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# First Person

Views, News & Clues from L&W Insurance

## Working Relationships

*Craig Crouch Balances*

*KSI Participants'*

*Special Needs*

*With Its Customers'*

*Business Needs*

Not-for-profit Kent-Sussex Industries, Inc. (KSI) provides more than 260 disabled individuals with vocational rehabilitation and meaningful employment. In the process, KSI also provides local companies with affordable production personnel to help them stay competitive. It's really a balancing act more precarious than most not-for-profits face.

"We have two businesses," says B. Craig Crouch, KSI's CEO. "One is a human resources business and one is to provide a business service to our customers. Without the relationship with companies, we don't have the employment for folks."

After more than 46 years in operation, KSI is an amazing 93 percent self-sufficient, with only seven percent of its operating revenues coming from charitable donations. The company's clients include Proctor & Gamble, Playtex, Kraft Foods and the Dover Air Force Base. KSI workers provide onsite



services covering everything from packaging and quality control to postal processing. The partnerships have been so successful that some clients are pursuing expansion of KSI services because of participants' job effectiveness.

"We believe everyone can work on some level," says Crouch. "I may have some people working below 10 percent of norm. But I also have people working above the norm."

The best tactic for success is a full-time staff that's able to manage the mercurial nature of some participants' personalities. The onsite supervisory staff has to go through extensive training before dealing with participating workers. "Having strong

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## Premium Tips New Worker's Compensation Regulations Update

In the fall issue of First Person we reviewed the Senate Bill 1 changes that affected the construction industry's requirements for Worker's Compensation. In this issue we will review the changes that have yet to be implemented but should have a positive outcome for all industries.

Senate Bill 1 created a Health Care Advisory Panel which met for the first time on May 23, 2007. The panel is charged with developing a medical payment system that consists of the following five major components:

- 1). A Medical Fee Schedule
- 2). Health Care Practice Guidelines
- 3). A Utilization Review Program
- 4). A Certification Process for Health Care Providers
- 5). Forms for Employers and Health Care Providers

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# Recent Additions to Your Team

Meet some new associates joining the L&W office, part of the agency's ongoing addition to our services.



## Justin Strickland

joins the Financial Services department as a new Agent.

Strickland received his Bachelors and is working toward a Masters Degree in Business Management from Wesley College. Having worked part time for L&W during the past several years, he starts full time with a strong general knowledge of the company's products and services, including personal, business, property, casualty, health and life insurance. Eventually, Justin will focus on financial services and products.

*"I learned a lot when I was working here, doing the basics,"* says Justin. *"I was*

*more drawn to health and life because we offer a lot of different carriers and it's a great way to help people."*

For Strickland, the most attractive part of working for L&W is its consistent focus on providing personal connections and superior customer service. *"A lot of the people working here have been with L&W for years. It's very personable and friendly, for customers and employees alike."*



## Chelsea Benton

joined L&W as a Personal Lines Agent, handling clients' policy renewals and quotes as well as mortgage company

requests and homeowners' policy verifications. After graduating from the University of Delaware as a psychology major, she did medical and social work in Wilmington before spending six months selling life and health insurance to Medicare recipients in Florida.

With L&W, she also deals with property and casualty insurance organizations in addition to health care insurers. Her greatest contribution to her clients is navigating increasingly complex insurance quoting systems and procedures to find customers the best rates.

*"The challenge is dealing with all of the online quoting systems and determining the best choices for insurers,"* Chelsea remarks. *"There's so many different options."*

After being away for a number of years, she's now resides in her home city, Dover, where her parents and two brothers still live.

## All Access With Bill

The buzz word in insurance these days is "value-added benefits," providing more to your customers than is readily available on the market. But it's not exactly a new idea, at least not to us. L&W has been delivering value-added services to our clients for decades, making the process of obtaining and using comprehensive insurance coverage easier and more efficient for you, our customers.

Your value begins with L&W developing more carrier relationships in more markets than most agencies. More choices means competitive rate shopping for your insurance.

It extends to our in-house Account Executives who prepare your renewals and quotes, as well as handle all employee benefits administrative services and account questions year round. That way you can enjoy personal, single-point services while dealing with one office instead of several.

L&W's in-house claims department interfaces with carriers on all claims issues so you don't have to spend your time dealing with insurer personnel.

Additionally, we can help you involve your employees in risk management by presenting periodic, onsite information sessions to answer benefit questions and educate staff on how they can reduce incidents and be smarter insurance consumers.

As an L&W commercial client, you can provide your employees with nearly all of their insurance needs, including life, accident, disability, homeowner's, health, and auto coverage. It's truly one-stop insurance shopping.

You can take advantage of L&W's online quote system for business, automobile, health and homeowner's coverage. That way you can get a head start on the process wherever you are.



## Bill Strickland

President, L&W Insurance

With L&W you can readily enjoy all those value-added benefits that other people seek. And, they'll always be there, even when a new buzz word comes along.

TIPS - continued from page one

The medical fee schedule has been completed and approved for use effective May 23, 2008, as are a set of forms called the "Physician's Report of Workers Compensation Injury" and "Employers Modified Duty Availability Report." If the injured employee will miss time and can't perform his or her normal duties, the "Employers" report must be completed within 14 days of the "First Report of Injury" and a copy sent to the treating physician and the insurance company.

**L&W will provide our insured's with these forms at the time an event necessitates a "First Report of Injury." If you have any questions or would like an advance copy of the "Employers Modified Duty Availability Report," please email Andrew Cousins at**

**[acousins@lwinsurance.com](mailto:acousins@lwinsurance.com).**

## Debbie Cole Brings Lifelong Commitment to Her Clients' Lives

When she started with L&W in 1981, Personal Lines Manager Debbie Cole may not have thought she'd still be here 27 years later. She went looking for a better career and found a lifelong commitment. Debbie has spent her insurance career giving people greater peace of mind in an industry that seems to make it harder to find each year.

*"I thought it would be challenging,"* Debbie explains. *"I've seen the insurance market change since the 80s. It can be tougher to qualify for insurance now. But it's still something everyone needs to protect themselves and their families. They want to make sure they have the proper coverage to protect them in case of a claim."*

For individuals seeking personal insurance, the terrain keeps getting steeper. *"Insurance scoring, which includes the credit score, is the big topic right now with personal lines insurance,"* Debbie says. *"As an independent agency, we have several markets that can accommodate diverse situations. We have more choices to offer our customers. And*



*we try to educate them to seek the best solutions."*

In addition to healthcare coverage for our commercial clients, L&W provides personal insurance plans for autos, both antique and new, homes, boats, jewelry, and other prized

possessions people need to cover. It's part of L&W's efforts to simplify benefits for our businesses.

*"Our personal lines department accommodates our commercial lines clients to round out their accounts and make sure they're taking care of all aspects. And that way they have only one source they need to contend with."*

With three Account Executives, the Personal Lines department handles nearly all of the administrative needs pertaining to their clients' accounts. *"We handle making changes and specialize in taking care of our customers with individual attention."*

Having an extensive history with L&W customers, Debbie has seen the long-term results of that individualized attention. *"The L&W book of business in personal lines is a long-standing one,"* says Debbie. *"A lot of our customers have been with our agency for more than 20 years. Now we're insuring their children as they get married, move out and buy their own houses and cars."* ■

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*relationships with our people is most important,"* explains Crouch. *"It can be a grinding job. And while participants may be disabled, if you put the proper incentives in place, they can succeed."*

Transportation costs and liabilities are also big issues, with KSI drivers covering nearly the entire state to bring 260 workers to their destinations and back home. It results in hundreds of miles of exposure and gallons of gas being spent each day. One of the liability control features KSI instituted was GPS tracking on all vehicles so headquarters knew where transports were any time of day. That also helped institute another high-tech, cost-saving device.

*"Door-to-door pick up is difficult and expensive, especially with our 10 wheelchair-accessible units,"* explains Crouch. *"We've gone to some electronic scheduling software to manage route development, and that's reduced our cost significantly."*

Concerning KSI's total insurance liability, the special needs of individuals

participating in KSI's work programs are combined with the exposure presented by its full-time staff. *"Because of the population we work with, we don't have serious accidents. But we do have frequency. So we are categorized at a very high rate."*

As the business progressed, Crouch called upon longtime friend Bill Strickland to help with KSI's health insurance coverage. *"The relationship we've had with L&W started out with their provision of our health insurance,"* Crouch remembers. *"Bill's team provided outstanding service. He viewed each one of my employees as a customer. If a prescription didn't get credited right, he took care of it."*

*"About a year and a half ago he asked if we were interested in getting L&W to quote on our business insurance. I wasn't dissatisfied with where I was. But the thing L&W had going for it was the experience I had with them previously."*

KSI ended up saving nearly \$30,000 because it had access to a larger choice of

carriers. *"L&W reduced our insurance exposure significantly. The insurance carrier they brought seemed to have a unique knowledge of our business and was sensitive to what we're sensitive to."*

Crouch also saved by switching to mail order prescription, instituting wellness programs and using L&W's onsite employee education to help staff be more active in controlling their health care costs.

*"One of the options L&W offered that we haven't seen before is help getting our staff more educated in how they consume services and how to be smarter patients,"* Crouch explains. *"L&W comes in quarterly and talks with our staff about industry trends and things the staff can do to affect renewal rates."*

Just like his clients can count on his workers for their well-being, Crouch knows his coverage is there when he needs it. *"Insurance is one of those things that you hope you never need. But when you do, it needs to work."* ■



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## **L&W Agents Attend *INTENSIVE TRAINING***

Agents Justin Strickland and Jason Adkins recently returned from an intensive training course provided by Westfield Services between April 7 and 25. Westfield provides numerous training programs from their main location in Ohio and in cities across the eastern U.S. Its training covers personal and commercial lines, errors and omissions, worker's compensation, and flood insurance, as well as agency management and customer relations issues. It's part of L&W's preparation for new employees to be fully able to serve our customers.

## **L&W Hosts *Bullying Prevention Training***

L&W hosted a seminar presented by McGrath Training Systems on February 20, 2008 covering bullying prevention and intervention in our schools. Prompted by Delaware's recently-enacted anti-bullying laws, more than 147 Delaware school administrators and counselors learned how to identify, understand and prevent in-school bullying. The session was sponsored by Utica National Insurance, and included input from the Delaware Department of Education and the Attorney Generals' Office. The training developed by expert Mary Jo McGrath provides a systematic and sound approach to address bullying and harassment among K-12 students.