



Quarterly Newsletter | Summer 2010

FEATURE STORY

Haley's Joy

By
Mary Smith

It's not everyday that we at The Schneider Group have the opportunity to write an account that not only touches the hearts of many but, also impacts our community. Haley's Joy is a recent client written by one of our Agents, Sue Moss. Once Sue learned of their mission and purpose she knew immediately she wanted to help share their story.

Jason and Andrea Hylton founders of Haley's Joy, developed this company out of need and necessity for their daughter Haley, who was diagnosed with Autism in March 2005. While talking with Haley's Occupational Therapist, it was noted that Haley would need to engage in exercises in order to focus. One of the exercises was on the vestibular swing. Vestibular Therapy "works by having you perform motions that are intended to make you dizzy while at the same time making you focus on your body position and coordination. This helps your brain compensate for lost balance more quickly."¹



It was then that Jason and Andrea partnered with Haley's Grandfather Charles Hylton, an engineer of thirty years, to design and create a portable vestibular swing. Within a few months, Charles had

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UPCOMING EVENTS

developed such a swing. For three years the swing became the tool that engaged Haley into developmental exercises. Haley's mother, Andrea, would have her daughter do simple tasks such as puzzles, string beads, study cards and read books; tasks that were very much a challenge before her therapy with the swing.

The Hylton's decided that they wanted to share their findings and their discoveries with others. It is the vision of the Hylton Family to make this swing available to therapists who service children with special needs. The Schneider Group invites you to visit Haley's Joy website to learn more about Haley, her progress and the family's mission to touch other children with Autism. Please visit their website at www.haleysjoy.com.

1- http://www.goldbaum.net/balance/Vestibular_Therapy.html

MANAGING YOUR MONEY

Managing Money

By

Verna Capiola



Feeling an extra burden on your stress levels lately because of money? Americans have generally been a culture that wants things now and have been accustomed to living outside their means of income. Especially with the current economic trends, we could be feeling this burden more than ever now. This is a good time to take a look at your current expenditures and begin placing a few simple habits in



Tony Bennett

June 5, 2010

8:00 pm

AVA Amphitheater

Goo Goo Dolls

June 7, 2010

7:00 pm

AVA Amphitheater

Firefighter Combat Challenge

June 12, 2010

7:30 am

Desert Diamond

Firefighter Combat Challenge

June 13, 2010

11:30 am

Desert Diamond

6th Annual Father's Day Golf Tournament

June 19, 2010

6:00 am - 12:00 pm

Arizona National Golf Club

Night Wings

June 26, 2010

5:00 pm - 9:00 pm

Pima Air & Space Museum

Ringling Brothers Barnum & Bailey Circus

June 30 - July 4, 2010

TCC

Bill Engvall

July 17, 2010

7:00 pm

place that will benefit you for a lifetime. With a little hard work and a few simple steps you can take control of your household or business budget each month. These steps will begin to give you freedom from financial strain and stress.

MAKE A PLAN - as simple as it sounds, it can be very challenging for some people. Here are a few steps to help you get started in making a plan.

1. Begin making a budget by writing down all expenses each month and a separate column for your income.
2. Plan every dollar you earn and spend it on paper a month ahead. This way you tell your money where to go each month.
3. Tracking expenditures every day, this can be done on the computer or even a journal, separated out by category, like food, clothing and gas.
4. Review your budget every week to make sure your on track and not over spending in any particular area allotted for.

SPENDING CASH VS. CREDIT CARD OR DEBIT CARD - there are several independent studies in this area. On average consumers will spend about 16-18% more if using a credit card or even a debit card. There is an emotional tie with using cash and it causes us to look harder at our purchases and if they are really necessary or not.

1. Take a look at the budget you outlined and see what areas that are not fixed cost each month and you could easily go over budget on. For example, a few common areas are food, eating out and entertainment.
2. Create a simple envelope system for each of these categories that you choose to pay cash with. Each pay day put some money in each of these categories. Then write down what you spend each time to track

Desert Diamond Casino

[The Swell Season](#)

July 17, 2010

8:00 pm

Rialto Theatre

[Elton John](#)

July 21, 2010

8:00 pm

TCC

[Archaeology Summer](#)

[Camp for Adults: Bone Lab](#)

July 26 - 30, 2010

Arizona State Museum @

The U of A

[Arizona Women's Mixed](#)

[Stix Tournament](#)

July 31 - Aug. 1 & 2, 2010

Tubac Golf Resort

[Tucson Newspapers](#)

[Summer Golf Card](#)

June 1 - Sept. 30, 2010

***DOING BUSINESS WITH THE
U OF A***

**Doing Business with the
University of Arizona**

**By
Ken Kurtz**

I recently attended a seminar put on by the Procurement and Contracting Services Department of the University of Arizona. This seminar was informational in nature

where your cash has gone. This will also allow you at the end of the month to review what you spent and see if you have set up proper budgets for each category.

HAVE A SAVINGS TO PAY FOR AN EMERGENCY - plan on the unexpected. This way your budget won't be destroyed when the emergency does occur.

1. If you have some money set aside for these times it will not only reduce the emergency itself, it will also reduce the stress associated with the event.
2. Keep this fund separate from your checking account. Open up a separate account and keep it labeled Emergency Fund. You can have a debit card for this account so that you can access upon a true emergency.
3. Do not rely on a credit card to fund your emergency.
4. What is not an emergency? Eating out or shopping for clothes do not qualify for an emergency. These expenses should be planned for the month before and your budgeted amount stuck to.

Remember that the word budget is not a bad word, it can offer freedom from worry and financial stress. Each month you tell your money where to go, rather than it controlling you. Most important, be patient when beginning a budget. It can take an average of 3-4 months to really get comfortable with planning and sticking to the plan!

For more information on preparing a budget, forms to utilize, or getting out of debt there are many places to get help. A few suggestions would be Dave Ramsey or Crown Financial.

Verna Capiola
Personal Lines Manager / Agent

and was put on for the express purpose of enlightening vendors. They went over in much detail how your company may go about selling or offering goods and services to the University of Arizona. Because of the success of the workshop the Procurement Dept. will be holding these on a quarterly basis.

The U of A spends millions of dollars each year in procuring products and services from such items as paper clips, pencils to building multi story additions to the campus. The opportunity to be in consideration for providing your products or services to the U of A can start with a visit to the following websites....for goods and services go to:

www.pacs.arizona.edu; if you are a contractor, the following site might be more appropriate:
www.pdc.arizona.edu.

Here are a few things I took from attending the seminar. Number one is that there are 3 levels of expenditures:

1. Up to \$5000 (Non competitive bid...P-Card)
2. \$5000 to \$50,000 (Informal competitive proposals)

PRODUCT SPOTLIGHT**A Closer Look: Ordinance/Law Coverage****By**

Neal Frisinger

Today I would like to take a deeper look into building coverage. Many people assume that there is coverage for any type of loss just because of the simple fact that they have insurance. When people are told that their home or business will be replaced at replacement cost, a sense of security can come over the insured. However, there can be some very big gaps in a policy that can cost large sums of money; this money would come out of the insured's pocket.

In general terms, insurance is to put a person who has suffered a loss back in the position they were before the loss. I will give a generic example: We have an insured who owns a commercial building that was built in 1976. Sadly, a fire burns half of the building.



In the 34 years since the building was constructed, there have been numerous city, state, and federal building codes (safety or construction) that have changed. The building cannot

be reconstructed without meeting these new standards. If our insured only had replacement cost, then the insurer is only required to cover what was lost. But now it is possible, as a result of the loss, that a sprinkler system, changes to comply with The American Disabilities Act, and several other things may be required to rebuild. It could be that the concrete slab is no longer up to code. It now may be required to be redone. We must also take into account the cost to take down the undamaged portion of the building and what it will take to bring that undamaged portion up to code. Those things were never insured in the first place. Since they were never lost, the insurer will not pay for them unless you have what is called Ordinance or Law

3. \$50,000 & Up (Sealed bids...read publicly)

Number two is that if anyone wants to do business with the U of A, they need to be aware and accept that there is a code of ethics under which the U of A tries to operate. They understand that in order to maintain integrity and creditability in their purchasing program there needs to be a clear set of guidelines.

If you are a minority owned business, the U of A has a full time diversity manager who outlined his goals for developing relationships with these groups. The goals are 23% for small businesses, 5% for minority & women-owned businesses & 3% for all others.

Lastly, the theme that seemed to run through the meeting was that if you want to be successful in doing business with the U of A you need to make your presence known on the campus, in the procurement office and etc. The more you know and the more you become known, will have a direct bearing on your attempts to be a successful vendor.

In addition to this meeting, the U of A is planning a

coverage. This coverage steps in to respond to this type of claim.

It can be an ongoing debate about how much coverage is actually needed for the Ordinance or Law portion. It can depend on many things like age, the codes in the area that the building is in, types of materials that the building is constructed of, and many more. Make sure to have a talk with your agent. Many insurers will now include a small amount of Ordinance or Law coverage as an enhancement to business owner's policy. While it is a nice little extra to have, it may not be nearly enough to cover these types of expenses that you may face. Asking these tough questions now, while doing some research, can go a long way in making sure that you are properly covered.

Neal Frisinger
Agent

HEALTH AND BENEFITS



Health and Benefits

By
Mark Jung

THE PATIENT PROTECTION and AFFORDABLE CARE ACT

The Patient Protection and Affordable Care Act (Healthcare Reform) is now law and has created a lot of questions and confusion. The Schneider Group is a reform ready agency here to help answer those questions. At The Schneider Group, our focus is protecting our clients and giving them information to better assist them with making those changes. The

Vendor's Fair in late October of this year. This will be held on campus and is open to any vendor who wants to purchase a booth and promote/market their services (approximate cost \$200).

My understanding is that they will soon be distributing a newsletter that will provide additional information regarding the whole procurement and contracting process. If you have questions on this concerning content, distribution or etc., the person in charge of the newsletter is Ernie Webster in procurement services.

If you have any questions regarding the information above, I can be reached at (520)512-5112.

Thanks,

Ken Kurtz
The Schneider Group

MARKETING TIPS

Visual branding is not a new concept but, one that has been used successfully during our life. When you are driving down the street and see the double golden arches, you think

following is information about the health care reform bill and how it affects you now and later.

What Is Effective Right Away?

1. Effective upon enactment, all plans excluding "grandfathered" plans must have no lifetime or annual limits. "Grandfathered" means plans in place prior to enactment.
2. All plans must raise the age of a dependent for health plan coverage to age 26, excluding "grandfathered" plans.
3. This Bill restricts rescissions of health plan coverage in all insurance markets. Rescissions are the practice of cancellations after the policy is in effect. Rescissions will be allowed for fraud.
4. The Bill allows for federal review of health insurance premium rates.
5. Within 90 days of enactment, any individual who has been uninsured for at least 6 months and has a pre-existing medical condition can receive coverage through a high risk pool, which may be a national high risk pool created by the Department of Health and Human Services or with a state high risk pool. The high risk pool will exist until January 1, 2014. The state of Arizona chose not to create their own state high risk pool.

What Is Effective in Six Months?

1. Mandated coverage of specific preventative services with no cost sharing.
2. Annual benefit limits on coverage would be limited to Department of Health and Human Services defined non-essential benefits.
3. Mandated coverage or emergency services at in-network level regardless of provider.

of Mc Donald's. When you are watching TV and see a motorized bunny, you know it has to be Energizer Batteries. To successfully market your company, you must first develop a brand.

That brand will be how your client recognizes and perceives you. Image is important in the mind of the consumer. Developing a strategy to visually brand your business is the first step. The best way to start branding is by working with a graphic designer to come up with your logo. Make sure that you like the concept because, there is nothing harder then trying to change your logo/image after being established with it. Your logo should not only be eye pleasing to you but, to your consumer as well. Keep in mind, what your customer may want to see when you are developing your image.

Coming up with a branding strategy is your next step. Your branding strategy should consist of using your logo on all materials going out to your clients; whether it is printed material, promotional items or etc.

4. Allows enrollees to designate any in-network provider as their primary care doctor. (including OB/GYN and pediatrician)
5. Prohibits discrimination in coverage or premium based on salary.
6. Requires plans to have coverage appeals processes.
7. Requires that a summary of coverage be provided to applicants and enrollees.
8. Tax credits would be made available for qualified small employer contributions to purchase coverage for employees. This would apply to small employers with fewer than 25 employees and average annual wages of less than 40K.

I know that this new law will continue to cause a lot of confusion. We are here to help you answer questions and weed through the confusion. Please call Mark Jung, Benefits Manager at The Schneider Group (520)512-5131, with any questions.

Mark Jung
Health and Benefits Manager

AUTO INSURANCE
Auto Insurance
By
Mary Smith

Do you really have the Auto Protection you think you have?



In the various years of working in the insurance industry I

By keeping your logo/name in front of your customer, will cause eye recognition to your brand. Eye recognition will not only help grow your business but, will keep your company on the top of your consumers mind.

In conclusion, visual branding is one of the first and important steps in starting your marketing strategy for your business. .

TSG TIDBITS
By
Joey Ingegneri

Using us to work for you...

You always hear "to get a great deal, you need to shop around" right? Did you know that's exactly what we do for you? We take the guess work and hassle out of getting a great deal. We all know that so much goes into making a product or service not only a good deal but, a great value. We carry the load so that you don't have to. Make sure to take full advantage of all the options we have available for you.

As your full service, one-stop insurance agency we

have come across many clients who were not fully aware that they may not be fully covered when it comes to auto exposures. One coverage that often gets overlooked is Hired & Non-owned Auto Liability. What is this you ask? Hired and Non-owned Auto Liability coverage can typically be purchased under your Commercial Auto Policy. But what if you don't have a Commercial Auto Policy what do you do then? This coverage most often can be purchased under your General Liability Policy. What does it do and how does it protect you?

This is liability and property coverage for a vehicle that is not owned by the company but was used for business use. I will give you a very common example. You ran out of copy paper and you sent an employee to an office supply store. As your employee is pulling into the parking lot he receives a text from the office, reaches over for his phone and doesn't see a car pull out from one of the parking spots and rear ends the vehicle.

The claimant in this incident later finds out the employee works for your company, ABC Consulting Firm, and that he was running a company errand when the accident occurred. The claimant not only wants to sue the employee but now they want to sue your company as well. What do you do if you don't have a Commercial Auto Policy?

The employee's policy of course will be primary, but will it cover your company's defense in this suit? No it will not. And what if your employee has low auto liability limits who will cover the difference? Well the answer to that question which you may not like to hear is your pocket if you don't have this coverage.

However if you have Hired & Non-owned Auto Liability coverage then this policy will be triggered; it will cover your defense fees regardless of whether you were held responsible for the claim or not and it will provide liability and property coverage should your company be held legally responsible.

This coverage is relatively inexpensive coverage and it is

have the ability to assist with just about any type of insurance you could ever need. We utilize our relationships with over 50 different A rated companies to put a whole realm of insurance options at your finger tips. We do the research, the shopping and the negotiating. This insures that you not only get the most competitive premiums but, also the best available coverage options. As a Schneider Group client, you can rest easy knowing that year after year we'll be scanning the markets to insure that you've got the best.

If you haven't put our expertise to work for all of your insurance needs, there is no better time than now. Whether we handle your business liability insurance and you need us to explore your work comp, auto and group health or we help you with your personal insurance and you'd like us to look at your life coverage and individual health; we've never had more competitive options available. Take advantage of our power and let us show you what "full-service" really means.

certainly worth while purchasing because the cost to hire an attorney can certainly out weigh the cost of this coverage. Again, if you don't have a Commercial Auto Policy most often than not this coverage can be purchased under your General Liability Policy. If you are not sure if you have this coverage be sure to contact your agent; and if you don't have this coverage they would be more than happy to get you a quote.

Mary A. Smith
New Business Development Manager

BUSINESS FEATURES

Current Trends and Issues in Property-Casualty Insurance

By
Fred Fruchthendler

The Insurance Industry is no different than any other industry in America today in terms of being impacted by the economic challenges facing both the United States and the World. The issues around the globe have direct influence over the insurance marketplace in the US. Insurance carriers traditionally generate profits which allow them to expand their business of risk, from underwriting profits and investment income.

Underwriting profits are nothing more than the direct profit that an insurance carrier earns after it has paid their clients' claims and their direct and indirect expenses such as overhead, commissions to their sales force an etc. Investment income is derived from the fact that the insurance companies, in order to write insurance, are required to maintain financial reserves. These funds are set aside to guarantee that they are able to pay future losses. Insurance companies invest these reserve funds in financial instruments that produce the investment income. However, reflective of the financial challenges of the last three years, most carriers have not received

Joey Ingegneri

Agent

DEALING WITH STRESS

Relax, Rest, and Rebalance

By
Scott Radtke

In our fast paced world our brains are continually flooded with emotion, facts, and problem-solving challenges. Because of this our personal processing systems can overload and shut down. Most of us don't pay attention when that happens and instead we work through it. The result can be short tempers, erroneous thinking, or an inability to focus attention. Just like computers that stop working when overloaded, our minds can benefit from a complete rebooting. All it takes is ten minutes of quiet time. Here's the process:

1. Find a quiet place where you won't be disturbed.
2. Sit or lie down in a comfortable and open position.
3. Set a timer for ten minutes.
4. Close your eyes. Relax

significant investment income.

The Property-Casualty insurance companies are directly impacted by the health care issues because of a direct effect on losses from liability and Workers' compensation claims. In addition, construction costs, payroll increases and catastrophic losses such as hurricanes, floods, tornados and earthquakes all contribute to what the insurance companies charge for their product and the ability to generate a profit.

In general, the insurance markets have been stable for over 5 years with the commercial sector seeing reductions in costs on an annual basis. The Personal Auto and Home market has also been fairly stable except in the higher-risk coastal areas such as Florida. After several years of stable and decreasing costs, it is likely that 2010 and 2011 will begin to reflect some changes in the costs and head toward higher rates. This is based on the erosion of revenues from the continued high costs of healthcare and the inability of the industry to generate significant investment income to offset the underwriting losses. The most likely result of these factors will be in the Commercial Insurance sectors. Insurance companies will focus their "best pricing" on risks that reflect the best loss experience and management practices. Those risks that do not have great history will likely see their costs increasing and the availability of broad coverage becoming more limited. As far as Personal Insurance (home and auto), it is likely that the trends in higher rates on property will continue and Auto costs will also begin to trend upward- especially for those customers with negative experience and poor credit profiles.

Another important trend for Commercial customers is that OSHA is under greater pressure to oversee better workplace safety. OSHA has notified 15000 employers in March 2010 that they can expect to be inspected this year. The Department of Labor is now "back in the enforcement business" according to Secretary of Labor Hilda Solis "and small businesses will not escape their attention". All businesses must

your neck and shoulders.

5. Begin breathing deeply concentrating on in and out breaths.

6. Settle your mind by silently repeating a gentle word such as "peace", "love", "kindness".

7. If your mind wanders away, that's okay. Just refocus on your word.

8. When the timer goes off, take a moment to breathe deeply one last time before slowly getting up.

Give it a try for a week and see if you notice a difference.

Scott Radtke
Agent

maintain an OSHA 300 log of on-the job incidents and should also have an up-to-date Safety and Health Program. The failure to maintain workplace records can result in expensive fines. The Schneider Group can assist you in understanding the OSHA 300 log and help direct you to resources to meet the requirements of the Occupational Safety & Health Act. Please contact The Schneider Group's Account Managers or Agents for further assistance.

The Schneider Group "Value Proposition" is our commitment to assist you in controlling your costs while maintaining an insurance program that addresses your serious exposures. Our Account Managers and Agents are committed to sharing with you what we can do to help your business be successful and all that we ask is that you give us a chance to demonstrate it to you. We also hope that if we are successful, that you will share what we do on your behalf with your colleagues and competitors. Help us to spread the word of what our knowledge and expertise can do.

Fred Fruchthendler
Commerical Lines Manager

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