

Staying In Touch

To Protect You, Your Family, Your Business



Patrick O'Neill
President & CEO

May/June 2011

A Commencement Speech for Everyone

As we all know, the months of May and June are filled with graduations and proms and pomp and circumstance. When we talk about "commencement," we immediately think about high school and college students in caps and gowns. But really, every day is a commencement. A commencement is a beginning – a fresh start. It can be a new day, or a new outlook, or a refined sense of purpose.

Because commencement shouldn't just be about caps and gowns and can be a part of our everyday lives, perhaps the greatest commencement speech in the world is simply: Focus on the road ahead.

It can apply to our struggles.

It implies that we should focus on what lies forward and not dwell on the rough past or the problems we have. If we can overcome our roadblocks, our fears, negativity, and cynicism, we can achieve anything we desire.

It can apply to our future.

It is a message that reminds us about hope and about setting aside the familiar to experience something new and challenging. It can also be our mantra for living every day in a manner that helps us in reaching our goals.

It can be literal.

Unfortunately, teen driver crashes are the leading cause of death for our nation's youth. However, distracted driving is not a problem unique to younger drivers! It is a problem that we all have experienced. The truth is, the majority of auto crashes are caused by distractions, not deliberate risk-taking or even alcohol consumption. It is the cell phones, the texting, the shouting kids, the backseat drivers, and the GPS that all cause us to briefly lose our focus.

If we would all just "focus on the road ahead" more often, there would be less to worry about while driving or while navigating our daily lives. Today is YOUR commencement day. Start living your life to the fullest and keeping your eyes sharply focused on the road ahead.



A Note from Patrick

I'm fresh back from one of my favorite places in the world: Gentle Winds in St. Croix, USVI (www.gentlewinds.com). Even when I'm there on vacation, I never quite get away from thinking about the office, our clients, and your protection.

As I was heading out to do some Scuba diving (a bonus this year because Lauren got certified), I realized that what I do to prepare for diving is really just like the risk management measures we take in our insurance agency.

When I go out on a dive, I always adhere to the rules, prepare properly, and dive with an instructor or diving partner. We discuss our dive plans on the surface. I don't foresee problems occurring, but I like to know I have a plan in place 'just in case' something goes wrong. Running out of air to breathe at 70 feet below the water surface WOULD be a problem!

Just like when I'm diving, I like to ensure that you are always informed of the proper procedures, risk management tips, and techniques to protect yourselves. That is one reason for our newsletter and for our annual invitation to you for a protection review.

If you would like to see an article about a specific insurance topic or risk management strategy, please feel free to contact me. Remember, being without the proper protection is like being 70 feet deep in the ocean without air. I don't recommend waiting until then to figure it out!

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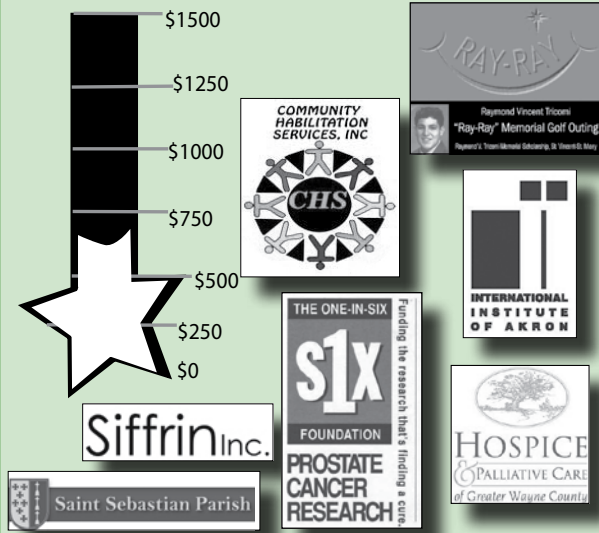
330.334.1561 or 800.334.1561

Inside: Embracing Life! (page 3)

Your Referrals Are Rewarding!

A very sincere "Thank You" to our STAR REFERERS who have given us the biggest compliment - we couldn't ask for more! We truly appreciate your referral of family and friends and your trust in our agency. As a small gesture of our gratitude, a donation was made on your behalf for every referral we received.

Would you like to see a donation made on YOUR behalf? Just refer someone you know to our agency, too. We promise to deliver the same great quality coverage and service that we have provided to you.



Maximum Protection Reviews

Thank you to everyone who took advantage of this proactive service since our last newsletter to help them stay protected with the right coverage at the best price. Call our office if you would like to schedule a review of your policy and enjoy peace-of-mind, too!

Ohio Ranks High in States "Most at Risk for Disaster"

Did you know you're living in a disaster-prone state? From snowstorms to tornadoes to hail damage, Ohio has joined other disaster-prone states (such as Louisiana, Florida and Texas) as one of the top 10 states to have suffered the biggest property losses from disasters over the past decade. The estimated total insured property losses in Ohio from 2001 to 2010 are around \$4 billion! One of the most recent significant storms was Hurricane Ike (yes, a hurricane in Ohio!) that blasted its way into the Ohio Valley in 2008.

Save the Date... and Your Paper!

We'll be shredding your sensitive documents again this year at our annual shred party! We plan to have the party sometime in late summer. Please look for more information on the shred party very soon!



Congrats to Siffrin, Inc.

Our congratulations go out to Brad Vincent and the entire staff at Siffrin, Inc. in Canton, Ohio. Their nonprofit agency has earned a very important three-year accreditation from CARF International for a fifth consecutive term.

CARF (Commission on Accreditation of Rehabilitation Facilities) found that Siffrin met its strict criteria and has a positive presence in the community as well as a deep commitment to its members on all levels, from upper management to its direct-care staff.

We've always known that our clients are the best... and honors like these just go to prove it! If you would like to learn more about Siffrin's services or to make a charitable donation to the organization, please visit: www.Siffrin.com.

Siffrin Inc.

Kathy's Picnic Potato Salad

A very simple potato salad that is sure to be a crowd pleaser!

- 3 pounds potatoes (peeled and chopped)
- 6 hard-boiled eggs (cooled and chopped)
- 3-4 green onions (chopped)
- Approx. 1 cup of hamburger dill pickles (drained and chopped)
- 1 1/2 cups real mayonnaise
- 2 tablespoons mustard

Place the potatoes in a large pan of water and boil over medium-low heat until tender, about 12 minutes. Drain the potatoes, and place in the refrigerator to cool for about a half hour or more. Chop the cooled hard-boiled eggs, and place them in a large salad bowl. Stir the onions, pickles, mustard, and mayonnaise into the eggs, and let the mixture chill in the refrigerator about a half hour. After everything has set in the fridge, mix dressing and potatoes together. Refrigerate until ready to serve.



8 Deep Questions

1. If you went to a bookstore and asked the saleswoman, "Where's the self-help section?" if she told you, it would defeat the purpose.
2. Isn't it a bit unnerving that doctors call what they do "practice?"
3. Why isn't there another word for "synonym?"
4. Are only the farmers who are 'out-standing in their fields' great farmers?
5. If a turtle doesn't have a shell, is he homeless or naked?
6. Why don't sheep shrink when it rains?
7. If psychics know the winning lottery numbers, why are they still working?
8. What was the best thing before sliced bread?

Our clients are our top priority

2011 Privacy Policy

At The O'Neill Group, we value your business and your confidence in us. Because of this, we are committed to protecting your privacy. This Privacy Policy summarizes the policies and practices of The O'Neill Group regarding the collection, disclosure and confidentiality of your nonpublic personal information.

Information We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us, our affiliates, or others.
- Information we receive from a consumer reporting agency.

Information We May Disclose to Third Parties

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

Nonaffiliated Third Parties to Who Disclosures May Be Made

We disclose nonpublic personal information about you only to nonaffiliated third parties as permitted by law. Disclosures which are permitted by law include, but are not limited to, disclosures which are necessary to service your policy, to investigate and pay claims, and to process transactions that you request.

Our Practices Regarding Information Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you.



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A Word on Umbrellas

By Max The Dog

No one likes to be caught in the rain... not even us dogs! And getting caught without an umbrella? You might as well forget about it!



Of course, “when it rains, it pours,” or at least that’s what my dad, Patrick, always says. I believe there must be some truth behind those words, otherwise that old saying would not have stood the test of time!

My best doggone advice? Don’t be caught off-guard, and don’t ever leave home without an “umbrella” protecting you! Prepare yourself for those “rainy” days by adding an umbrella liability policy to keep you better protected from life’s unexpected storms. Not only does it cover you for \$1,000,000 (or more) above your auto and home liability, it will also give you peace-of-mind and let you focus on other things.

To find out about umbrella policies or to ask for a proposal, please call The O’Neill Group at 330-334-1561 or 800-334-1561. I think you’ll be surprised how reasonable an umbrella really is! In fact, it’s less than a cup of coffee or a Kibbles ’n Bits snack each day!

Don’t hesitate! Call today!

Great advice from our Protection team



Tracey Krska
Health & Safety News

Embracing Life

I've never been overly weepy at the site of the "Folgers Coffee, Welcome Home" ads even though I have a son serving in the military, and I never really cried at a newborn "Huggies Baby" commercial. (Okay, maybe I'm exaggerating a little. Some of these commercials do make me well up every now and again.) But this online commercial I recently saw got to me.

The commercial is a Public Service Announcement which comes out of the United Kingdom promoting the use of seat belts and safe driving. It's not your typical commercial. Not only is it clever and artistic... it truly illustrates the point brilliantly and without any words.

We all know someone who thinks they are too big or too old or too manly to wear a seat belt. Perhaps we know someone who doesn't like the way it feels or how it wrinkles their clothes. Even though they know a seat belt could potentially save their lives, they may be willing to risk it anyway. ("It won't happen to me.") This commercial is definitely for them, because it illustrates that the seat belt is NOT only for you... it's for those that you love and those that love you.

I urge you to check it out and share it with others. We've put a copy right on our website at: www.oneillinsurance.com/embrace.html.

(By the way, if this one doesn't pull at your heartstrings just a little, I would be amazed. If you like the ad, send me an email at tkrska@oneillinsurance.com and let me know - I'd love to hear some feedback!)

Why Do I Have to Carry 100% Replacement Cost?



Jane Wyatt
Personal Lines

As a member of the Personal Lines Team here at The O'Neill Group, I am often asked about home insurance values. "That value seems high. I paid much less than that for my home." "Why can't I insure my home for whatever value I choose?" The answer is...you can. There are companies with programs that will write whatever value you choose. HOWEVER, you will likely pay more...and get much less coverage. The policies that are the most cost-efficient and have the broadest package of coverages will require 90-100% of the replacement cost of the home. In today's real estate market, that can be noticeably different than the amount you just paid for it.

What is Replacement Cost? It is the dollar amount it would take to rebuild the same size home on the same premises and with the same quality of construction. It is NOT the home's most recent purchase price, market value, or the county taxation value, which all include depreciation and are subject to the home's location and/or current housing market. In addition to the materials and labor, replacement cost includes things such as the demolition and debris removal of the damaged portion or entire structure, and costs for building plans and to bring the entire home up to building code standards. Consider this as well - in a large catastrophe, what happens to the cost of labor and materials? You can bet that the high demand will drive costs much higher.

All of these are reasons why we know it's worth it to insure your property at 100% replacement cost. We've seen both partial and complete losses, some of which were pushed to the very limit of their coverage even on partial losses. Also remember that it is important that if you do any sort of renovations (finish basement) or make additions to your home, that you let us know. This will likely change the replacement cost of your home, and we want to get you fully protected. If you have any questions on your home's replacement cost, please do not hesitate to call us!

Remember Employment Practices When Hiring



Tom Van Auken
*Commercial Lines
Executive VP*

We all know it is unlawful to discriminate based on race, gender, or age. But did you know that it could also pose problems if you ask about one's family life or their health habits? I recently heard a presentation on Employment Practices, and one of the examples was about an interviewer making the mistake of asking if a potential employee smoked. He implied that it would affect their group health insurance rates and that smoking was not tolerated on the office grounds. The company was sued, and it turned out to be a violation of privacy and personal rights. Another example was given about a pregnant applicant. A simple, seemingly harmless conversation about the woman's due date and intentions of coming back to work after she had the baby led to alleged discrimination when she did not get the position, even though this was not the reason she was not hired.

How can you protect yourself? When interviewing potential employees, use the same list of scripted interview questions for all applicants. If you ask a question to one applicant, it should be asked of all applicants, and do not deviate from the list. Also remember to keep your Employment Practices Liability Insurance up-to-date! Even if you didn't do anything wrong and are found innocent, the cost to defend yourself can be financially devastating. If you have questions about your Employment Practices Coverage or would like a proposal, simply call me at 800-334-1561 to discuss your risk management and protection options.

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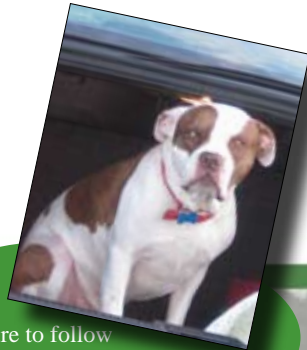


So yesterday, I'm sleeping on the couch and minding my own business, when I am awoken with this news: I've gotta go back to obedience training.

My first reaction was shock! "What? Don't they know who I am? I'm Max, the Maximum Protection Dog! How dare they think I'm not behaving as well as I could be?"

Then my dad explained that ongoing training is essential to growth and continual improvement. In fact, all of the Personal and Commercial and Life and Health Specialists at The O'Neill Group take continuing education courses, too, so they can stay up-to-date and on top of all the latest insurance products, risk management advice, and industry standards.

I guess that makes me feel a little better. Hey – if the outstanding, award-winning staff at the agency finds going to class a huge benefit to them, then maybe I could learn something, too. After all, they say it's never too late to teach an old dog new tricks. I just hope that I'm not the oldest dog in training... and better yet, that I'm up for the "continuing education" challenge!



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"Do not go where the path may lead; go instead where there is no path and leave a trail"

- Ralph Waldo Emerson

Be sure to follow
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