

# DIRECT



## Thank you for voting us #1 again.

We have been voted the Best in Chester County — 12 years in a row — in the Daily Local News poll.

### From the President's Office

## Have you been an Arthur Hall Client 39 years?

Next year, 2006, will mark the fortieth anniversary of the Arthur Hall insurance agency. One of the things we would like to do to celebrate is to award a dinner-for-two to the client who has been with the agency the longest. We know many of our clients have been with us over 30 years. Please call Gretchen Yarnall, our receptionist, before January 1, 2006 to let her know if you have been with the agency more than 30 years.

Art and Sue Hall, the founders and original owners of the agency, are still in good health and stop by from time to time. We will continue to strive, in the next 40 years, to continue the tradition they started of integrity, respect for the client and our companies, and valued insurance protection.

Tom Van Grofski

### Minimize the Threat of Equipment Theft

Equipment theft is a growing problem. Following are some tips to help minimize the chance of losing your equipment:

- Add as many high quality company decals to the equipment as possible.
- Paint all or parts of your equipment an unusual and bright color.
- Use locks and immobilizers.

- Add owner applied numbers, stamped on the equipment in a visible and hidden location.
- Be sure to have listed all equipment serial numbers and keep that list in a safe place in the office.

Protect your equipment. Thieves will take the equipment with the least identifying characteristics.

## Identity Theft — A Growing Concern

Rings of criminals have become very sophisticated in their intent to use stolen personal information to commit fraud or theft. We need to guard carefully our names, Social Security numbers, bank account numbers, driver's license numbers and other information that we use to make financial transactions.

Protect yourself by: giving out your personal information only on a need-to-know basis; carefully screening emails before opening them; giving personal information on the phone only if it is a call you initiated where the recipient is known and trusted; and by shredding all credit card, utility and bank statements and credit card offers before you put them in the trash. Keep copies at home of your driver's license and credit cards.

If you find yourself a victim of identity theft, contact the police; the Federal Trade Commission ([www.ftc.gov](http://www.ftc.gov) or 1-877-IDtheft); the companies whose cards were stolen; and place a fraud alert on your credit reports by calling the three major credit bureaus.

The numbers of the credit bureaus are:

Equifax 800-525-6285  
Experian 888-397-3742  
Trans Union 800-680-7289

We take very seriously our obligation to keep your personal information private, as you will see in the Privacy Notice enclosed with this newsletter. We also want you to know that several insurance companies now offer coverage for the costs associated with clearing up the results of the identity theft, such as mail charges, phone calls, legal costs, time lost from work and cost of denied credit due to identity theft. Contact us for more information.

## HOT TIPS! Don't forget to visit us at [www.arthurhall.com](http://www.arthurhall.com)

**Most insurance companies have a first report of injury** toll free telephone number for reporting worker's compensation claims. Your company's number can be found on our web site [www.arthurhall.com](http://www.arthurhall.com). Those claims need to be reported within 72 hours of occurrence to preserve all the employer's rights.

**Are you the client** who has been with Arthur Hall Insurance the longest? See details in the President's Letter.

**There is a new exclusion on Commercial General Liability policies** for liability arising out of transmission of unsolicited emails and faxes. If this is of concern to you, discuss with your Arthur Hall risk manager how you can obtain coverage.

**Remember! Insurance is not a substitute** for good risk management. Take steps to protect all your assets.

**How nice it was to receive a letter** from a client saying, "I know I'm not just a policy number to you. Whenever I have a problem or just a question, someone is always there to handle them. Even when you are busy, you always find time to take my calls."

**Watch for a certain increase in flood insurance rates.** CNN Money reports that the National Flood Insurance Program could pay out over \$3 billion for Hurricane Katrina's flood

losses. NFIP paid out \$1.38 billion in last year's four storms and may have to borrow from the Treasury Department to cover Katrina's claims payments.

**Review your life insurance needs periodically.** If it has been a while or if you feel you do not have adequate family protection, talk with your Arthur Hall agent.

Don't forget to visit us at [www.arthurhall.com](http://www.arthurhall.com).

### Faces in the Hall

**Josh Isler** joined Arthur Hall Insurance in March 2004 as a Producer, developing accounts in



Josh Isler

both the Commercial Lines and Personal Lines Departments. Josh is a graduate of Eastern College, where he was a charter member of the golf team. He volunteers extensively with Young Life and plays golf and softball. Josh and his bride Daisy grew up in Cazenovia, NY and are now living in West Chester.

## We All Worry About Older Relatives & Friends

Let's translate those worries into some practical and helpful action. Several times recently an older person's insurance policy has cancelled because he/she has been confused about the billing or has misplaced the bill. Offer to help your older relatives and friends keep track of their insurance bills. It would be tragic enough for a claim to happen but much more tragic for there to be no coverage because the policy has cancelled.

If you are concerned about the driving skills of that older person, AAA now has a CD called "Roadwise Review," a tool to help seniors drive safely longer. You can go through the review with that person and be able to assess driving ability. The CD is only \$10.

## Arthur Hall Insurance Consultants

Thomas W. Van Grofski, CIC  
James S. Denham, CPCU  
Jacqueline H. Van Grofski, CIC  
John B. Waldron  
Karen L. Leary, CISR, CIC  
Edward R. Blake, CPCU  
Virginia R. Glassman, CISR  
Nicole C. Grebloskie, CISR  
Matthew B. Hancock, CIC  
Joshua J. Isler  
Elaine P. Kelly, CIC  
Gloria M. Mastrangelo, CISR  
Elaine S. McDonald  
Linzee K. Morrill  
Mark D. Sammarone, CIC, CISR  
Tracy S. Sammarone, CISR

Committed to protecting you... and all you own.

101 East Chestnut St., Post Office Box 512  
West Chester, PA 19381-0512

