

DIRECT

From the Offices of the CEO and President

Introducing Arthur Hall Benefits

Earlier this year we announced the expansion of our firm with the opening of our Delaware office. This was a further commitment to better serve our clients in that market. We are now pleased to offer an additional service with our expansion into the Employer Sponsored Benefits area. The introduction of Arthur Hall Benefits strongly positions us to assist you, our clients, in the area of Group Medical, Dental, Vision, and Disability Insurance.

With the ever increasing cost of these employer paid benefits, we can bring cost

saving solutions to you in today's volatile economic environment. Since our entry in June of this year into this arena with the assistance of a very experienced and capable staff, we have been able to offer significant savings with very little effect on coverages. Call us today. We know you will be pleased with the result.

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



Faces in the Hall

Nicole C. Grebloskie, CIC, CISR

Nicole joined Arthur Hall after graduating with honors from West Chester University. As Vice President of Personal Lines, Nicole manages the Personal Lines staff, oversees department growth, facilitates agency and company management systems, and creates personalized insurance risk programs for Personal Lines clientele.

Nicole resides in Kennett Square with her husband and son. She is a member of the National Association of Insurance Women of Chester County and serves on the Harleysville Insurance Advisory Council and the Board of Directors of the Greater West Chester Chamber of Commerce.



*Nicole Grebloskie
CIC, CISR*

Gretchen Yarnall

Gretchen joined Arthur Hall in 2002. As our agency receptionist, Gretchen makes sure your needs are directed to your account representative. She is an asset to our organization and plays an integral role in streamlining agency communications and operations.

Gretchen's interest in health and fitness led her to certifications in Asian bodywork therapies. A long-time resident of the area, Gretchen resides in West Chester with her husband.



Gretchen Yarnall

LTC Partnership



On February 2, 2006 Congress passed the Deficit Reduction Act of 2005 (DRA) which expanded the Long Term Care Partnership program. DRA LTC Partnership programs combine private long term care insurance with Medicaid as a secondary insurance when the applicant needs to apply for Medicaid. When an individual insured under a partnership long term care policy becomes eligible for Medicaid benefits, he/she may protect a portion of his/her assets above the usual amount allowed by Medicaid. The amount of assets that may be protected under this program is equal to the amount of benefits paid by the long term care partnership policy. Pennsylvania recently adopted the partnership program and requires all agents selling partnership policies to obtain appropriate training. Several agents in our office are now licensed to sell partnership long term care policies. Please contact us if you are interested in learning more about this product.

Making a Case for Umbrella Coverage

With a weakening economy, insurance premiums may become a target as businesses look for ways to cut expenses. This is especially true for umbrella casualty coverage. Umbrella casualty coverage, however, is the one lifeline that may protect a business when a rare but critical incident arises that is difficult to foresee and even more problematic to avoid. Multi-million dollar damages are becoming routine, and it does not take much for an incident to grow beyond the scope of a company's general liability policy. The following figures help define the scope of risk:

- Having company cars and other vehicles is one of the most dangerous areas of exposure. 13% of the top 100 lawsuit awards across

the country are attributed to automobile cases.

- The median award over 10 years (1996-2006) in cases that resulted in paralysis was more than \$7 million; for injuries resulting in severe mental deficiency, the median award was \$8 million.

- The total cost of civil liability continues to grow across the country. A 2006 Tillinghast-Towers Perrin report found that the U.S. tort expenses in 2005 totaled \$261 billion, an increase of 0.5% over the prior year.

The premium for an umbrella policy is relatively small when compared to the coverage it offers. Furthermore, the cost to increase your limits is lower than the premium for the first million dollars of coverage.

Preventing Clothes Dryer Fires

When not properly installed or maintained, clothes dryers are one of the leading causes of fires in homes, hotels, and hospitals.

According to the U.S. Fire Administration, clothes dryers were involved in an estimated 15,600 structure fires, 15 deaths, 400 injuries, and \$100 million in property damage annually from 2002-2004. The leading cause of these fires was lint build-up in the exhaust system.

Consult the manufacturer's guidelines regarding the items that should be dried. Sneakers and foam backing on rugs increase the potential for fire if your dryer is not functioning properly.

Help prevent a clothes dryer fire:

- Clean the lint trap after every load.
- Check your dryer every 6 to 12 months.
- Clean the dryer vent and check the exhaust pipe. If any part of the pipe is at a 90 degree angle, clean it as often as possible to prevent lint build up.
- Use metal duct work.
- Take special care when drying items that have been exposed to volatile chemicals such as gasoline, cooking oils, and cleaning agents.

Arthur Hall in the Community

Tom Van Grofski, CEO, was recently elected Treasurer of the Chester County Art Association. This non-profit, cultural organization promotes participation in the arts through quality instruction, exhibitions and community outreach.

Jim Denham, President, has now served on the Board of the Chester County Hospital for 3 years.

Randi Steinberg, Customer Service Representative, was recently elected to the Board of the West Chester University Alumni Association. Randi is a 2006 graduate of West Chester University.

HOT TIPS! www.arthurhall.com

Did You Know? Homeowner policies provide limited or NO coverage for ATVs, snowmobiles, and watercraft. There are a number of options to specifically insure these types of vehicles at competitive rates. Please contact our office if you have any questions regarding your policy.

Deer-Related Accidents Although accidents involving deer can occur any time of year, more deer are near roads during the animals' migrating and mating season between the months of October and December. According to the National Highway Traffic Safety Administration, Pennsylvania drivers experience more deer collisions than any other state. The following tips can help you to avoid a deer-related accident:

- Use caution when driving at dawn or dusk. This is when deer are most active.

Harford Mutual

We are pleased to announce our recent appointment with The Harford Mutual Insurance Companies. The Harford Mutual is AM Best rated A- and was established in 1842. We now represent 16 companies to service your business and personal needs.

- Slow down when you see a deer near the roadside. Deer often change direction or bolt. If one deer crosses the road, it is likely another will follow as they travel often in single-file groups.
- Watch for reflection of deer eyes near the shoulder of the road.
- If a collision with a deer is unavoidable, it is usually best not to swerve to avoid it. Brake and hold the wheel straight. Turning the wheel to avoid the deer may result in a worse accident with another car, or cause the car to spin out of control resulting in a much more serious crash.

Arthur Hall Insurance Consultants

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Industry-Leading Solutions with Hometown Service



Thank you for voting us #1 again. We have been voted the Best in Chester County – 15 years in a row – in the Daily Local News poll.

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