

DIRECT

From the Offices of the CEO and President

Leveraging Your Premium Dollars

Insurance is a cyclical business influenced by several sources, as a result, premiums rise and fall according to industry trends.

At Arthur Hall Insurance, our agents review each of our clients' risk management needs to make sure they are receiving the broadest possible coverage at a competitive premium.

When insurance companies introduce new products or revise their pricing levels, we review our clients' needs to ensure that together we are taking advantage of changes in the industry.

In today's soft market, one in which prices may be level or even decreasing, Arthur Hall

agents will look for ways to leverage our clients' premium dollars, such as increasing coverage without increasing premium. Further, our staff will confirm that all available insurance company discounts are applied to the pricing of an account and that premium savings are realized by you, the insured.

We appreciate your business and work everyday as your advocate to maintain your risk management program and earn your respect. We are here to protect you and everything you own.

*Thomas W. Van Grofski, CEO
James S. Denham, President*

Faces in the Hall

David Dietz joined Arthur Hall in 2006 as an Account Executive. A graduate of the University of Delaware, David brings a wide array of business experience to Arthur Hall and his clients as he has owned and operated several restaurants and family owned businesses. David currently resides in Kennett Square and is actively involved with the community.



David Dietz

Matthew Ricciardi joined our agency in 2007 as an Account Representative. He is a graduate of Johnson and Wales University and resides in West Chester. He is an experienced agent and has recently earned his Life and Health Insurance license. Matthew is currently working on his Certified Insurance Consultant (CIC) designation.



Matthew Ricciardi

Miranda Steinberg also joined our agency in 2007 as a Customer Service Representative. Miranda is a recent graduate of West Chester University where she majored in management with an emphasis on finance. She lives in West Chester and is active within the community. She is currently pursuing her Certified Insurance Service Representative (CISR) designation.



Miranda Steinberg

Employment Practices Liability Insurance More Affordable Than Ever

Employment Practices Liability Insurance insures against liability arising from employment practices such as sexual harassment, workplace discrimination, and employment termination, to note a few. More than 42,000 lawsuits were filed in federal court in 2006, alleging civil rights violations of some kind, according to recent Justice Department statistics. Of these, more than 24,000 were employment discrimination lawsuits against private employers. These numbers are expected to be even higher in the future.

With these numbers on the rise, many companies are turning to Employment Practices Liability Insurance (EPLI) to manage this risk.

General Liability (GL) policies provide only general liability coverage, insuring against claims for bodily injury and property damage — that is, tangible damages. Moreover, intentional acts, which are commonly claimed in employment suits, and bodily injury to employees arising out of and in the course of employment or out of performing duties related to an employer's business are typically excluded under CGL policies.

Many insurance companies are now making EPLI available and affordable as part of their Business Owner's Policies. An Arthur Hall representative will be glad to discuss your employment practices exposures with you and craft a solution for addressing this risk.

Timely Reporting of Worker's Compensation Claims

As an employer, it is important that you report all worker's compensation claims to your insurance company in a timely manner. Pennsylvania employers are required by law to report all claims within 72 hours. If you fail to report within this timeframe, you may lose rights to direct the care given to your employee.

Timely reporting allows your insurance company to expedite immediate service with your injured employee. Not only does this ensure that your employee is receiving their

benefits as quickly as possible, it can also benefit you as the employer as research shows a strong correlation between early claim reporting and lower claim costs. Since insurance carriers manage employee treatment from the time of injury, timely reporting helps foster appropriate care and speedy recovery for your injured employee.

Please call your Arthur Hall representative if you would like to discuss how this practice can help you lower your worker's compensation costs.

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

610-696-2394
www.arthurhall.com

Employees Using Personal Autos on Company Business

It is common for employees to use their own vehicles on company business. From occasional use to run errands and purchase office supplies to constant use such as sales personnel traveling a territory, it can subject an employer to liability exposure. While the employer is covered by a non-owned and hired automobile liability endorsement, to protect both yourself and your employees, you should:

Communicate to employees that they are not covered as an insured under your policy when they or anyone else in the organization uses his or her automobile on company business. Employees should understand their own insurance covering the vehicle stands first in line to cover any loss.

Encourage employees to become familiar with their automobile policy coverage if they use their own vehicle or a borrowed vehicle in your business. Since

coverage varies among personal auto policies, employees should contact their personal lines agent for advice before using the vehicle on company business.

Require adequate levels of liability coverage and proof of insurance from employees to protect your own insurance from loss. Develop and distribute guidelines for automobile usage to provide guidance and eliminate potential areas of confusion.

Daily Local News Winner

Thank you for voting us #1 again. We have been voted the Best in Chester County — 14 years in a row — in the Daily Local News poll.



HOT TIPS!

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

Have a **mechanic** check your car's battery, brakes, fluid levels (antifreeze, windshield washer fluid and oil), and heating and exhaust systems to ensure that your car is in safe working condition.

An adequate supply of **windshield washing liquid** is critical to wash away the mud and melted snow that can limit visibility.

Keep your **gas tank full** during the winter months. Don't allow the gas to go below half a tank. This will prevent damage from freezing, and help to avoid running out of gas if you're stuck in a traffic jam.

Install **snow tires** or all-weather radials with adequate treads.

Look farther ahead in traffic. Actions by other drivers will alert you to problems and give you extra seconds to react.

Prepare for an emergency.

Keep blankets, flares, sand for traction, shovel, windshield scraper and brush, tool kit, towrope, booster cables, and a flashlight with extra batteries in your trunk.

While on the road, leave room for maintenance vehicles and plows — stay at least 15 car lengths (200 feet) back and don't pass on the right.

Arthur Hall Insurance Consultants

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

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