

CROCKER ARCHITECTURAL SHEET METAL CO., INC.

TRAINING AND CRAFTSMANSHIP + DEDICATION AND TEAMWORK = EXCELLENCE AND SUCCESS



Brother-sister team David H. Crocker and Christine Crocker-Lusignan never imagined while growing up under the same roof that they'd wind up working under the same roof – or make that lots of roofs – as adults. But that's exactly what they did.

As a teenager, Dave's interest in the building trades led him to Worcester Vocational (Voke) High School, then known as Worcester Boys Trade. Excelling in his sheet metal classes, he earned a number of national awards while still a student. Upon graduation, Dave entered the sheet metal industry and worked for several roofing companies. Meanwhile, Christine found her niche in accounting and business management. Upon graduating from high school, she worked for a Worcester accounting firm and later as the controller at several local companies.

When Dave started a sheet metal business with two partners, he knew they could use Chris' business and finance experience and insight. After several years, confident of their solid working relationship and future opportunities, Dave and Chris followed their entrepreneurial dreams and started their own corporate partnership. **Crocker Architectural Sheet Metal Co., Inc.** was formed in 1991 with Dave responsible for sales, negotiating client contracts, and running jobs in the field, and Chris responsible for running day-to-day operations.

Along with two employees, family members (including Chris' then high school aged son) were put to work whenever their time allowed. Dave's two sons joined the company upon graduating from Worcester Voke, and Chris' daughter, although not directly involved in the business, helped out with the company brochure and website.

Now 17 years later, the company has earned a well-deserved reputation throughout the Northeast as a leader in architectural sheet metal specialty fabrication, and restoration. They bring the benefits of historical

CHATEAU-SUR-MER, NEWPORT, RI

HAVE SUITCASE WILL TRAVEL ...

BUT, DON'T LEAVE HOME WITHOUT YOUR INTERNATIONAL MEDICAL INSURANCE!

International business travel is a way of life for many employees. Yet despite meticulous planning to ensure a successful business trip, many business travelers – and their employers – have discovered the hard way that their planning did not include any contingencies for getting sick. Too late they learn the difficulties inherent in getting and paying for quality care when they're out of the country. Even if you confirm with your medical carrier that you are "covered" while on short-term travel (outside country of citizenship), relying solely on your domestic medical provider for international coverage can lead to headaches such as trying to identify a provider, upfront payment for services, reimbursement in a timely manner, etc.

Increasingly, employers are looking for comprehensive health care programs for their employees that travel or work outside their country of citizenship. International medical coverage can provide a solution for both employees and their dependents, giving them quick access to quality health care assistance whenever and wherever they need it – regardless of what country they travel to or how long they stay.

Although every insurance company is different, in general there are two different types of plans from which employers can choose ... one for long-term international assignments and one for short-term

THE HEART ACT


As you may know, President Bush signed into law the **Heroes Earnings Assistance and Relief Tax (HEART) Act of 2008**. This act creates additional benefits for those called up to military service through the end of 2008. The HEART Act will affect employers' benefit programs by amending the Internal Revenue Code, Employment Retirement Income Security Act, the Public Health Service Act, and the Social Security Act. HEART will have an effect on the following aspects of benefit programs:

- Allow Qualified Reservist Distributions from Cafeteria Plans (Flexible Spending Programs would require changes to Plan Documents)
- Survivor Benefit-Retirement Plans
- Retirement Plan Early Withdrawals
- Mental Health Parity

For more information please visit <http://www.ifebp.org/Resources/News/Regulatory+Updates/CongressPassesHEARTActGivingTaxBreakstoMilitaryPersonnel.htm>

MONITORING THE FINANCIAL STABILITY OF OUR INSURANCE CARRIERS

In these challenging times, it is more important than ever to monitor the financial stability of our insurance carriers. Our guiding principle has been to do business with insurance companies who are rated at least A-VI (an excellent financial rating) by A.M. Best Company. We have subscribed to A.M. Best for years because they provide both annual financial ratings **and** interim updates of the insurance companies we work with.

The insurance companies we use are well known, provide strong loss control services, and settle claims as fairly and quickly as possible. We will continue to monitor the financial security of our insurance carriers to ensure that our clients have peace of mind. 


CROCKER ARCHITECTURAL (CONTINUED FROM COVER)

restoration, specialty fabrication, and precision installation to building owners all over New England. The brother-sister team are quick to credit **"The Crocker Team"** and their "hard work, perseverance, and unconventional devotion to complete any task" as instrumental in the company's growth and success.

Today, Crocker is 38 employees strong with a 12,000 square foot fabrication shop in North Oxford, Massachusetts that houses their computer aided, state-of-the-art sheet metal fabrication equipment. This equipment enables them to do custom design work for new construction and reproductions for historic restorations on both commercial and residential properties. Their concentration has always been in the commercial sector, but now residential work represents a large portion of their business.

Anyone visiting the Breakers or Chateau-sur-Mer mansions in Newport, Rhode Island has stood beneath Crocker's work. At the Breakers, their work included Spanish tile restoration, copper gutter replacement, copper chimney caps, and historical skylight restoration. At Chateau-sur-Mer they refurbished cornice work, a copper skylight, and copper flat seam panels. Some of the company's other notable projects include phase three of the New York State Capitol building in Albany, New York; the award winning Cyclorama, also known as Boston Center for the Arts; and St. John's Catholic Church in Clinton, Massachusetts.

Dave and Chris take pride in their skilled craftsmen, most of whom have graduated from a vocational school. Those that don't have direct sheet metal skills when they join Crocker arrive with other valuable on-the-job construction and carpentry training. All of the company's employees go through an in-house, state-approved, four-year apprenticeship program. Safety is a key part of the training and of paramount importance at Crocker, and everyone is OSHA 10 Hour certified. Upon successful completion of the program, apprentices advance to full-fledged sheet metal mechanics.

"Protector Group provides Crocker with all of their surety, property and casualty, employee benefits, and personal insurance needs. The Protector Group team* has been instrumental in our success and ability to grow over the years. Through them we have better bonding, which has allowed us to bid on larger jobs," explains Chris. "We not only have a great relationship with the team at Protector Group, but they are also terrific at getting us information, answering our questions, and providing whatever back-up we need. That's really key in our business," states Chris. 

*The Protector Group team for Crocker includes: Darlene Beshaw, Terri Nabulsi, and Laurie Penniman for Surety; Jeffrey Lajoie, Nancy Melton, and Nancy Kalaora for Property & Casualty; Liisa Holm and Aimee Finn for Employee Benefits; and Sally Teittinen for Personal Insurance.



NEW YORK STATE CAPITOL, PHASE THREE RESTORATION

HAVE SUITCASE WILL TRAVEL (CONTINUED FROM COVER)

international business travel. Long-term assignment plans cover employees that are working outside their home country for more than six consecutive months.

These plans are normally offered as Indemnity or PPO plan designs for employers with a minimum of 50 employees and at least two international assignees. These are replacement plans for the regular medical coverage they would have had if they continued to work exclusively in the United States.



Coverage is also offered for short-term international business travelers or for employees on short-term assignments of up to 180 consecutive days, or 270 non-consecutive days in a twelve-month period. These plans typically provide medical care and emergency medical evacuation assistance at 100% coverage (no deductible). These short-term plans are offered to employers on a blanket basis, so eligibility confirmation is not required until a claim is filed. With short-term plans you don't have to worry about high deductibles, coinsurance levels, and in most cases, pre-payment for international care under non-global plans.


These plans do not replace existing coverage, they "turn on" when traveling outside of your country of citizenship.

Another benefit of these plans (both long-term and short-term) is that claims made on these plans are not computed into the company's domestic corporate claims experience. Risk transfer to the short-term international program protects the integrity of the overall group plan.

International medical coverage plans offer medical care and emergency assistance outside of one's home country 24 hours a day, 7 days a week. Key benefits include no deductible, pre-existing conditions exclusion, and war risk terrorism exclusion.

Whether searching for international doctors and hospitals, obtaining health and security information for international destinations, or translation of medical phrases and terminology in multiple languages, employees can access information on a member website once enrolled in an international medical plan. **Optional features** such as coverage for dependents, business sojourn coverage (leisure travel in conjunction with business travel), and business travel accident coverage can also be added. Insurance carriers have relationships

with many leading hospitals and other medical facilities around the world, as well as direct pay arrangements with these providers. This eliminates the necessity of paying for treatment by credit card and later having to get reimbursed since interest charges are not reimbursable.

Our account executives have the knowledge and experience to tailor a medical care and emergency assistance plan to meet your short- and long-term coverage needs. Contact Protector Group to see how you can offer this coverage to your employees who travel or work outside their country of citizenship. 

Services available around the clock

- Single point of contact for coordination of health-related services
- Dedicated global member services and claim processing
- Direct payments to global health professionals
- Multicultural, multilingual representatives
- Global claim payment/processing in any language or currency
- Emergency medical evacuations
- Medical provider referrals
- Translation services
- Assistance with lost or stolen travel documents
- Repatriation
- Legal referrals

Registry News: Effective 10/01/08 commercial vehicles, trailers, and converter dollies will be subject to the enhanced Massachusetts Commercial Motor Vehicle Inspection.

This enhanced inspection is equivalent to the annual Federal Motor Carrier Safety Administration "DOT" inspection. When your vehicle/trailer receives this, you will **not** be required to obtain an annual "DOT" inspection.

Single, full, or semi-trailers, used in commerce, that have a gross vehicle weight rating over 3,000 lb or commercial vehicle/trailer combinations with a gross combined weight rating of over 10,000 lb will be subject to this new requirement, as will all heavy duty motor vehicles (over 10,000 lb GVWR) and converter dollies.

Trailers and converter dollies in use after January 1, 2009 must be in compliance with this new inspection.

For complete details please visit http://www.mass.gov/rmv/inspect/commercial_regs.pdf

INFORMATION RISK CONTROL

The risks associated with protecting data should be included in your organization's overall approach to risk management. The strategies to protect the confidentiality, integrity, and availability of data should follow the same pattern as for other risks: **identify the exposures, implement controls, and handle the residual risk via contractual risk transfer and insurance.**

What are the risks? Information risks include threats to technology systems, the intangible property handled by them, and the consequences of failure of these systems. There are two categories: first-party losses and third-party losses. First-party losses are sustained by the organization, while third-party losses are liabilities to others. Some of the most common first-party and third-party losses are listed below.

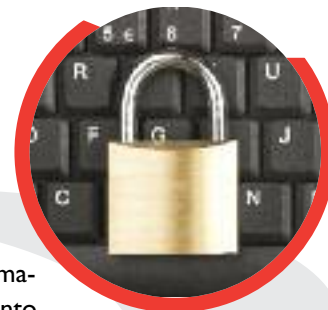
First-Party Risks

- Loss of data
- Loss of business income
- Denial of service
- Virus/Hacker/Sabotage
- Theft of system resources

Third-Party Risks


- Theft, disclosure of, or damage to someone else's data
- Privacy injury liability
- Network security liability
- Content liability
- Spread of viruses to someone else's system

Any of these events may compromise an organization's electronic data and/or cause a loss of system resources.



The leading causes of breaches of sensitive or non-public information are physical theft, hacking into systems, and accidental release of confidential information via the internet, email, or the organization's website.

We all remember the trouble TJX found themselves in when it was revealed that hackers had gained access to over 45 million credit and debit card numbers over a year and a half time period (2005-2006). TJX experienced both first-party and third-party losses and not only incurred hefty fines, but also had numerous class action lawsuits brought against them. Settlements with Visa, MasterCard, and others were covered in their reserve of over \$100 million.

Many businesses have taken a hard look at how they protect their data and the financial impact of failing to do so adequately, after the TJX incident. The minimum pro-active steps to help protect your organization include anti-virus software and firewalls, network and data security, and policy and response plans ... **but you can still do more.** Special protection is available to cover such breaches that traditional property, general liability, and errors & omissions cannot address alone. Contact us to see what products and features are available to design the best policy to fit your business needs. 

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