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# First Person

Views, News & Clues from L&W Insurance



## Building a Solid Solution

Suzette Poore Helps Sam Yoder & Son Support a Healthy Shop

Keeping a roof over everyone's heads isn't an easy job. And Greenwood's Sam Yoder & Son, Inc. floor and truss manufacturing business has been doing just that for more than 29 years. It's been a lucrative business during the recent construction boom and is one of the most respected truss providers on the Delmarva Peninsula. However, Yoder's benefits staff Suzette Poore and Ginny Ellingsworth will tell you that with an extensively hands-on business like theirs comes increased insurance costs.

Trying to control rates when not all their workers participate in the health insurance coverage is a challenge for Yoder's staff. "Our biggest benefits challenge is having a lot of younger, unmarried men who don't feel the need

for insurance. That takes away from us keeping people on our policy," said Suzette. "Recruitment is always a problem with them. And it's hard keeping the rates down without the personnel numbers."

Often, perceived youthful invincibility leads workers to unsound practices, like injuring their backs by incorrectly picking up heavy loads. "Practicing what you preach is important," Suzette says. "The foreman and everyone on down is trying to be aware of safety. We do have a safety program here. From the moment they come in the door, they spend the first 30 days in training and the supervisors try to pay as much attention as they can to encourage safety practices."

Additionally, worker's who don't take care of high blood pressure, diabetes and

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## Premium Tips

### Navigating New Workers' Comp Regulations

The new Workers' Compensation legislation enacted January 17, 2007 (Senate Bill 1) brought significant reforms to help companies contain medical costs. It also included a major overhaul regarding how independent contractors are treated, and their Workers' Comp requirements. Some companies need help understanding their compliance issues due to amended requirements for independent contractors under Senate Bill 68 just enacted in July 2007. If you're wondering about your own compliance, here's a breakdown for you.

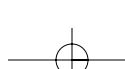
First of all, Senate Bill 68 only deals with persons who are or should be licensed as under Title 30, Chapter 25 of the Delaware Code, which include construction contractors, construction transportation contractors or real estate developers. If your business fits these categories, Workers' Comp insurance is now mandatory.

However, there are some exceptions to carrying Workers' Comp insurance. If you're a subcontractor and the general contractor or developer which hires you has a Workers'

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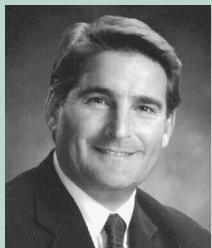
## Recent Additions to Your Team

### All Access With Bill

It seems like only yesterday L&W Insurance Agency opened its doors on South Governors Avenue. And while L&W may have a lot of new faces, our commitment to service and quality for our customers is still at the helm. We're strategically transitioning this company to ensure we're providing you with up-to date services and products to address the ever-shifting insurance industry and to position you with the best possible coverage and protection.

L&W continually seeks new carrier options to keep your rates as affordable as possible. We're aggressively recruiting people with high-level skill sets who can seek out the best pricing and coverage to adequately service our customers' changing needs. And we're upgrading and enhancing our in-house systems and services to take more weight off your backs when it comes to your company's benefits management.

Keep reading First Person and looking for our press releases in the local media to learn what's new. Keep in touch with us and let us know what you need. As with the companies you've read about here, L&W is your partner in providing your business, your employees and their families with secure, affordable insurance.



**Bill Strickland**  
President,  
L&W Insurance

You might see some new faces around the L&W office, part of the agency's ongoing addition to our services.



**Katie Mummert** brings more than 14 years experience in personal and commercial insurance as the new L&W personal lines agent. She spent most of that time in Pennsylvania coordinating employee insurance as an agent for building and manufacturing companies, as well as various municipal groups.

Her commercial background provides valuable insight into employees' needs for personal protection. *"I feel it's really helped me a lot to have the commercial experience and the personal coverage experience,"* Katie remarks. *"It helped me understand the need for personal insurance umbrellas and other solutions for liability coverage."*

Katie will handle personal liability, homeowners, property and auto coverage as part of L&W's diverse offerings to their business clients. She's looking forward to providing vital insurance protection to the community where she was raised and has spent most of her life.



New assistant commercial lines account executive **Wendy Gleasner** is literally part of the L&W family, working alongside her mother, commercial account executive Sharon Davis. However, Wendy has more than cut her teeth in customer service. She worked for seven years with MBNA, starting in telemarketing; moving to collections, loans and billing; and eventually dealing with customer disputes.

Industry changes and claims processes are often difficult terrain for benefits managers. Wendy's experience assisting those with troubled credit, helping them understand how they got into and how to navigate out of difficulty, enhances her ability to effectively explain complicated situations. As she begins her L&W career, she'll start with the company's in-house claims department. *"Being in claims temporarily, I'm able to interact with different carriers. I'm understanding the terminology insurers use so I can break down the information processes for the customers."*



**Jason Adkins** recently joined L&W as a commercial lines producer, using his skills as loan officer with a national mortgage company to help clients find the best product solutions for their insurance needs.

According to Jason, the luxury of building ongoing relationships with L&W clients is a real benefit.

*"With L&W, I'm able to create a more long-lasting relationship, rather than the mortgage industry where it's a one-up,"* Adkins said. *"It's something you can build up. The more you stay with it, the better you do. That's what attracted me to the job."*

**We heartily welcome Katie, Wendy and Jason as part of the growing L&W team.** ■

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Compensation policy, request to be added to theirs for the duration of the project for which you've been hired. You can also exempt up to four individuals as owners/executive officers of your corporation or members of your LLC if you've structured your business as such. You must provide notice of those exemptions to your general contractor if you elect to use them.

If your business is a sole proprietorship or partnership with no employees, you may want to consider incorporation or forming an LLC. By using up to the four exemptions, you would not have to purchase a Workers' Comp policy. If electing to use those exemptions, it's still prudent to verify your general health insurance provider will cover all your workplace injuries.

If you are a general contractor, you need to make sure you have the proper certificates of insurance or the notice of exemptions from all your subcontractors. Such documentation will be required when your Workers' Comp policy is audited, without which you could be charged for the payrolls of the subcontractors.

If you have questions or concerns regarding new Workers' Comp regulations, give us a call and we'll be glad to help you. ■

### Tara Ward Gives Birth to Healthy Son

On July 21, claims manager Tara Ward and her husband, Derek, shared the birth of their son, Chase D. Ward. All reports say mother and son are doing fine.

We celebrate this momentous occasion in their lives and wish all three good health and happiness.

*Well done, guys.*

## employee spotlight...



### Commercial Lines AE Sandra Kessler Makes it Simple

You're a business owner. You know your business insurance is a maze of complicated decisions and issues. L&W commercial lines account executive Sandra Kessler knows it too. And she's no rookie when it comes to helping customers find the best solutions for their coverage needs.

*"Insurance is a necessary evil. It's an intangible item that is not valued until there is a claim. My goal is to get past that with the client and make it as simple as possible,"* Sandra says. *"I want to help them understand what's going on. I try to*

*understand what they need or how they feel. I need to look at their situation from their point of view."*

Sandra has been in customer service for 22 years, starting in the transportation industry where she eventually learned insurance permitting for truck fleets. She joined L&W more than 13 years ago with a wealth of knowledge in commercial insurance lines and healthy customer relations experience. And she knows how to treat people right.

*"I try to treat people the way I would want to be treated, and give them what*

*they need as promptly as possible,"* Sandra relates. *"My ultimate goal is to enable them to spend as little time on insurance as possible and allow them to focus on their business development."*

It's really the working principal for the entire company. In a business environment where owners and human resource managers have to do more with less, they want a company that can move effectively for them. L&W is constantly looking for new coverage options and creating new relationships with more carriers every year. *"We try to accommodate clients as best we can. The biggest thing is the service. We do have access to a lot of markets. If we can't find something right away, we'll keep looking to find an answer or market that will offer the solution."*

Sandra is also part of an ongoing push to provide enhanced personal service for L&W clients. According to her, it's just good business. *"Our agency has a lot of good, extremely dedicated people. I often compare us to a family. We have our different personalities, views and thoughts. But we have one goal: Providing the best for our customers. We know if we give each customer the best service we can, others will call."* ■

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other conditions become their own worst enemy. *"If we have injuries, they follow us for a number of years. Sometimes what we thought weren't serious injuries turned out to be terrible ones,"* Suzette explains. She recounts one case where a minor knee surgery was compounded by the worker's own untreated diabetes. Before the Workers' Comp coverage even kicked in, the patient's diabetes had to be addressed, resulting in greater costs and loss of personnel hours.

Suzette and Ginny often have to depend upon L&W's in-house claims department to deal with insurers for the most effective case outcomes. In the instance of the knee surgery, the Workers' Comp carrier was insistently delaying payment for the surgery until L&W stepped in. *"They were constantly on the insurance company saying 'You need to get this case closed,'"* Suzette remembers. *"They're always there. I feel like they're our baby sitter, always looking out for us."*

Keeping rates down and increasing workers' participation in their own safety and health takes some creative action.

The real clinchers for controlling injury incidents have been some great, simple incentives instituted by Ellingsworth and Poore. One is bringing in lunch or giving out T-shirts once a month for factory teams that have avoided injuries. *"We call it sub day. Once a month if the guys don't get hurt, they get a sub or a T-shirt,"* Suzette explains. *"There're six different areas in the plant. If one gets hurt in a particular area, no one gets a sub. It's a little thing, but the guys encourage each other."*

Another idea is more of a deterrent than incentive when dealing with slightly injured workers. When doctors prescribe light duty for employees, it doesn't mean going home and taking it easy. The workers get sent to the "Back Room" where there's no phones allowed and no TV. Injured workers on light duty are required to show up, with reading the only activity permitted. When boredom sets in, it creates a real incentive for workers to get back on the job as soon as they're able rather than staying home and finding things to amuse themselves. *"The*

*Back Room is definitely a deterrent, especially if they've done it before,"* said Ginny. *"They don't want to go back."*

The two tactics yielded results for Yoder's insurance bottom line, according to Suzette. *"We used to get a lot of minor injuries where people would go home and file a claim. Now they come in, get a Band-Aid and keep on going."*

But all of the employee incentives in the world may not control insurance company's rate hikes. Sam Yoder & Son have counted heavily on L&W's diligent rate shopping and expansive carrier alternatives to control costs on all of their coverage. *"When it comes to rate time on our health, Workers' Comp and eye care coverage, I know they're working on it,"* Suzette explains. *"They don't just skate by because we're hooked. They just take care of everything. I tell them what's going on and they take care of it."*

Working together, Yoder employees' safety efforts and L&W's comprehensive services keep the plant's healthcare coverage solid enough to support a growing business. ■



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## L&W Staff *Gets Involved*

L&W employees had a great time recently participating in the American Cancer Society Relay for Life June 8 and 9 at Delaware State University. Twenty-five employees raised more than \$1,700 for the cause. It was particularly emotional for L&W family members who were cancer survivors themselves. *"It was so uplifting because we had two employees who had breast cancer. It was so good seeing them walk the track that day,"* said L&W's Sharon Daube. *"It's great working with the community and being able to give back."*

The team got to do it again on September 15 when they joined others for The American Heart Association Heart Walk. Sharon recounts that 20 to 25 L&W employees walked to support the Heart Association's work.

## Tom Hines Retires

*After 32 Years With L&W*

After more than three decades, L&W employees will be missing the wonderful presence of marketing underwriter Tom Hines, who retired this September. Tom started in July 1975, not long after L&W Insurance Agency moved its offices to 1154 S. Governors Avenue. Since then, a lot has changed.

*"It's getting a lot more competitive,"* Tom reflects. *"There were only three producers and two underwriters back then. Now look at the place. It's more than tripled in size."*

Through many years of people coming to and going from the agency, Tom has been the solid common thread of L&W's commitment to service and excellence. For many new employees, Tom was their first

point of contact. His favorite memories are from training producers and readying them to move forward for the company.

*"It's been a rewarding time working with producers. They looked to me for guidance. And I got great enjoyment out of training people."*

After so many years in an office, what does Tom have planned? *"I'm going to take a month off after 32 years."* But it doesn't sound like he'll be resting long. Tom already plans to help his wife, Mary, in her Silver Lake Beauty Salon in Dover, as well as work with computers on the side.

***We wish Tom a wonderful, fulfilling and rewarding retirement and thank him for his considerable part in making L&W the success it is today.***