

# THE WALSH *Report*

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Winter 2015



## Walsh Duffield Joins Buffalo Niagara Medical Campus Innovation Center

Walsh Duffield is excited to announce the agency is joining the Buffalo Niagara Medical Campus (BNMC). We've partnered with Damon Morey to open an office in the Thomas R. Beecher, Jr. Innovation Center on the campus.

Located at 640 Ellicott Street in downtown Buffalo, the Innovation Center is a LEED-certified research and development space housing life sciences and biotechnology companies, as well as businesses offering support services, such as intellectual property law firms, talent acquisition companies, and sales and marketing agencies. Named after a local attorney, the growing space is designed to accommodate small-to-medium size businesses seeking office, wet lab and/or research space, on a month-to-month basis or via longer term leases.

This center is also home to finalists of 43North, the world's largest business idea competition, and a co-working space called DIG (Design Innovation Garage),

where entrepreneurs can rent out a space to work for the day and to network with other professionals.

Our new office will be staffed with a team of approximately eight associates and will offer the same products and service as our other locations, including both individual and business insurance solutions. By partnering with Damon Morey, Walsh Duffield is also able to offer a well-rounded legal and insurance resource for start-ups on the campus. In the future, we also plan to hold seminars in the DIG space for entrepreneurs interested in learning more about insurance products and risk exposures.

Of the expansion to the BNMC, agency President Ted Walsh said: "Walsh Duffield is very excited to be part of the new innovation initiatives at the BNMC campus office. We look forward to contributing to the growth of new ideas and companies in Western New York."

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### For More Information

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## About the BNMC

*The Buffalo Niagara Medical Campus is a 120-acre home to the region's top clinical, research and medical education institutions, including Kaleida Health, Roswell Park Cancer Institute, the University at Buffalo, and nearly 60 private sector companies. It is dedicated to the cultivation of a world-class medical campus for clinical care, research, education, and entrepreneurship.*

*The Walsh Duffield team is thrilled to be a part of this innovative movement in Buffalo. We look forward to learning from and serving the many talented entrepreneurs who will pave the way for the future of our city.*

### Two New Hires



Walsh Duffield is happy to welcome **Theresa Crisp** as a Large Account Executive in the agency's Commercial Division. In her new role,

she will be responsible for supporting and adding value to businesses in Western New York by providing insurance and risk management solutions.

Theresa brings with her a wealth of insurance industry experience. Previously, she worked at Merchants Insurance Group as a Product Specialist and, prior to that, at Erie and Niagara Insurance Association as a Commercial Lines Underwriter.

Theresa is a graduate from Bryant and Stratton, holding a Bachelor of Business Administration degree. She also has an Associate in General Insurance (AINS) professional designation and is currently working toward her Certified Insurance Counselor (CIC) professional designation.



**Theresa Tower** has also joined Walsh Duffield as a Select Account Executive in the agency's Commercial Insurance Division. She will be

responsible for providing successful resolutions of complex insurance issues to both small and mid-size businesses across a variety of industries.

Prior to joining Walsh Duffield, Theresa worked at First Niagara where she was a Commercial Client Claims Manager. In this role, she assisted commercial clients through the claims process, building relationships and maintaining high quality service standards.

Theresa is a cum laude graduate of the University at Buffalo and completed her Master of Business Administration degree at Canisius College. She also holds a New York State Property & Casualty Insurance Brokers License.

## The Paleo Diet: Top Googled Diet for a Reason

By Courtney Moskal, Wellness Coordinator

Now that 2014 has ended, Google revealed the most "searched for" nutrition plans on the web. Coming in as the top Google-searched eating plan is the Paleolithic (Paleo) diet, also called the "Caveman" or "Stone Age" diet.

### What is the Paleo Diet?

This plan centers around the idea that people should be eating like our ancestors did before agriculture, farming and food processing came into play. This means diets should only be comprised of foods that can be hunted, fished or gathered; in other words, meat, fish, poultry, fruits and vegetables, and eggs. What doesn't make the Paleo list? Grains, dairy, legumes, sugar and salt.

Proponents believe that many of the common diseases we are faced with today result from eating foods our bodies are not evolutionarily ready to process. Other nutrition experts counter the Paleo claim, believing that the human body can adapt to changes in diet.

Regardless, diets that omit a specific food group are difficult for people to follow as the choices are so limited. Moreover, cutting food groups isn't nutritionally sound. Avoiding grains reduces fiber and B vitamins (important for proper bowel function and a healthy central nervous system); excluding dairy reduces calcium and vitamin D (needed for strong bones); and the elimination of legumes is a missed opportunity for a healthy, low-cost form of protein, vitamins and fiber.

### So What's the Advice for the "Best" Diet?

Healthy eating includes consuming a variety of foods from all of the food groups. So pick the healthiest components of a balanced diet and make it work with your lifestyle. Choose lean meats or plant proteins, a lot of fruits and vegetables, whole (and unprocessed) grains, and low-fat dairy, and eat more home-cooked meals.

## PERSONAL CLAIMS CORNER: Should You Warm Up Your Car?



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*Is it necessary to warm up your car? Conventional wisdom says it's a must. But for many American cars, this is one instance when conventional wisdom is just plain wrong. In fact, you could be doing more harm than good. Why?*

#### 1. Your car is designed to handle cold temperatures.

If your car was built in the last 20 years, you almost certainly have electronic fuel injection. So, as long as it starts normally, you can confidently put it in gear and go.

**2. You can kill your catalytic converter.** Idling in the cold is like a perfect storm for catalytic converter failure. When the catalytic converter stops working, your car becomes an air pollution machine, and you have very little chance of passing a state emissions test.

**3. You spend a fortune on gas.** Those fuel injectors are wide open and spilling gas into the engine rapidly. Meanwhile, you are going nowhere. Ten minutes of this each winter morning over the life of your car can add up to thousands of dollars in fuel wasted.

**4. You could get fined.** Some cities and states are writing tickets to drivers who leave their cars to idle unattended. If the temperature is frigid (below 0°F) give the engine five minutes, or a little less, before you drive off. If it's around 10°F – 20 °F, just a minute or two is plenty of time to let the oil circulate.

# Your Guide for Extreme Winter Weather

When you live in Western New York, it seems like there's always the possibility for extreme weather, particularly in winter. Are you prepared? If you're not sure, there are steps you can take to ensure when "the big storm" hits, you're safe — weather at home or in the car.

## Preparing Your Home

Listen to weather forecasts regularly and check your emergency supplies when a period of extreme cold is predicted. Keep supplies that will last several days of the following items:

- Non-perishable food, such as cereal, canned goods, dry fruit. Don't forget about baby food and/or formula if you have small children.
- Water stored in clean containers, or purchased bottled water (5 gallons per person).
- Medicines that any family member needs.

Also, in case of power failure, make sure you have an alternate way to heat your home. Be sure to also have plenty of blankets and matches on hand, as well as a multipurpose, dry-chemical fire extinguisher.

Additional supplies to stock include a first aid kit and instruction manual; flashlight; battery-powered radio, clock or watch and extra batteries; non-electric can opener; snow shovel; and rock salt.

## Preparing Your Car

You can avoid many dangerous winter travel problems by planning ahead. Equip your car with:

- Blankets
- First aid kit
- A can and waterproof matches
- A windshield scraper
- Mobile phone and charger
- Bag of sand or cat litter
- Collapsible shovel
- Container of water and high-calorie canned or dried foods and a can opener
- Flashlight and extra batteries

Also, make sure to have maintenance services performed regularly on your vehicle and keep the gas tank full.

To learn more, or for **tips on what to do if you get stranded**, go to [www.bt.cdc.gov/disasters/winter/pdf/extreme-cold-guide.pdf](http://www.bt.cdc.gov/disasters/winter/pdf/extreme-cold-guide.pdf).



## NEW COVERAGE FOR EQUIPMENT BREAKDOWN IN HOMES

Your home is filled with equipment that keeps it comfortable — and also has the possibility of breaking down. Are you financially prepared to pay for major retrofits, repairs and replacement? If not, consider equipment breakdown coverage from Adirondack Insurance Exchange.

Most homeowners' insurance policies don't cover mechanical and electrical breakdown losses. But with equipment breakdown coverage, you are protected from the unforeseen expense associated with the repair, replacement

and labor in the event of a loss to your home's equipment.

The policy covers mechanical and electrical breakdown, as well as tearing apart, cracking, burning or bulging of equipment, including air conditioning systems, furnaces, heat pumps, sump pumps, electrical power panels, boilers, kitchen and laundry appliances, backup generators, pool heating and filtration equipment, and central vacuum systems.

For more information please contact Mark Garvelli at [mgarvelli@walshins.com](mailto:mgarvelli@walshins.com).

## In the Community

### Walsh Duffield Adopts a Family for the Holidays



At the end of 2014, the associates at Walsh Duffield participated in the Adopt-a-Family campaign sponsored each year by the Parent and Youth Program at Community Services for the Developmentally Disabled (CSDD). The purpose of the campaign is to share the joy and love of the season by adopting a family and making holiday wishes come true. Our team was able to purchase holiday gifts for 12 different families, which included a total of 50 people.

In addition to assisting individual families, we also held a 50/50 raffle at Walsh Duffield's annual Holiday Party. Through it, we were able to raise an additional \$250 in support of CSDD, which seeks to assist individuals with developmental disabilities who desire greater independence within their community.

### In Support of the United Way

Over the years, Walsh Duffield has been an ardent supporter of the United Way of Buffalo and Erie County and its commitment to bring people, organizations and resources together to improve community well-being, transforming quality of life. In fact, the United Way's Volunteer of the Year Award was established in honor of the Walsh family. In addition, for more than 50 years, the associates at Walsh Duffield have contributed to the United Way's Annual Campaign with 100% participation.

This past year was no different. We are pleased to announce that our team pledged over \$50,000 to the United Way in 2014.





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*“At Walsh Duffield,  
we strive to provide  
education and sound advice  
so our clients can make  
the best decisions possible.”*

### Employee Profile:

## Meet Victoria Weise

Victoria began her career in the insurance industry more than seven years ago at Walsh Duffield. As an Account Executive in the Employee Benefits Division, she assists clients with annual renewals, developing competitive benefits packages and educating employees. Her focus is to ensure total customer satisfaction with each and every client she works with.

Victoria graduated from SUNY New Paltz in 2007 with a Bachelor of Arts degree in Industrial Organizational Psychology. She also has Life, Accident and Health, and Property and Casualty licenses, as well as a Group Benefits Disability Specialist designation.

In her spare time, Victoria stays busy volunteering for Hospice Buffalo at the organization’s fundraising events and in the Activities Department at Schofield Residence. She also sits on the Kenmore West Alumni Foundation Board and can be seen running around town at various charity races to stay in shape. In 2013, Victoria was named to Business First’s 30 Under Thirty, which recognizes those who are making a difference both on the job and in the community.

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