



Ralph Guarasci



It was suggested that I check the cables and add distilled water every six months.

## Backup Sump Pump Ready for New Battery

I suppose I could have replaced the old battery myself but I preferred the services of a plumber (in photo). The life expectancy of a backup battery is six years. Mine was installed seven years ago when we bought the house. The replacement battery cost \$120, including the acid. I was a little nervous about handling the battery acid and charging the new battery. I felt better knowing a professional took care of the installation and testing.

A backup system will kick on during a power outage. It will also work if the primary pump stops working or cannot keep up with the flow of water. A stuck float could also activate the battery backup. The plumber said he sees quite a number of backup sump pumps that run on electricity. Not a good idea since both systems require electric power. A battery backup is his preference.

## Ohio Senator Prefers Golf Talk

I recently offered testimony to the members of the insurance committee of the Ohio Senate. They listened as best they could, but the subject matter was a bit dry.

I was hoping for a few questions and the possibility of getting a little engagement from the committee members. Pleased to get an inquiry from **the committee chair, Jay Hottinger (in photo), I awaited his question. "Were you a golfer on the 1979 NCAA Championship team" he asked. Sworn to offer honest testimony I had to tell him I graduated in 1978. "Our 1978 teams was just as good" I offered, "but we finished 20th at the national tournament". There were no follow up questions.**



## Leaky Storm Collar Lets Water in House

A water spot on our bedroom ceiling was a bit of a mystery. A painter and HVAC contractor were not able to find the cause. Since the roof is 20 years old, I have it inspected in the spring and fall. During the spring inspection my roofer saw a problem with the storm collar that prevents moisture from entering the spot where the flashing meets the vent pipe. He applied caulk and suggested that I watch for signs of water after the next few hard rains. He thought the storm collar might be causing the water problem in the bedroom. He was right.

# Collision with Taxi is Enlightening

About 8:00 AM one morning in late April I was driving on Wilson Bridge Rd headed to our office on N High St. Traffic was heavy as I approached the light. Out of the corner of my eye I saw a green taxi (in photo) making a left turn into my car. His front hit my left side.



Not wanting to hold up traffic, I suggested that we pull into the parking lot of the nearby Holiday Inn. That turned out to be convenient for him because his passengers were awaiting his arrival. We exchanged information, I took some photos, and we both headed our own way. Since there were no injuries and both vehicles were able to be driven, I saw no reason to call the police. He was clearly at fault.

I learned later the cab driver was fined by his company for not calling the police. Post accident protocol for all 660 cabs in the Independent Taxicab Association of Columbus (ITAC) is to call the police. ITAC considers a police report to be an important record of the accident. Even if it holds up traffic, they want **accurate photos and sketches. According to ITAC, some people don't tell accurate stories if the scene is cleared and police are not contacted.** Because taxi drivers are often immigrants, people try to take advantage of them by altering their version of the incident. The police protect all parties equally.

Dan Ullmann, claims manager for ITAC, told me that cab drivers are honest, hard-working people. Compared to life in their home country, driving a cab is a big improvement. Their biggest frustration is people that request a ride and refuse to pay. Some people jump out of the cab and run.

**Ullmann says the best drivers are the ones that pay attention. They talk to the rider but don't turn around. They keep their cab clean and in good mechanical condition. They read road signs so they know what's happening up ahead.**

**According to Ullmann, cab drivers are OK with Uber, a peer to peer ride service. What they don't like about Uber is the difference in requirements between a cab driver and Uber driver. They just want a level playing field.**



**Bruce's personal car insurance won't provide liability coverage when he's working for Uber. He relies on the liability insurance provided by Uber. Unfortunately, there can be gaps. It's a difficult insurance exposure.**

## Uber Driver Pockets Extra Money

Bruce Dewey is the father of my two granddaughters. He manages a restaurant, sells Amway, and drives for Uber. He says Uber is easy to do. After signing up and passing some background and vehicle safety checks, he was ready to make money giving people rides.

The restaurant he manages is in the southwest part of Columbus. He lives in northwest Columbus. On his way home he often signs onto Uber to let the system know he is available to pick up a rider. **If someone near him needs a ride, he's got a job. He figures he might as well make another \$20 while he's riding home from work.**

**According to Bruce, there's no cash to handle as the rider pays Uber by credit card. Bruce gets paid every Thursday. The rider and Bruce each rate each other on the quality of the experience. Only once has Bruce given a rider a low rating which means he does not want to drive that person again.**

## Fixing a Car? All Parts are Not The Same



The estimate to repair my car was \$4,640 which included \$1,526 of parts. My car is a 2010 Infiniti with 76,000 miles. The estimate for my repairs was based on parts from Infiniti. I expect parts from the manufacturer to fit better and last longer than parts from another (less expensive) source.

According to body shop and claim professionals, there is no standard for determining the type of parts to use. How would you feel if an insurance **company tried to put old parts in your new car? That's what happened** recently when an insurance company balked at using new parts to repair a car with just 1,500 miles!

## Arlington Blast Hits Close to Home

**We don't insure the Arlington home destroyed in a recent** natural gas explosion. However, we do insure the home a few doors down. According to the Columbus Dispatch, our customer **"sat on her front stoop with her cell phone in her hand, awaiting a return call from her insurance agent". She didn't wait long.**

When the insured called our office that Saturday, she got a list of emergency contacts. She reached Sue Taylor, our agency claim coordinator. Sue called Thompson Building Associates, a company that specializes in immediate response damage situations. Later that day Thompson staff was on-site to secure the premises.



## Would You Buy Insurance From Tom Brady?

Tom Brady has been very successful as the quarterback for the New England Patriots. Brady was the 199th overall pick in the 2000 NFL draft. Going so late in the draft got him wondering if he would get his shot in the NFL. **Upon finally being drafted, Brady was quoted as saying "I don't have to be an insurance salesman".**

When I was in my late teens, I played a round of golf with Jack Nicklaus. At that time, he was the #1 golfer in the world. Joining us in the foursome that day was a dashing man with a cool, charismatic style. He looked and **carried himself like a leading man in a Hollywood movie. His occupation? Jack's insurance agent.**

## From the Mailroom

Dear Ralph

**I'm having a little issue with my email account.** Most of my communication with you has been routine such as new car for Bill or an apartment for Chelsea. However, there is one email I sent you in error. The **subject line says "Robert Gates, Department of Defense". The correct email would have said "Robbers Entered Gate, Damaged the Fence". The incorrect email contained an attachment entitled "Claims of Crotchety Afghans and Winey Iraqis". The correct email contained an attachment entitled "Claims for Crochet Afghans and Wine Racks".** Please destroy the incorrect email and have a claim adjuster contact me about replacement of the stolen afghans and wine racks. Many thanks.

Hillary Clinton



## If Your Job Requires A License, You Have A Malpractice Risk

My daughter and son-in-law waited until their son reached his first birthday before getting his hair cut. According to some sources, waiting until a boy turns one is good luck. Cutting hair too soon might invite bad spirits.

The barber in this photo specializes in cutting hair for children. She holds a license from the Ohio Board of Cosmetology. When a person provides a professional service, there is risk of injury or damage. What could go wrong when a lady with a scissors is cutting the hair of a crying, squirming baby?

## Big League Contracts Impress Youngster

As a kid, I combed through the sports pages of the Columbus Citizen Journal.

**Major league baseball was the first sport to publish details of player's salaries.** I remember dreaming what I would do if I ever landed such a contract. Fast cars? Expensive boats? Lifestyle of the rich and famous? Not me. I told myself if I ever made that kind of money I would pay cash for a house, cash for a car, and invest the rest for the future.

I met Kent Mercker (in photo) at a fundraiser in Columbus. Kent enjoyed a long and successful career as a pitcher in the major league. He even threw a no-hitter against the Dodgers. He and I mostly talked about golf. Many major league pitchers play golf on their off-days and become very good players.



Kent delivered a very good talk. Not a word about where he stashed his millions.

## Katie Guarasci Berry Reaches Career Milestone



Our daughter Katie just completed her 10th year in the insurance industry. She started as a claim adjuster for State Auto in 2005. She joined the agency in 2007 and had an immediate impact. The comparative rating system we use was her **idea. Establishing relationships with Traveler's, State Auto, and Safeco were also her ideas. When she's not thinking of way to change (improve) the agency, Kate** also serves on the board of the Worthington Area Chamber of Commerce. She will no doubt have that organization whipped into shape in no time.

We have a monthly bonus for the person that brings in the most new business. Kate wins the bonus often enough to maintain a steady supply of new outfits and shoes.

## 35th Wedding Anniversary

My wife and I were married in 1980 which makes this year #35. Over **the years we've worked out most of our differences. One exception is** the thermostat. She likes the house toasty in the winter and chilly in the summer. My taste is the opposite. When each of us walks past the thermostat, we adjust it to our liking.

The photo was taken outside the church at our granddaughters First Communion.



# Insurance Agencies of Ohio

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