



Ralph Guarasci



Pandemic Alters Work Routines

For the last 5 years I've been under some pressure to allow staff to work from home. I was not a fan of such arrangements. I like to have our team in the office in hopes we can learn and grow together.

Of course the pandemic changed the way we view working from home. Insurance was considered an "essential service" so the office never closed. I drove to work every day because I never could get comfortable working from home.

We now have a hybrid arrangement that seems to be working. Most staff is here two days per week, some 3-4 or all 5. I'm never quite sure who will be here on any given day. I know that Lisa May is here on Thursday and Friday because she brings her dog.



Truck Bed Damages Pole and Lines

Our agency provides insurance for many different types of trucks. Some are used for public transport, others as a part of a contracting, manufacturing or distribution business.

This year we've had four claims involving a collision between a truck and something overhead. In the photo above, a dump truck left a worksite with the bed still in the upright position. It hit the wires which was one problem. Problem number two happened when the driver attempted to lower the bed. Down came the wires and pole. Insurance has already paid Spectrum \$15,293 for their damage. The bill from AEP is expected soon.

Other overhead claims we've seen involve low bridges, signs, and porticos.

Summer Party Around the Fire Pit

It seemed like time to get the entire staff together outside of the office. I think our last summer party was more than 10 years ago. Katie Watson agreed to host on her new backyard patio. To me, there is something ironic about a group of insurance people celebrating around a fire. Firepits and fireplaces are a source of claims for our agency. Katie is just as jumpy as I am about fire. She assured me there would not be a problem.

Water Problems Around the House

Water Detector Alerts to Leaky Pipe



I have a water sensing device in my basement. Available at any hardware store for about \$20, it sits right near the water heater and furnace. If it gets wet it makes a beeping sound. About 11:30pm on a Friday night I was awakened by the beeping. A water pipe in the basement sprung a leak. Half asleep, I first placed a bucket under the leak. After a few minutes of head scratching, I turned off the water at the main. Still leaking. So I turned on a sink faucet in the basement and drained the lines. That stopped the leak and I went back to sleep. The next morning I reached a 24-hour plumbing contractor and the repairs were completed by 10:00am.

Clogged Drain Line Causes Water in Basement



I noticed a wet area in the corner of my basement. Donning raincoat, umbrella, and boots, I observed the situation during the next heavy rain. Two downspouts were overflowing at the point where they met the drain line. The overflow was running down the outside of the house and making its way into the basement. The photo shows the plastic bypass lines I got for about \$15 at Lowe's. That way I could divert the water from the underground drain lines directly out to the lawn. It took several weeks to get a drain line company out for a look. Using their underground camera, they found and cleared the clog.

Wider Gutter Needed for Steep Roof Slope



My wife and I have lived in our current home for 13 years. During a heavy rain there is one run of gutter that can't handle the amount of water. The amount of overflow became a concern to me. Gutter companies are very busy and generally don't have time or labor for a fix like mine. I finally found a company that would replace this section of 5" gutter with 6" gutter. I was told the 6" would hold 40% more water vs 5". I hope that's true. (By some accounts, rainstorms are heavier now compared to 13 years ago. Homeowners have to adapt. Climate change is a serious issue for the insurance industry).

Battery Backup Requires Maintenance



My Watchdog system doesn't ask much of me. It just sits next to the sump pump waiting for a power problem. Or maybe for the main sump pump to fail. Being battery operated it requires distilled water every six months or so. The red light may not be detectable in this photo, but it let me know it was time for service. My daughter Katie just installed a Watchdog system in her basement. I understand its maintenance free. I think I may splurge and get one like hers.



Life 360 Keeps Track of Granddaughter

Our granddaughter Cameron just turned 15. During a recent trip to McDonald's she was telling me that her mother, Kelly, knows so much about her whereabouts. It's thru an app called Life 360. While riding in a car with a friend, she got a text from her mother. The driver of the car was 3 miles over the speed limit! Kelly wanted Cameron to know.

Insurance companies offer tools for in-car driving analysis. If a driver is safe and cautious, there are premium discounts. We've not had a lot of luck offering such systems. Experts say that someday all car insurance premiums will be usage based. In other words, how you drive is the way your premium is calculated.

From the Claim Department

- \$72,227** Fire in apartment unit due to careless use of a candle. Our insured is the owner of the apartment building. Fortunately, the tenant had a renters policy and her insurance company has accepted responsibility. (Editors note: All property owners make sure your tenants have insurance).
- \$200,000** This is an underinsured motorist claim caused when our insured was hit as a pedestrian. Driver of the car was at-fault but only had state minimum coverage limits of \$25,000 for injuries. Due to the severity of the injuries the pedestrian filed a claim thru his auto policy with our agency. (Editors note: A surprising number of cars on the road are uninsured or only covered to the Ohio minimum)
- 0-** Water damage to a multimillion dollar home. Water of unknown origin damaged ceilings and floors in several rooms. After investigation, a plumber found several worn pipes but never could determine the source of the leak. The insured had a large deductible and chose not to pursue an insurance claim. (Editors note: All claims start with an investigation. Then coverage can be determined)
- \$288,816** This claim involves a cyber attack. Thieves took control of critical data and demanded a large ransom payment. The insurance company brought in a specialist who negotiated a more favorable settlement. (Editors note: All businesses must control their cyber exposure and train staff to recognize anything suspicious. Clean backup systems are critical to restore operations)
- \$359,115** Insured owns a rental home. It caught fire that led to substantial damage. A "Cause and Origin" report was ordered by the insurance company. It determined the fire was caused by a dehumidifier in the basement. The appliance belonged to a previous tenant who left it when they moved out. (Editors note: Property owners make sure you know what tenants are leaving behind).
- \$28,842** Insured residence is located in an area where a hailstorm occurred. A roofing contractor did a free inspection and said an insurance claim should be filed. The insurance company found no evidence of damage by hail. The insurance company did find evidence of intentional damage. In an effort to get the work, it appears the roof was damaged during the free inspection. The insurance company replaced the roof as an act of vandalism. (Editors note: Be careful about who you let on your roof. All foot traffic adds to the wear and tear. Contact us if you think there may be damage)

Yearly Tribute to a Great Golfer



My father passed away in March of 2020. Due to the pandemic, a very small funeral was his only memorial. Dad loved golf and was known for his skill. He liked being so good at something that most people found to be so difficult. Last year and again this year my brothers Frank (left) and Mike (middle) joined me for a memorial round of golf. Mike found an old sweater my dad wore all the time. (Like many men, dad wore the same clothes over and over—a source of great frustration for my mother. “Frank, you’re not going to wear that same old sweater again are you?”) We reminisced about many things dad did and said on the golf course. He wasn’t a man of many words so he is best remembered thru his passion for golf.

Why Are You Still Working?

At least once a week I’m asked this question. Friends, family, and business associates are aware that I turned 65 last summer. Many of them know our three children are in the agency with me. “Let the kids run the place” they say. “You get out and enjoy yourself. Spend more time in Florida”. I smile and somewhat apologetically say that I still enjoy working. Plus it’s great to see the kids so often and be part of planning for the future.

Some people remind me “you can’t take it with you”. I just grin. There was a time when working was about the money. But that’s not been true for a number of years. I could tell people its not about the money but why even talk about it? I find purpose and satisfaction thru my work.

“Nobody on their death bed ever said they wished they had spent more time working”. That’s a phrase I hear a lot and I’m sure it has some merit. On the other hand I have a feeling there are people in the sunset stage of their lives that regret not developing themselves to the fullest. Maybe they see the untapped potential they could have developed with a little more effort and dedication.

I got to spend a lot of time with my dad in the last 90 days of his life. He’s the only person I knew well at that stage. I tried to get him to talk about his life. I particularly wanted to know if he had any regrets. Perhaps any unfinished business that could teach me a lesson. He didn’t want to talk about it and just said he was satisfied with his life and accomplishments. A nice place for his journey to end.

Mine Subsidence Insurance



The town of Beckley WV sits atop a coal mine. That creates an exposure for homeowners as there may be damage to walls and foundations if the mine subsides. A similar exposure exists for property owners in many Ohio counties. For residents in these areas, Mine Subsidence Insurance is available. (The phone on the wall reminded me of the many cold calls I made to get started in the insurance business)



Insurance Agency of Ohio

7100 N High St, Suite 300, Worthington OH 43085

(ph) 614-848-3000 or ralph@iaofohio.com