



Ralph Guarasci

Fire in January, Home For The Holidays



Fire destroyed this house on January 18, 2014. The insurance company paid \$3,540/month for the owners to find alternate housing during the reconstruction period. Rebuilding the house cost \$308,000 and the claim for the contents was \$264,500. Total loss of \$611,440.

This house was constructed in 1998 for \$150,000. According to the builder, most costs have doubled in 16 years and some have tripled. The new house (bottom photo) is slightly different than the original.



Even with a two month weather delay, the home was completed on time and within budget.

The builder recommends that a fire damaged property be repaired immediately. In his opinion, the harsh winter of 2014 ruined usable parts of the original house, increasing the cost of the claim.

Our client recommends that people read, understand, and update their policy annually. Itemize and schedule jewelry and property of a similar nature. Be prepared to play a proactive role in the claim adjustment process. Know your agent and pick your insurance company carefully.

Cadillac Owner Learns about Salvage Title Laws In Ohio

Frank Guarasci is my 82 year old father. That's him in this photo next to his beloved 1996 Cadillac Deville. It was damaged recently in a rear-end collision. Because the repair estimate exceeded \$8,000 and the value of the car is only \$3,800, the insurance company for the at-fault driver called it a total loss.

Dad wanted to keep the car so he accepted a \$3,500 payment. He went to the Ohio BMV where he paid a fee to obtain a salvage title. After having the car repaired, he will bring it to an inspection facility run by the Ohio State Highway Patrol. Assuming his car passes inspection, he will take the completed inspection form and salvage title to a title office to apply for a rebuilt salvage title. Then he can drive the car legally again.



My mother won't ride in this car. In her opinion, it's too big and she sits too low.

Insuring a Celebrity Can be Difficult



During my first year as an agent I was asked to write a car insurance policy for a sports celebrity. I couldn't find an insurance company to write his policy because celebrities are considered targets.

In possibly the biggest upset in sports history, Buster Douglas defeated Mike Tyson in a boxing match Feb 11, 1990. Kate and I ran into Buster and I took this photo of her with the Champ. If he asks Kate to help with his insurance program, she may have trouble getting it written.



Heavy Rains Flood Worthington Neighborhood



Our son Dan lives in the Colonial Hills subdivision near our office in Worthington. Standing on his front porch, he snapped this photo after a heavy downpour. Homeowner policies don't cover damage caused by flooding. Fortunately, Dan does not have a basement and suffered no damage. Assuming the cars in the photo are covered for "comprehensive", they will be covered. Auto policies do cover flooding.



Mr. Buehrer and I got along quite well. After all, we were wearing the same color suit, shirt, and tie.

State Run Work Comp is Confusing to Ohio Agents

The worker compensation system in Ohio is run by the Bureau of Workers' Compensation. Ohio is one of only four states with a state run monopolistic system. In the other 46 states there is open competition and insurance companies write the coverage. Since insurance agents in Ohio don't sell work comp, it gets ignored.

Somehow, I developed an interest in the work comp system. So much so that I teach classes on the subject. I recently had an opportunity to meet with Stephen Beuhrer, the Administrator of the Ohio system. One of our discussion topics was how to write coverage through the BWC for Ohio companies that do work in other states.

Neighbors Scratch Heads Over Felled Tree

Recent high winds uprooted the tree in this photo. The tree sat on the lot line between two properties. However, it fell completely in the yard of just one of the properties. With clean-up costs in excess of \$1,000 there was a question of who should pay. Since neither neighbor knew of a problem with the tree, there is no legal liability. The clean up costs belong to the owner of the land where the tree is resting.



In Memory of Mark Larkin

Mark Larkin and I were in business together since 1992. Mark liked working in the field, developing business, and building relationships. Mark passed away this past summer. At age 58, it was a life taken far too soon. Mark worked tirelessly for the agency. He loved the business and his clients were truly his friends. In addition to servicing a number of our largest accounts, Mark also developed our 24-hour claim response system.



Sue Taylor, in argyle sweater, has been in the claims end of our business for over 40 years. She serves as our claim coordinator, a role she says she will keep “until they cart me out of here”. Also pictured in the photo above are four men from Thompson Building Associates along with Rene Badgley of Cincinnati Insurance.

Thompson is one of the companies Sue and Rene use for 24x7 immediate response to water and fire damage claims. Depending on the type and severity of the damage, Sue and Rene have an extensive list of companies they can access on short notice.



In week 11 of the 1985 football season, Joe Theismann suffered a gruesome leg injury. Described by many as the worst sports injury ever seen on TV, it ended his playing career.

Katie, Dan and I caught up with Theismann at a fundraising event to support one of our accounts. There was a silent auction, a live auction, a raffle, and a variety of ways to donate. I gave Kate and Dan my credit card and asked them to be generous. They were.

Kate injured her knee while playing basketball for Bishop Watterson. Like many schools, Watterson had a sports injury policy that paid for her medical care.



An account we insure has manufacturing and distribution facilities throughout the US. They own a private plane to use as they keep track of the operations. Our son Dan recently took a trip on the plane to see a new location in the Chicago area. On the way home he snapped this photo of the OSU horseshoe.

My grandfather, Ralph Guarasci, for whom I am named, was the manager of grounds for the stadium. He and his crew cut the grass, painted the railings, fixed the seats, and got the shoe ready for the game each Saturday.

From the Mailroom

Dear Ralph - I recently changed jobs and relocated from south Florida to northeast Ohio. I own a large home in Florida and it will take some time to sell. The insurance company doesn't want to continue the policy because the property is vacant. A new policy for a vacant home will be very expensive and the coverage is limited. My job change was a lateral move and I'm keeping an eye on my expenses. Can you help?

LeBron James

Dear LeBron - Your situation is not unusual. Vacant properties of all types present unique hazards that don't appeal to an insurance company. Examples include water damage and vandalism. A vacant property policy is most likely the answer. Regardless of the policy you buy, secure the property, arrange for daily care, and maintain alarm systems. You may want to offer the house for rent until a buyer comes along.



Despite Owners Mistakes, Sadie Doing Well at Three



Sadie likes to keep an eye on Jacob, our newest grandchild—age 7 months.

Our dog Sadie turned 3 this past October. She's been a wonderful addition to our family. As a first time dog owner, I've made a few rookie mistakes.

1. Letting her eat people food from the dinner table
2. Allowing her to sleep in our bed at night
3. Not teaching her to "do her business" in a specific spot in the yard
4. Letting her control the pace, direction, and duration of her walks
5. Failing to get her crate trained

Adjusters for Cincinnati Insurance Make it Personal

Our agency has a large volume of customers with Cincinnati Insurance. We are assigned two adjusters that work only for our accounts. In the photo on the right is Rene Badgley, Tim Kuhn and the claims manager, Jon Cooper. Most insurance companies say they will pay what they owe, not a penny more or less. That's certainly fair. Don't tell Rene or Tim I wrote this, but sometimes they pay a little more than the policy says. That's just how they are.



Daughter Kelly Johnston Joins Twin Sister in Agency

Since birth, Katie and Kelly have lived similar lives. Katie Berry, left in the photo, worked for State Auto Insurance as a claim adjuster and just celebrated 7 years in the agency. Kelly, on the right, also worked as a claim adjuster for State Auto and is the newest member of the agency. Katie is focused on business development and brings in a steady flow of new accounts. Kelly is a customer service rep in commercial lines. Along with brother Dan (5 years in the agency) all 3 of our children are now in the family business.



Tired of Electronics, Grandpa Introduces Lincoln Logs

Our granddaughters Cameron (8) and Chloe (6) can't seem to put down their electronic devices. In an attempt to get them away from their IPAD and Nook I decided to buy them a set of Lincoln Logs. Together with our son Dan we put together the log home in the photo. It turned out Chloe had used Lincoln Logs at school and put the home together in about 20 minutes. Several times she showed grandpa how the pieces fit together.

