

Personal message from Rob Phipps

Dear Friends and Neighbors:

This special issue of *Community Spirit* gives me great pleasure to introduce the third generation of the Phipps family who will manage the agency, and the professional support staff behind them. It is, of course, really special for me to announce that my son, Mike, who joined us in July, will be at Brian Thomas side as we enter our 68th year of service in 2018.

This issue also gives me an opportunity to “re-introduce” the agency values that will continue to guide the Phipps Agency under Brian’s stewardship.

First, I want to assure you that the original agency motto, “Insurance...with Personal Service”, coined by my father Paul Phipps, has changed very little. It has expanded to become “Insurance with Personal Service and Community Support Since 1950.” This commitment is backed by a friendly, knowledgeable team, a Golden Rule philosophy, the advantages of modern technology, and the quality insurance companies we represent. In short, the agency will continue to be “your reliable independent insurance neighbor.”

We have always been realistic about the type of service we owe you. We sell and service an intangible product that is a major household or business budgetary expense. This product can be difficult to understand: you can’t eat it, can’t wear it, and hope you never have to use it! You deserve a courteous and trustworthy environment that reduces stress about a potential loss of property and a financial dilemma. You also deserve choices that allow you to decide how best to protect your most valuable assets. That’s the environment we always strive to provide.

As I pass the baton along to Brian and Mike, I want to say two words here to all of the clients, community acquaintances, friends, and staff members who have made my years at the helm so interesting, productive, and, yes, fun. THANK YOU!

With warm regards,

Rob Phipps, CIC



Phipps Phacts

- Founded in 1950 by Paul Phipps with seven insured cars.
- Paul’s son, Rob, a 1968 Marian HS graduate, joined the agency in 1975.
- Brian Thomas joined agency in 1989; Julie Hughes, agency manager, a 1983 Milford HS grad, joined the same year.
- Rob becomes agency president in 1993.
- Only local representative of the #1 home and #1 auto insurance companies in Massachusetts.
- Comprehensive insurance protection at competitive rates from trusted insurance companies.
- History of widespread support and sponsorships for local community organizations and services- by the agency and by individual agency staff.
- **Special Phipps benefits:** 24/7 toll-free emergency claim service, notary public, bilingual, daily Registry of Motor Vehicles service.
- A warning to our Ft. Myers, FL visiting clients. Two recent studies reveal Ft. Myers is not only the most dangerous U.S. city for pedestrians, but also has highest potential for being struck by lightning!
- Brian Thomas becomes third agency president in 2018.



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Test Your Insurance I.Q.

Q. Brian, is there a helmet requirement for snowmobile operators in Massachusetts?

A. We get this question often. In Massachusetts, the answer is yes. The helmet requirement applies to off-road motorcycle and ATV operators, too. You might say it is a vital form of “self-insurance” in the event of a mishap.

We invite you to submit questions for this regular column. Email: bthomas@phippinsurance.com

It is understood that the publisher is not engaged in rendering legal, accounting or other professional service. If legal or other expert advice is required, the services of a professional should be sought. Insurance information is general in nature; for specific coverage provisions, review contractual policy provisions.

UpFront & Personal

By Rob Phipps, CIC, and Brian Thomas, CIC

“Since 1950, we’ve carried on a tradition of personal service and community support.”



• **Tragedy on the road:** With winter driving conditions ahead, it is timely to report that the National Safety Council (NSC) estimates that 40,000 people died in motor vehicle crashes last year. This represents a 15% increase over the last two years and is being attributed to a rise in multiple risky behaviors by drivers. The worst behaved, according to the AAA Foundation for Traffic Safety, are young millennials aged 19-24. Alarming, many view these behaviors as acceptable.

Highway Loss Data Institute [HLDI] statistics indicate the first three states to legalize recreational marijuana [Colorado, Oregon, Washington] have experienced a 3% increase in collision claims over what would be expected without legalization. Also, the prevalence of drivers with THC in their blood roughly doubled during just the first year after legalization. Clearly, these findings provide evidence that loosening restrictions on marijuana use affects highway safety.”

• **Don’t let the world know on Facebook** what your schedule is for a skiing vacation or spending the winter months down south. The news is an open invitation for burglars!

• **Do you have a home business?** There is very limited coverage for your business in your homeowner policy. We encourage you to contact us about our special “business-in-the-home” policy. It provides valuable property and liability protection at a modest cost.

• **Thinking of making a major home renovation in 2018?** It may increase your insurance replacement value. Please call us for a review to make sure that you are properly covered when your renovation is underway.

• **Caller ID spoofing – what is THAT?** The telemarketing industry does it to get us to answer their calls. They use a name you may recognize; it will display on your caller ID causing you to answer. When you do, you realize you’ve been “spoofed.”

Reminder: be sure that your fire extinguishers, smoke alarms and carbon monoxide detectors are in working order! If you have battery-operated detectors, we urge you to replace the batteries twice per year, spring and fall. If you have an extinguisher made by Kidde, be aware they have a recall on defective models with plastic handles. Go to their website at kidde.com and click on Product Safety Recalls.

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“We are still your reliable insurance neighbor”

The Phipps Agency, founded by Paul Phipps in 1950 and nurtured by Rob Phipps and his staff since 1975, will be under new management come 2018.

Rob is retiring, but the family legacy of quality insurance services and community commitment continues. Brian Thomas, Rob’s cousin, will become the third-generation president and leader of the Phipps Insurance Agency. Brian, a 1983 HHS graduate, is well-known for his professional insurance experience, his hunting and golfing avocations, as well as his personal involvement in many local community activities.

Michael Phipps joined the agency in July

Mike, a 2002 HHS graduate, will be supporting Brian with agency management and marketing responsibilities. Following the successful NE Patriots model, it’s all about family and teamwork. The Phipps Agency has been blessed with both.

Entrepreneurial spirit, commitment

The story of how the Phipps Agency came to be is a fascinating one. It’s about family encouragement and loyalty coupled with a drive to succeed. Brian’s grandfather (Rob’s uncle), William E. Thomas, made it possible for Paul Phipps to purchase the business and the home office location at 80 Main Street in Hopkinton by re-mortgaging his own home in 1950. Paul started out his new



SIGN OF THE TIMES: A third-generation will head the Phipps Agency come 2018. Here, retiring agency president Rob Phipps joins incoming president Brian Thomas (his cousin), and Rob’s son, Michael Phipps.

business by insuring just seven automobiles! From there, he and his son Rob, followed by Brian, have watched their business grow to service 4,000 clients.

No change in commitment to quality

Upon the announcement of Rob’s retirement, Brian Thomas said the values that have been key to the agency’s growth and high level of customer satisfaction and retention would remain the same. “Our commitment to providing our clients with sound advice in a professional manner will not waver.

“As your reliable independent insurance neighbor, we will continue the agency tradition of supporting dozens of local charitable organizations and individuals within the communities we serve,” Brian emphasized.

The dedication we have to professional know-how, to sound counsel, to the application of modern technology, and to personal attention to the wants and needs of every customer won’t change one bit!

Meet the Phipps Team 2018



Introducing new Hopkinton staff members: Letty Ortiz and Mike Phipps joined us the past year. Letty comes to us from 28 years of insurance agency experience. She is bi-lingual and was raised in Framingham. She loves spending time with family and friends and enjoys reading, cooking and playing dominoes. Mike arrived as a “rookie free agent” after his master golf club fitting career ended when Golfsmith closed its doors forever. He is married, has a three-year-old son, loves to golf, and is an accomplished woodworker.



Brian Thomas pays a visit: Brian is seen here with **Christine Shkreli** (l) and **Sandra Intinarelli** at our Ashland office. These three independent insurance agency veterans represent 18, 28, and 25 years of experience serving the home, auto, and small business needs of Clocker and Hiller families. Christine enjoys traveling, hiking, kayaking, wine, and wishes she were a more enthusiastic cook. Sandra loves spending time with family and friends, cooking, gardening, and relaxing at the beach. All three are married and each have two daughters.

We sincerely appreciate the opportunity to help you and your family protect the things that mean the most to you!

PROTECT YOUR HOME INVESTMENT

Heating system tune-up can save money and headaches

With winter coming on fast and fuel expenses liable to rise due to the economic impact of the hurricanes this fall, there is still time to schedule an annual maintenance for your heating system. Think of it as a form of “self-insurance.” Regular checkups can extend the life of your furnace and woodstoves; save on fuel costs; prevent breakdowns; limit the cost of repairs; and as an environmental benefit, reduce pollutants.

Tuning up an oil-fired furnace

Professionals recommend that oil-fired furnaces be inspected and cleaned annually; gas systems every two years and heat pumps every two to three years.

Always ask your furnace servicer for a list of what will be included in their inspection and obtain a cost quote for the servicing in advance. One resource we checked indicated that a comprehensive checkup would take an hour or two. Also, make it clear that you want to approve any repairs in advance should a repair issue be uncovered.

Oil-fired furnace services

Here are a few of the key services that are typically included in a comprehensive inspection:

- Combustion chamber thoroughly cleaned (or replaced if needed)

- Heat exchanger cleaned
- Oil-pump pressure checked and regulated (if needed)
- Oil filter replaced
- All operating and safety controls checked
- Final combustion tests completed; tag attached to unit showing the final combustion efficiency.

- Source: Mother Earth News

For additional information and tips on oil burner efficiency and savings ideas, visit the Massachusetts Department of Energy Resources (DOER) on the web at <http://www.mass.gov/eea/docs/doer/publications/oil-m.pdf>

Avoid oil leaks!

This is especially important if you have a fully furnished basement. Cleaning up an oil spill or leak could be a real headache and very costly. Ask your oil dealer to come and inspect your oil tank for signs of wear. Don't wait for a leak to occur before replacing a rusting tank. Some dealers have ultra-sound equipment they can use to determine if the tank walls are becoming thin in some places.

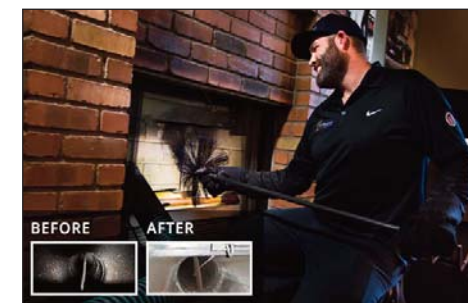


Servicing wood and pellet stoves

If you have a wood stove or a pellet stove as a supplement to your furnace heat, it also needs to be cleaned and maintained regularly. For example, the motors and fans on a pellet stove become “weak” with wear, so it is important to have these tested and lubricated for better performance.

Chimney is worth a look

This is a major health and safety issue. Your chimney and the pipes leading from wood and pellet stoves need to be checked and cleaned annually. Blocked pipes may send carbon monoxide back into your home and create a dangerous health hazard. A chimney crusted with creosote on its walls is also a major risk for a chimney fire.



Moving violations stay on your auto license for six years

Massachusetts uses a point system to assess surcharges on your insurance for various violations. These stay with you for six years. They can add up and drive up your cost to insure your vehicle. If you don't think you deserve a ticket that you receive, you have a limited period of time to appeal it. The directions for the appeal process are on the ticket.

Heads-up about headlight use

Passed in 2015, the MA law requires drivers to turn on headlights when their windshield wipers are on, and during times of low visibility during the day. There is a \$5 fine for a violation, and is considered a surchargeable motor vehicle traffic violation for insurance purposes.



Phipps in the Community

Teaming up at Upton Men's Club Golf Tourney

The Phipps Agency is a regular participant and sponsor of the UMC's annual fundraiser. This year the tourney raised \$14,500 for their general fund which distributes funds to several fellow community service organizations.

Tending the store: Kristin Scanlan (l), our Mapfre field representative and Sandra Intinarelli from our Ashland office handled a booth at the golf tourney. The tourney was held at Shining Rock CC on the Northbridge/Upton line.

Kristin and Sandra present the Mapfre colors: We have represented Mapfre (formerly Commerce Insurance) for over 40 years. The company is the number one insurer of autos in Massachusetts. Over the years, this topflight company has teamed up with us to support local community and industry events such as the UMC fundraiser.



Rob & company at UMC golf fundraiser: Rob Phipps (second from right) participated in the tourney along with incoming president Brian Thomas (second from left) and flanked by clients Mike Lussier (l) and Tim Denson (r).