INSURANCE AGENCY OF OHIO

Insurance Observer

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Ralph Guarasci

Kelly's youngest girl is captain of her high school JV soccer team. To manage her driving score, she had to alert the app when she was a passenger in another car. Otherwise, the app thinks she is driving and talking on the phone.

Insurance App Keeps Tabs On Family Driving Habits

Immediate Savings of $379

Our daughter Kelly Johnston is married with two teenage drivers (both girls). When her auto policy renewed the annual cost for three cars was $5,439. Kelly keeps track of her daughters whereabouts with an app on her phone. Why not use a similar app provided by the insurance company to monitor their driving?

Kelly's husband Jason downloaded the app. He then signed up all four drivers in the family. Using their phones, the app collects data about hard braking, speeding, and phone use. Just for signing up, the yearly premium was reduced to $5,060.

The trial period is 90 days. After that time the app has enough experience to generate a score and determine the next discount (up to 18%). Mid-way through the experience period, Jason has a family-leading score of 99 out of 100. His scores by category are 87 phone distraction, 90 speeding, 100 hard braking, 100 hard acceleration, and 99 cornering.

Sue considered our staff to be her family. This blanket, given at her retirement tribute, has our names printed as a remembrance.

Sue Taylor's Retirement Brings Changes to Claim Department

Sue Taylor spent 59 years in the insurance industry, the last 24 years with our agency. Until her recent retirement, she was our claim coordinator. When a customer called with a claim, Sue compiled the information and sent it to the insurance company. She had a calming way that let people know everything was going to be all right.

When I started in the mid-1980s, claims were reported to the agency and sent by US mail to the insurance company. Then came fax machines, call centers, and email. In other words, filing a claim has become fast and direct. Over the years, the role of an agency claim coordinator has lessened (think Maytag Repairman).

Sue believed in sending all incidents to the insurance company claims dept. She and I crossed swords at times because I preferred to keep small and questionable claims off the customer record. "Before we turn it in, lets see how this matter progresses" I would tell Sue. "Lets file it now and let the insurance company handle it" was her reply.

Sue also proofread my newsletters. If there are errors, don't be surprised.

Buying a New Home? Don't Neglect the Roof

My wife and I have bought four homes and one condo. We cared about the location, layout, features, curb appeal and the like. Never an ounce of attention to the age of the roof. It turns out that roofs were damaged in two of the places we owned and covered by insurance. Both claims were due to storm damage.

With so many stories like mine, things are changing in the insurance industry. New home buyers looking for an insurance policy are finding restricted terms for the roof. Insurance buyers can no longer expect to get a new roof when the old roof is damaged. For some companies, restricted terms start when the roof age reaches 10 years. Other insurance companies don't impose restricted terms until year 15 or 20. Restricted terms include a higher deductible for a roof claim or a depreciated settlement (not the full cost to replace).

How Often Are You Shopping My Account?

As an independent agent, we have access to multiple insurance companies. Our primary insurance companies are Cincinnati Insurance, Traveler's, Safeco, Auto Owners and Progressive. Thru intermediaries, we have access to others. Our model is in contrast to agencies that sell for State Farm, Allstate, and Nationwide (for example) as they have just the one option.

Or model can beg the question: How often should we shop an account? We have many customers that develop a long-tern relationship with their insurance provider. Thru past dealings (and claims) they trust the insurance company. They ride out the ups and down in pricing and would not switch for price.

On the other hand, we also have customers (fewer than you might think) that ask us to shop their account. Generally, due to a large rate hike. After seeing a price comparison, most customers don't find enough savings to justify the switch.

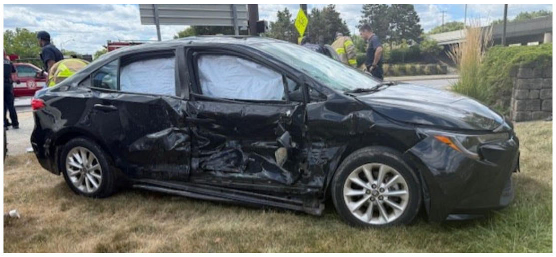
We recently lost an important commercial account because we didn't shop it enough. That was partly because their operation best fit the appetite of only one of our insurance companies. However, without competitive bids, the buyer was never sure if he was paying a competitive price. He wanted multiple bids each year which we were unable to provide.

Another Crosswalk Claim

Earlier this year one of our insured drivers hit a pedestrian in a legal crosswalk. The injury claim was settled for full policy limits of $250,000. In my career, that makes 3 times (that I can remember) that our insured vehicle hit a pedestrian in a crosswalk.

I sometimes bring our dog to work. She gets at least one good walk in the morning. We cross busy streets near the office on North High Street in Worthington. Even with the "walk" signal she and I have dodged a number of cars barreling through the crosswalk. Mostly its cars turning left over my right shoulder trying to beat the light. I step aside when I hear them coming. In a strange juxtaposition, the pedestrian yields to the car.

"Girl Dad" Turns Detective to Pin Accident on At-Fault Driver



Scott Egelhoff is a shareholder in our agency and has been with us for 33 years. He and his wife Karen have raised 3 daughters. Scott is a true "girl dad" and would do anything for them. That includes going to great lengths to solve an intersection accident that put daughter Maddie in the emergency room. Pictured is her car after being hit while turning left from Morse Rd onto the on ramp for I71 north.

The traffic light for cars turning left starts with a green arrow but then goes to solid green. By the time Maddie's turn came the light was solid green. She was still in the intersection when the light turned red. There were three lanes of approaching traffic. One car stopped for the red light. The car in the middle lane ran the light but Maddie was ready and waited. Then she started her turn. The car in the third lane proceeded through the light causing the collision.

The driver that hit Maddie said the light was still yellow. Due to conflicting stories, and perhaps to let the insurance companies figure it out, the police didn't issue any citations. Then Scott went into action. He visited the scene looking for cameras. He found one in a neighboring business but it was too far away to be useful.

Scott decided to put the matter out on social media through Facebook and Nextdoor. He got many replies and one that mattered. "I was two cars behind your daughter waiting to turn left with her and he ran the red light". He agreed to give a witness statement to the insurance companies who found the other driver to be at-fault and responsible for all damages.

My granddaughters have the same traffic light sequence (green arrow to solid green) when driving home from school and work. They do their best to time the arrow. When they are stuck with solid green, they try not to clear the intersection on red. In other words, they stay back and wait out the sequence for the next arrow. Too bad they get pressure from the cars behind them anxious to turn.

Columbus CEO Readers Poll

Columbus CEO Magazine recently completed its 18th annual readers poll to arrive at the "Best of Business" for 2025. Like last year, our agency finished 2nd in the category Insurance Brokerage. We don't know a lot about the survey or the voting. If you voted for us, I offer my thanks.

Number 1 in our category is HUB International (formerly Overmyer Hall Associates). When I started in the business 42 years ago, Ed Overmyer and Joe Berwanger were building their agency (Berwanger Overmyer Associates—BOA). For a young man just starting out, they were an agency to admire and emulate. The original BOA sold but the successors formed Overmyer Hall. Point being I have no issues with finishing runner-up to their agency.

Right behind us in the 3rd slot is Hylant. Dating back to 1935, this agency is quite large and well-respected. There was a time when I did classroom training for Ohio insurance agents. I taught at Hylant and remember their people as top notch. Somehow, we nosed them out for second place. If I was Hylant, I would demand a recount.


Home Policy Extends to New Buckeye

Our oldest grandchild, Cameron, is now a freshman at OSU. The left photo was taken on move-in day. The right photo is Ralph Guarasci, Cameron's great, great grandfather and the man for whom I am named. He immigrated from Italy in 1919. He met up with his brother in Detroit, eventually making his way to a position on the grounds crew at Ohio State. He rose to superintendent of grounds and the photo shows him in Ohio Stadium. He worked hard his whole life and insisted that his four sons get a degree from Ohio State. "Manual labor is for fools and mules" he used to say.

CXS and Me

Near our home is a CSX railroad line with two tracks. The northbound line seems to haul a lot of coal. Southbound trains are often empty. The rail lines run diagonally across the street and the signal arm is quite a ways behind the track.

During a recent trip I was stopped by a northbound train. When the signal arm rose, I proceed toward the track. Before I reached the track, the signal arm came back down, lights started flashing, and bells rang. I knew that meant a southbound train was approaching. I heard the whistle of the approaching train but had no way to know when it would arrive. Plus, my view was blocked by the northbound train that just passed.

Unwilling to risk it, I stopped my car just in front of the track. When the southbound train arrived it seemed like it was just feet away from my car. My wife and dog were also in the car. They were surprisingly calm as the car shook from the rumble on the tracks. It was the longest two minutes of my life.

Later that day I reported the matter to the Liberty Twp engineer. She contacted the Powell police department and CSX. The report I got back was that everything was working properly. I'm sure it was. Its just that when the timing is just right, it can be quite hazardous when one train passes and another approaches. Per CXS, with thousands of miles of track, that can't be avoided.

What Our Dog is Teaching Me About Aging

I recently turned 69 and our dog Sadie turned 14. Relatively speaking, she is older than me. Watching Sadie helps me understand the aging process. Her long walks have become short walks. She used to like going to new places but now seems to prefer going to parks she knows well. Sadie no longer has much interest in meeting new dogs, especially young puppies. She isn't as patient, or maybe doesn't care as much anymore.

Sadie starts each day with her meds. Her blood is checked every 90 days. Gone is the people food she used to enjoy. For example Five Guys burgers. Per doctors orders, her diet is now bland, low fat food. She doesn't complain or even beg any more. She likes to nap (like me).

She spends most of her time at home in a few favorite spots. She can still jump up on the furniture. I lift her into bed. Either way, once in her spot, she falls asleep quickly. She goes to bed early and is hard to rouse. It used to be that any sound from the kitchen got her up and running. Not anymore.

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