

# INSURE BITS

## JANUARY 2018 NEWSLETTER

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- January 31<sup>st</sup> is the deadline for Private Employers to enroll in the Group Retrospective Rating program. If you haven't received an evaluation contact us today for your no-cost, no obligation evaluation!
- Ohio Department of Job and Family Services (ODJFS) allows commonly owned businesses to apply for a common/joint tax rate for 2018 to reduce their unemployment tax liability. This strategy can significantly reduce unemployment costs.
- BWC Public Employer rates are going down an average of 6.1% beginning January 1<sup>st</sup>.
- In light of recent events, companies should begin taking a look at their sexual harassment policies. Keep in mind, however, that a sexual harassment policy is only as good as the managers who apply them. For a policy to be effective, there must be consequences that are communicated not only to the person who complained but to the entire workplace.
- Take 15 minutes to make a video of your home and possessions. Once you have the video, upload it to the cloud. This will assist you in being able to create an accurate inventory of your belongings should disaster strike. Making this a practice once a year is an excellent idea so that you have an up-to-date inventory.
- 11 Quick Ways to Save on Car Insurance:
  1. Get multiple quotes
  2. Consider the car you drive
  3. Adjust your deductible
  4. Combine policies
  5. Guard your credit
  6. Claim your discounts
  7. Pay by the mile
  8. Reduce your coverage
  9. Compare prices annually
  10. Pay semi-annually
  11. Drive safely

**CALL US FOR ALL YOUR  
INSURANCE NEEDS! AND BE  
SURE TO CALL JESSICA, OUR  
CSR, AT  
330-856-6270 WHEN MAKING  
CHANGES TO YOUR  
POLICIES!**

If you would like to have a policy review or risk assessment done, contact our office, or schedule an appointment online at [www.carrinsurance.biz](http://www.carrinsurance.biz).

- 5 Essential Tips for Buying Life Insurance
  1. Take advantage of the "free look" period
  2. Compare apples to apples
  3. Understand that life insurance is designed for protection
  4. Enhance your coverage with policy riders
  5. Buy from a reputable life insurance company

Call us today for a life insurance quote!

- **Definition of insurance** is a contract, represented by a policy, in which an individual or entity receives financial protection or reimbursement against losses from an **insurance** company. The insurance company pools clients' risks to make payments more affordable for the **insured**. **It works both the same way for your homeowner's and auto insurance and the same way for workers' comp coverage.**
- **Another Insurance definition:** the act, system, or business of insuring property, life, one's person, etc., against loss or harm arising in specified contingencies, as fire, accident, death, disablement, or the like, in consideration of a payment proportionate to the risk involved.