I Tried an Insurance App – This is What I Found.
Technology and e-insurance apps are taking over the industry. I dove in to see what all the fuss was about.

By Craig Bailey

Digitally-inclined members of younger generations are aging quickly. They’re buying cars, financing homes, starting families and (you guessed it) buying insurance. Marketers and innovators took note – and now you can buy insurance straight from an app on your phone. As a third-generation insurance broker with a young son of my own, this was something I had to check out.

Insurance apps come in many shapes and sizes, so I picked one that was marketed as quick, easy and cheap. Its interface was bright and friendly, and its communication style was upbeat and positive. The questions it asked me about my property and possessions were all simple, “yes-or-no” answers.

Before I knew it, I’d gotten a quote for my homeowners insurance.

Yes, it was cheap. Yes, it was easy. But how did it stand up to my existing broker-designed plan? Let’s take a closer look.

The limits I got from the app’s plan were comparable to those on my existing policy. Seemed like good news for insurance app users to me. I wondered, though, where those limits came from. If my broker didn’t find them, how did the app? My broker knows me personally. To design my plan, he asked me a long list of comprehensive questions. Our conversations covered far more than the app’s “yes-or-no” set could have ever touched. That’s how I learned that the app’s business model didn’t bank on consumers’ curiosity. I requested a copy of my policy so I could compare the finer details. What was I covered for, and which liabilities had it considered?

After all, a lot of topics we ask our clients about weren’t even options to explore in the app. My request was met with a series of electronic messages touting technical complications in the software and an influx of others’ messages bogging down the system. One message offered me a sample policy and encouraged me to buy the plan anyway. After several weeks of this kind of back and forth, I noticed that the email chain had looped back to the beginning. I wasn’t getting a copy of my policy until after I’d bought it.

I always tell my clients that there are two times you can learn about your coverage: before a claim and after a claim. These apps make it easy to fall into the former category. They are marketed toward first-time and less experienced insurance buyers, capitalizing on a population less likely to question their product. The speed of instant insurance actively factors out the time it takes to make sure the consumer has the right insurance.

Hard-to-reach policies, enthusiastic messages rewarding the user for simply paying premium, and non-personal questions make it easy to be complacent. As the future quickly approaches, make sure you’re not one of the complacent ones. Always question your policy. Know what you’re buying – before it’s too late.

The Right Questions

At OneGroup, we take pride in asking you the right questions. Not all of these are obvious. Here are five homeowners’ questions you may not think about that could save you in the long run.

Do you need a flood policy? You might be at risk, even if you’re not in a high-risk zone. If you opt out of a policy, have you signed a flood rejection form?

Are there children in your home? While today’s technology, you could be sued for personal injury claims (libel, slander) as a result of your children’s actions.

Are your kids away at college? Look into coverage – some insurance companies only cover kids up to a certain age.

Do you need personal injury coverage? Those serving on boards or committees may be more susceptible to these types of claims.

Do you use Air BnB? Theft of your personal property may not be covered, and the insurance company may classify your home usage as business use.

Craig Bailey is vice president of personal lines at OneGroup. He can be reached at 315-280-6334 or CBailey@OneGroup.com.

Erin Anderson is a personal lines placement specialist at OneGroup. She can be reached at 315-418-4961 or EAnderson@OneGroup.com.

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…and more!
Building a Safety Culture
Safe patient handling is more than a policy. It’s a culture.

By Megan Coville

By now, healthcare and social service organizations are aware of the NYS Safe Patient Handling (SPH) Act. Its requirements include a policy, best practice SPH procedures, hazard and patient assessments, equipment procurement and annual training for all direct care employees and their immediate supervisors. It also requires reviewing all SPH injuries for root causes, corrective actions and annual program reviews to ensure success. When all the elements are pulled apart, most facilities are doing these things. However, when pushed together into a Safe Patient Handling program, facilities are struggling. The question is: why?

SPH is not a “policy of the month” or “check in the box” type of program. Although a facility may have all the elements in place, a “safety culture” can be hard to obtain. Over the course of the past few years, SPH committees around NYS have worked to develop a policy, facility procedures and trainings for employees. Unfortunately, that was the easy part of the process. The hard part begins after direct care workers are educated, trained and proved competent. SPH enforcement and accountability is what ultimately leads to SPH permanence.

Penny-Wise and Pound-Foolish
What do you sacrifice for a low premium?

By Doug Cook

Penny wise and pound foolish is a phrase that’s just as relevant today as it was when Robert Burton created it in the 1600s. It implies that someone could be so worried about small amounts that they lose sight of the big dollars or big picture.

Many businesses I talk with buy the cheapest commercial insurance a carrier provides and don’t question the services offered by the broker who brought in the quote. Often the cheapest quote is only a few percentage points cheaper than the rest. Plus, in the words of 1960s author Kurt Vonnegut, “in this world you get what you pay for.” Insurance and the services that come with it are no different.

Unfortunately, many businesses who select the lowest quote end up paying anyway. They over pay because they do not receive the level and type of services they need. They over pay because to get to a lower price, brokers often cut corners on coverage or make errors that are corrected – in the end costing the buyer more than what was quoted.

While insurance policies may seem like commodities, your broker and his or her services are not. Every proposal you receive should have two parts:

• Insurance summary with coverage, exclusions, limits and premium.
• Service proposal, including any services the firm offers to help you better understand your risks and control your premium. It should also highlight the experts on the agency team you will be working with.

By Paul Coderre

Protect your employees and your company with the new OneGroup Risk Management Center. Our new online portal gives you a unique, web-based suite of safety and risk mitigation tools, designed to empower your organization’s risk management efforts.

The Risk Management Center works for any organization that wants to proactively manage their risks and reduce their incidents, claims and costs. It covers an array of informational materials, including fully customizable safety programs, policies, training tools and a host of organizational tools to help you manage your safety system. Plus, it’s all part of the value-added service package you already have as a OneGroup client.

Want to know more about our new Risk Management Center? Reach out using my contact information below.

Harassment Prevention and Your Business
How the Updated New York State Sexual Harassment Law Will Affect Your Business

By Rachel Wisely

Certain provisions from New York’s recent sexual harassment prevention laws will go into effect October 9, 2018. Here’s how you can make sure your business is ready.

Under these laws, all private and public NY employers will be required to distribute written anti-sexual harassment policies to their employees. They’ll also be required to provide annual sexual harassment prevention training. The NYS Division of Human Rights and the NYS Department of Labor (DOL) are developing a model prevention policy and model training program for employers to use.

The NYS DOL released a draft of this policy and a model for training materials.

Draft Policy Highlights:

• Employers are required to provide each employee with a copy of the sexual harassment prevention policy in writing. Employers should provide the policy to employees in the language spoken by their employees.
• If an employer does not adopt the model policy, they must ensure that the policy they adopt meets or exceeds the minimum standards set by the State.
• A complaint form must be included with the sexual harassment prevention policy. The draft form provided by the State asks for detailed information relevant to the complaint and the parties involved.

Draft Training Materials:

• Currently, the draft training materials only contain a script for the group training session. A video and presentation are expected to be released.
• The training must be interactive, meaning that the training may (i) be web-based with questions asked of employees as part of the program; (ii) accommodate questions asked by employees; (iii) include a live trainer available during the session to answer questions; and/or (iv) require feedback from employees about the training and the materials presented.
• Training must be completed for all current employees no later than January 1, 2019.

Introducing: New Risk Management Center
Brought to you by OneGroup | Powered by Succeed

By Paul Coderre

Continued from page 2

One Company. One Focus. One Team. One Mission: To serve each client as our ONE client.
Important Safety Tips for Ladder Usage

One of the most dangerous pieces of equipment a workplace can have might be right in your garage.

By Doris Habayeb Courgi

Falls from portable ladders are one of the leading causes of occupational fatalities and injuries. Of the 500,000 ladder-related injuries treated each year, 300 are fatal. Ninety percent occur at home or on farms.

Many ladder injuries come from activities that are not even related to climbing, such as unloading, carrying, and setting up the ladder. Because of the ladder’s weight, people may choose a too-short ladder for their job. If they climb too high on the too-short ladder, they will force an extended reach and risk dangerous accidents.

Here are some ladder safety rules that apply both at work and at home:

- Use a non-conductive ladder when under power lines or with electricity.
- Never step on the top rung of the ladder.
- Inspect the ladder for defects before using.
- Rungs, cleats, and steps must be parallel, level and uniformly spaced when the ladder is in position for use. Damaged parts must be replaced.
- In certain situations the ladder alone is not enough to protect you from injury. Check to see if a fall protection system is required for your application.
- Place on stable and level ground. Make sure the ladder feet are slip resistant. I’ve inspected several ladders that were missing all or some of their feet, which causes the ladder to wobble and potentially fall over.
- If you’re using a step ladder, ensure that the spreader bar is fully extended.
- Assure that load capacity is not exceeded. Ladders are designed and constructed to safely hold up to a specific amount of weight. Check these limits before use.
- Use three points of contact while on the ladder. Always have at least one hand and both feet on the ladder.
- If a ladder is used to access an upper landing, the side rails must extend three feet beyond the upper landing and the ladder must be tied off.
- Place the ladder so that the horizontal distance from the top of the ladder to its base is approximately one fourth of the working length of the ladder.

Doris Habayeb Courgi is a risk management consultant at OneGroup. She can be reached at DHCourgi@OneGroup.com.

Sydney Builders Exchange Releases Titanium Toolbox Insurance Program

Powered by The Exchange Agency | Brought to You by OneGroup

OneGroup is pleased to announce its new partnership with the Syracuse Builders Exchange (SBE) — a well-respected resource for contractors and construction experts across Upstate and Central New York. The pairing offers SBE members a new and exclusive business solutions toolbox, featuring a tailored portfolio of commercial insurance services. The program is powered by The Exchange Agency and offers valuable alternatives for insurance to all SBE members. It is sourced by OneGroup and effective immediately.

This new insurance toolbox features exclusive access to professionals who know the construction industry. Toolbox highlights include but are not limited to: commercial property insurance, general liability, commercial auto, workers’ compensation, umbrella policies and more. Members and enrollees will have access to tailor-fit educational seminars on topics like contractual risk transfer, subcontractor agreements, certificate review and classifications/rates.

Included in the toolbox:

**Risk & Injury Management:**
- Claims Management/Oversight
- Safety Analysis & Management
- Claim & Incident Analysis/Trending
- Audit Recovery Programs

If you have any questions about the program or OneGroup’s construction team, please contact Brett Findlay using the information below.

Brett Findlay is a business risk specialist at OneGroup. He can be reached at BFindlay@OneGroup.com.
Connect with OneSelect™
OneGroup's Unique Offerings for Small and Emerging Businesses

Business Spotlight: A.J.B. Property Maintenance LLC & Coneheads Caribbean

Owner: Adam Behr
Years in Business: 4
Located in: Blossvale, NY

“My desire to start my own business was a direct reflection of my family’s tradition of being business owners. My grandfather, Joe Behr, ran his own grocery store in Oneida for several years. My father ran Coneheads Ice Cream Shop in Oneida for over 30 years. Now, he runs Coneheads North in North Bay. Helping my father run the ice cream businesses allowed me to understand and develop the core values of a successful business owner. As a result, I opened Coneheads Caribbean in South Bay in 2013.

The success of my first business provided me with the drive I needed to follow my second passion – working outdoors. In July 2014, A.J.B. Property Maintenance was formed. As an individual business owner I began landscaping, snow plowing and maintaining properties across all of Central New York. I now have a team of two additional employees which has allowed us to expand our overall footprint.”

Why OneGroup?

“OneGroup has always been beyond helpful in providing me with excellent service for my business and personal insurance. With a call to Rose, Rachelle and any members of the OneSelect team, my questions are answered quickly and efficiently. As a local business owner, it’s always refreshing to have a local agency that will provide friendly and professional assistance.” – Adam Behr

Featured OneSelect Expert:
Rose Comstock, CISR

Rose Comstock is a client advisor and business insurance specialist at OneGroup. She can be reached at 315-280-6341 or RComstock@OneGroup.com.

Did you know?
You may be providing a “professional service” that could be excluded from your businessowners’ policy. Many policies contain exclusions for claims “arising out of the rendering of or failure to render any professional service.” It is important to review your policy and understand whether you are adequately insured.
Building a Safety Culture

Safe patient handling is more than a policy. It’s a culture.

By Megan Coville

By now, healthcare and social service organizations are aware of the NYS Safe Patient Handling (SPH) Act. Its requirements include a policy, best practice SPH procedures, hazard and patient assessments, equipment procurement and annual training for all direct care employees and their immediate supervisors. It also requires a review of all SPH injuries for root causes, corrective actions and annual program reviews to ensure success. When all the elements are pulled apart, most facilities are doing these things. However, when pushed together into a Safe Patient Handling program, facilities are struggling.

The question is: why?

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What does that look like?

Defining accountability is essential to having a truly successful SPH culture. Every level of the organization plays a powerful role, from the top decision makers down to the hard-working direct care. SPH not only requires support from every single level, but it requires engagement at each level. For example:

- Do top decision makers understand what SPH is? SPH is more than purchasing lift equipment or signing off on a policy. It is a belief in the philosophy of employee and patient safety during patient handling tasks.
- Do department leaders know what a safe vs. dangerous transfer looks like? A leader holds a lot of power when they walk the halls. However, if/when they turn a blind eye to the improper transfer or repositioning without equipment, employees quickly recognize that those procedures are not top priority.
- Are supervisors given time to observe their employees for proper technique and armed with coaching skills? If the supervisor is too busy to address safety or afraid to stop employees in improper procedures, change won’t occur.
- Do employees have a voice? Are their concerns heard before an injury occurs? If not, SPH culture is not there. Responding only after the injury leads to a culture of mistrust between employees, departments and management.

SPH accountability does not only apply to the direct care workers performing SPH tasks every day. Accountability starts at the top, with understanding the purpose of SPH. Then it can travel through the organization. Then a SPH safety culture is present.

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Why do so many businesses settle for the low price provider? Here are a few reasons:

- They don’t want to over pay.
- They think all insurance is the same – it’s a commodity.
- They may see the services provided by a broker as irrelevant. To them, it’s all about the premium.

Unfortunately, many businesses who select the lowest quote end up overspending anyway. They over pay because they do not receive the level and type of services they need. They over pay because to get to a lower price, brokers often cut corners on coverage or make errors that are corrected – in the end costing the buyer more than what was quoted.

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