



Ralph Guarasci

It's Midnight, Do You Know Where Your Air Conditioners Are?

Over the years we've paid quite a number of claims for stolen copper leading to building mechanical systems. Last year the thieves added a new twist—just take the whole air conditioner. Photos like the one at right (from an actual agency claim) are not uncommon. This claim was settled for \$27,574.

Our customers are pulling their hair out trying to figure out a way to protect their units. Metal cages, security lights, cameras, and burglar alarms are the most common deterrents.



Katie Guarasci Berry Celebrates 5th Anniversary

Our daughter Katie Guarasci Berry joined the agency on June 1, 2007. She worked as a claims adjuster for State Auto Insurance prior to becoming an agent. She's full of energy and keeps the place hopping. (She gets that from her mother.)

What would you be doing if you were not in the agency? A nutritionist

What is your most marked characteristic? I work with great passion.

What do you most value in a friend? Someone who will listen without judging

What is your greatest extravagance? Boots, I have a dozen pairs.

What talent would you most like to have? Country music singer

What trait do you most admire in others? Integrity

When and where are you happiest? Grilling out with my husband and my dog

What is your personal motto? Do what you say you're going to do

People gravitate to Katie and she's written hundreds of new accounts since 2007.



Rented Vehicles Often Get Wrecked

Cars, Trucks, SUV's, and Even Busses

I recently took a golf trip to Pinehurst NC. The bus driver got stuck pulling into the golf club which required a \$300 tow bill and repairs to the bumper. This claim was the responsibility of the bus line. We pay quite a number of claims for damaged rental cars and trucks.

I guess the three guys pushing the bus really thought they could get it unstuck. It required a tow truck with a crane.



Violent Spring Storm Knocks Over Lots of Trees

What your insurance company pays depends on where the tree lands



The owner of this tree would be eligible to collect \$500 to remove the tree from the property. The policy deductible would also apply.

Sunday March 18th saw a severe line of storms race through central Ohio. We often get calls from people looking for money to clean up trees that are damaged or knocked over ("felled" is the industry term). Anyway, it depends on where your tree lands. The photos at left and right show two situations resulting from the March storms.



This felled tree is resting against the house. The owner of this property will get whatever it takes to remove the tree from the house plus \$500.



One of our agency accounts installed the solar array in the above photo. This array is 4 acres large and provides power to the Centerburg Middle and High Schools. There is also a rooftop unit on the elementary school. With a total of 1.7 megawatts of power, this site is the largest solar installation at any school in the state of Ohio. There will also be a solar lab where the students can learn about alternative sources of energy. According to Michael Hebenthal, superintendent of schools, this installation saves enough on energy costs to put another teacher in the classroom.



"If your dad increases the home insurance deductible to \$1,000 it will save \$90."

"Yes, but what about the large out of pocket cost if we have a claim?"

"My grandpa says that homeowner insurance is just for the large claim. Plus you might get canceled if you file too many small claims."

My granddaughter (left) is just helping her kindergarten friend deal with rising homeowner insurance rates.



Pictured above are my father and mother, both age 79. My father is quite astute when it comes to money management. During a recent discussion he said he had two financial regrets in his lifetime.

The first was relying on employer provided life insurance and not buying his own policy. He would have liked a "paid up" policy to create money to pass along to his grandkids.

The other regret is not buying long term care insurance. I pointed out that he was doing fine. "Yes" he said, "but needing long term care is something that concerns me. If I had the insurance, I wouldn't have to worry."



Distracted Driver Runs Over Mailbox—Leaves Scene



This past winter I was leaving our driveway when I noticed our mailbox had been smashed by a motorist (left photo.) My wife wanted to call the police but I suggested we wait a while. I figured the person that caused the problem would be overcome with guilt. Sure enough, within a few hours a note appeared on our door. “So sorry about the damage. Want to make repairs. Call me”. His name was Uri and he left a phone number. He was a Russian immigrant and didn’t seem to be like the people I was taught to fear during the Cold War. He explained that his wife was visiting her sister who lived on the street. She lost control rounding a curve.

He showed up with a friend (also Russian) and they loaded the pieces of broken mailbox into their truck. Maybe Russian women will live with a banged up mailbox but I warned them about Mrs. Guarasci. I doubted that she would accept a patch job. They returned with the mailbox back in one piece (center photo.) They installed it, but a few hours later, it fell apart. I suggested that Uri call his insurance company and make arrangements for a new one. He didn’t understand insurance so I explained how property damage liability coverage worked. State Farm paid for a new one (right photo.) My wife’s been telling me for two years that we needed a new mailbox.

Coach Tucker Fires Up Dinner Guests

Bob Tucker coached football for Massillon, Youngstown State, Iowa State, Wichita State, Wooster, and Ohio State. I was pleased to invite a group of agency clients to hear stories of his coaching days. Plus he gave us insights into what it was like to coach with Earle Bruce, Jim Tressel and a young Urban Meyer.

Also in attendance was Jack Schiff Jr., former president of Cincinnati Insurance. Mr. Schiff told us about the formation of Cincinnati Insurance and how the company operates today. Mr. Schiff now serves as Chairman of the Executive Committee of the Board of Directors.



Back Row—Joe Gerling-Lane Alton Horst, Gary Glanzman-Eastway Supplies, Mark Larkin-Agency, Bill Leidecker-Five Seasons Landscape, Bryan Monesi-Monesi Trucking, Steve Moberger-Construction One, Jack Schiff, Bob Tucker

Front Row—Tom Mackessy-Ometek Inc, Tony DiNovo-DNO Inc, Me, Stephen Kron-Kreber



Doggie Diaries

Last month I wrote about our new puppy. It's been an eventful time in our lives.

Day 30 – Sadie is a handful. If she's not in her crate (doggie prison) she's a constant threat to hide, chew something, or have an accident. I've lost 4 pounds chasing her all month. I can accept everything but the biting. She's got a set of knives in her little mouth and boy does she use them. Thankfully, she's cute. My wife and I are taking her to dog training class. I hope she'll learn to obey (the dog, not my wife.)

Day 60 – I'm starting to like this dog. I can't believe how much she's improved in just the last month. I understand that dogs age seven times faster than humans. We love to spoil her. The other night my wife baked some chicken nuggets for our grandkids. There were a few left over and Lynn offered them to me. I was already full and suggested that we cut the remaining nuggets into pieces for the dog. "No way" she said, "have you seen what they put in those nuggets? I'm not giving them to the dog. They're gross". I reminded her that she had just fed them to our grandchildren and had offered me the leftovers.

Day 90 – We love this dog. Thankfully the biting has stopped. She's a joy to have around. My mother-in-law spent the night a few weeks ago. The next morning I heard some loud barking and asked Lynn to get the dog right away. I didn't want Sadie to wake up Lynn's mother. A few minutes later Lynn said the dog was still sleeping which led me to just one conclusion – my mother-in-law has quite a bark in the morning.

Day 120 – The dog is really becoming a part of the family. I enjoy seeing our grandchildren ages, 5 and 3, play with the dog. It's a good thing I didn't know about all the work, time, and expense needed for a puppy. I guess it's like having kids. You just jump in.

Day 150 – My wife and the dog are not getting along. Sadie chewed a piece off of a rather expensive item of furniture in our dining room. "Why did we have to get a dog that chews?" my wife wondered. I'm no expert but I think all dogs like to chew. I told my wife it was our fault for leaving the dog alone in the dining room long enough to do the damage. That got me nowhere. I've now lost 7 lbs keeping track of the puppy.

I was at Petland a few weeks ago and met a small boy that knew a lot about dogs. He said he was 11 years old and learned about animals through 4H. I wondered if he had any advice for a new dog owner. He thought about it for a minute and then said "Is she housetrained?" I said she was and he thought for another minute before saying "Then all I can tell you is just love your dog."

Pictured at left is my son-in-law, John, his dad, Bob, and me with our dogs.



Bob Berry
Millie

Ralph
Sadie

John Berry
Charley

From the Mailroom

I'm looking to rebuild my law career. For years I worked on the plaintiff side. Recently I had a chance to see life as a defendant. I'm sure you want your customers to have the best defense available. I've been on both sides and know how to work the system—I mean I know how the system works. Send me a case and you'll see.

John Edwards (D) North Carolina

I had a traffic accident on Thanksgiving night in 2009. The accident will be 3 years old this fall. When can I get preferred rates again? I'm anxious to see some savings.

Tiger Woods

Insurance Agencies of Ohio

7100 N High St, Suite 300, Worthington OH 43085

(ph) 614-848-3000 or rguarasci@insagenciesoh.com