



QUARTERLY NEWSLETTER

2024 - VOLUME 1

WHY YOU SHOULD NOT LET YOUR AUTO INSURANCE CANCEL FOR NON-PAYMENT

If you fail to pay your car insurance premium, you run the risk of having your policy canceled. The good news is that your insurer must notify you before canceling your policy. This notice will include the outstanding balance due, along with any late fees that may apply, and the date by which payment must be received to avoid cancellation.

If the insurer doesn't receive your payment by the cancellation date and cancels your policy, you may not be able to have it reinstated.

Many carriers now are not reinstating policies once they have been cancelled for non-payment, no matter what the reason is.

If your auto insurance policy has been canceled, it may be more difficult to purchase a new policy. Having a lapse in coverage may cause some carriers to view you as a high-risk driver, meaning you're more likely to miss payments, have claims, or receive violations. As a result, you may be ineligible for coverage with certain insurance companies or may be charged higher rates.

Insurance designed to cover high-risk drivers is sometimes referred to as nonstandard auto insurance. Those who have a lapse in coverage or who have a poor driving record due to accidents, DUIs, or other reasons may have to seek coverage under such a policy.

Typically, the rates one pays for nonstandard auto insurance are higher than the cost of standard coverage.



Penalties for driving without insurance vary by state but can include the following:

- Suspension or revocation of your driver's license and/or registration
- Confiscation of your license plate
- Points added to your driving record
- Impoundment of your vehicle
- Tickets, fines, or administrative fees
- Imprisonment

If your insurer agrees to reinstate your car insurance policy after it's been canceled, you will need to pay any outstanding premiums and other fees. You may also need to sign a no-loss statement. This document attests that you did not experience any loss that would result in a claim during the period your policy was not in effect.

If your company won't reinstate your auto policy, you'll need to purchase a new one so you can get back on the road. You may have to look at companies that insure high-risk drivers as some insurers will not offer coverage to you with a lapse on your record.

AMANDA VOIT RECEIVES SHRM DESIGNATION



Congratulations to Amanda Voit, Group Benefits Team Leader, for becoming a SHRM Certified Professional in HR. SHRM (Society for Human Resource Management) is the only HR certification offered by the world's largest HR membership organization and measures the ability to apply HR principles.

SHRM certification demonstrates a comprehensive understanding of HR principles, practices, and regulations, ensuring that the individual possesses the necessary knowledge to navigate complex HR issues effectively.

Amanda is equipped with up-to-date expertise on industry trends and best practices, enabling them to share strategic HR initiatives that drive organizational success.

Our Group Benefits department has been expanding under Amanda's leadership, with offerings of Employee Benefits, HR Services and Retirement Programs.

EFM&A EMPLOYEE BENEFITS PROGRAMS

The importance of having a well-rounded employee benefits package goes hand-in-hand with the need for having a strong Human Resources department to oversee the programs. Emerling, Floss, Murphy & Associates can work with your HR staff or provide HR support with our SHRM Certified Professional staff.

Employees are usually a business's biggest asset. Conversely, those same employees are also the biggest risk. Our team at EFM&A can help you navigate it all. Our services include:

HR SERVICES



- HR Assessment and Compliance needs.
- Employee Handbooks, including policy changes as they happen.
- Compliance and Safety Courses.
- Management of deadlines, data and reporting.
- Up-to-date policies and compliance requirements.

EMPLOYEE BENEFITS



- Acting intermediary between insurance carriers and your organization.
- Enrollment communication between HR and Employees
- Custom benefits programs, including adjustments for industry types and employee needs.
- Support and resource for employees.

RETIREMENT PROGRAMS



- Incorporation of 401k or other retirement programs for your employees.
- Customized programs based on investment goals and financial needs.
- Health Insurance options include medicare enrollment education and assistance for eligible employees.

FIX A LEAK WEEK: MARCH 18TH - 24TH



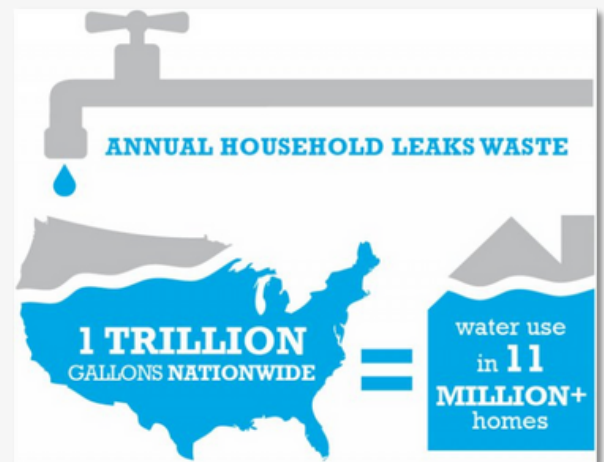
The United States Environmental Protection Agency has announced that March 18th - March 24th is "Fix a Leak Week." As your Insurance Agency, we find this a good time to remind you that finding and fixing those leaks not only helps the environment - but also can help you financially and help prevent serious damage to your home or business.

The average household's leaks can account for nearly 10,000 gallons of water wasted every year and ten percent of homes have leaks that waste 90 gallons or more per day. Common types of leaks found in the home are worn toilet flappers, dripping faucets, and other leaking valves. These types of leaks are often easy to fix, requiring only a few tools and hardware that can pay for themselves in water savings. Fixing easily corrected household water leaks can save homeowners about 10 percent on their water bills.

To check for leaks in your home, you first need to determine whether you're wasting water and then identify the source of the leak.

HERE ARE SOME TIPS FOR FINDING LEAKS:

- Take a look at your water usage during a colder month, such as January or February. If a family of four exceeds 12,000 gallons per month, there are serious leaks.
- Check your water meter before and after a two-hour period when no water is being used. If the meter changes at all, you probably have a leak.
- Identify toilet leaks by placing a drop of food coloring in the toilet tank. If any color shows up in the bowl after 10 minutes, you have a leak. (Be sure to flush immediately after the experiment to avoid staining the tank.)
- Examine faucet gaskets and pipe fittings for any water on the outside of the pipe to check for surface leaks.



LEAKS CAN RUN, BUT THEY CAN'T HIDE!

Any and all things that connect to water could have the potential to leak. Use the following as a check list to check for leaks:

FAUCETS



SHOWERHEADS



PIPES



TOILETS



APPLIANCES



BATHTUBS



OUTDOOR SPIGOTS



SWIMMING POOLS



EFM&A NAMED BEST PLACES TO WORK



Emerling Floss Murphy & Associates has been named one of the Best Places to Work in Western New York by Buffalo Business First. This is our 4th consecutive year receiving this honor, and also the highest ranking we have received in company history.

This is an honor we take seriously at EFM&A, because we believe that providing a positive work culture attracting strong talent from the industry while maintaining strong customer service will directly impact the client experience.

Here's how it works:

- Employees are asked to complete the employee engagement survey, which was developed in 2003 by Quantum Workplace, leaders in the field of employee engagement.
- The survey measures six key engagement categories: communication, employee needs, manager effectiveness, personal engagement, team dynamic, and trust in leadership.
- Companies are ranked according to their overall score.
- The total number of survey responses is factored into the overall score. Winners are chosen 100% based on the results of the survey. That means only the employees determine the score.

REFER A FRIEND - WIN A \$50 GIFT CARD



We work hard every day to earn your trust. When you share our name with your family & friends, it means a lot to us.

You will receive a \$5 Tim Horton's gift card for every referral. Additionally, for every referral you send, you will be entered into our quarterly drawing valued at \$50!

Congratulations to our 4th quarter referral winner, Nancy Schenk for winning a \$50 Visa gift card!



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