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Our Exclusive Newsletter for Individuals

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HOW INSURANCE COVERS SKIING ACCIDENTS

By: J LUCIAN MCMAHON

If you're skiing like this kid, you should have health insurance!

The holidays are over. It's time to exercise. If you live in snowy climes, or taking a much needed vacation, that means it's time to go skiing.

But flying down a mountain at high speeds on a pair of sticks is...not safe. Between 2006 and 2016, an average of 38 people died skiing or snowboarding each year in the U.S.

And ski injuries are much more common than deaths. So how does insurance cover skiing accidents?

Health insurance:

If you are injured in the U.S., your personal health insurance should cover your medical expenses, depending on the specific details of your policy. What if you need to get airlifted out because of a medical emergency? Your health insurance might help cover that, but you should check with your insurance company.



Mikes Notes

Hope can exist with a cancer diagnosis

January 15th marks the 6th year of my wife passing due to breast cancer. I can tell you from my experience, the loss of a loved one does not fade with time but rather remains present in your thoughts and mind. Awaiting a trigger to remind you of a place in time when things seemed so perfect. Remembering experiences that were shared with the loved one, no longer present.

I wish no one the experience, the pain and emotional devastation of hearing a physician tell your loved one that they have Cancer or that the cancer is terminal for which there is not a cure. Having to set young children down (7 and 4 at the time) to tell them their mother has passed and is in heaven. That they will never be able to see, speak or hear her again is tough and has been one of the hardest things I have had to do. Tough for me to even write about it 6 years later without tearing up.

Unfortunately, the probability of someone receiving a cancer diagnosis in their lifetime is greater than 1 in 3. Every third person will receive a cancer diagnosis in their lifetime.

"The Burden of Cancer in the United States," www.cancer.gov

**In 2018, an estimated 1,735,350 new cases of cancer will be diagnosed in the United States and 609,640 people will die from the disease.*

**The number of new cases of cancer (cancer incidence) is 439.2 per 100,000 men and women per year (based on 2011–2015 cases).*

Beating cancer requires early detection and having the malignant mass surgically removed before it metastasizes into other areas of the body or treating blood cancers while the body is able to fight. Therefore, regular routine wellness visits to a healthcare provider could save your life. If you have a qualified health insurance plan, you have wellness benefits that will cover your wellness exam 100%. If you are a woman, get a pap smear test and mammogram every year. Colonoscopy if over the age of 50 and men have no excuse for not getting their labs and prostate checked every year. Since I work in the benefits and health insurance industry, I often hear people tell me that they have not been to a doctor in 5 or more years. When I explain that the wellness benefits are covered at 100% on all plans, they typically respond with "I did not know that". I want everyone to know this coverage is available to them.

I write this reminder every year and every year I receive a response from a client, friend, family member or colleague that read the article / post and were motivated to visit the doctor. Last year, I learned a client, who had not seen a physician in over 10 years, read the post and decided to visit a doctor. He went in for a routine check up and learned, after testing, he had Thyroid Cancer. The cancer had been caught early and removed.

No one wants to hear the doctor say "You have Cancer" however, if those words are ever spoken, you want hope and early detection is hope. Treatment options continue to advance and hopefully, one day, cancer will be eradicated. Until then, please get checked.

Travel insurance:

Your personal health insurance may not cover all your medical expenses if you get injured abroad. (Again, it depends on your policy, so call your health insurer to make sure). That's where travel insurance can come in handy. Make sure your travel insurance covers emergency medical assistance. This could cover situations like being airlifted off the mountain after a ski accident.

Homeowners insurance:

What if you accidentally injure someone else on the slopes? Your homeowners insurance may kick in to cover some of the liability you incur. Ditto renters insurance. But different states determine ski accident liability differently, and your homeowners insurance doesn't cover everything, so talk to your agent to find out what your coverage is.

Personal umbrella liability:

Liability payments can be expensive. That's why some people will buy a personal umbrella liability policy, which is basically extra liability insurance. It will cover some types of liability your homeowners insurance excludes – and will also cover higher payments, sometimes up to \$1 million (homeowners is often limited to \$300,000).

What about the ski resorts themselves? They will typically have a commercial insurance policy to cover their liability and property damages. Ski resorts could face liability claims from injured skiers for poor slope maintenance, ski lift accidents, or accidents in, say, the ski lodge.

There are many ways we can keep you worry free when you hit the slopes, just remember to stay safe and look for others while on busy slopes. To speak with an agent regarding an upcoming ski trip call us at 281-448-3040.



Flash! Ah ah...

Last year, there were 38 lightning deaths in the United States, compared with 26 in years before. From 2006 to 2016 on average about 31 people died each year from lightning strikes in the United States, according to the National Weather Service. The significant decline in lightning deaths is due to fewer farmers working in fields, along with technological advances, better lightning protection and awareness of lightning safety.



Florida had the most lightning deaths in 2016 with nine deaths, followed by four in Louisiana and New York, according to statistics from the National Oceanic and Atmospheric Administration (NOAA). Mississippi reported three deaths, and Alabama, Colorado, Michigan, North Carolina and Texas had two lightning deaths. Arizona, Missouri, Ohio, Pennsylvania, Tennessee, Utah, Virginia and Wisconsin each reported one death.

Continued from page 3

Homeowners insurance losses

The number of homeowners insurance claims from lightning strikes and electrical surges in the United States rose in 2016, compared with 2015; however, the average cost that insurers paid on those claims fell. More than \$825 million in lightning claims was paid out in 2016 to more than 100,000 policyholders. Total insured losses caused by lightning rose 4.5 percent from 2015 to 2016, although overall losses have declined 12.4 percent since 2007. There were 109,049 lightning claims in 2016, up 9.7 percent from 2015. Over fifty percent of claims were related to electrical surge damaging components or wiring, while power surges from transformer or service line shorts were also contributing factors. "The average cost per claim dropped 4.7 percent from 2015 to 2016," said James Lynch, FCAS MAAA, chief actuary at the I.I.I. "However, the overall average cost per claim has risen 42.3 percent since 2007. By comparison," he noted, "The Consumer Price Index rose only 15.8 percent in the same period."

Lightning fires in residential vs. non-residential properties

Local U.S. fire departments responded to an average of 22,600 fires per year that were started by lightning, according to an analysis by the National Fire Protection Association (NFPA). These fires caused an average of nine civilian deaths and \$451 million in direct property damage per year, according to the NFPA. Home fires accounted for 19 percent of the lightning fires, fires in non-residential structures, including businesses and other non-residential properties, accounted for 7 percent; vehicle fires accounted for 1 percent. The remaining 73 percent were in outdoor and unclassified properties.



Lightning fires in non-residential properties caused an average of \$108 million in direct property damage each year from 2007 to 2011, according to the survey. The average annual damage in non-residential properties includes:

- \$28 million in storage facilities
- \$22 million in places of assembly, such as houses of worship and restaurants
- \$19 million in nonhome residential properties such as hotels and motels
- \$15 million in mercantile and business properties such as offices, specialty shops and department stores
- \$15 million in industrial and manufacturing facilities
- \$3 million in outside properties
- \$3 million in educational and healthcare facilities
- \$3 million in miscellaneous properties

If you are not 100% sure on your coverage against lightning, give us a call to review at 281-448-3040 and speak to our homeowners department.

ABM Bad Jokes Of The Month...

Did you hear about the Italian chef who died?

He Pasta Away



Texas to See More Frequent 100-Year Rain Events

Decades of additional weather data have led federal officials to reconsider rainfall totals in Texas that define 100-year weather events and caution that extreme rainstorms will strike the state more frequently. The National Oceanic and Atmospheric Administration on Sept. 27 released a study finding that in the Houston area, for instance, 100-year estimates increased from 13 inches to 18 inches for a 24-hour period. Rainfall previously classified as 100-year events are now more frequent 25-year events.

A 100-year storm is one that, on average, occurs every 100 years, or has a 1 percent chance of happening in any given year.

In the Austin region, 100-year rainfall amounts for 24 hours increased as much as 3 inches up to 13 inches. The 3-inch increase was the same for the area just north of Corpus Christi, a portion of West Texas that includes the border county of Val Verde, and elsewhere.

“Current standards used for infrastructure design and floodplain regulations will possibly be revised based on the new values,” said Mark Glaudemans with NOAA’s Office of Water Prediction. “Officials in locations that have seen significant increases are already assessing the potential impacts of adopting the new estimates.”

Earlier rainfall estimates provided by NOAA were based on data that in some cases are more than 50 years old.

In a January report, the National Hurricane Center determined that the Houston metro area last year experienced a flood brought by Hurricane Harvey that was a greater than a once-in-1,000 year event, the highest level that’s calculated.

Until Harvey, the record for rainfall from a hurricane or tropical storm in the Lower 48 states was 48 inches in 1978, and 52 inches in Hawaii in 1950.

With Harvey, seven places beat out the 52-inch record and 18 places beat the 48-inch mark. The top two — Nederland and Groves, Texas — both were more than 60.5 inches.

The NOAA findings released Thursday can have wide-ranging implications. NOAA rainfall values guide state and federal regulations that then dictate how infrastructure design and development is done. They also determine flood risks and are used in the development of floodplains.

Harris County commissioners on Tuesday earmarked \$14.5 million for updated flood plain maps in the wake of Harvey. The maps rely on rainfall data to help Houston-area regulators determine where homes can be built, insurance costs and locations for flood-control projects.

Flood insurance is a very economical way to make sure you are protected. This is a separate policy from your home insurance. For questions regarding flood insurance call our home team at 281-448-3040.



Meet Our Representatives...

Rosalinda Maldonado has been with the agency for 3 years, helping our clients and friends save on their auto and homeowners insurance. If you do not have your auto or homeowners insurance with our agency, give Rosalinda a call at 281-448-3040, you will be happy you did.



Lawnmower injuries a persistent source of serious injury and high costs, new study affirms

In what Johns Hopkins Medicine researchers call an unusually comprehensive analysis of nationwide data, they conclude that the rate of lawnmower injuries persists at close to 6,400 a year, most of them requiring surgery and hospitalization, and costing an average of \$37,000 per patient. A report of the study, tracking eight years of data between 2006 and 2013, was published in the Sept. issue of Public Health Reports.

“Despite consumer education programs and warning labels, lawnmower injuries in the United States remain a serious public health concern,” says Deborah Schwengel, M.D., assistant professor of anesthesiology and critical care medicine at the Johns Hopkins University School of Medicine and the study’s senior author. She is also associated with Johns Hopkins Children’s Center.

Overall the new analysis showed that the most frequent injuries were to men (43,567 of 51,151, or 85.2 percent), and that children up to age 4 were six times more likely to have a foot/toe or lower extremity injury and 1.7 times more likely to have an amputation than those age 15 and above. Conversely, older teens and adults age 15 and above were 8.3 times more likely to have an injury to the hand or upper extremity. This, the researchers say, suggests that young children are more likely to get injured by running into the yard while a family member operates the lawnmower or by getting their foot trapped in the machine while sitting in the operating member’s lap, and that the majority of teens and adults sustain injuries from sticking their hands into the mower to clear debris.



The data were not able to inform the researchers about the type of mower that caused an individual injury; what mower designs were most likely associated with injuries; or whether those injured were bystanders or doing the mowing.

Previous studies, says Schwengel, have generally collected data only on certain types of injuries associated with consumer products without addressing issues of cost or national scope.

To better understand the extent of the problem, Schwengel and her team drew on information gathered for the United States Nationwide Emergency Department Sample (NEDS), the largest emergency department database in the U.S. Overall, they focused on medical record reports of lawnmower-related emergency department visits and hospitalizations from Jan. 1, 2006, to Dec. 31, 2013. NEDS captures 25 million to 30 million emergency department visits, or 20 percent of all emergency department visits in the U.S., each year.

The researchers also collected age, geography, gender and other information about those injured, along with the day of week and month when each visit occurred.

For the analysis, the research team identified 14,878 lawnmower injuries over the eight-year period, which, when adapted to reflect national ER visit data, represented an estimated 51,151 injuries, and consisted of about 6,394 cases per year on average.

For the entire study population, most of the injuries were lacerations (23,907 of 51,151, or 46.7 percent), fractures (11,433 or 22.4 percent) and amputations (11,013 or 21.5 percent). The most common injury locations were wrist or hand (33,477, or 65.4 percent) and foot or toe (10,122 or 19.8 percent).

Of the 51,151 cases, 43,567 (85.2 percent) were in men; 19,162 (37.5 percent) happened in the South; 33,886 (66.3 percent) occurred on a weekday; and the majority, 36,686 (81.7 percent), occurred between April and September.

By looking at standardized injury codes, or E-codes, the researchers were able to look at national averages of treatment costs for the codes and determine that emergency room charges totaled an average of \$2,482 per patient, and average inpatient charges totaled \$36,987 per patient.

Schwengel and her colleagues caution that the study was limited to E-codes that are used by hospitals primarily for administrative purposes, and that the collection and reporting of these codes varies from state to state. However, they say the findings are comparable in outcome to previous studies, and that the NEDS data sample allowed for more in-depth analyses of charges, procedures performed and patient demographics for these types of injuries.

“Understanding what types of injuries occur in certain groups should help engineers design safer lawnmowers and policymakers create more appropriate prevention policies,” says Schwengel. One example of a better lawnmower design that could prevent injury, the researchers say, would be one with stopping features that automatically activate when human flesh is detected near blades.

Learn which policies you should have to stay covered by calling our home team at 281-448-3040.





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Working with both Samantha and Michael made the process smooth, quick to execute and accurate. They are both very enjoyable and knowledgeable. I would recommend ABM to any small business that is in need of a good broker and insurance company

--J. Hickman

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ABM Referral Program

Be sure to ask ABM about our bonus referral program which rewards our clients who send us business with \$25 Visa Gift card to use at your favorite store or restaurant.



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ABM offers \$25 gift certificate for those who refer a client to us and they buy a policy with ABM.



Our Clients Say It Best!



Dr. Henry with Fresenius speaks very highly of your work. He is extremely impressed with how you handle the patient's issues. He states this patient was on the verge of giving up due to information that was previously explained to him but after phone conversation with you he is a totally different person. Thank you. Wanted to make sure I tell you this.

-M. Armstrong, LMSW-IPR