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Insurance Inspections and Your Home

By: Anita Munno, CISR

More and more insurance companies are sending representatives to take a look at the homes they insure. If you own a home, chances are good that at some point your home will have an exterior inspection. But why are inspections necessary? The goal of these inspections is to make sure that the home is properly maintained, and therefore less likely to suffer damage or claims. If there are maintenance issues, they can be brought to the homeowner's attention and corrected. Many times these issues are not obvious or apparent, and bringing them to the homeowner's attention early can help avoid costly repairs later.

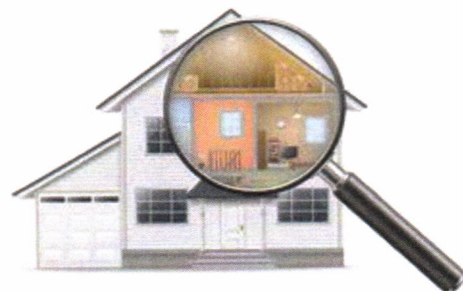
Here's an overview of what inspectors look for when visiting a home:

1. Is the roof in good shape? The roof should lay flush to the house without any sinking or sagging and shouldn't have any evidence of mold or rot. There should be no missing or curling shingles and the soffits and fascia should be free of decay and peeling paint.
2. Are the gutters clean, rust-free and attached securely to the house without any missing pieces? Most importantly, do the gutters drain water into downspouts that lead away from the structure?
3. Are the house surfaces such as siding, wood, brick, decks, patios and trim free of rot, mold, cracks, peeling paint, or vines/vegetation? Is siding and trim firmly attached and not missing any pieces?
4. Are window and door frames intact with joints caulked, painted and free of rot? Make sure there is no broken glass or missing/torn screens.

5. Are trees cut back so that they don't pose a danger to the house? Are shrubs kept trimmed and not in contact with any of the house surfaces?
6. Is the yard free of debris? Are there any uneven or cracked sidewalks or driveways?
7. Are the unattached structures like sheds and fences intact and in good shape, as well, using the same criteria as for the exterior of the house?

In most cases the inspection doesn't require you to be present and may consist only of a few exterior photos of your property. However, if you are available, the representative, who will have proper identification on hand, may ask you a few questions about your home's interior features. After the inspection, the results are forwarded to the agency and, depending on the results, we may contact you to discuss how to address any concerns—if there are any.

DDM understands that your home is a valuable asset, and we are here to help you with any questions or concerns you may have on this topic or any other insurance matter.



Commercial Lines News:

By Stephen J. Deadrick CLU, CIC

A Note to our Contractors

Please check your Workers Compensation policy for a form called NCCI Credit Application. Complete the form and return it to NCCI at the address noted on the form. NCCI will review the information and determine your eligibility for a possible premium credit.

If you have questions concerning the form, please call your Account Manager.

Status of Commercial Auto Premium

For more than a year, we have seen this market deteriorate with some carriers producing double-digit premium increases. An increase in distracted driver claims is now contributing to over 30% of all accidents reported. Higher auto repair costs are another factor.

The addition of new electronic equipment that include sensors and cameras have turned a minor fender bender--that used to cost a few hundred dollars--into claims that now cost thousands of dollars to settle. Rising medical costs, an increase in miles being driven, an increase in the severity of accidents to include a rise in the fatality rate are all contributing to the continued rise in commercial auto rates.

We are working with you on loss control measures that include:

- better driver selection;
- guidelines and consequences written into employment manuals for distractive driving;
- better investigation on the part of employers when accidents do occur;
- enhanced vehicle maintenance programs.

Please let us know how we can help you!

Five Signs of Fraudulent Workers Compensation Claims

- Claims that are reported late -- claims reported more than seven days late tend to be more expensive.
- Monday morning reported claim -- perhaps it happened during the family football game over the weekend.
- Unwitnessed injuries -- most fraudulent claims are unwitnessed.
- Refusing diagnostic procedures -- most claimants will prefer to have chiropractors lay their hands on them instead of an x-ray or MRI that will tell exactly what is wrong.
- Vague description of the incident -- think of this as the smell test.

Ask questions and see if the answers make sense.



**Please report all
Workers Compensation
claims right away. The
longer you wait, the
more it will cost.**

Certificates of Insurance

When requesting a certificate of insurance, please provide the email address for the party requesting the proof of insurance.

WELCOME

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Equifax Data Breach Update

Equifax hackers reportedly accessed more personal information than previously disclosed, but the additional breach may not have put consumers at more risk than they already are, a cybersecurity expert says.

Hackers were able to access “tax identification numbers, email addresses and drivers’ license information beyond the license numbers,” the Wall Street Journal said.

More than 145 million Americans were affected by the hack last summer. The personal information accessed—which included Social Security numbers, driver’s license numbers, and credit card numbers—would allow criminals to steal a consumer’s identity and open fraudulent accounts.

There are several ways you can protect yourself.

A [security freeze](#) placed on your credit file will block most lenders from seeing your credit history. That makes a freeze the single most effective way to protect against fraud.

Like a credit freeze, a [credit lock](#), a service all three major credit bureaus provide, prevents someone from opening a credit account in your name.

Also consider activating a two-factor authentication on existing credit cards, mobile banking and other accounts that offer it.

Source: Consumer Reports

Financial Service News:

By: Jack Rogers

Group Health Insurance and Term Life Insurance

Open Enrollment for individual health insurance is over. Group health insurance is not affected by Open Enrollment for individual health insurance. If your company has at least two employees who work at least 30 hours per week, your company could be eligible to apply for group health insurance.

If your company has group health insurance and you are not getting the service that you deserve from your current broker, please consider using the group health services at DDM Insurance. We can be your broker for your group insurance policy at no extra cost to you. Our Financial Services Department is staffed with a full-time Customer Service representative who will gladly answer and handle all of your service questions and needs. In addition to group health insurance, we offer group life, dental, vision, and disability insurance.

In addition, we can offer you term and permanent life insurance. Term life insurance rates have decreased over the last several years. Please contact us for more information or for a quote. We hope to hear from you soon.



We are proud of our professional staff and invite you to call us.

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Charles Day	x 24
Matt Deadrick, CIC	x 13
Darrell Diehl	x 18

ACCOUNTING AND ADMINISTRATION

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Lenora Rood	x 10



For our fourth consecutive year, DDM Insurance was excited to sponsor the children at Frances Fuchs Early Childhood Center in Beltsville.

Here we are delivering gifts for the children. The school provides programs for special needs pre-K children.

Pictured - DDM staff with School Counselor Alletta Davidson

At Day, Deadrick & Marshall, we value our clients, and we are committed to understanding their needs by counseling them with sound products and personalized insurance and financial solutions.

As a team, we strive to provide exceptional, professional service to our clients, and we are dedicated to offering growth and opportunity for our associates and for our agency.

DAY, DEADRICK & MARSHALL QUARTERLY is published as a service to our readers. Any information contained in this newsletter should not be construed as an insurance contract. We urge you to read your policies carefully to determine your coverages. Please direct questions or comments to:

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