

THE ADVISOR

The official newsletter for Deland, Gibson customers and friends

Volume 1, Issue 1

FOR OVER 100 YEARS OUR FOCUS HAS BEEN ON PEOPLE

When Charlie Gibson left the U.S. Navy in 1972, he joined his father's insurance agency, Deland, Gibson Insurance, a business that had been in his family since 1900. Charlie's great uncle, Charles E. Deland, had started the business, and was joined by Charlie's father, George W. Gibson, in 1935. At the time when Charlie came to work as an agent and producer, the agency had 12 employees and wrote an estimated \$2.5 million in insurance premiums.



Deland, Gibson provides insurance coverage for Old Boston City Hall, one of our area's historic landmarks.

Today, as one of the top 15 independent insurance agencies in Massachusetts, Deland, Gibson Insurance Associates, Inc. employs 43 agents, customer service representatives and support staff and writes over \$35 million in premiums.

As president for 25 years, Charlie Gibson has overseen the agency's tremendous growth. He attributes the company's success to people: both customers and employees. The agency was founded to provide insurance services to family and friends. And today, rather than specialize



Deland, Gibson's corporate headquarters is located at 36 Washington Street, Wellesley, MA.

in certain industries or coverage, Charlie proudly explains that the agency is a "generalist."

"Our agents write insurance that they know. Sure, over the years we've gained experience insuring particular industries like broadcasting and transportation, but our agents are free to write any type of business or personal insurance," Charlie explains. "Our business has been built on relationships."

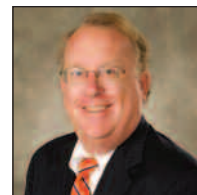
"Our business has been built on relationships."

-Charles Gibson, President

Relationships have been the cornerstone for Deland, Gibson's success, particularly with its employees. Employees average over 15 years of experience and combined have over 1,157 insurance years of expertise. With all that insurance experience, one might think the office

LETTER FROM THE PRESIDENT

Dear Valued Customer,



Welcome to the first edition of our new Deland, Gibson newsletter. From our customers to our dedicated staff, people have always been the driving force of our agency. That is why we want you to get to know more about the people that make Deland, Gibson what it is.

In this edition, we want you to get to know more about our agency's history and also provide an employee contact list.

Articles you will find in our newsletters are designed to inform you about pertinent insurance information such as flood insurance and Uninsured Motorist coverage. In addition, based on our personal experience in surviving a fire within our own business, we provide what we feel is invaluable advice for developing a disaster plan.

We want this newsletter to be as responsive to our customers' needs as possible. So, if you have a particular insurance question, you can always give us a call. If we publish your question, we'll provide you with a \$100 gift certificate to an area restaurant. Please do not hesitate to give me or your agent a call.

Sincerely,

Charles W. Gibson, President

WHAT WOULD YOUR BUSINESS DO IN A FIRE?

It is estimated that 90% of companies that do not resume operations within five days are out of business within the year.

Imagine you receive a call at 3:30 am that your office building is on fire? Not only is this your place of business, but you are an insurance agency whose job it is to advise your clients, both home and business owners, on what to do in case of a fire. This is exactly what happened to Deland, Gibson on February 13, 2006. The fire that caused such extensive heat and smoke damage forced Deland, Gibson to relocate to a temporary location. Based on Deland, Gibson's advice to their clients, a disaster plan had been in place for several years. Therefore, it was implemented when notified of the fire.

Based on first-hand accounts from Deland, Gibson's management and staff, the following recommendations are offered to business owners to develop a disaster plan:

1. Develop a relocation plan.

Fortunately for Deland, Gibson, the building management company had space in the same office complex, so the hardship of attempting to find suitable office space for 43 employees was minimized. But, where would your office relocate? It is essential to consider a contingency plan for temporary office space in the event of a forced relocation.

2. Prepare for the unexpected.

The phone company estimated that it would take up to six weeks to restore full phone service. This would have proven devastating to a business that relies heavily on their phone service. Within 24 hours Network Administrator, Hong Wo, had secured online phone service and two days later had eight phone lines and two fax lines. Hong used a little imagination and some fancy negotiating to convince the carriers to restore our service within two weeks.



“Take it from us. We’ve been through it.”

- Michael Sabbagh, Jr., Senior Vice President and Commercial Lines Manager

3. Compile a Computer Hardware and Software Inventory.

It is important to maintain a current computer hardware and software inventory. In the event of a disaster, a business needs to prioritize which vital systems need to be up and running first to restore business services.

4. Collect Contact Information.

Collect ahead of time phone numbers and emergency contacts for your property owner, computer systems administrator and your insurance agent.

5. Establish A Communications Plan.

As soon as Charlie Gibson received word of the fire, he triggered the agency's communications chain. Within one hour all 43 employees knew of the fire and began to make plans. Make sure you have a complete and updated phone list for your staff. It is also essential

to be able to communicate with your customers. Take advantage of the Internet and cell phones to contact customers during a disaster.

6. Make sure your business is properly insured.

Fortunately for Deland, Gibson, the agency had the proper level of coverage. It is not only important to secure the highest coverage limits, but also coverages such as business interruption and excess limits. Have you properly assessed what it would cost to replace all the equipment and furnishings in your office? Have you informed your agent of recent technology upgrades or building renovations? Have you factored in the possibility of storage and moving costs? All of these issues need to be taken into consideration when evaluating whether your business has the proper level of coverage to survive a disaster.

HISTORY

from page 1

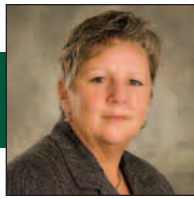
is a bit stuffy. On the contrary, one only has to stop by the office to witness first hand the collegial and friendly atmosphere. The office bonds together to raise money for charities, and when a fellow “family member” experiences a personal tragedy the office rallies to their fellow employee’s aid.

When it came time to celebrate the 100th year anniversary of the agency, Executive Vice President Karen Cora, organized a cruise to the Bahamas for all employees. Karen, who has been with Deland, Gibson since 1988, explained the staff’s enthusiasm when 40 employees embarked on a 4-day cruise. It’s management’s commitment to its employees and customers that has made Deland, Gibson the company it is today. Senior Vice President Debra E. Boudreau, who manages the personal lines department and has been with the agency since 1979, agrees that the secret of Deland, Gibson’s success has been hiring good people.



The Deland, Gibson team poses for a group photo while enjoying a 4-day cruise to the Bahamas.

Insurance veteran Michael J. Sabbagh, Jr., Senior Vice President and Commercial Lines Manager, explained that the employees’ commitment to the agency helped pulled them all through the company’s darkest hour, the February fire that forced them to relocate the office. “Everyone went beyond the call of duty, and I have to believe it all came from the strong bonds we have.”



ASK THE AGENT

DEBRA BOUDREAU

Senior Vice President and Personal Lines Manager

- Q.** In Massachusetts, auto insurance is mandatory, so why should I carry Uninsured Motorist coverage?
- A.** Uninsured and Underinsured Motorists' coverage pays your liability claim in the event an at-fault driver doesn't have any insurance or doesn't have enough to pay your liability claim. Across the United States, if you're in an auto accident, there is a 1 in 7 chance that the at-fault driver is uninsured. Nationally, 14.6 percent of drivers are uninsured. Massachusetts has one of the lowest percentages of uninsured drivers at six percent, according to a national survey.

Debra Boudreau is a Senior Vice President and Personal Lines Manager at Deland, Gibson Insurance Associates.

If you have a question for Debra, email her at dboudreau@delandgibsonins.com.

If we select your question for print in our next newsletter, we will send you a \$100 gift certificate to a local restaurant.



FLOOD INSURANCE FOR YOUR HOME AND BUSINESS



Important Coverage Even If You're Not In A Flood Zone

More than 90% of all declared disasters within the United States are flood related. However, Federal Disaster Declarations are issued in less than 50 percent of flooding incidents, and loans issued by the federal government must be repaid with principal plus interest. National Flood Insurance Program (NFIP) policies offered by Deland, Gibson help pay for flood damage whether or not there is a Federal Disaster Declaration.

The standard homeowner and business policies cover water damage that originates from inside the home such as a broken pipe or from a hole in the roof. Unlike other policies, flood insurance does not go into effect when purchased but includes a 30-day waiting period. However, in the instance when flood insurance is purchased at a mortgage closing it is made effective immediately. Flood insurance normally comes with a deductible, and premiums depend on the location and elevation of your house or building. To see if your property is susceptible to flooding, we suggest you visit: www.floodsmart.com.





DELAND, GIBSON EARNS FIVE STAR AWARD OF DISTINCTION

Deland, Gibson earned the Five Star Award of Distinction from the Massachusetts Association of Independent Agents in November, 2000. Out of more than 2,000 Massachusetts insurance agencies, Deland, Gibson was one of the first six agencies to achieve this recognition. This award distinguishes insurance agencies that demonstrate superior knowledge, service and value. To achieve this special designation, an agency must excel in customer focus, management leadership excellence, human resources excellence, process excellence, and product and service excellence. Deland, Gibson was re-certified for this designation on November 6, 2003.

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WHY ARE WE IN JEANS?

If you come into our office on Fridays and see our employees in jeans, we're not just dressing-down, but also working for charity. Employees who choose to wear jeans on Fridays make a \$5 donation, and every quarter Deland, Gibson will match the collective donation, giving thousands to the charity of our employees' choice.

Letter from Charles W. Gibson • History of Deland, Gibson Insurance Associates • What to do if Your Business has a Fire •
Ask the Agent • Flood Insurance • Deland, Gibson Insurance Associates Earns the Five Star Award of Distinction •
Quarterly Contributions • Employee Contact List

IN THIS ISSUE

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DELAND GIBSON

INSURANCE ASSOCIATES, INC.

Deland, Gibson's staff is dedicated to professional and courteous service. With 115 years of combined insurance experience, our 43 employees are committed to providing continued competitive products for your personal and business insurance.

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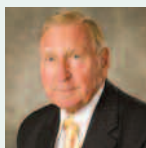
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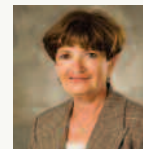
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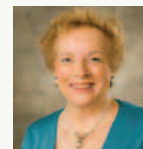
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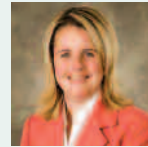
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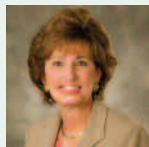
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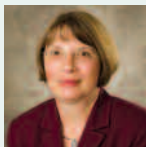
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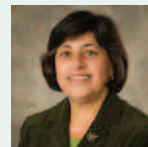
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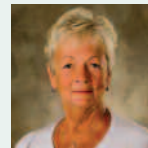
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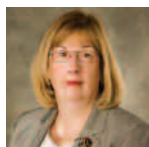
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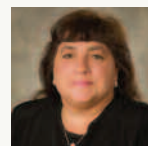
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