

The

# Merriam *Bulletin*

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Insurance Since 1895

**“What’s News in Insurance”**

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**Brian H. Merriam**

## **A Message from the President...**

### **The Quest for Good Customer Service (part 2)**

Several of our clients responded to my last newsletter article in reference to my experience with the local transmission garages and the example it served to remind us all of the difference between good and bad service. Let me begin by telling you that it all worked out in the end and we now have a new transmission and a new garage with whom to do business. I sent a copy of our newsletter to both garage owners (which is mailed to several thousand people all across the United States). Perhaps it resulted in some action from those garage owners.

The question was asked of me the other day, “Why should I do business with you when you are not right next across the street from me?” It was a good question because we conduct business in over 40 states around the U.S., and I was offering the services of the Merriam Agency to a prospect that is located 1355 miles from our office. How could we possibly service their insurance needs as well as could “someone across the street?”

My father tells me of the days long before fax machines and computers when he would do all of the service work from the office or visit the client in person. However, today, technology allows us to virtually “see” everything we look to insure. Try “Googling” your home address and see what happens. Computer generated loss reports, Motor Vehicle reports and reports from the Comprehensive Loss Underwriting Exchange (CLUE) allow us to know what is most salient to the underwriting of a risk. Additionally, we work with an army of loss control engineers and loss adjusters all across the United States. When we place insurance on a new risk, even if it is across the street, our clients will often receive a complimentary report of what risks might be lurking within their property. This, in conjunction with our expertise, allows for us to extend to you a better review of your insurance needs than were we to merely walk across the street.

If you were to have a claim and call us we will be passing it along to your insurance company. They, in turn, will contact a local adjuster and he/she will make contact with you for an immediate in-person inspection. Accordingly, you will not be inconvenienced just because we are not “across the street.”

Bottom line, the quality of service is our primary focus. Yes, price is important, but I see that as only one component of the value of your insurance. I believe value is defined as a mathematical formula: the quality of the product/service divided by its cost. If the quality of our product or service is the same as someone else’s but the cost of it is less with us, then your value is greater with us. Similarly, if the quality of the service is better here, yet the cost is the same as from someone else, then again, your value is greater with us. That is our goal, our commitment to you: better value for your finite dollars, time and resources. Thank you for the opportunity to earn your business, trust and confidence.

**Brian H. Merriam, CPCU, ARM, AAI**  
President, The Merriam Agency

### ***What you have been saying about us...***

“Everyone I dealt with was extra helpful, courteous, understanding and made the process easy to follow. All service was prompt and I am grateful to all your representatives.”

Nancy Harding - Indian Lake, NY

“Personnell was very quick to answer questions.”  
Gordon A. Dimick - Minerva, NY

“My claim was small but I was very impressed by the promptness and courtesy given me. When I have an opportunity to refer someone to you; I will be very willing to do so. Thank you for your help.”

Elizabeth McDonnell - Schenectady, NY

“Official Service – Very Prompt”; “Caring Attitdue – Outstanding”  
Edward Milner - Olmstedville, NY

## ATTENTION CHURCH TRUSTEES AND ELDERS!

The Merriam Agency is pleased to announce we have recently added Preferred Mutual Insurance Company to our family of partners and they have an exceptional new program of coverage for your church to consider.



This is a comprehensive business insurance program for your church that combines all the important coverage into one single package. Our program includes:

- Pastoral Professional Liability Coverage
- Directors and Officers Coverage for Trustees
- Property Coverage and Premises Liability
- Abuse and Molestation Coverage
- Workers Compensation, Auto, and Umbrella Coverage
- Money & Securities Coverage
- Employee/Member Dishonest Protection
- Competitive Pricing and our Dedicated, Professional Service Staff

We have been contacting Capital area churches recently to schedule a comprehensive insurance evaluation. If you missed our mailing, simply call me at (877) M.E.R.R.I.A.M (637-7426), or (local number) (518) 393-2109 ext. 211 for more information.

Let me set up an appointment to meet with you. Insurance is a vital aspect of protection for your entire organization. We will make sure you are properly covered.



**Robert J. Roche**  
Director – Religious Services Insurance Program



## CELL PHONES & TEXTING WHILE DRIVING

Though hand-held cell phone usage is against the law in many states, including New York, hands-free phones are legal in all states. Cell phones can mean security when you are on the road, and can be used to assist others in case of an accident or dangerous conditions. They are also invaluable in an emergency and can be a life saver.

But, because it is the conversation that distracts the driver, our ability to drive safely and maintain control of the vehicle can be compromised. The following Cell Phone Tips come to you directly from Triple A – the **American Automobile Association**:

- Know the features of your cell phone before you get behind the wheel
- Let the person you are speaking with know you are in a vehicle
- Do not engage in emotional conversations while driving. Pull off the road to a safe spot before continuing this type of conversation
- Do not combine distracting activities such as talking on your cell phone, eating and tending to a child all at the same time
- Secure your phone in the car so that it does not become a projectile in a crash

### TEXT MESSAGING

This is the quick, easy way to communicate with friends and family. However, mixing text messaging with driving is like oil and water: they just don't mix.

Driving is a complex task, requiring your full attention. Nearly 80% of collisions involve some form of inattention and your risk of being in a crash increases by 400% or more when you use a cell phone. Text messaging causes your attention to be divided even more and slows your decision making about what's going on around you (such as a car pulling out in front of you or a signal light changing), putting you at risk. If you're too busy texting, you could fail to react appropriately, increasing your chances of experiencing a crash.

AAA recommends: when you turn the key, turn the cell phone off!

\*printed with permission by AAA Northway



**Carol Swahlan**  
Director of Operations

## THE MERRIAM AGENCY WELCOMES KEVIN PEZZE TO OUR SALES TEAM!

I entered the insurance business in 1983 selling life insurance and financial planning. Shortly after that the family insurance business of Pega Risk Managers Inc. opened its doors to me to sell auto, home and commercial insurance products. My brother and I subsequently purchased and operated the agency. It was a great venture for over 20 years working with my dad Frank Pezze and my brother Dan Pezze. In 2005 we decided to sell the insurance business.

I then had the opportunity to be a stay at home dad for several years to care for my daughters McKenzie Leigh and Madison Shay while my wife Carol Rappaport continued to grow her own insurance practice. The time came again to re-enter the insurance game and connect back with the numerous contacts I had in the Capital Region.

In March of 2008 I was given the opportunity to join the well established team of the Merriam Agency. I feel I can be an integral part of this growing organization. I am always willing and able to assist you in obtaining and procuring insurance at a reasonable price with high quality service. Please call me anytime at 393-2109 ext. 209 or cell 378-1771.



**Kevin M. Pezze**  
Account Executive

## COULD YOU OFFER YOUR EMPLOYEES MORE BENEFITS FOR FREE?

Most of us have had the experience of starting a new job. Maybe it was your first job out of high school or college, or even simply moving from one company to another. Whatever the reason is, one of the first questions always asked by friends and family is "What are the benefits?"

As an employer, are you offering your employees the best benefits available to you? Our agency has partnered with a national insurance company to offer an additional benefit for your employees at no cost to you.

Through this program, your employees may be able to take advantage of discounted rates for their personal insurance including homeowners, auto, renters, and boat insurance. There are advantages for you and for your employees.

Advantages for employees:

- Discounted group rates only available through you
- Opportunities to save time and money on something they need
- Multiple payment options

Advantages for you:

- Easy implementation
- Add a valuable employee benefit at no cost to you
- Help employees with something important to them

These are just a few reasons why you may want to consider this valuable employee benefit.

For more information, please contact me, Brian Pudlo at extension 224.

Remember, good benefits attract and retain the best employees. Let us help.



**Brian Pudlo**  
Account Executive

## MERRIAM GOES HIGH TECH

The Medical Technology industry is fast paced and innovative. That is why we offer some of the best insurance products possible to encourage your cutting edge research.

The Merriam Agency offers consistently high levels of service. Our dedicated team ensures that your company is protected against claims that can occur anywhere along the research development or sales phase.

Our comprehensive Technology Plus coverage:

- Provides world-wide coverage against claims for any type of product or service.
- Covers compensatory damages as well as consequential damages resulting from breach of contract.
- Includes coverage for un-named subsidiaries.
- Protects against claims alleging loss or impairment of clients' data.
- Covers claims arising out of the spread of computer viruses to customers and business affiliates.
- Protects against claims alleging copyright, slogan, trademark, trade name, trade dress infringement.

Let us work for you! To learn more about us call us today or visit our website at [www.merriaminsurance.com](http://www.merriaminsurance.com).



**Tom Lawrence**  
Vice President

## The Merriam Agency

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The Merriam Agency  
376 Broadway, Schenectady

Cost is \$32 for clients and  
\$35 for non-clients

Call to reserve your spot today  
as space is limited!  
393-2109 ext. 215

## **OUR NORTH CREEK BRANCH WELCOMES GRETCHEN KIRBY!**



The Merriam Agency is excited to welcome Gretchen as our North Creek office Branch Manager. Gretchen feels right at home in our office up north as she lives at the foot of Gore Mountain.

Gretchen came to us from the Grand Union Company where she worked for 32 years as a Customer Service Manager.

She has been married to her husband, Sargeant, for 38 years and has 1 son, Michael; a daughter-in-law, Janet; a grandson, Kade; and a granddaughter, Kylie. When her Grandchildren don't have her hopping, she likes to cross stitch.

Gretchen looks forward to meeting all of our NC clients so we hope that you will stop in and say hello!