

JOYCE, JACKMAN & BELL INSURORS

9 North Main Street, Pittston, PA 18640
400 South Main Avenue, Scranton, PA 18504
(P) 570-654-5505 (F) 570-654-8275
jjbins.com

Joyce, Jackman & Bell
INSURORS

JJB...with you every step of the way.

AGENCY NEWS

We are pleased to share that we have entered into an agreement to become part of Risk Strategies, a leading national specialty insurance brokerage, and risk management advisory company.

We want to inform you, our valued client, in advance of the marketplace notification and press release.

This is exciting news, and we strongly believe that it will be a win-win for you and for us. Becoming part of Risk Strategies greatly expands our capabilities and access to virtually all aspects of property and casualty insurance offerings.

Risk Strategies is a top national broker that enjoys local relationships and focuses on long-term client relationships. With that said, the leadership team and the employees at Joyce Jackman & Bell Insurors will remain unchanged and more than ever, are committed to a singular focus of providing world-class support and service that you have come to expect from us over the last 33 years.

Your account team will now have access to other specialty practice and industry areas around the country, to better serve your evolving needs. You will have access to greater resources and expertise with more than 100 offices across the country and specialty practices spanning everything from Fine Art, private client personal lines, non-profits, real estate, health care, employee benefits, financial services, and private equity, among others, Risk Strategies has the expertise, market access and insight that can help simplify the risk complexities you may face in any facet of your life or business.

Our respective teams have been hard at work integrating systems and people. You will see for accounting and processing purposes, invoicing and policy binder statements will change to RSC Insurance Brokerage, Inc. This will ensure your premium payments and policy documents are properly handled in our merged systems.

Thank you again for your business and for allowing us the privilege of working with you. We are excited about what the future holds. Please feel free to contact us with any questions.

PROMOTION ANNOUNCEMENT



Joyce, Jackman & Bell Insurors is pleased to announce that [Adria Gaughan](#) has been promoted to the Personal Lines Manager position. She has proven to be a dedicated & talented insurance professional.

Adria is a 2003 graduate of Pennsylvania State University with a Business Management and Marketing degree. She joined Joyce, Jackman & Bell Insurors in 2014 and attained her Property & Casualty license in 2016. Adria has been working alongside Kelly Dolphin in Personal Lines providing support in managing our personal accounts and providing our clients with the highest standards of customer satisfaction.

Adria is committed to ensuring her clients are fully protected. She has the training, experience & insurance knowledge to ensure our clients will continue to receive the service that they need and expect from our agency.



[Kelly Dolphin](#) will be taking on a new role in Commercial Lines as an Account Manager.

Kelly will be responsible for working closely with our clients, fulfilling their needs, and providing the highest standards of customer satisfaction. She will serve as the key daily contact to her clients as she actively manages their accounts. Her responsibilities will include: identifying, evaluating, and recommending appropriate markets for various coverages and completing annual renewal applications/specifications.

Please join us in congratulating Adria & Kelly on their new roles here at Joyce, Jackman & Bell Insurors.

"Someone is always there for us when we need it most. You instill the qualities of kindness, patience, and a feeling that we are a part of a larger family."
Dr. S., customer since 2009

Always very approachable! Also if you leave a message, they always get back to you promptly!
John C., customer since 2002

JJB is very attentive to our requests and needs, even those on a whim. I know that when I send an email to Janice Waleski, I will hear back from her usually by the close of business that day and if my request is later in the day, I know that I will hear back early the next day.
Brian R., customer since 2000

DO YOU HAVE ENOUGH COVERAGE TO REBUILD YOUR HOME?



Imagine how devastating it would be to lose your home in a fire. Now imagine not being able to rebuild it completely because you didn't have the correct amount of insurance.

Selecting the proper amount of coverage is the single most important decision you can make with your Homeowners policy. Without it, you may not have enough coverage to rebuild after a total loss. This is called "insurance to value." Below are some explanations and tips to help you make the right choices for your needs — and remember, if you need help, we're just a phone call away!

What is insurance to value?

Insurance to value is the relationship between the amount of coverage selected (typically listed as "Coverage A" or "Dwelling Coverage" on your policy declarations page) and the amount required to rebuild your home. Insuring your home for anything less than 100% insurance to value could mean you wouldn't have enough coverage to replace your home in the event of a total loss

Why is the cost to rebuild different from the market value?

A home's market value reflects current economic conditions, taxes, school districts, the value of the land and location, and other factors unrelated to construction cost. The cost to rebuild your home is based only on the cost of materials and labor in your area. It is important that you insure your home based on its reconstruction cost, NOT its current market value

Why is reconstruction more expensive than new construction?

New-home builders typically build many homes at once and solicit bids from various sub-contractors to receive the best pricing. Their business model is based on economies of scale. For example, they may purchase 20 bathtubs at once, securing a lower unit cost. These economies of scale don't exist when building a single home.

How can I make sure I have the correct amount of insurance?

Work with your agent to provide detailed information at the time of purchase to be sure that you receive a thorough and accurate quote.

Ask us about additional coverage options that may be available.

Review your insurance to value calculation on a regular basis with your agent.

Tell your agent about any changes or improvements that you make to your home.

MEET MICHAEL

mhartman@jjbins.com



Michael is a Business Insurance Specialist. He is licensed in Life, Accident & Health, and Property & Casualty Insurance.

Before joining Joyce, Jackman & Bell Insurors, Michael worked at Highmark Blue Cross Blue Shield in Wilkes Barre, PA as a Sales Support Analyst in Client Implementations. He was responsible for the overall administration and oversight of activities for the sales office.

Michael is a graduate of Old Forge High School and the University of Scranton with a Bachelor of Science Degree in Marketing. Michael resides in Old Forge, PA with his wife, Alicia, and their two children, Michael and Maddie.

BUYING OR LEASING A NEW VEHICLE?

Be sure to call and notify us of your new lease or purchase. Even if the car dealership advises they will call, it's always best to follow up with your agent.

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I N S U R O R S

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