



Ralph Guarasci

Older Drivers Present Challenges for Insurance Industry

Frequency of Small Claims Can Be A Problem



Pictured above is my mother in front of the damaged car. The repairs were just under \$1,500. She referred to this photo as her "15 minutes of fame"

I am blessed with a fantastic mother. She treated me great and we always got along. As the oldest boy in an Italian family, let's just say I liked my position. There are five more children after me. If I had become a priest my stature would have been even better—darn.

Mom recently had a small accident in a parking lot. While trying to fit between two spaces she misjudged the width and hit the car on her right. My dad pointed out that a number of open spaces were available.

This type of claim is typical of people over age 75. That age group tends to limit driving to shopping, church, family events, etc. No long distances, no freeways, and no night driving. As a result we get many claims from mishaps in parking lots. We also see numerous claims involving backing into other cars.



While discussing the claim with my mother she discovered that her license had expired. I followed her to the license agency.

Parents Who Host Lose The Most

Watterson High School Assembly Explains the Risks of Social Hosting



I was invited to address the Watterson student body on the subject of Social Hosting. Clark Kellogg did the presentation at DeSales, our archrival.. I'll bet Clark looked tall and distinguished behind the podium.

Do you know a parent that allows teen drinking in their house? It's called Social Hosting and it happens a lot. These well-meaning parents presume that underage drinking can't be stopped. By letting teens drink in a controlled space, they think they're doing something good. Unfortunately, studies show that's not true. Allowing teens to drink in any environment is unsafe and hurts their mental and physical development. Plus it's against the law.

Penalties for parents in Ohio include a \$1,000 fine and up to 6 months in jail. Not to mention the shame and embarrassment that come with this type of offense.





Agency Waits 28 Years to Land New Account

If you own a car, you've driven on something paved by Tolliver and Curl.

When I started in the insurance business 28 years ago, I prospected door-to-door throughout central Ohio. McKinley Avenue was one of my favorite streets because there are lots of well established businesses. Tolliver and Curl Paving is located on McKinley and they allowed me to offer a quote when I was just a rookie. The company



owner is

Guy Tolliver and he made me feel welcome. My first bid was not successful but I really liked the company and hoped to someday be their agent. I stayed in touch with Mr. Tolliver over the years and he gave me several more chances. Unfortunately I never had the right number—until this year. The stars finally lined up right and we wrote the account. Not only am I thrilled but it gives me a chance to show our young agents that you have to be patient and wait your turn.



Agents Required to Study Ethics



*I heard Dr. Gee speak
this past winter.*

Starting this year, all insurance agents are required to take a 3 hour class on ethics. According to a recent Gallup poll, only 10% of the people that were surveyed consider insurance agents to be of high ethics. Also scoring near the bottom are members of congress, car salespeople, business executives, lobbyists and lawyers.

I am certified to teach ethics in Ohio. I like to use real life examples in my classes. I was hoping for something really big to break. Something that all my students would know about. Then it happened. When the story broke about the April 2010 emails to coach Tressel, I had my story. In one class we spent a full hour on the various ethical issues presented by the actions of the players, coach, and the administrators.

The Many Faces of Marriage

31st Anniversary Reflections

My wife and I attended a wedding reception that included a photo booth. Seeing the young couple start a new life together puts me in a philosophical mood. I wonder what lies ahead for them and how they will handle the challenges of marriage and family life. It would be nice if someone could prepare them but that can't be done. You learn as you go.

As we entered the photo booth, I asked Lynn to make faces that showed happiness, anger, sadness, and closeness. It occurred to me that marriage has many faces.





Injured Golfer Wonders About Legal Rights



Dana asked his eye doctor if he could shoot par after the injury healed. "Sure" said the doctor. "Great" said Dana, "because I couldn't shoot par before."

A good friend of mine was injured while operating a golf cart on a pathway at the golf course where we play. A low hanging tree branch swiped across his left eye causing internal bleeding. There was even the possibility he could lose the sight in that eye. He wore an eye patch and had to sit still for 30 days to promote healing. His name is Dana Freudeman and I'm pleased to report that he's healing and headed for a full recovery.

Dana wondered if he may be entitled to compensation for his injury. The club owes him a duty to keep the facility free of unusual hazards and to exercise reasonable care. Failure to do so and they must pay damages. On the other hand, a golfer assumes a certain risk, plus a court might find the branch presented an open hazard that Dana had a duty to avoid. I advised Dana to notify the club of the injury and ask them to put their insurance company on notice. Unfortunately, the tree branch was removed before photos were taken.

Goodbye to a Stormy Month

Dear April,

Oh how I looked forward to your visit. As the days lengthened in January the thought of you kept my spirits up. The snowy days of February weren't quite as bad as I counted the days until your arrival. By March I barely could stand the anticipation.

I made plans for your visit. I thought about all the things we would do together. I told my snowbird friends in Florida all about you. "You'll regret not seeing April" I told them.

Things were a little chilly when you first arrived. That's ok I thought, it's been nearly a year since we were last together. I was sure things would warm up as we went along.

But it didn't work out that way. You seemed angry and unpredictable—even dangerous. I'd never seen you like that. You changed so much in just one year. It's like I didn't know you anymore.

I know its partly my fault. It's not fair for me to expect so much of you. I'm responsible for my own happiness, I know that. It's just that I missed the warm afternoons and sounds of little league baseball games. Don't expect to roll around a year from now and all will be forgotten. It won't be that easy.

Katie Berry Likes to Remain an "Independent" Agent



Robert Pappas of the law firm Jones, Troyan, Pappas, & Perkins bought personal insurance from Katie Berry and Safeco Insurance. Katie is explaining the policy and wrapping up a few of the final details.

Katie likes to use lots of different companies. So far this year, she's put new accounts with Cincinnati Insurance, State Auto, Progressive, Travelers, and Safeco. She convinced me to buy a comparative rating system to keep track of all the quotes. We got by for 50 years without one but she turned out to be right.



Selling Tupperware is Quite a “Drag”

Kevin Farrell, #1 Tupperware Salesperson in North America, Holds Show at Our House



Kevin showed up early to set up his Tupperware. I got to know him a little and my opinion of him changed. I'm not surprised he's #1.

My wife told me she wanted to have a Tupperware party featuring a salesperson that cross dresses, swears, and gets a bit raunchy. 'I'm a local businessman' I explained. 'I have a reputation to protect. I don't want that type of act in our house. Word will get around and its not good. Absolutely not'.

Lynn booked it anyway and about 40 women showed up. I stayed for the show. Kevin was funny and is an excellent salesman/saleswomen. He/She really knows the products and is more than just a pretty face (?). Anyway, I liked him/her. Plus my wife got a ton of free Tupperware.



It takes him about an hour to transform himself for the show. He gave me that tumbler, a \$4 value.

Kelly Dewey Joins State Auto Insurance

I'm happy to report that now all three of our children are in the insurance business. Kelly Dewey (on right) spent 6 years working for BW3 restaurants. She progressed to assistant general manager at the busy Dublin store. When the grind of working nights, weekends, and holidays got to be too much she decided to become an insurance nerd like the rest of the family. Now she can work nights, weekends and holidays adjusting all the wind and hail claims! Her twin Katie (on left) is now in the agency along with her brother Dan. Kelly received a number of congratulatory notes including this one from a disgruntled driver:



Dear Kelly,

Congratulations on becoming a claims adjuster. I never knew how important a claims adjuster was until I had an accident myself a few years ago. I think it was on Thanksgiving night. I can't remember exactly what happened but somehow I drove over a fire hydrant and hit a tree. It was nothing really, just something stupid in my neighborhood. The adjuster wanted to know how the back window got broken on a front-end collision. Anyway, I wanted to get the car fixed but the insurance company said it was a total loss. Their first settlement offer was low but I eventually got them to come up \$500. I was unable to work for a while after the accident so the settlement check came in handy. Adjusting the claim has been a nightmare and I wish I would have just stayed home that night.

Tiger Woods

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