



Ralph Guarasci

Pope's Table Makes for Heavenly Place to Hold Holiday Lunch

I don't like employee turnover. Its time consuming, expensive, and disruptive. When it comes to professional knowledge, I would put our group up against any insurance agency. In the photo at left are the following persons along with their years of service.



We decided to take the photo before the salad, bread, chicken parmesan, ravioli, and cheesecake.

Standing L-R: Gina Smith (10) Joyce Pack (9), Sue Taylor (10), Donna Osborne (10) Dan Guarasci (2) Scott Egelhoff (18)

Seated L-R: Paula Hamilton (27) Katie Berry (4) Lynn Wear (10) Ralph Guarasci (28) Mary Ellen Mathews (15) Mark Larkin (30) Ernie Dancer (15)

Absent: Kathy O'Keeffe (16) Cathy Cook (10) Gary McClish (22) Donna Johnson (3)

Extreme Makeover Home Edition

Branham Sign Company Lights up Jawaun's Weight Room



On Friday Dec. 16th, ABC broadcast the transformation of the Rhodes family house from a 941 sq ft dwelling to a sensational 3-story home. There are 7 people living in the house, including teenage son Jawaun. His new room featured a wall that opens to a hidden weight room.



Tom Branham, president, puts his personal touch on a sign for the weight room.

Branham Sign Company has been insured with our agency for many years. They said 'yes' to the opportunity to be part of Extreme Makeover without knowing much about the project. They feel fortunate to be part of something so exciting and emotional.

Warning to New Family Dog—No Biting

Insurance Industry Spends Millions Annually to Settle Dog Bite Claims



Homeowner policies provide coverage for injuries caused by the family dog. By some estimates almost 1/3 of homeowner liability claims stem from a dog bite. It's become such a problem that some policies no longer cover certain types of dogs.

My wife and I have been empty nesters for 10 years. Although we enjoyed the freedom, it seemed like something was missing. The house was quiet and empty. We've never had a household pet because we poured all of our energy into our three children. Our daughter Katie worked on me for a year. "You and Mom will love it Dad! You've got to get a dog." At left is our new (first) dog Sadie.



Clogged Water Line Not Covered by Homeowners Insurance

Service Agreement with Water Company Saves the Day



Our agency holds regular meetings to discuss all types of insurance coverage. In early 2011 we reviewed the various protection plans offered by utility companies. While not technically insurance, the plans protect properties from certain types of damage not typically covered by homeowners policies. After the meeting Katie Guarasci Berry, a member of the agency, decided to buy the protection plan offered by her water company. Within 90 days her pipe leading into the house was clogged by tree roots and she filed a claim. Her husband was originally against the coverage but now admits she was right.



Katie got a pretty good return on her \$11 per month premium with the water company.

The replacement cost exceeded \$4,000 and was totally covered.

Claims Roundup

Homeowner Deductible Change: In an effort to control claims costs some insurance companies are now requiring a deductible that's a percentage of the dwelling amount. For example, a 1% deductible on a \$250,000 house is \$2,500. We picked up a new account just recently when a national insurance company changed the deductible without calling the customer.

Save Your Receipts for Electronic Equipment: When customers submit homeowner claims, the highest dollar category of property is electronics. TV's, computers, and camera equipment are the top 3 items. Last on the list is bedding and mattresses.

Sexual Harassment Coverage: Recent political news involving Herman Cain highlights the need for Employment Practices Liability Insurance. The insurance we offer also includes discrimination and wrongful termination. I just added the coverage for a 3-person company and the cost was only \$100/yr.

One House Fire in 2011: We almost made it through 2011 without a house fire—until November that is. An unattended stove was the cause of a grease fire in a home we insure. The family had to leave the house while repairs are being made. We expect to the claim to run \$125,000.

Large Liability Claim Settled: It appeared that one of our customers was going to be on the hook for a \$3,000,000 claim (fully insured). However, some deft claims work by the insurance company ended the litigation with a payment of \$1.25 million. One of the keys to the settlement was using mediation instead of a jury trial.

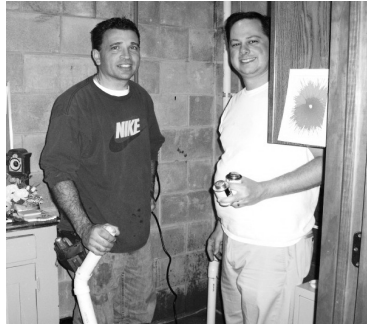
Major Computer Heist: One of the largest claims for our office in 2011 was a stolen computer system. Still in the crate, the computer was stolen from a secure warehouse in a nice part of town. The claim was just over \$135,000.



Sump Pump Breakdown Causes Watery Problem



It all started about 8:00pm on Monday Dec. 5th. Two days of rain and a broken sump pump turned my brother's basement into a wet mess.



Job #1 was to get the pump replaced. My cousin Carmine and the neighbor Keith got a new one installed by 9:00pm. For \$13 an alarm was added.



My brother Frank bought a portable pump that hooked to a garden hose. It cleared the standing water. That's me holding the pump.



Carmine determined the carpet and pad could not be saved. He and his trusty knife made quick work of the carpet.



My sister-in-law Laura followed Carmine. As he cut carpet, she rolled up the pad underneath. "I'll never put carpet in the basement again" she grumbled.



Frank carried the sopping wet carpet up to the curb for pick up. I would have helped him but somebody had to take pictures.



Carmine brought out the fans and dehumidifiers to start the drying process. Not since "My Cousin Vinny" has a relative been so helpful.



By 11:00pm most of the carpet and pad was gone and the room was starting to dry. The last of the furniture was moved away from the wet area.



By midnight the job was done. The new pump was running, the carpet and pad was up, and the floor was just about dry. Est claim cost is \$5,000.



Story Time With Grandpa: And that girls is why we don't insure houses made out of straw. Plus we charge more for houses made out of sticks and give the best rate for houses made of brick. And that's the lesson to be learned from The Three Little Pigs.

When I told the girls to feed the horse some straw, I was corrected by the owner. "Horses eat hay, not straw." An easy mistake for a city person to make. Under the right conditions hay can 'spontaneously combust' and cause a fire. For an agency in the suburbs, we insure quite a number of barns.

EDUCATOR OF THE YEAR



I've been teaching insurance for 9 years. My students are other agents throughout Ohio that need Continuing Education Credit. In 2011 I was voted Educator of the Year by the Professional Agents Association of Ohio (PIA) and at left is the photo taken at the award ceremony. Archie Griffin was the speaker at the ceremony and he handed out the awards. I thought it would nice to get my picture taken with him. That's not Archie in the photo, that's Jeff Lewis, president of the Ohio PIA.

(My necktie is a bit too long and it makes me look shorter. On the other hand if I leave it an inch or two above my belt I look too round. Sigh)

From the Mailroom

Dear Ralph,

I understand insurance prices are going up a lot. I've got an idea for you. Start with the 3 year policy you sell to businesses. Tell them rate increases will be capped at 3% for each of the 3 years. Call it your 3-3-3 plan. It's catchy, people will love it.

Herman Cain 9-9-9 (and still doing fine)

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