



## Semmes Bowen & Semmes

For five days in July of 2001 a chemical fire raged under the streets of Baltimore City, virtually shutting down the downtown area and rupturing a water main that caused significant flooding in the streets above. Many businesses were impacted including Baltimore law firm Semmes, Bowen & Semmes. At 9 pm on the evening of the fire, the firm's principals were informed that they'd suffered a massive loss of supplies and furniture.

For more than 80 years, Semmes has worked with RCM&D to get their benefits and professional liability insurance. As one of the oldest and largest full service law firms in Maryland, Semmes serves clients through six offices in the mid-Atlantic region.

**“RCM&D was very responsive and guided us through the claim process. There was always someone at RCM&D holding my hand and checking up to make sure everything was moving along until the loss was resolved.”**

Bonnie Penfield, Executive Director

“RCM&D's culture very much matches our culture,” said Penfield. “They feel like our family; they feel like they're part of us. Not only do we like the people we worked with but there's been amazing continuity. And, I can always count on them to be proactive and to know what's going on in the industry.”

When Semmes first starting working with RCM&D in 1930, the firm had 50 employees; now they have more than 200. This growth has created opportunities for the firm to offer new ways to manage risk, including switching to self insurance about 15 years ago. In March 2011, in an effort to raise awareness of employee health and wellness, Semmes offered Biometric Screening to all employees, spouses, and dependents over 18. Screenings were for blood pressure, cholesterol, glucose and body mass and were very well received by their employees.

During their time with RCM&D, Semmes has been able to see coverage improvements while keeping costs manageable. “Every single year, we put our stop-loss coverage out to the market to see what prices we can get. And, every single year, RCM&D comes in with a better price than we expected, and some years we get a reduction,” said Penfield. “They are always pointing out areas where I might consider savings or where I should tweak my coverage.”

*RCM&D is ranked among the top independent insurance advisory firms in the United States. Our specialized teams provide strategic solutions and consulting for risk management, insurance and employee benefits. Leveraging more than 130 years of experience and strong local, national and global reach, we partner with you to meet all of your business objectives.*

