



INSURANCE INSIDER

DECEMBER 2018

A Monthly Newsletter For Friends & Clients of Quinton Insurance



What's inside:

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Congratulations Melissa Ashby " Through the years, your talents and efforts have helped our success. Together, we take great pride in your accomplishment and your commitment to excellence. Congratulations on your 5 year anniversary!"



Phone: 800-454-1970 Fax: 877-397-2856 Email: service@quintoninsurance.com



PETS OF THE MONTH:

OBIE

sent in by Josh Sacks

Send us a picture of your favorite pet in his or her favorite pose, and you could win a \$10 gift card and get your picture

in next month's newsletter.

Email your pictures to service@quintoninsurance.com;
mail to 2700 Elmwood Ave,
Rochester, NY 14618,
or fax pictures to 585-388-9531.

No pictures will be returned, and not all pictures will appear.
No purchase necessary. Contest open to everyone.

DID YOU KNOW...

WHAT FACEBOOK SAYS ABOUT YOUR RELATIONSHIP

People who are genuinely happy in their relationships usually don't post about it on social media. Studies show that someone who's always gushing about their partner on Facebook is tied to how insecure they are in their relationship – while those who are more secure spend time enjoying their relationships instead of trying to convince other people (and themselves) how happy they are.

PLEDGE OF ALLEGIANCE SALUTE CHANGED IN 1942

Americans didn't always place their hands over their hearts for the Pledge of Allegiance. Originally, after saying "to the flag," you were supposed to hold your arm straight out toward the flag with your palm facing up. Most people were too lazy or awkward to turn their palms up, and it looked more like a Nazi salute – so the gesture was officially changed in 1942.

NEXT TIME YOU NEED A GOOD 'WINGMAN'

Boy dolphins often try to impress girl dolphins by giving them a sponge as a gift. Male Australian humpback dolphins present large marine sponges to their favorite females- sometimes getting so excited that they aggressively throw the sponges at their desired mate. They also work in pairs with other males, making them one of the only species besides humans that use 'wingmen.'

WHY, AT NIGHT, ARE THE STREETS WET IN MOVIES

Wet pavement not only looks better on camera, but, in the same way that it's hard to see road markings when you're driving in the rain at night, the water diffuses reflections and helps eliminate shadows caused by filming equipment and multiple light sources.

WARM WELCOME TO OUR NEWEST CLIENTS!

Hardy Properties Inc.	Emily Huff	Peter Kennedy & Kelly Hanlon	Kiley Null
RGD Logistics Inc.	Chelsea Barton	Rachel & Timothy Newcombe	White Dry Cleaners
Shakara Williams	Jennifer Born & Carey Glover	Tao & Simone Jiang	Ryan Mallette
Conrad Management & Improvement	Dial Cleaners	Graham Dillon	Pinots Palette
Mary & David Holland	Samantha & William McNally	69-16 Metropolitan Ave Realty	Romie's Auto World LLC
Charles & Ginette Ventura	Antoinette Mcgill	Concord Cleaners	Daniel Schwab
Chandra Lamgade	Mt. Ivy Car Wash		Andrea Strecker
			Elsie Falcon

Thank You for choosing **Quinton Insurance**



NOVEMBER WINNER: **DAVE FERRARO**

CONGRATULATIONS DECEMBER'S BIG WINNER!

ANDREW EHRLICH

2018 Referral Contest WIN AN iPad

Each time you refer a friend or family member to Quinton Insurance, we'll enter your name into a MONTHLY drawing to win an iPad! We'll give one iPad away every month, and there is no limit to the number of entries. Refer 10 friends to us and YOU get 10 chances to win!



We would like to express our sincerest gratitude to all the people who entrusted their friends and family to us.

- | | | |
|-----------------|--------------------|------------------------|
| John Storrar | Stefano Sabella | Patrick Ragusa |
| Mike Fronczak | Lefteris Sarganis | Christine Riesenberger |
| Chandra Lamgade | Belinda Molesworth | Elaine Moran |
| Ray Cole | Carmen Reyes | Hana & Avi Keshet |
| Nigel Hopkins | Maheshbhai Patel | Robin Quintal |
| Jeff Trisciani | Shanta Limbu | Joy Hopkins |
| Arthur Publik | Gina Leonardo | Bill Lazarovitch |
| Tyler Melian | Michael Crouse | Tracey Stendardo |
| Jason Seligman | | Vicki Oleski |

We appreciate your business and generous referrals!



GUESS THE CELEBRITY?

Send your best guess for this month's celebrity to service@quintoninsurance.com and you could

WIN a \$10 gift card

Every correct answer will be entered into a drawing, and we'll select up to three winners. **Good luck!**

Thanks to all that submitted an answer.

November Winners:

- Harry Blaustein**
- Aimee VanBortle**
- Yash Shah**

It was... **Ryan Gosling**

No purchase necessary. Contest open to everyone.



COOPER'S CORNER

UMBRELLA INSURANCE

Biggest money-maker for insurance companies and why YOU still need one



Most insurance companies don't want you to know it but umbrella insurance policies are a HUGE profit center for them.

The reason behind this is that the amount of people that have a catastrophic event in their lives is very small and thus making the umbrella policy a huge profit center for your insurance company.

Well that's great for the insurance company but I pay for an umbrella policy now so why do I keep paying for it? Well the good news for you is that because the insurance companies make a lot of money on these policy's they offer them to you for as little as \$15.00 per month for \$1,000,000.00 of protection for your family and your business.

I have been in this business for over 25 years now and in that time I have taken a few of these calls

- A family dog that accidentally bit the next door neighbor's child's face.
- The roofing contractor that accidentally fell off a roof and is paralyzed from the waist down and needs 24-hour care.
- The teenage driver with his friends in the car that lost control of the vehicle and rolled the car killing three people.
- A family on vacation in a strange city who waived the insurance on the rental vehicle that caused a 7-car pile-up on the interstate
- A landlord's tenant that accidentally fell 4 flights of stairs while moving into their new apartment.
- A graduation party where there was alcohol and one of the kids drove home and got killed by an oncoming car.

There are some of the phone calls that I have had to take and each time when they call in each and everyone of them asks do you think I have enough insurance for this?

So please understand this is NOT a solicitation to sell you an umbrella policy and I hope and pray that YOU never have

to go through any of these tragedies that some of my other clients have had to endure.

Lastly, I want to share with you my simple math lesson to figure out how much of an umbrella policy you should have.

Personal Umbrella

Let's say your net worth is \$800,000.00 and your current auto liability limit is \$500,000 and your home liability limit is \$500,000. In this case you have (2) options. 1. You can increase your limits on the auto and home policy to \$1,000,000 and forego the umbrella for now until your assets reach the 1,000,000 limits. Or 2 you can purchase a 1,000,000 umbrella now and know that your protected for the future increase in your assets now.

Let's take the same example as above but your net worth is 3.5million. I would recommend that you carry at least a \$3,000,000 umbrella policy to protect your assets.

Business Umbrella

Let's say that I walk into your business today and I offer to write you a check to buy the entire business. Let's say you tell me that you will sell for \$5,000,000.00 and you currently only have \$2,000,000.00 in liability insurance. We would recommend that you carry an umbrella policy for the gap which is \$3,000,000.00

If you have any questions on umbrella's or would like to review your account please reach out to one of our Client Protection Specialists at the office anytime they are glad to help in any way

Happy Holidays



BE STRESS FREE THIS HOLIDAY SEASON



- Check your shopping list and make sure that everyone you are buying for needs a gift.
- Write down a maximum dollar amount that you want to spend for your entire list and then track how much you are actually spending.
- Buy items in bulk so you always have something little on hand for unexpected gifts.
- Take advantage of post-holiday sales on gifts for next year.
- Get a part-time job during the holidays, such as wrapping gifts at the local mall or being part of the Christmas display.
- Consider opening a holiday savings account.
- Be realistic about your purchases and ask yourself the following: Can I really afford this gift? Do I have the cash in my bank account to pay for it?
- When shopping, leave your credit cards at home. Then, if you do not have the cash to pay for it, you can't buy the gift.
- Consider staying home and shopping online. Not only do many retailers waive shipping fees during the holidays, you'll save money on gas by not having to visit the mall.

Did You Know?

The leading cause of stress during the holiday season derives from money problems.

If you are like most consumers, you have not planned ahead and may find yourself struggling for cash come January. Proper budgeting and smart shopping techniques will help you stay within budget while finding something special for everyone on your list.

Plan Ahead

Instead of worrying about these money-related problems, get your finances in order and spend time worrying about what colour to frost your holiday cookies instead!



HEARD BY OUR EDITORS

Over the Holidays, insurance brokers start seeing some unusual claims coming through. Here are some of the funniest we've heard:

Santa need to wipe his feet!

One homeowner claimed damage to a carpet caused by sooty footprints left on Christmas morning. Proof of Santa, perhaps? No, a hungry squirrel had apparently been tempted down

the chimney by the array of nuts left out in the fireplace.

Santa's stolen vehicle

An insurer received a report that Santa's sleigh had been stolen. "Apparently, Santa stores his sleigh at a gift shop in Connecticut and this was stolen from the rear of the store, (the sleigh was actually part of a holiday display at the gift shop.) But, the question remains, what would the insured value of Santa's sleigh be???"

Flying Christmas tree

One insurance company reported that a claimant was driving home from Christmas shopping when a large Christmas tree badly tied to the roof of the car in front of him came loose and smashed through his front windshield. The man's windshield was covered by his insurance and the police let him take home the rogue tree. Despite the inconvenience, it's hard to turn down a free Christmas tree.

MEET YOUR TEAM

Michele Farrell Insurance Advisor



Michele@quintoninsurance.com
585-244-9004

Favorite food: Filet
Favorite movies: True Romance, Elf and The Green Mile
Dream vacation: Italy
Favorite pastime: Cooking/ Baking, Entertaining
How I got into insurance: My family got me into insurance and I love it.

**For all your
Insurance questions,
Give Michele
a call today.**



Holiday Safety in the Workplace

Stay safe at the office while celebrating the Season.

It's the holiday season – a time for decorations and festivities. While we welcome your displays of holiday spirit, it is important to keep safety in mind.

Here are some holiday safety guidelines to follow to ensure we all celebrate the season safely.

Holiday Decorations

- Mixing and matching lights can create a fire hazard; keep outside lights outdoors and inside lights indoors.
- Discard any light strings that have cracks, exposed wire or loose connections.
- Do not connect more than three sets of lights to an extension cord.
- Make sure that cords are not running through a walkway, as it creates a tripping hazard.
- Do not close doors or windows on extension cords, and do not run them under rugs or carpeting.
- Make sure all indoor decorations are unplugged at the end of the day. You are responsible for unplugging any decorations that you put up.
- We do not allow any decorations with an open flame, such as candles.
- Make sure decorations do not block doorways, walkways, exit signs or stairwells.
- All decorations should be made of flame-retardant or non-combustible materials.

Food Safety

If you are bringing in food to share with your co-workers, be sure to observe these safety precautions:

- Keep perishable food refrigerated and do not leave out for more than two hours.
- Use serving utensils, even for "finger food," so that multiple people are not touching it.
- Label your food, especially if it contains peanuts or other ingredients that others may be allergic to.

Most importantly, always use common sense when bringing decorations or food items into the workplace. We want everyone to have a FUN and SAFE holiday season.



BUSINESS NEWS YOU CAN USE

WORKPLACE WEARABLES.

Wearable Technology presents an opportunity for insurance agents, brokers and carriers to forge valuable partnerships with clients.



Wearable technology is becoming ubiquitous worldwide. Fitbit shipped its first units 10 years ago and kick-started an idea that has been coined the “quantified self.”

The benefits have been remarkable:

- People are paying attention to their physical activity;
- Health information is more easily shared with doctors; and
- Habit-forming is supported by precise information.

Wearable technology also has had palpable impacts on workplace safety, despite the fact that adoption has been slow as the relevant stakeholders search for effective deployment approaches.

It's time for carriers and brokers to be knowledgeable resources for clients in cutting workers' comp costs through the functionality of wearables. This will be realized by centering on employee health and safety and by addressing data privacy and trust issues.

A number of companies are working on products that reduce injuries in such high-risk industries as construction, oil and gas, transportation, and warehousing. My own company, Kinetic, makes a discreet, pager-sized device that clips onto a worker's belt to track unsafe postures and falls. The international records management company Iron Mountain® tested our wearable with its drivers and warehouse staff and saw nearly a 60% daily reduction in high-risk postures as well as virtually no acute strain and sprain injuries at the sites where the device was

deployed. This is just one example of empowering workers with self-awareness, leading to safer behaviors.

Other compelling applications for wearable technology combine safety and cost-cutting, such as:

- Sensors in shoes that detect gait and lifting issues;
- Smart glasses that capture and transmit video and sound; and
- Wearables that communicate with proximity sensors built into dangerous machines.

However, there are concerns surrounding who controls and interprets the data output. The data generated by wearables is clearly useful to company leadership, as it identifies pain points and reveals unseen patterns in safety practices. It's also important for insurance companies developing new products for corporate clients and for insurance brokers implementing risk control strategies to reduce client losses.

Before companies invest in new technology, they need to work closely with their legal teams, labor unions and employees to draw clear lines around what information is shared, how it's shared, and how employees are affected.

When the Crane distribution center in Houston tried Kinetic's REFLEX workplace wearables (seen here), the company saw a dramatic reduction in the rate that workers engaged in unsafe postures. When the Crane distribution center in Houston tried Kinetic's REFLEX workplace wearables, the company saw a dramatic reduction in the rate that workers engaged in unsafe postures.

Management support & safety

Company leadership must ensure employees and supervisors are trained in how to use and maximize the technology. Without this commitment, new technology deployments will fail to deliver the desired financial impact, and they can have a damaging effect on worker morale and company culture.

The opportunity at hand

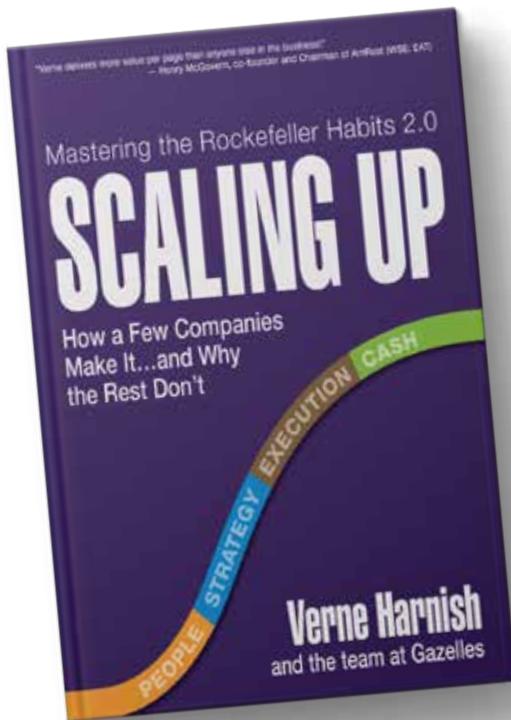
For insurers and brokers who understand that their greatest value is helping employers reduce risk and allocate resources, wearable technology should be seen as an opportunity to become a valuable partner and coach.

Identifying clients with the right safety culture and employee focus who are most likely to succeed in deploying wearable technology will lead to the development of best practices that can then be relayed to clients who may not be right for early adoption. Working closely with wearable vendors can help carriers and brokers understand the roles of these technologies and how they best fit their client needs.

These partnerships are a significant competitive advantage as clients try to navigate the disruption that wearable devices and technology brings to their industry and operations.

Haytham Elhawary (haytham@wearkinetic.com) is CEO and founder of Kinetic, a New York City-based company that builds a wearable devices for workers.

WHAT I'M READING THIS MONTH!



SCALING UP-HOW A FEW COMPANIES MAKE IT AND WHY THE REST DON'T (ROCKEFELLER HABITS 2.0)

BY VERNE HARNISH

This is one of the easiest to read and one of the best books on growing and managing a team I have ever read. Best of all it teaches you with baby steps exactly what we have to do to build and sustain great teams so that we can build a great business.

BUSINESS BOOKS THAT I RECOMMEND

E-MYTH by Michael gerber

BROKEN WINDOWS BROKEN BUSINESS- Michael Levin

THINK & GROW RICH WITH PEACE OF MIND- Napoleon Hill

NO B.S TIME MANAGEMENT- Dan Kennedy

Always looking for other great books that you have read and recommend so i can read and share with our clients, please email or call me gordon@quintoninsurance.com or 585-244-9004

