

**JUNE 2019, ISSUE 7**

# PRIVATE CLIENT JOURNAL

**The Official Newsletter of Willis Personal Lines, LLC**

## in this issue

### **Why Willis Towers Watson Private Client**

Page 2

### **Evolving Risks & Higher Expectations of the Most Successful**

Page 3-4

### **Tornado Preparedness and Safety**

Pages 5-8

### **Hurricane Preparedness for you and Your Family**

Page 9-13

### **Community Involvement**

Page 14

### **Note from Practice Leader**

Page 15

## PRIVATE CLIENT

Life is full of uncertainty. With uncertainty come accidents, incidents and situations that cause injury, damage to property, and in some cases, financial ruin. Our professionals provide the best risk management and insurance solutions available in the marketplace. Our passionate associates have the expertise and knowledge to do this at the highest level. We empower them to advise clients to make decisions that are best for their unique situations.

## BOUTIQUE RISK MANAGEMENT SERVICES

The best designed and implemented insurance program will fail to satisfy your expectations if the program is not professionally managed on an ongoing basis. Your Willis Towers Watson Private Risk Advisor will:

- Be aware of and regularly discuss with you your changing needs and exposures as your assets grow and your life situation changes.
- Communicate with you regarding market changes, carrier viability and available capacity.

Willis Towers Watson Private Client can be a partner in helping to secure your future – a steady, constant support in time of both turmoil and tranquility.

# Why Choose Willis Towers Watson?

by Caitlin S. Murnane, CPRIA  
Family Office Risk Advisor

At Willis Towers Watson Private Client, we understand your risk management needs and have the resources, expertise, and creativity to respond to those needs.

We utilize teams of in-house experts, rather than relying solely on our insurance carriers, to ensure that we are providing our clients with information and recommendations that are in their best interests (and not the best interest of an insurance company!). True client advocacy is our number one priority.

When clients have a passion for the skies – whether as pilots or as passengers – we involve the experts in our Aerospace Division who specialize in private aviation. Their familiarity with the market options available and the questions that must be asked make them an invaluable resource for us and for our clients. Many factors go into the placement of insurance for private aviation risks – the size and value of the aircraft, the pilot's hours of experience, the number of passengers carried, employment of crew, as well as the intentions behind the use of the aircraft and the types of flights it will make. Having access to these subject matter experts ensures that not only is the risk fully understood, but that our client is fully protected.

Not every broker or carrier is equipped to properly insure a client's home and airplane. Our carrier relationships and in-house resources like the Aerospace team are one of the many things that set Willis Towers Watson apart.



# Market Trends and 2019 Opportunities

## Evolving Risks & Higher Expectations of the Most Successful

### Category

### Trend

 **CAT Events & Major Storms<sup>1</sup>**

In the last 17 years, the frequency of U.S. Weather Events has **doubled**  
 Significant increases in all categories including winter storms, hail, flooding, CAT, and wildfires

 **Water & Fire<sup>2</sup>**

Water losses paid from 2015-2017 almost **doubled** from 2012-2015  
 Frequency of water losses +8% in 12 months. #1 problem = plumbing failures  
 Severity (cost) per claim for water and fire losses are +9% in 12 months

 **Repairs & Labor<sup>3</sup>**  
 **Technology Costs**  
 **Temporary Living**  
 **Emerging Risks**

In 12 months, costs are up as much as **7%**; demand outpacing supply of skilled labor

Replacement values of high-end technology have increased **>100%** in several cases

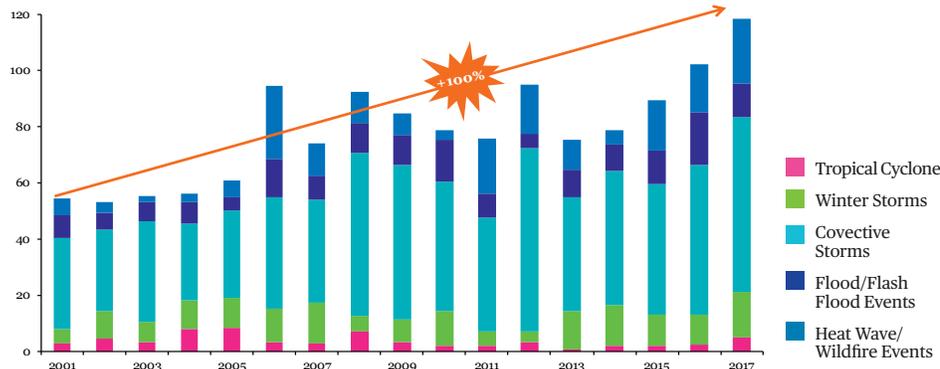
New client expectations for accommodations and additional remediation increasing lengths of stay, driving up temporary living costs

Employment liability, social movements, cyber criminals expose new risks that many clients don't have top of mind

1. MunichRe NatCatSERVICE, April 2018; 2. ISO Fast track YE June 2017 Results; 3. US Bureau of Labor & Statistics, manufacturer websites and Verisk, 2Q18

## Number of Storm, Fire, Flood, and Other Events Reaching New Highs

### Event Occurrence Frequency by Year Count of Major Events - United States

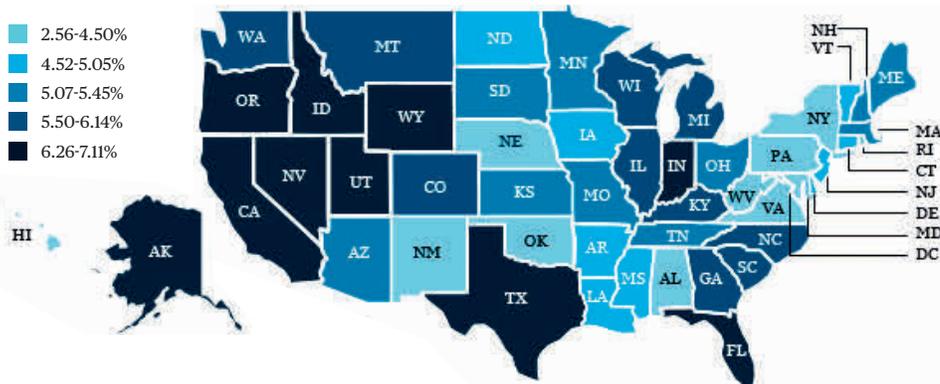


MunichRe NatCatSERVICE, April 2018

In the last 17 years, the total number of natural events has **doubled**  
 Trends suggest **continued growth** should be expected

## Reconstruction Costs up Sharply in Most States

### 12-Month Trend: Reconstruction Cost Increases by State



Changes in reconstruction costs by state  
 States are grouped in quintiles; each range/color in the legend includes 20 percent of the total number of states  
 \*All rates, percentages, increases, decreases, etc., are calculated as percentage change from beginning of April 2017 to April 2018, unless otherwise noted  
 Verisk, 2Q18

## Evolving Risks & Higher Expectations of the Most Successful

### Key Facts on Water Damage

Plumbing supply system failures are #1 source of residential water losses

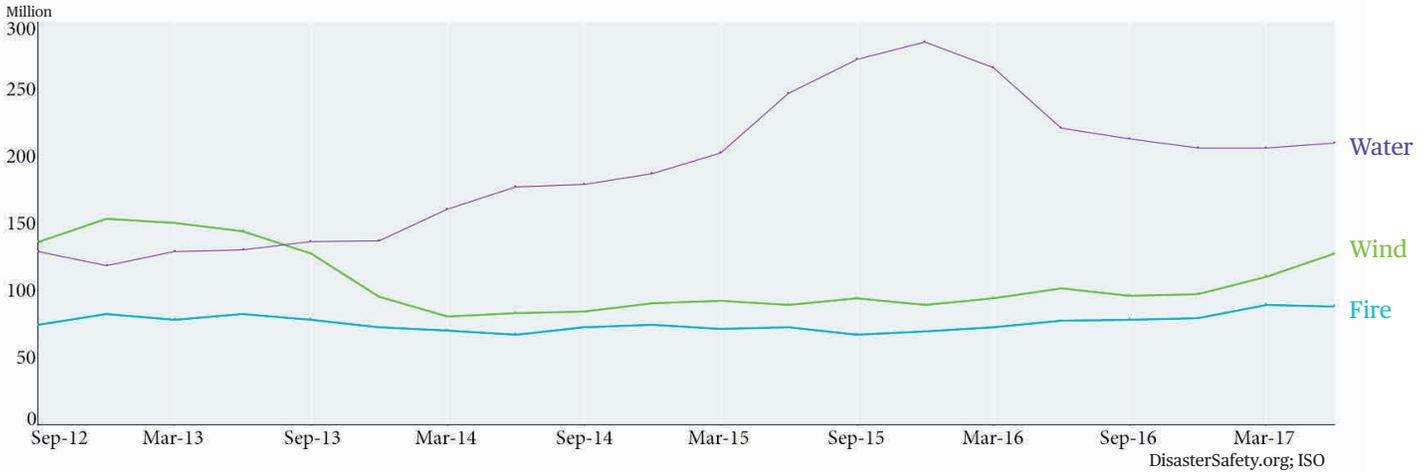
These losses account for more dollars of losses than flooding & CAT water damage

Largest risk: 16-40 year old homes

Significant losses also from frozen pipes, backups, and losses associated with current weather patterns



### 5-Year Trend of P&C Industry-Paid Losses in Luxury Home / Condo



## New Technologies have Increased Replacement Costs

### Costs have Increased Across a Broad Spectrum of Categories, Across Home & Auto



**Home<sup>1</sup>**  
Replacement costs for premium appliances 2000 vs 2018

#### Sub-Zero Top-of-line Refrigerator

2000	2000	2018
\$5,000	\$7,375 (in 2018 \$)	\$16,950



**+130%**

#### Miele Top-of-line Dishwasher

2000	2000	2018
\$2,000	\$2,950 (in 2018 \$)	\$5,699



**+93%**



**Auto**  
Replacement costs for auto components

#### Audi A6 headlamp replacement

Halogen vs LED (2015 vs 2018) <sup>2</sup>	
2015	2018
\$743	\$3,126



**+320%**

#### Fixing a front bumper for \$35k luxury vehicle

safety & parking sensors the largest drivers of cost <sup>3</sup>	
2014	2018
\$1,846	\$3,551



**+92%**

1. Data obtained from individual manufacturer websites and related articles in Forbes, NY Times, and Consumer Reports; 2. Mitchell Estimating System, November 2018; 3. Insurance Information Institute March 2018

©2019 Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). Insurance provided by U.S. based Chubb underwriting companies. All products may not be available in all states. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb Personal Risk Services, P.O. Box 1600, Whitehouse Station, NJ 08889-1600.



## Disaster Prep

# Tornado preparedness and safety

In this installment of **Disaster Prep**, we focus on how to minimize damage to commercial and residential structures in the event of a tornado, including actions to take to stay safe during a tornado.

With wind speeds that can exceed 300 mph, tornadoes can cause massive devastation and loss of life. The most violent tornadoes can level and blow away almost any structure. Although there are more tornadoes in the Midwest, Southeast and South areas of the U.S., they can occur anywhere. There is no such thing as guaranteed safety in the event of a tornado, but there are some practical measures you can take to prepare for and remain safe during and after a tornado.

### *Being aware of these tornado danger signs can help:*

- Strong, persistent rotation in the cloud base
- Whirling dust or debris on the ground under a cloud base (not all tornadoes have a funnel)
- Hail or heavy rain followed by either dead calm or a fast, intense wind shift. Many tornadoes are obscured by heavy precipitation and can't be seen.
- Loud, continuous roar or rumble that doesn't fade in a few seconds
- Bright blue-green to white flashes at ground level near a thunderstorm (as opposed to silvery lightning up in the clouds). This means power lines are being snapped by very strong winds or a tornado.
- Persistent lowering from the cloud base, illuminated or silhouetted by lightning, especially if it is on the ground or there is a blue-green-white power flash underneath

We've created this Disaster Prep series to help you prepare for, protect against and respond to the effects of a natural disaster, such as a hurricane, flood or tornado.



For more information, please review the resources in our [Disaster Response Center](#) or contact your local Willis Towers Watson client relationship director or risk control consultant.

See our other reports in this series:

- **Disaster Prep: Hurricane preparedness and action plan (for your business)**
- **Disaster Prep: Hurricane preparedness and action plan (for you and your family)**
- **Disaster Prep: Flood evaluation and recovery plan**
- **Disaster Prep: Post-flood safety and security**
- **Disaster Prep: Business continuity management**

### Take these precautions prior to a tornado to minimize damage:

- For businesses, identify the safest areas in a building, so employees know where to go. Consider constructing a tornado-hardened safe room. (For residences, the safest shelter areas typically include basements, hallways, interior stairwells and small internal first-floor rooms.)
- Post signs to direct employees and visitors to safe areas.
- Designate the roles and responsibilities of supervisors and employees.
- Practice tornado drills.
- Most damage and resulting injuries are caused by debris hurled by the storm rather than direct damage from high winds. To mitigate these effects:
  - Secure outdoor equipment and outbuildings to prevent them from becoming airborne missiles.
  - Reinforce vulnerable areas of a building, such as adding supports to garage doors, attaching walls securely to the foundation, and bracing and strapping the roof.
  - Locate servers and other vital equipment in protected areas of a building, preferably in tornado-resistant server rooms.
  - For new construction, work with an architect or contractor to incorporate wind mitigation techniques and high wind-rated products.

### Monitor threatening weather

If severe weather is threatening, monitor weather forecasts to stay abreast of changing conditions via the National Oceanic and Atmospheric Administration (NOAA), weather radios, smartphones, TV or radio. Complete optional errands prior to severe weather arriving or defer them until after the severe weather passes.

### Know the difference between weather warnings and watches:

- A **tornado watch** is issued when tornadoes and other kinds of severe weather are *possible in the next several hours*. It does not mean tornadoes are imminent, just that you need to be alert and ready to go to safe shelter if tornadoes do happen or a warning is issued.
- A **particularly dangerous situation (PDS) tornado watch** is issued when it is likely that multiple strong or violent tornadoes will occur in the watch area.
- A **tornado warning** means that a tornado has been spotted or that Doppler radar indicates a thunderstorm circulation, which can spawn a tornado. When a tornado warning is issued for your town or county, take *immediate safety precautions*.



## What to do during a tornado

### *If in a commercial or industrial building:*

Go directly to an enclosed, windowless area in the center of the building, away from glass and on the lowest floor possible. Then crouch down and cover your head. Interior stairwells are usually good places to take shelter and, if not crowded, allow you to get to a lower level quickly. Stay off the elevators; you could be trapped in them if the power is lost.

### *If in a house with a basement:*

Avoid windows. Close and lock exterior doors and windows if there is enough time to do this safely. Go to the basement and get under some type of sturdy protection (heavy table or work bench), or cover yourself with a mattress or sleeping bag. Know where very heavy objects rest on the floor above (pianos, refrigerators, waterbeds, etc.) and avoid these areas as they may fall down through a weakened floor. A helmet can offer some protection against head injury.

### *If in a house with no basement, a dorm or an apartment:*

Avoid windows. Close and lock exterior doors and windows if there is enough time to do this safely. Go to the lowest floor, small center room (like a bathroom or closet), under a stairwell or in an interior hallway with no windows. Crouch as low as possible to the floor, facing down and cover your head with your hands. A bathtub may offer partial protection. Even in an interior room, you should cover yourself with some sort of thick padding (mattress, blankets, etc.) to protect against falling debris in case the roof and ceiling fail. A helmet can offer some protection against head injury.

### *If in a mobile home:*

Get out! Even if your home is tied down, it is not as safe as an underground shelter or permanent, sturdy building. Go to one of those shelters or to a nearby permanent structure. Most tornadoes can destroy even tied-down mobile homes, and it is best not to take chances.

### *If outdoors:*

If possible, seek shelter in a sturdy building or in a culvert. If not, lie flat and face down on low ground, protecting the back of your head with your arms. Get as far away from trees and vehicles as you can; they may be blown around during a tornado. Be aware of the potential for flooding, especially if you take shelter in a culvert.

### *If in a vehicle:*

Vehicles are extremely risky in a tornado. There is no fail-proof option when in a vehicle during a tornado. Tornadoes may move at speeds of up to 70 mph (112 kph). If the tornado is visible far away and traffic is light, you may be able to drive out of its path by moving at right angles to the tornado. Get out of your car and seek shelter in a sturdy building or underground, if possible.

If extreme winds or flying debris are present, park the vehicle as quickly and safely as possible out of the traffic lanes. Stay in the vehicle with the seat belt on. Put your head down below the windows; cover your head with your hands and a blanket, coat or other cushion. If it appears safe to leave your car, get noticeably lower than the level of the roadway and lie in that area as far from the road as possible (to avoid flying vehicles) and cover your head with your hands. Avoid seeking shelter under bridges, which offers little protection against flying debris and can create deadly traffic hazards.

## Tornado safety do's and don'ts

### Do's

- If you have time to lock doors, be sure to lock garage doors in their tracks.
- Seek shelter in the area beneath a staircase; in some instances, this may be the best shelter location.
- Make trees more wind resistant by removing diseased or damaged limbs, then strategically removing branches so that wind can blow through.
- Consider installing wind-resistant shutters that can be closed quickly to provide protection for windows.
- Avoid seeking shelter under bridges.

### Don'ts

- Opening windows to equalize pressure is not advised; the winds and wind-borne debris could blast the windows out completely.
- Seeking shelter in a "safe southwest corner" is an old myth based on the belief that, since tornadoes usually come from the southwest, debris will preferentially fall to the northeast side of the basement. However, since tornadoes are mostly circular, the damaging wind may blow from any direction. Additionally, tornadoes may arrive from any direction.

### **Tips for avoiding injury after a tornado:**

- Be careful when entering any structure that has been damaged.
- Wear sturdy shoes or boots, long sleeves and gloves when handling or walking on or near debris.
- Do not use matches, candles or lighters in case of leaking gas pipes or fuel tanks.
- Be aware of hazards from exposed nails and broken glass.
- Do not drive over or touch downed power lines or objects in contact with downed lines; there is a good chance they are live. (Most power lines carry 7,200 volts or more, and many are not insulated.)
- Do not move power lines with a branch or other object, since they may conduct electricity. Report electrical hazards to the police and the utility company.
- Use battery-powered lanterns, if possible, rather than candles to light homes without electrical power. If you use candles, make sure there are no gas leaks and they are in safe holders away from curtains, paper, wood or other flammable items.
- Hang up telephone receivers that may have been knocked off during the tornado, but stay off the telephone, except to report an emergency.
- Cooperate with public safety officials. Consider responding to requests for volunteer assistance by police, firefighters, emergency management and relief organizations.

### **Resources:**

- [NOAA Storm Prediction Center, “Tornado Safety”](#)
- Minnesota Department of Public Safety, Metropolitan Emergency Managers’ Association, [“Determining Severe Weather Shelter Areas in Buildings”](#)
- [FEMA: Tornado Protection: Selecting Refuge Areas in Buildings](#)

### **About Willis Towers Watson**

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has over 40,000 employees serving more than 140 countries. We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas – the dynamic formula that drives business performance. Together, we unlock potential. Learn more at [willistowerswatson.com](http://willistowerswatson.com).



[willistowerswatson.com/social-media](http://willistowerswatson.com/social-media)



## Disaster Prep

# Hurricane preparedness and action plan – for you and your family

In this installment of Disaster Prep, we focus on hurricane preparedness and actions to take to protect you and your family in the event of a hurricane or tropical storm.

We've created this Disaster Prep series to help you prepare for, protect against and respond to the effects of a natural disaster, such as a hurricane, flood or tornado. For more information, please review the resources in our [Disaster Response Center](#) or contact your local Willis Towers Watson Client Relationship Director or Risk Control Consultant.



See our other reports in this series:

- **Disaster Prep: Hurricane preparedness and action plan (for your business)**
- **Disaster Prep: Flood evaluation and recovery plan**
- **Disaster Prep: Post-flood safety and security**
- **Disaster Prep: Tornado preparedness and safety**
- **Disaster Prep: Business continuity management**

## Be prepared

When dealing with hurricanes or any threat, the bottom line is: be prepared. Both an emergency preparation and response strategy should be in place through which immediate, effective action can be taken, both at home and at work.

When a tropical storm or hurricane watch is issued, follow local weather and news reports closely to determine the path of the storm and learn about any advisory or mandatory evacuation orders from public emergency management authorities. The chart below provides information on hurricane classifications to help you understand the magnitude of the risk:

Category	Sustained winds	Types of damage due to hurricane winds
1	74 – 95 mph	Very dangerous winds will produce some damage
2	96 – 110 mph	Extremely dangerous winds will cause extensive damage
3 (major hurricane)	111 – 129 mph	Devastating damage will occur
4 (major hurricane)	130 – 156 mph	Catastrophic damage will occur
5 (major hurricane)	157 mph or higher	Catastrophic damage will occur

Here are a few items to consider as you prepare your home in the event of a hurricane.

## Planning

Discuss these questions with your family/friends/neighbors to start your emergency plan:

- How will I receive emergency alerts and warnings?
- What is my shelter plan?
- What is my evacuation route?
- If evacuating, where will I go?
- How will I communicate with family/friends/neighbors and who will be on the contact list?



Approximately 80% of residential hurricane wind damage starts with wind entry through garage doors

## Windows and doors

Protecting your windows is perhaps one of the most important factors in securing your home from total destruction in a hurricane or severe storm. Make sure all windows and doors are properly caulked and/or weather stripped. Replace gravel or rock landscaping material with fire treated, shredded bark to reduce damage. Cover all windows and glass doors with securely fastened, impact-resistant shutters or other approved window protection systems with proper mounting fixtures. The ideal situation is to install impact resistant laminated window and door systems.

Approximately 80% of residential hurricane wind damage starts with wind entry through garage doors. Garage doors should be able to withstand hurricane wind loads and impacts of flying debris. Entry doors should be bolted closed with bolts at least one inch long.



## Safe rooms

A safe room is a fortified room installed in a private residence or business that provides safe shelter. A bathroom, hallway or closet that can buffer you from the storm's winds is recommended. Make sure to take your **disaster supply kit** into the safe room when a storm threatens. (See below: Disaster supply kit) During a hurricane, do not stay in a room that does not have shielded windows/glass doors.

## Disaster supply kit

A crucial part of your hurricane preparation strategy is a disaster supply kit. This is simply a collection of basic items your household may need in the event of an emergency. Prepare to be self-sufficient for at least three days to two weeks.

Try to assemble your kit well in advance of an emergency. You may have to evacuate at a moment's notice and take essentials with you. You will probably not have time to search for the supplies you need or shop for them. ATMs will not work without electricity so make sure you have some cash on hand if there is a hurricane warning or threat.

### *So what should your disaster supply kit include?*

- At least a week's supply of food and water (including food and water for pets)
- A first aid kit with medicines, especially any prescription drugs (Some prescriptions require refrigeration so make sure ice or a means of keeping them cool are available.)
- Special items for babies, the elderly and pets
- Flashlights and an ample supply of the right-size batteries
- A battery-powered radio with extra batteries
- A NOAA Weather Radio (National Oceanic and Atmospheric Administration)

### *Guidelines for food and water*

Store at least one gallon of water per person per day. A normally active person needs at least one gallon of water daily just for drinking; however, individual needs vary, depending on age, physical condition, activity, diet and climate.

## Evacuation

In case you must evacuate, keep your gas tank full. If once en route you find yourself stranded, be safe and stay in your car, put on your flashers, call for help and wait until it arrives.

Take important papers and copies of personal documents with you, such as medication lists/prescriptions and pertinent medical information, proof of address, deed/lease to home, passports, birth certificates, insurance policies, warranties, driver's license and pet vaccination records. Notify friends, relatives and neighbors that you are leaving and where you are going.

Following a disaster, there may be power outages that could last for several days. Stock canned foods, dry mixes and other staples that do not require refrigeration, cooking, water or special preparation. Be sure to include a manual can opener and eating utensils.

### *Storing your Disaster Supply Kit*

Just as important as putting your supplies together is maintaining them so they are safe to use when needed. Here are some tips to keep your supplies ready and in good condition:

- Keep canned food in a cool, dry place.
- Store boxed food in tightly closed plastic or metal containers to protect from pests and to extend its shelf life.
- Throw out any canned item that is swollen, dented or corroded.
- Use foods before they go bad and replace them with fresh supplies.
- Place new items at the back of the storage area and older ones in the front.
- Change stored food and water supplies every six months. Be sure to write the date you store it on all containers.
- Rethink your needs every year and update your kit as your family's needs change.
- Keep items in airtight plastic bags and put your entire disaster supply kit in one or two easy-to-carry containers, such as an unused trash can, camping backpack or duffel bag.

## Power outages

Turn the refrigerator and freezer to the coldest setting and keep them closed as much as possible so that food will last longer if the power goes out. If you are instructed to turn off electric and gas, locate your electrical circuit box and always shut off all the individual circuits before shutting off the main circuit.

## Shutting off the gas

Natural gas leaks and explosions are responsible for a significant number of fires following disasters. It is vital that all household members know how to shut off natural gas. Because there are different gas shut-off procedures for different gas meter configurations, contact your local gas company for any guidance on preparations and response regarding gas appliances and gas service to your home.

When you learn the proper shut-off procedure for your meter, share the information with everyone in your household. (Be sure not to actually turn off the gas when practicing the proper gas shut-off procedures). If you smell gas or hear a blowing or hissing noise, open a window and get everyone out quickly. Turn off the gas using the outside main valve, if you can, and call the gas company from a neighbor's home. If you turn off the gas for any reason, a qualified professional must turn it back on. Never attempt to turn the gas back on yourself.

## Pets

Be sure to make special arrangements to safely house, feed and care for your pets in the event of an evacuation if you are not taking them with you. Consult your veterinarian, humane society or private pet shelter outside the normal hurricane impact areas. You will not be allowed to bring your pets to public shelters. Make sure your pets have had all their shots within the past 12 months as pet shelters and boarding facilities will require proof of vaccinations.

## Neighbors/Community

If a hurricane watch or warning is issued, make sure your neighbors are aware, too, so they can begin preparing. Working together can help keep everyone safe.

Here are some ways you and your neighbors can help each other in case of a hurricane:

- Be sure everyone has a plan. (See "Planning" section above.) Exchange information so you can stay in touch.
- Discuss how you may be able to help each other if someone is out of town, including tasks such as clearing yards, sealing homes or caring for pets in case of an emergency. Let neighbors know if you'll be out of town during the hurricane season.
- Discuss your needs and responsibilities and how people in the neighborhood can assist each other with communication, care of children, business, pets, or specific needs like the operation of durable medical equipment. Create your own personal network for specific areas where you need assistance.
- Find out what community resources will be available including local places of worship, chambers of commerce, mayor's office, police and fire departments, and media stations. Create a solid plan and network of resources for yourself and others in the community.
- If you have room, let your neighbors know they can take shelter with you in case of an emergency, especially if you have a supply kit and safe room and they don't. If you are below the 10th floor of a high rise building, let people on higher floors know they can take shelter with you in case of an emergency. It's much safer on lower levels. If you're on a higher floor yourself, make plans to take shelter on a lower floor or elsewhere.
- If you have room in your vehicle, offer carpooling if evacuation is necessary. This will help reduce traffic, gas expense, etc. for all.

Additionally, the following actions should be taken after a severe storm:

- Beware of loose or dangling power lines and report them immediately to the proper authorities.
- Use your emergency supply of water or boil any water before drinking, until official word is given that the water is safe.
- Do not operate a gas, propane or charcoal grill, or generator indoors or near ventilation areas.
- If your home has sustained damage, take steps to prevent further damage. Cover roof damage with tarps and cover windows with plywood. Contact your insurance company as soon as possible.



For purposes of filing a claim, be sure to capture and track damages post-occurrence, as soon as it is safe to do so:

- Take photos (close up as well as from a distance) of damaged property prior to emergency mitigation activities where possible.
- Establish a separate bank account and code all loss-related labor, purchase orders and invoices to that account.
- Keep a daily record of repair and restoration efforts.

[Visit our website](#) to access more information on disaster preparedness and claims processing.

## Resources

Here is a sampling of the many organizations and faith-based groups that may have active disaster programs in your community.

- [www.nvoad.org](http://www.nvoad.org)
- [www.serve.gov](http://www.serve.gov)
- [www.ready.gov/citizen-corps](http://www.ready.gov/citizen-corps)
- [www.helpindisaster.org](http://www.helpindisaster.org)
- [www.networkforgood.org](http://www.networkforgood.org)
- [www.redcross.org](http://www.redcross.org)
- [www.salvationarmyusa.org](http://www.salvationarmyusa.org)

## Contact

### **Tyler E. Banks**

Personal Lines, National Practice Leader  
+1 (949) 930-1766  
[tyler.banks@willistowerswatson.com](mailto:tyler.banks@willistowerswatson.com)

### **Despina Buganski**

Personal Lines, Chief Operations Officer  
+1 (860) 756-7304  
[despina.buganski@willistowerswatson.com](mailto:despina.buganski@willistowerswatson.com)

The observations, comments and suggestions we have made in this publication are advisory and are not intended nor should they be taken as legal advice. Please contact your own legal advisor for an analysis of your specific facts and circumstances.

## About Willis Towers Watson

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has over 40,000 employees serving more than 140 countries. We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas – the dynamic formula that drives business performance. Together, we unlock potential. Learn more at [willistowerswatson.com](http://willistowerswatson.com).



[willistowerswatson.com/social-media](http://willistowerswatson.com/social-media)

Copyright © 2018 Willis Towers Watson. All rights reserved.  
WTW-NA-18-ICP-5472e

[willistowerswatson.com](http://willistowerswatson.com)

**Willis Towers Watson**

# Community Involvement



Jon Hirshberg, who started the first LA Cancer Challenge after the loss of his father Ron in 1997, came across the idea of doing a spin bike fundraiser after learning about an event that raised over \$3 million in one day at cycling studios across the country. Jon approached his friend and long-time cycling enthusiast, Heath Gregory, about the idea of putting on a one-day event in their hometown of Manhattan Beach, CA. Coincidentally, Heath had participated in a similar event in Barcelona during the 2009 Tour de France and vividly remembered the spectacle of hundreds of riders moving in unison all for a common cause. His response was, “I’m all in.” With the Foundation on board to produce the event and a team of board members eager to participate, planning for the Tour de Pier began.

“In our 4th year, we set our sights on hitting \$1 million mark and surpassed that milestone. We repeated this again in year five when we raised over \$1.3 million. Since 2013, Tour de Pier has raised more than \$5.6 million for cancer charities.” Willis Towers Watson was proud to partner with AIG on this fundraiser.

As always, we are proud and thankful for our team that attended and made this day a success -  
Marisa Martin, Eric Massi + wife Michelle

# Note from our Practice Leader

## Tyler Banks

With the official start of summer upon us many of our thoughts turn towards family vacations and fun in the sun. Unfortunately, summer also brings hurricanes, wildfires, tornadoes, hail and even flooding. Some reports show that in the state of California alone wildfire frequency could surge 50% by 2050. The National Oceanic and Atmospheric Administration recently predicted nine to 15 named storms. Four to eight of the storms will become hurricanes, forecasters said, and two to four of those would become major hurricanes with 111 mph winds or higher.

What are we to do? A well-managed insurance program is a start. However, much more important is taking preventative measures to protect yourselves and your loved ones from a potential loss. With more technology entering our industry we should be taking advantage of some of the tools and resources available to us. Please consider a water detection device to be installed in your homes along with heat sensors in areas that have mechanical items that could catch fire. Additionally, if you live in an earthquake zone consider installing an automatic shut-off valve for your gas. These are simple solutions to preventing large losses. Both our carriers and our risk advisors have many more ideas at their disposal to help you make better decisions. Give them a call today and let's get summer started risk free for 2019!

A handwritten signature in black ink, appearing to read 'Tyler Banks'. The signature is stylized with large, flowing loops.

**Tyler Banks**  
National Practice Leader



# Summer is here!

Stay safe & enjoy!

Willis Towers Watson - Personal Lines