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My Last Company Car

When I started with the agency January 1984, one of our larger accounts was a Lincoln Mercury dealer. The agency president (my father in law) was a car guy. He leased a new station wagon for me thru the agency. It was perfect for our young family. My income was rather light in my early years as an insurance agent. Having a company car was a real bonus.

Over 42 years I've had a number of cars. After the station wagon I drove a Toyota Tercel. It was stripped down and didn't have air conditioning or a radio. Business was slow so that's all the company could afford. Then I got a Taurus, Buick and eventually drove three Infiniti's.

In late 2025, my Infiniti had a major mechanical problem. At my age and this stage of my career, I hated to saddle the company with an expensive repair. Likewise, it didn't seem right to burden the company (and my successors) with another company car. After some shopping, I paid for a new Lincoln in my personal name. Right back where I started 42 years ago.



Unattended Baggage will be Confiscated

Airline traveler's are familiar with this phrase. What about baggage left unattended in public? Pictured is my wife's designer purse left in the open at PINS in Bridge Park. We were at a family gathering when I snapped this photo. Nobody works a room better than Lynn. Unfortunately, that means losing track of her purse and coat.

Before a thief could be tempted, I swooped up her belongings. The outside door was close so it would have been an easy heist. I assume her wallet was in her purse so the consequences would have been even worse. Don't worry about her losing cash. She never carries any.

Diminished Value Offer Disappointing

When a car is damaged in an accident, its resale value is less. That's a cost to the vehicle owner. If the accident wasn't your fault, the other insurance company owes compensation. It's called Diminished Value.

A 2022 Ram 1500 insured by one of our customers suffered minor damage in an accident. The claim adjuster for the at-fault driver offered just \$657 for diminished value. She said the offer came from a standard method used by her company.

Our customer was hoping for something closer to \$4,000. That's based on a 10% reduction from the Kelly Blue Book value of \$40,208. The claim adjuster agreed but subtracted 75% because the damage was considered "minor" (cosmetic, bolt-on-parts) and 40% for high miles.

When a Car is a Total Loss, Is the Settlement Negotiable?

A car is considered to be a total loss when the repair cost approaches 75% of the car's value. When a car has significant damage, we hear one of two approaches from our customers. "I love that car and hope the insurance company will fix it" or "I don't want a car with that much damage and hope it's declared a total loss".

When a car is declared a total loss, the insurance company will make a cash offer to settle the claim. In a recent case a 2017 GMC Canyon was declared a total loss. The owner of the car was offered \$12,000 by the insurance company. The offer was accompanied by a written analysis showing 3 comparable cars ranging from \$10,909 to \$12,103. The cars were offered for sale on dealer lots in Flint MI, Lebanon TN, and Baltimore MD.

The car owner sent me the paperwork to review. The insurance company is reputable and I thought the supporting paperwork was reasonable. I advised him to accept the offer and put the matter behind him. He did not follow my advice and is better off for it.

Imagine my surprise when I learned he got the insurance company to come up from \$12,000 to \$18,400. Part of the negotiation related to recent repairs for brakes and shocks costing \$2,200. In my experience, insurance companies seldom give much consideration for maintenance items. Those costs are part of owning a car and don't add to the value. However, in this case, it appears that credit was given. The other point of negotiation pertained to pricing through CarMax. They were offering similar vehicles from \$16,000 to \$20,000.

Dad's Buying (Just) Dinner

I haven't been known as one who insists on picking up the dinner tab in a restaurant. Our children and their spouses have good jobs and growing families. Other than special occasions, checks by family made sense.

But in the last few years I've changed my ways. Having the family out together for dinner is a special treat. Including grandchildren, we are a party of 13. Covering the check is something that Lynn and I want to do.

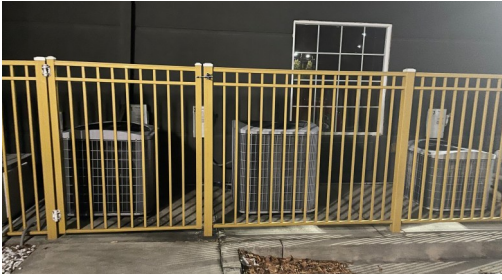
However, I still draw the line on paying for alcohol. I don't drink but understand that others do. We all come in separate cars so responsible driving is part of the equation. Plus I don't want the grandchildren to see too much drinking. Yes, it's a little awkward to ask the server to separate out the alcohol. So far, not a problem.

A Granddaughters Promise

One of our granddaughters is a high school junior. Instead of attending the local Worthington High School, she takes vocational classes at the Delaware Area Career Center (DACC). Rather than attending the local school, she drives north on Route 23 to reach the career center just before Delaware. When I first heard about DACC, the insurance agent in me was concerned about car safety. I knew at some point she would be turning left onto 23. Cars and trucks headed south on 23 have a head of steam and often run the red light. After a close encounter of my own, I sent her this text message.

'Today I was on Home Rd turning right onto 23. I believe you turn left at the same spot. The light turned red for traffic coming from my left (southbound). Knowing that my light would be green, I got ready to turn right. However, a second or two after the light change a semi-truck came barreling through the intersection. No attempt to stop or even slow down. Fortunately, I had not started my turn. If so, the outcome would have been disastrous. You've heard me say it before but it's worth repeating. Even with a green arrow, don't start your left turn until you are sure the cars and trucks coming from your left have stopped. I need you to promise me'. A few hours later I got her reply.

"Yes papa, I promise u!!! Thanks for letting me know"



A large claim payout for 2025 arose from a theft of AC compressors from an office building in Columbus.

Pictured are AC compressors protected by a tall fence. I snapped this photo while staying in a hotel in South Carolina. I wonder if the hotel operator secured the equipment after being hit by thieves. That's often when steps are taken.



Our hotel in St Andrews Scotland was right on the famous 17th hole of the Old Course. One morning at dawn I was drawn to the grounds and snapped this photo. Unlike American golf courses, you can wonder onto this one. It was just me and the grounds crew. They were cutting greens, setting pins, raking traps, and preparing the course for play. The history and tradition was overwhelming. For an avid golfer, it was almost like being in a chapel. When I returned to the room, my wife asked why I went out there so early. 'I just had to'.

UIM Matter is Largest Agency Claim for 2025

What in the World is an Underinsured Motorist?

One of our insured drivers was the victim of a traffic accident. "Myron" was hit by "Cyrus" who turned left in front of him. Although Cyrus did have liability insurance, his limit was just \$50,000 per person. Unfortunately, the injuries to Myron were rather serious. That meant Cyrus didn't have enough insurance to compensate Myron.

Myron carried Uninsured / Underinsured Motorist coverage on his auto policy thru our office. His limits were \$100,000 per person with an additional \$1,000,000 in the umbrella. Relative to the limits carried by Myron, Cyrus was an "underinsured motorist".

Myron sought coverage under his own auto policy for damages arising out of the accident. These claims are a bit odd because they are due to the negligence of another. The matter was settled by mediation. As compensation for his injury claim, Myron collected a significant sum from his own insurance company.

UPS, Customs, and Disposal of My Golf Clubs

In September of 2025, my wife and I traveled to Scotland. It was part business, part pleasure, and serious golf. Scotland is considered to be the birthplace of golf. I played four rounds and then she and I planned to visit London. Not wanting to lug my golf equipment to London and back to the US, I made arrangements for shipment through UPS.

My golf equipment, clothes, and shoes were packed in a special travel bag. I rarely let my clubs out of my sight and a small voice told me not to ship them. I did anyway. They made it as far as Louisville KY where my shipment was rejected by Customs and Border Protection. I never got a firm reason but I understand the Food and Drug Administration got involved. Maybe the problem was a small amount of water flavoring I keep in my bag. Or maybe the cheese crackers. I know, it makes no sense. A message from UPS said my package was undeliverable and would be disposed of.

Knowing he loves golf, I sent an email to Donald Trump at the White House. The reply said it was caused by the Democrats. Once the White House had my email address, I continued to get communication about the successes of the administration. I unsubscribed.

I wrote to the CEO of UPS. Through a member of her team, I got a reply. They would try to find my shipment. However, several weeks later I was told it was too late. My shipment was disposed of.

After this experience, I added a special rider to my personal insurance to cover my replacement clubs and equipment. I don't think rejection by customs would be covered. However, damage, destruction, or theft would be.

Driver Steers Straight to Avoid Flipping Car

A driver insured in our office contacted me because his car ran off the road into a farm field. It happened on a curve in a rural area. Help arrived right away because the alert system built into his car notified the police.

I asked him if the car flipped over. “No it didn’t” he said. “I eased off the gas and steered straight”. Over the years we’ve seen drivers overcorrect in this situation. That might flip the car or cause it to cross the center line into oncoming traffic.

Boomers—We Oversaved

Like me, many of my customers are members of the baby boom generation. We were born between 1946-1964. We enjoyed peaceful and prosperous times. We were told to save and invest for retirement. We did.

The only problem is many of us don’t want to retire. We like what we do. It keeps us active and engaged. Our work provides a sense of purpose. As a group, we won’t come close to spending the accumulated money. With my 70th birthday approaching, its on my mind.



I’ve been told a good superintendent is the key to a successful construction project. Our dog Sadie supervised a remodeling project at our house. She wasn’t afraid to get right in the middle of the work.

Water Pipes and a Cold Snap

I left town in mid-January to join my wife in FL. She spends most of the winter there. I expected to be away from the house in Columbus for 9 days. The long term forecast for Columbus looked ok, typical winter pattern. I always turn off the water at the main valve when I’m away. That way if a pipe breaks while I’m away, the water won’t run for days.

After a bit of pondering, I decided to drain the water lines in the house before I left. That’s to prevent water in a line from freezing.

There was a 14” snowfall the weekend I was to return to Ohio. There were no flights back and I ended up staying much longer than expected. Our son Dan will normally check the house when I’m away. However his car was buried in snow and didn’t move for days.

I missed the run of weather with nighttime lows below zero in Columbus. While away for so long, I slept better knowing the water lines were drained. There was record cold in FL too. Nobody in Ohio much cared.

The Construction Industry and Me

Early in my career I pursued companies in the construction industry. I was new and inexperienced so I didn’t have much luck. I learned that a few agencies controlled the construction market in Columbus. I grew to admire them. I wondered how they made inroads.

I came across a company doing insulation but wanting to switch to general contracting. I was in the right place at the right time and landed my first construction account. As they grew, so did my knowledge and confidence. I even did my first surety bond for them. Unfortunately, I screwed it up and cost them the job. They forgave me.

Over the years, we’ve written the insurance for over 100 accounts in the construction industry. A few have closed, a few retired, and a handful left the agency for some reason. In one case, a contractor needed higher bond limits than I could provide. I suppose a few found a lower price but that didn’t happen very often.

The construction industry seems much more difficult than the insurance industry. However, contractors tell me the payoff is the ability to stand back and admire their work.

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