



Dan Goodrich's

July 2018

Insurance Update

BUSINESS

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BOAT

A Bi-Monthly Newsletter for Clients and Friends of Goodrich & Watson Insurers, Inc.

Client Spotlight



IN THIS ISSUE: Client Spotlight— Elite Autobody • Tips from Verna & John • Physical Activities for Mental Health • Sun Protection • Techy Luggage sets • Trivia Contest • Client of the Month • Bright Ideas

The story of Elite Auto Body begins with the adventures of Chris Bucci, and his love for disassembling cars. His first masterpieces were Frankenstein-like creations. He turned a single-cab pickup truck with a cap over the bed into something that resembled a van by cutting out the rear window. He called it a walk-through.

Then there was the black Honda Civic with the special blue metallic paint. He was so excited to find it and wanted so badly to have it in his life, he thought he might die if someone else bought it first. So, with parental consent and financial backing, his little bundle of joy was brought home.

A few days later, his car was nowhere to be found. In its place sat a bright canary yellow Honda Civic. This car sat 2 inches off the ground and didn't have door handles. This car had been turned into a low-rider.

Chris developed his talent with fiberglass while employed by Phil Carter Systems, whose business was the building of fiberglass privies. It didn't take long for Chris to expand from privies to cars. When Phil Carter Systems closed, Chris went to work for Newport News Shipbuilding as a piping designer on the new Ford Class Aircraft Carrier. He continued to work on cars in his garage and in his buddy's garages.

Chris found a 1961 Chevy Impala in original condition. He promptly dismantled it down to its bones. He had a goal to restore it – as a low-rider. Chris and his friends worked on their cars in the driveway. They were welding “something” with a welding machine from 1950. Chris could now add welding to his list of talents.

In 2002, Chris announced that he was going to find a place where he could open a body shop to repair vehicles. The building that he chose

was 1609 Pembroke Ave, Hampton, VA. The previous tenant had left the premises abruptly. By now, Chris was married and starting a family. He wanted to quit his job at the shipyard to concentrate on the business full-time, but he couldn't leave his shipyard job until he found health insurance. That is when Pam Watson of Goodrich and Watson Insurers helped Chris get the insurance that he needed for his new family so that he was able to go to work for himself. In 2003, he officially opened his new collision repair business and named it Elite Auto Body, Inc.

Since that time, Elite Auto Body, Inc. has grown to consist of five collision repair centers in Virginia: Hampton, Gloucester, Kilmarnock, Norfolk and Virginia Beach. They range in size from the smallest (Kilmarnock) at 5000 square feet to (Norfolk) at 30,000 square feet. The larger shops have onsite insurance adjustors and car rental to make the repair process as expedient as possible for the customers.

Elite Auto Body now employs more than a hundred people. It is a major contributor to the financial wellbeing of the community and their families by offering a variety of jobs such as Estimators, Customer Service Representatives, Parts Specialists, Receptionists, Repair Technicians, Porters, Wash/Detailers, along with other office positions.

Through all of the exciting growth and enhancements that have occurred with Elite Auto Body, Goodrich and Watson has been there since those early days to support both the family and the business. This continued support has been paramount to their continued growth. Thank you, Goodrich & Watson Insurers, from Elite Auto Body and all of its employees.

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Are you Client of the
Month? See Page 3

Quick Tips from Your #1 Protection Team

VERNA



IT'S GOOD TO KNOW HOW YOUR WORKERS COMPENSATION PREMIUM WILL BE CALCULATED. A WORKERS COMPENSATION POLICY IS A 12 MONTH POLICY. THESE FOUR ITEMS USUALLY DRIVE PREMIUM

1. TOTAL REMUNERATION/PAYROLL.

2. JOB CLASSIFICATION OF BUSINESS AND EMPLOYEES
3. RATE PER EACH CLASSIFICATION. EXAMPLE: ROOFING RATE IS HIGHER THAN CLERICAL RATE
4. AUDIT. YOUR WORKERS COMPENSATION POLICY IS AN AUDITABLE POLICY. ANY PREMIUM YOU PAY AT THE BEGINNING IS ONLY A DEPOSIT PREMIUM. AFTER THE END OF YOUR POLICY PERIOD THE INSURANCE COMPANY WILL AUDIT YOUR BOOKS AND COMPARE YOUR ACTUAL EXPOSURE (PAYROLL) BASE WITH THAT WHICH THE DEPOSIT PREMIUM WAS BASED ON. IF YOUR ACTUAL EXPOSURE (PAYROLL) WAS HIGHER THEY WILL SEND YOU A BILL FOR THE DIFFERENCE. IF YOUR ACTUAL EXPOSURE WAS LOWER THEY WILL RETURN PREMIUM TO YOU.

EMAIL ME AT VERNA@GOODRICHWATSON.COM WITH ANY QUESTIONS!

JOHN



HAVE YOU EVER BEEN DRIVING DOWN THE STREET AND WONDERED WHY A NEIGHBOR'S ROOF HAS DIFFERENT COLORS OR SEEN SOME IFFY PATCHWORK? THAT'S BECAUSE MOST CARRIERS WILL ONLY PAY WHAT IT COSTS TO FIX THE DAMAGED PART OF

THE ROOF, AS LONG AS IT WAS UNDER A COVERED LOSS! BUT MOST FIXED DAMAGE LEAVES THE ROOF WITH NOTICEABLE MISMATCHED COLORED SHINGLES. HOWEVER; OUR CARRIER, HANOVER INSURANCE GROUP, COVERS UP TO \$20,000 FOR THE COST TO REPLACE THE UNDAMAGED PART OF THE ROOF WHEN SIMILAR MATERIALS ARE NO LONGER AVAILABLE. THIS MEANS THAT IF YOU WERE TO SUFFER DAMAGE TO YOUR ROOF UNDER A COVERED LOSS, YOUR WHOLE ROOF WOULD LOOK BRAND NEW AND NOT MISMATCHED! DID I MENTION THAT THIS COVERAGE APPLIES TO YOUR SIDING AS WELL?

EMAIL ME FOR MORE INFORMATION ABOUT THIS COVERAGE AT JOHN@GOODRICHWATSON.COM!

Our Favorites

Summer break is often a time to get together with those we care about, a time for traditions and memories. Like many families, my family gets together once a year for a family beach trip. We pack up cars and head to Emerald Isle, NC with my parents, grandparents, aunts, uncles, and cousins for a week of food, sun, swimming, and beach games! When I was younger we used to camp, now we rent a home, but we still unplug for the week. That's right, no TV! Some of my best memories are building huge sandcastles and going to Dairy Queen. I hope you all are able to enjoy some time with your families this summer!

-Julie Camp, Personal Lines Agent

Protect your Skin in this Summer's Blazing Sun

Summer is in full swing and many people make plans to be outdoors, travel, discover, and have fun. However, a bad sunburn can quickly ruin that. On top of the burning, you have to deal with welts, peeling, more age-spots, wrinkles, uneven skin tone, and risk of skin cancer. Wearing sunscreen on your face every morning, all year, is the best way keep your skin looking young. That includes cloudy days, rainy days, and winter days. Dermatologists recommend people reapply sunscreen every few hours, but that is often a challenge for those who enjoy wearing makeup daily. People often skip the sunscreen to avoid potential breakouts, oily skin, and that ugly white cast. Before you set off for vacation, be sure to check out all the new products on the market. They now offer powder/dry sunscreen, primers with SPF, foundations with SPF, moisturizers with SPF and more!

Physical Activities for Mental Health

It's a proven fact that a healthy body can help keep a healthy brain — no matter what your age. There are four main exercise modes, each playing a different role in keeping you fit.

1. *Endurance or aerobic exercises like brisk walking, jogging, dancing, swimming, and cycling. These increase your breathing and heart rate. Start slowly and build gradually, exercising at least three times a week.*
2. *Muscle strengthening exercises like lifting weights or using a resistance band. Start with light weights or minimal resistance. If you can't lift or push a weight 8 times it's too heavy. Alternatively, use wrist or arm curls, side arm raises, and leg straightening.*
3. *Balance exercises that will help prevent falls. For example: Standing on one foot, walking heel to toe, back leg raises and side leg raises. Make sure you have something sturdy to grip close incase you lose balance.*
4. *Flexibility exercises help you stay limber. These involve stretching—slowly and as far as possible without pain.*

Thank You For Referrals Thank You! Thank You!

Thanks to all our clients who recently referred their family, friends and associates to our agency.

We build our agency on your positive comments. We couldn't do it without your help!

- Tommy Quick
- Danny Guray
- Renate Sutherland
- Tim Saunders
- Marty Wade
- Wayne McPhail
- Jessica Lucas
- Pete & Jennifer O'Shaunessey
- Joe Rollins
- Rick Pittinger
- Sibron Henry
- Chinh Tran
- Yan Lin
- Cindy Markley
- Donald Outlaw
- Holly Griffin
- Phillip Martin



Are You Our Client of the Month?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept my heartfelt thanks for your support. I truly appreciate it! For outstanding work telling others about our agency, this month we honor:

Tommy Quick

as our Client of the Month! He will receive a \$50.00 dinner and movie gift card.

Thanks for your continued business!

WIN! WIN! WIN!

This month Goodrich & Watson Insurers is sponsoring another Trivia Contest and offering you a chance to win a \$40.00 Dinner Gift Card. Test your knowledge! Answer the riddle below and you could be this month's winner. The winner will be randomly chosen from all correct entries received by **August 1st**. Write down your name and answer, and then fax 757.591.2033 -- or mail -- 11837 Rock Landing Dr. #102, Newport News, VA 23606 this page -- or email your name and answer to info@goodrichwatson.com --. Good luck!

Question: Where was the fortune cookie invented?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to **Gwendolyn Banks** for correctly answering last month's trivia question! For the correct answer, she has won a \$40 Out-back gift card!

Last month's question was:

What was the first video ever aired on MTV?

Answer: Video Killed the Radio Star

Tell Others About Us and Win a Prize

Who will be our next Client of the Month? Could it be **you**?

Referrals are the lifeblood of any business, and there's no better source than you, our clients.

Just mention Goodrich & Watson Insurers to a friend, relative, or colleague and have them give us a call at (757)-591-2032. Don't forget to tell them to use your name, so we can enter you for our prize draw! Thank you in advance.

New Techy Luggage Sets for Summer Vacation

If you are planning on investing in a new luggage set you will love, check out some options for new, high-tech, and modern luggage. Away carry-on offers a removable battery, and simple design. It is partnered with Tile to provide Bluetooth location services. Raden offers a flexible shell, sleek design and a battery. It also includes reverse zipper closures and a mobile app. G-RO in addition to the battery, is an interesting looking luggage with two large-diameter dual wheels, which effortlessly handles any terrain. It offers many accessory compartments inside and out and a telescopic handle. Arlo Skye includes a removable dual port charger, leather handles, and aluminum alloy shell to effectively protect your stuff. They also have smooth Lisof wheels that are 15% quieter than standard ones. Lastly, but most interestingly, the Modobag. It is a suitcase that doubles as a motor scooter that you can sit on! It maxes out at 8mph and can go 6 miles on one charge.

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IT'S A FACT: A flea can jump up to 200 times its own height. That is the equivalent of a human jumping the Empire State Building.


Bright Ideas: Tips And News Snippets For A Better, Safer Life

 The claimed health benefits of eating fish are widely known. Now, there's firm evidence that eating many types of fish, sushi, and seafood— rather than just taking fish oil — may help reduce pain from inflammatory disorders like rheumatoid arthritis. Researchers found that people who eat fish at least twice a week could significantly reduce pain and swelling associated with the illness. More than 1.5 million in the USA and Canada suffer from this type of arthritis.

 Leading hardware store chain Home Depot is recalling more than 64,000 design solutions light fixtures, sold both in its brick and mortar stores and online. The fitting's belong to Home Depot's "Home Decorators Collection" Commotti vanity fixtures with three or four lights. The firm says the shades on the lights can accidentally disconnect without warning. So far, more than 100 incidents have been reported, in one case causing burns.

 Three large sedan cars — the Lincoln Continental, the Mercedes Benz E Class and the Toyota Avalon— have earned the Insurance Institute for Highway Safety Top Pick. Vehicles qualify for this, the institute's top auto safety award, by passing five

crashworthiness tests as well as having a crash prevention system that earns a superior rating, plus a headlight system rated as acceptable. Three other cars in the test, the Tesla Model S, the Chevrolet Impala, and the Ford Taurus earned an overall acceptable rating.

 Did you know that grapefruit flesh and grapefruit juice, normally considered a healthy food, can spark adverse reactions with certain medications? These drugs include certain statins such as simvastatin and atorvastatin, blood pressure meds such as nifedipine, some steroids, and even antihistamines. If you eat grapefruit, check with your doctor.

Quote: "Summertime is the best of what might be."

Charles Bowden