

Delaney Reassurance



DELANEY
Insurance Agency, Inc.



MAKE SAFE HAPPENSM

Volume 2, Issue 1

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Ashley Ingram Invited to Washington D. C. for SoCal businesses..... again!

For more than 25 years, the National Association of Health Underwriters (NAHU) members have been meeting in Washington, D.C. to stand together and make our voices heard.

I have been invited back to represent the Inland Empire Chapter of Health Underwriters (EAHU) as their elected Legislative Chairperson, and I will have the opportunity to join hundreds of my colleagues from around the country to lobby for health reform changes of importance to you and your employees on Capitol Hill. I will also get to hear exciting speakers representing Congress, the Administration and Health Reform stakeholders, as well as network with other agents and see our Health Underwriters Political Action Committee at work.

As 2016 is a presidential election year, now is the perfect time to go to Washington, D.C. and stand up as a force for change. During this year's Capitol Conference, we would like

to present Congress with specific feedback from the employer group clients representing their district/state. To do that, we are encouraging you to let us know:

1. What are the top 3 changes you would like to see which would help improve the Affordable Care Act (ACA)?
2. Where do you see your company in the next 3-5 years with regard to the employee benefit offerings?
3. How have the following impacted your benefits programs:
 - A. Increase in admin of the plant(s)
 - B. Increase in costs to your employees
 - C. Complexity— understanding the rules and their applicability
 - D. Increase in cost to you, the employer
 - E. Required plan changes.

I'm looking forward to collecting data from our clients regarding plan offerings, deductibles and how much they have increased in recent years, reporting requirements and other topics. I will use the summary information collected from your feedback to present to members of Congress during our Capitol Conference visits and share any comments provided.

NOTE: Your responses will be anonymous. Only summary information and select comments will be provided to Congressmen.

I greatly appreciate everyone's participation in this project and will share with you the March issue of our newsletter which will highlight the 2016 Capital Conference subjects.



Ashley Ingram
Group Benefits V.P.

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"Whether you think you can or think you cannot, you are right!"

Henry Ford

Top 10 Ways to Prevent a Rear End Accident



One of the most devastating collisions can be a simple hit from behind.

The resulting whiplash injury can leave a victim in pain and suffering for life. There could be very little damage to the vehicles, but the unnatural motion of your head being forced backward and then snapping forward can do severe damage to the muscles of the neck and back, and even the spinal cord.

Here are 10 ways to help prevent being rear-ended in traffic:

1. Look farther up the road to spot traffic stopping long before the vehicle in front of you slams on its brakes. This will give you the time to brake sooner and gentler, which will force the vehicles behind you to brake sooner, minimizing drivers behind you panic-braking and possibly plowing into you.

2. Check your mirrors more often. Drivers should be checking their mirrors every five to eight seconds and then again when slowing or stopping. When coming to a stop at a traffic light or stop sign, al-

ways look in the rearview mirror to be sure vehicles behind you are also stopping. When traffic begins to slow or stop on the highway, always check your mirrors to be sure traffic is stopping behind you. You can never tell whether the driver on your rear bumper (or tire, if you're a rider) is texting just as the vehicles in front of you are stopping.

3. Stay focused on your driving. There may not have been any vehicles behind you when you initially stopped, but they could be rushing up behind you as you sit and wait. It is not inconceivable that one of those drivers has been distracted by a cellphone. This has happened to me. Because I had left myself an escape route, I avoided being hit by that preoccupied driver.

4. As you slow to a stop, identify an escape route. Think of the shoulder, sidewalk, curb lane, left turn lane or any other safe route where you can get out of the way of a charging vehicle.

5. Never rush up to a stop sign or red light. Always slow gradually and this will force the vehicle behind you to also

slow more gradually. If you rush up to a red light and then brake hard, the driver behind you may not react too swiftly. The advantage is the light may change to green before you get to it and you may not have to brake at all. This has the secondary benefit of saving you fuel and brake wear.

6. When you stop, leave two or three vehicle lengths between you and the vehicle in front of you. If you pull up tight behind the vehicle in front, you have locked yourself into a potential danger zone, eliminating any options of escape. Giving yourself room will give that onrushing vehicle a little more braking space.

7. While stopped, visualize what you can do should the vehicle behind you not show signs of stopping in time. Go over in your mind that you need to get off the brake and steer where you want to go. Most drivers will simply push on their brake harder when being struck from behind in an instinctual reaction to a crash. It is unfortunately the wrong re-

CHANGE YOUR
THOUGHTS AND
YOU CHANGE YOUR
WORLD.

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10 Ways Continued.....

response. Be prepared to accelerate and steer to where you want to go.

8. Check your brake lights frequently. A simple 25-cent fuse can blow and leave your car without any brake lights. Drivers rely on that signal to warn them you are stopping. Any burned out bulb should be replaced promptly. You can use the

reflection in a store front window to check your own brake lights.

9. Leave more space between you and the vehicle in front. Following too closely not only increases your chance of hitting the vehicle in front but also guarantees you will be braking harder when that vehicle's brakes are applied. This will cause the trailing vehicle to also brake rapidly, increasing the

chance of a collision.

10. If drivers follow too closely, do not brake hard in order to scare them off. This can easily end up resulting in a rear-end collision. Simply slow gradually at the next available passing zone and they will eventually pass you. If they still insist on following too closely, then pull into a service station or any other safe location and let them go by.

Delaney Insurance Offers More than Insurance

Bet you didn't know that Delaney Insurance offers more than just insurance!

That's right. What makes Delaney Insurance so much better and uniquely different from other insurance houses, is their ability to bring extra value added services into play.

What do we mean? Well, some examples are:

1. If you have employees where you provide medical coverage, did you know you need ERISA coverage to avoid fines from the Dept. of Labor?
2. If you have many employee claims of any sort, we can provide a service which has been proven to reduce your claims and control expenses.

3. Do you need legal help with any HR issues? We can provide that for you.

These are three very important and typical situations in which Delaney Insurance can and will help you and your business. Just give us a call, ask for Glenn Saltner, Risk Analyst Director or email us at;

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Joint Liability Rules Issued by U.S. Labor Dept.

More U.S. companies could be classified as 'joint employers' of workers employed by a staffing agency or contractor and held liable for labor violations tied to those staff, the U.S. Labor Department stated in guidance published Wednesday.

Joint employment has emerged as a major issue in franchising, contracting, temporary staffing

and other arrangements in which companies use workers but do not directly employ them.

"As the workplace continues to fissure, and as employment relationships continue to become more tenuous and murky, we will continue to identify where joint employment applies and to hold all employers responsible," stated David Weil, administrator

of the Labor Departments Wage and Hour Division.

Wednesday's guidance, while non binding, could play a significant role in class action litigation for unpaid overtime and other labor violations by emboldening plaintiffs lawyers to bring new lawsuits, said Allan Bloom, an attorney with Proskauer Rose.

This issue of the Delaney Insurance Newsletter is dedicated to and in memory of:

Samantha Maxine Ortega

Here at Delaney Insurance Agency, Inc., when we hire people into our company, they become like family as most of our employees have been here a very long time. This was no excep-



tion when “Samantha Maxine Ortega” was hired. “Sam”, as she asked us to call her, fit right into the company as if she had been here for years.

She was our youngest and newest member who brought sunshine, laughter, efficiency and energy to this office. She impacted EVERYONE, at this office as I am sure, she affected everyone who knew her.

She loved music and doing things. This writer personally had many conversations with her concerning one of her music loves...the Beatles. We discussed many times, her favorite Beatle, John, and which songs she really liked. Her face would light up whenever she talked about things she cared for and she was never at a loss for what to say. She had a great way of making everyone feel comfortable in speaking with her.

She was caring and very aware of others as she always asked how everyone was and was sure to say good morning and goodbye to everyone who was here when she arrived or left for school, where she was an excellent student. She truly was a radiant beam of sunshine for all of us.

Our hearts are suffering from this sudden and tragic loss, but it compares nothing to the 'real' loss her

family feels. Each and every one



of us sends our deepest condolences to her family. We also know that there is nothing we can do to assuage the anguish her family is experiencing.

But, what we can do is remember Sam and how close we all felt to her in such a short time. We will never forget all the fine attributes she brought with her to this company. We can all certainly say Sam brought her own special rays of sunshine to each of us., helping to make our days a little bit better. She is sorely missed.

