch, Acct. Exec.

clynch@easterninsurance.com

781-261-2145

Christopher Preece, Acct. Exec.

cpreece@easterninsurance.com

781-261-2114

Dawn McSherry, Acct. Exec.

dmcsherry@easterninsurance.com

781-261-2015

Linda Maganzini, Acct. Exec.

lmaganzini@easterninsurance.com

781-261-2016

Thomas Kass, Acct. Exec.

tkass@easterninsurance.com

781-261-2057

Tonya Sylvester, Acct. Exec. Sales

tsylvester@easterninsurance.com

781-261-2152

HAVE YOU TAKEN ADVANTAGE OF AN ACCOUNT REVIEW?

Each year, we send a letter offering an account review. If you haven't had one, we highly recommend giving us a call to schedule a time.

In most cases, this can be conducted by phone and email.

It's important to review the

details of your insurance portfolio to be sure they are in line with how your life may have changed.

Examples of changes:

- New drivers
- Additions/Renovations to homes

- Trusts/LLC established
- Mortgagee changes or deletions
- Additions to valuables, art, jewelry etc.
- Occupancy of homes
- Eligibility for savings



ONLINE RISK MANAGEMENT TIPS

The following tips are used with permission from [The Guidry Group](#), a leading provider of security and risk management services and Fireman's Fund Insurance Company.

These tips are geared toward high profile individuals and families who face increased risk due to their wealth and status.

- Someone is always collecting information about you online to sell to someone. Vigilance and common sense are the best defenses
- Share personal information with care
- Build friend lists and groups with care and periodically review them
- Maximize privacy settings on your apps
- Periodically review/remove unwanted apps
- Hackers target social networks to introduce malware/viruses on personal computers and mobile devices, so exercise caution when downloading files
- Encrypt electronic documents that contain personal information
- Never reveal account numbers, mother's maiden names, or social security numbers
- Do not publish your birth date on any app

Regularly review and monitor your consumer credit reports

PROTECT YOURSELF IN THE ONLINE, SOCIAL NETWORK COMMUNITY

“It is imperative to protect your personal information when taking advantage of this wonderful, innovative technology.”

More people than ever are subscribing to social networking sites. Facebook alone has more than a billion users according to their own statistics. People have a lot to lose if the security of their social networking site is compromised. Their own personal, identifying information, and the information of all those they network with, could be at risk.

In addition, wide use of mobile devices increases the possibility of virus infection and provides a new gateway to hackers, malware, spam, and phishing schemes around the Internet. Introduction to voice messaging services also provides a new medium for virus infection and hacking of personal data.

“Cell phones, laptops, and tablets are revolutionizing the way we communicate in today's society,” says Don Culpepper, risk services specialist at Fireman's Fund Insurance Company. “It is imperative to protect your personal information when taking advantage of this wonderful,

innovative technology.”

Here are some top recommendations to protect yourself and help ensure a secure online experience in the world of social networking:

- Don't accept pop-ups or prompts for software, unless you're armed with Web scanner software which checks each site for infections prior to access.
- Don't provide, post, or submit any confidential personal data (e.g. banking details, medical records, full birth dates, home town, birth place, social security number, etc.). Social networking sites don't require this sort of information to join.
- Do change your password at least once a month. Don't change it if you're prompted to. This could be a malicious link.
- Avoid letting friends, peers, coworkers or staff access their social networks on your computer, and don't sign into your networks on their machines. Others could introduce infections to your computer through unsafe practices, or your login security could be compromised via cookies saved on your computer.
- Never auto save your password information, and clear your history at least once a week.
- It's not smart to accept friend requests or request friends who you personally do not know — even if they are mutual friends of others you know.
- Talk online about your vacation, whereabouts, etc. after you've returned home, not before you leave. Otherwise, it can be an invitation to thieves to stop by your house while you are away.
- Frequently check your privacy settings. Changes in the website/social network

CONT'D

- Mobile apps are extremely popular. Find out if companies you are a customer of provide applications for you to use that are secure, such as claims or policy information with your insurance company.
- Take the time to learn how to use social network sites effectively. Each site has information on privacy settings and “how tos.” Many sites help you with details on things such as setting up a variety of friends lists with varying privacy settings and avoiding relationship pitfalls.
- Parents need to be mindful of their children’s computer usage and help protect them from predators by using parental controls, appropriate blocking software, and supervising their online activity.
- Be mindful of what you say when responding or posting on your Facebook “wall.” Remember, anything you say will be seen by all friends and those out of your control when commenting on a friend’s wall.
- Don’t share files on your laptop or mobile device. When you connect to a wireless hotspot, anything that you are sharing on your computer or device may be shared with anyone else connected to that network.
- Disable the file and printer sharing feature or pick the correct network type on your laptop or mobile device.
- Secure sites are best. Always look for the https:// and/or padlock symbol on your browser. Most browsers also allow you to hover over the site name to be sure that it is a verified web service.
- Restrict what you do on Wi-Fi. Don’t do anything on Wi-Fi that you wouldn’t want to share with anyone else.



Used with permission from Fireman’s Fund Insurance Co.



EMAIL TO REQUEST YOUR ACCOUNT REVIEW

PRIVATECLIENT@EASTERNINSURANCE.COM

OUR CONTACT INFORMATION

Eastern Insurance Group LLC

Private Client

77 Accord Park Drive—B1

Norwell, MA 02061

800-830-3902

privateclient@easterninsurance.com

www.easterninsurance.com

