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The Commercial Insurance Beacon

A Publication for the clients and friends of Carpenter, Cammack & Associates, Inc.

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Visit our website for
information on hurricane
preparedness.

Carpenter, Cammack & Associates: Focused on Initiatives For Clients

Carpenter, Cammack & Associates continues to enjoy growth and success built upon a clear focus on providing the best service and insurance products to commercial insurance clients. Today, the agency employs thirty-two insurance professionals in offices located in Charlotte, Fayetteville, Raleigh and Greensboro. The agency provides insurance products and risk management services to hundreds of commercial insurance clients in the Carolinas and beyond. Our clients are from all segments of the economy and range from midsize firms generating \$1,000,000 in income to companies producing more than \$100,000,000 in revenue. The agency writes over \$40 million in premium and has enjoyed a five year annual growth rate of 15 percent.

In the past year, the agency has undertaken a significant initiative to enhance the productivity of the agency and the level of service it can deliver to clients. Director of Operations, Ted Stawinsky, has been leading the agency effort to electronically scan all paper documents and put in place the technology to move the agency towards a paperless environment. Ted states, "by moving to a paperless system, staff can locate documents and information quickly right from their desktops, enabling them to provide service to our clients with much greater speed." All information is stored on secure servers protected by state of the art security measures. At the same time, the agency has hired additional staff in several locations to ensure that the highest levels of service can be delivered while continuing to grow. This investment in technology and people, positions the agency to provide the best possible service into the future.

A continued strength of the agency is the professional relationship it maintains with insurance carriers. Tom Carpenter states, "Our integrity and commitment to doing our jobs the right way has earned the trust and respect of the insurance carriers we represent." As an example, the agency has "preferred agency status" with Hartford, Chubb, Amerisure, and Penn National due to the strong strategic relationships the agency has with those carriers. These relationships directly benefit clients.

Most importantly, at Carpenter, Cammack & Associates, we understand that our business is first and foremost about our clients. To our current clients, we greatly appreciate your business and look forward to serving your insurance and risk management needs in the future. To prospective clients, we encourage you to contact us to learn more about how we can assist your company with the management of risk.

Inside CCA

Employee Spotlight

Beki English, CISR - Becki joined Carpenter, Cammack & Associates in August of 2003 as a Customer Service Representative in our Fayetteville office. She has eight years of combined insurance industry experience and received her Certified Insurance Service Representative designation in 1996.

Beki is a graduate of the University of North Carolina with a B.A. in English. She is a lifetime resident of Fayetteville and comes from a family background of insurance industry professionals. Beki is a valuable asset to our CCA team.

Debbie Rongo - Debbie has been promoted to Account Manager in our Charlotte office. Debbie joined CCA in February of 2003 and has ten years of agency experience. She has done an outstanding job in her position as CSR by effectively handling a heavy workload and always carrying a positive 'can do' attitude. Originally from NY, Debbie and her family have been in Charlotte for five years. We are fortunate to have Debbie on board.

Congratulations to **Arlene Nunn** and **Connie Murray** in our Raleigh office for recently earning specialized industry designations. Arlene completed the (CIC) Certified Insurance Counselor designation and Connie Murray earned her CISR (Certified Insurance Service Representative).

Both Connie and Arlene participated in a series of courses on a wide range of insurance topics. All CIC and CISR candidates must pass comprehensive tests at the end of each class to validate their knowledge. They also attend additional classes each year to keep the designation. Carpenter, Cammack believes ongoing professional education enables the agency to deliver greater expertise to the direct benefit of clients.

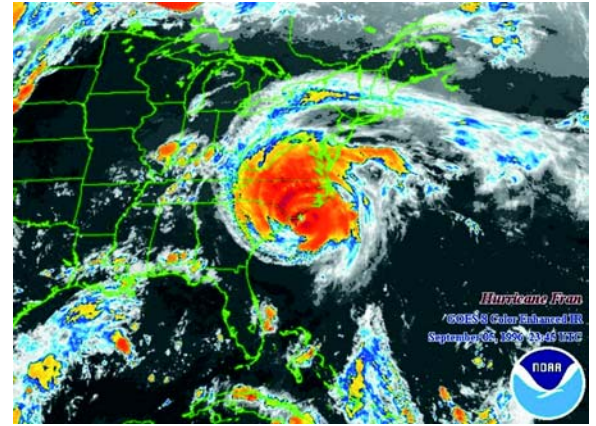
Thirteen Named Storms in 2004: Is Your Business Prepared For A Hurricane?

The 2004 hurricane season is here. The National Hurricane Center in Florida encourages individuals and businesses to be aware of the hazards hurricanes can present and to make preparations in advance in the event a hurricane makes landfall in your area to mitigate property damage and loss of life.

Though the long-range prediction of the number and severity of hurricanes is an emerging science, Professor William Gray of the Department of Atmospheric Science, Colorado State University, is recognized as the pre-eminent long range forecaster of hurricanes in the nation. This year Professor Gray predicts that 2004 will bring above average hurricane strike probabilities for the Atlantic coastline with thirteen named storms developing with seven of the storms turning into hurricanes. The probability is 68% that at least one Category 3, 4 or 5 hurricane will strike the East Coast in 2004.

Since many of the clients we serve are located in the Carolinas and other states potentially impacted by hurricanes, we are providing you with resources to help you prepare your business for a hurricane or other disaster and a quick checklist to use if a hurricane does make landfall. Remember, with major hurricanes, damage can occur far inland from winds, tornadoes associated with the hurricane and flooding. So, depending on the severity of the hurricane, it is also important for businesses inland to prepare.

There are three key elements of any sound emergency plan. They include, emer-



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gency preparedness, emergency response and recovery. One of the most important steps is to make an honest assessment of your vulnerabilities

relative to your facilities and operations. Those vulnerabilities can then be prioritized to develop ways to

mitigate the potential for loss. A plan should then be developed as a road map for preparation.

An emergency team should be set up and charged with the preparation of the plan. The same team should be responsible for the execution of the plan in the event it has to be implemented due to a hurricane or other disaster. It is also prudent to put the plan through its paces in a simulation. The simulation can identify plan shortcomings and the experience gained during the exercise is invaluable.

As a reference, we are providing a hurricane preparedness and emergency management guide developed by the loss control staff of Chubb Insurance Company. The guide can be found at website at www.ccainsurance.com in the news and updates section. We encourage you to download the guide to use as a resource.

Workers' Compensation Safety Tools Improve Workplace Health and Safety

One of the keys to a strong workplace healthy and safety program is education of management staff and employees to increase levels of awareness about specific areas of concern. Through education, employees can also be provided with tools to create a safer work environment. From raising the general level of awareness, to providing model procedures and best practices, loss control education is a powerful way to create a safer and better place to work.

From a pure corporate responsibility and ethical perspective, employers should take active steps to create the safest possible work environment for employees. From an economic perspective, a safe workplace contributes to better morale, enhanced productivity, fewer lost work days and reduced workers' compensation costs. The net result is better performance for your company.

There is also the issue of enforcement. Both state and federal agencies conduct inspections and investigations to stem the tide of workplace injuries. Did you know that last year OSHA issued over 83,562 violation citations? Even more importantly, OSHA levied over \$82,380,363 in penalties against companies last year. Industry segments that received the most violations include construction and manufacturing.

The reasons to provide your employees with the best possible workplace safety education is compelling. Carpenter, Cammack & Associate's loss control division can provide employers with a wealth of information and resources to conduct productive workplace safety meetings and ongoing communication problems. Please take a moment to review the sample list of ready-to-go "Tool Box Safety Talks".

Carpenter Cammack & Associates

Tool Box Safety Talks

- ABC's of CPR
- Asbestos Safety
- Bloodborne Pathogens
- Chemical Spills and Leaks
- Compressed Gases
- Construction Template
- Defensive Driving
- Drinking On and Off The Job
- First Aid for Chemical Burns
- Forklift Safety
- Heat Stress
- Lifting Heavy Objects
- OSHA's HazCom
- Poison Emergencies
- Preventing Forklift Accidents
- Puncture Woods
- Respirator Fit
- Stress
- Safe Way to Load Forklifts
- Winter Weather



If your company does not already have an active workplace safety education and communication program, we encourage you to develop and implement such a program. The time and effort invested can yield real and significant results in the form of reduced costs and greater productivity.

If you would like assistance and guidance in developing a program, please contact our loss control specialist, Scott Parrish, at 336-644-2052 or by e-mail at sparrish@ccainsurance.com. Scott has a wealth of knowledge and experience you can draw upon to develop a highly effective program.

To secure one of the Tool Box Safety talks available in Microsoft Publisher format, please contact Dana Loggins. Dana can be reached at 336-644-2051 or dloggins@ccainsurance.com. The Tool Box Safety talks are available at no cost to Carpenter, Cammack & Associate clients and are a great first step in getting your workplace safety communication program on the move. We look forward to your call!

Remember The Brave
Men And Women Of
Our Armed Forces
Serving Our Nation
Here At Home And
In Distant Lands



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