

DIRECT

From the Chairman's Office

Thank You for All the Phone Calls

We mentioned in our fall newsletter that, to mark the fortieth anniversary of Arthur Hall Insurance, we would like to award dinner for two to the client who has been with the agency the longest. We received many calls from clients who have been with us for more than 30 years. We value our relationship with all of you and were very happy to hear from you.



Bob and Tom Harvey

We decided to go to the experts. Art and Sue Hall reviewed the list of people we heard from and told us that, without a doubt, Bob Harvey of Harvey's Auto Repair, and before him his father Wilson Harvey and with him now his son Tom Harvey, were the first clients of the agency.

Congratulations, Bob and Tom Harvey. They have won a \$100 gift certificate to Gilmore's.

Art and Sue will be in the area early this summer. When we know the exact dates, we will notify all of those who called to invite you in to visit with them. We will look forward to seeing you then.

Tom Van Grofski

PA Compensation Rating Bureau (PCRB) Adjusts Maximum Officer Payroll

The PCRB filled and was approved for an adjustment to the maximum corporate officer payroll that is subject to a premium charge on Pennsylvania Workers Compensation policies. Effective 04/01/06, the Executive Officer Maximum Payroll is \$1,800 per week or \$93,600 annually. Previously, no more than \$91,000 of an officer's payroll was used in the calculation of premium. The minimum payroll remains the same at \$350 per week or \$18,200 annually.



Edward R. Blake, CPCU



Karen L. Leary, CIC, CISR



Mark D. Sammarone,
CIC, CISR

New Corporate Partners

Edward R. Blake, CPCU; Karen L. Leary, CIC, CISR; and Mark D. Sammarone, CIC, CISR have joined Thomas W. Van Grofski, CIC and James S. Denham, CPCU as corporate partners in Arthur C. Hall Inc. Congratulations to Ted, Karen and Mark!



A Policy That Combines Long Term Care and Life Insurance Benefits

Most of us are concerned about how to care for our aging parents and how to be sure that we are cared for as we age. At last, there is a policy that combines the features of life and long term care insurance.

This is how it works. The life policy is a cash value policy that can be constructed to last into your later years to pay for

final expenses or estate taxes. If, in the later years, the insured needs funds for long term care, the policy begins paying out the money the insured's estate would have received after the insured's death. What is not used for long term care is available as a death benefit for the heirs. Let your agent know if you would like information on this policy.

HOT TIPS! Don't forget to visit us at www.arthurhall.com

Daylight savings time will be extended in March 2007. Your computer system may be geared for the change the first Sunday in April and the last Sunday of October. In 2007 Daylight Savings Time will be extended by four or five weeks. Be sure to check how your system adjusts its clocks and whether it will do so accurately in 2007.

Summer is coming, and you may rent a car on vacation. We recommend that you purchase loss damage waiver coverage.

If you run your business from your home, talk with us to be sure you have the correct property and liability coverage. For instance, did you know that the detached structure you use for business has no coverage on your homeowner policy?

If you have a child leaving for college in the fall, be sure to talk with us about possible gaps in insurance coverage, specifically for property taken with him/her and for driving a non-owned vehicle.

According to MetLife's Mature Market Institute, the average annual cost of a nursing home stay is \$74,000. Contact our office if you would like information on Long Term Care Insurance.

If you buy a new car and have not received an ID card in the mail, then we do not know about your car. It is not on your policy. Always call us before you pick up a new car.

If any of your assets are held by a trust, be sure to let us know. We will add the name of the trust to the appropriate insurance policy.

Concentrate! A recent study by the National Highway Traffic Safety Administration found that distracted drivers were involved in nearly eight out of ten collisions. Leading causes are drowsiness and multitasking, such as eating, looking in the mirror, accessing the cell phone, and adjusting their music players.

Do You Have Umbrella Coverage?

The insurance policy has several different names, like umbrella policy or excess liability policy. It comes in a number of different forms. It may simply be excess liability coverage over an existing policy or it may be a more general liability policy. It may be excess over your personal or business policies.

The important thing is that the umbrella, or excess liability,

policy may give you coverage in a catastrophic claim situation where a damage award exceeds the liability coverage on your policy and where your assets may be seized to pay the award.

The premium for an excess liability policy is relatively small when compared with the coverage it offers. Please talk with us to be sure that you have adequate liability protection.

Arthur Hall Insurance Consultants

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Tracy S. Sammarone, CISR
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CONGRATULATIONS!

To **Nicole Grebloskie** who has been selected Vice President of Personal Lines for Arthur Hall Insurance.
To **Jim Denham** who has been elected to the Chester County Hospital Board of Directors.
To **Elaine McDonald** who is President of the Wilmington (DE) Jaycees.

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

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