

# DIRECT

From the Offices of the CEO and President

Arthur Hall Insurance Named

# 2009

## Business of the Year

In late August, we received a telephone call from Katie Walker, President of the Greater West Chester Chamber of Commerce. She informed us that in October, we'll be recognized by the 800 member chamber as their 2009 Business of the Year.

Surprised? Yes. But humbled and honored to be recognized by our peers for our organization's "exceptional accomplishment in business and its commitment to the West Chester community."

Our West Chester office was established in 1966, but our roots here extend all the way back to 1904. We're very fond of historical West Chester, the surrounding townships and Chester County. Although we call this our home, our reach now extends to Delaware with our Montchanin office.

This award is a tribute to our staff, our clients, and our philosophy of giving back to the community. Past, present or future, we remain committed to protecting you and all you own.

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

## Without Cyber Security You Stand to Lose More than Privacy

In a cash-strapped environment where layoffs and cutbacks are occurring more frequently, some employees have turned to cyber crime as a way to prosper. Fortunately, Cyber Liability Insurance is more affordable now than ever before, and it's offered by a variety of insurance companies.

Cyber Liability is coverage you can't afford to be without if you retain the personal data of clients, vendors, employees and others. Not only can a disgruntled employee or business partner wreak havoc, but also sophisticated hackers can crack firewalls to

tap into your private records. In addition, laptops occasionally go missing and passwords are inadvertently leaked.

So what do you do if your business is a target? Many companies are still without a data breach disaster plan. Cyber Liability insurance coverage will help you recoup losses and provide for many residual expenses, such as credit repair services and monitoring.

Today, no business should be without cyber security. Contact Arthur Hall Insurance for an affordable coverage solution.

## Customer Corner

We'd like to share an excerpt from a letter we recently received from our client Jim Willey:

*The unpleasant part of a deer suicide Sunday disappeared quickly following my call Monday to Brett Kennett. He was supportive and efficient pointing out that the accident was covered under the comprehensive insurance section and that I was entitled to a rental car. He informed me that he would notify my insurance company and that they would be in contact with me. Within an hour I had a call from a claims adjuster... we appreciate the good service.*

Thanks, Jim. We hope all our customers are as pleased with the service they receive from Arthur Hall Insurance.

## Reconstruction Costs Key Factor in Calculating Insurance Premium

When home prices tumble, many assume their insurance premiums will decrease accordingly. Often, homeowners don't realize that insurance premium is based on the **replacement** cost to rebuild a home and not its current market value — and the cost to rebuild is always higher than new construction costs.

Many areas have seen home market values drop due to the recent economic downturn. However, it

may surprise you to learn that while home values depreciated, construction costs climbed. Several factors have contributed to this increase, including:

- Price boosts in roof shingles and wallboard
- Fluctuating energy costs
- Increases in skilled labor costs
- Foreclosure rates

As many as 58% of homes in the U.S. are now significantly underinsured because of increased construction costs.\* Our Personal Lines agents can verify your home's current replacement cost and make sure you have the proper coverage in place.

*\*Source: Marshall & Swift/Boeckh, 2009*



### Faces in the Hall

#### Christopher M. Keefer

Claims Specialist

Chris joined Arthur Hall in May, 2009.

He moved to Pennsylvania from Naples, Florida,

where he worked as a licensed claims adjuster for Gulf Shore Insurance. Chris has over 15 years of experience in the insurance industry, and his knowledge and expertise help simplify the claims process for clients and increase our ability to provide outstanding service. We're excited to have him on our team.



Christopher M. Keefer

### Arthur Hall Benefits Provides Quality Plans for Less



Arthur Hall Benefits is pleased to bring you an array of employer sponsored group medical, disability, life and dental plans at reasonable rates. We'll work with you to provide affordable strategies that keep employees protected and your business moving forward. Contact us today for more information or a coverage review.

### Supporting Fire Safety



This year, Arthur Hall Insurance was pleased to donate 1,000 fire hats to fire departments participating in The Hartford Junior Fire Marshal™ Program. The signature red hats are distributed by local firefighters to children grades K – 3 who learn the basics of personal fire safety through this worthwhile program. For more information on this national initiative, visit [www.juniorfiremarshal.com](http://www.juniorfiremarshal.com).

### Arthur Hall Insurance Consultants

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## Driving More Hazardous in Fall

Did you know that fatality crashes happen most frequently in the month of October? According to a recent report by the University of Michigan, crash rates are highest in the fall months. This may be due to the duration of darkness which peaks every December. The study, based on statistics provided by the Department of Transportation, also found March to be the month when the lowest rate of crashes occurs.

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