

# The Seltzer Studies

## USPS Delays Impacts Insurance Industry

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A record-setting year for holiday package shipments and rising Covid-19 cases are causing a historical backlog with many of the United States Postal Service facilities.

According to the American Postal Workers Union, there are more than 14,000 USPS employees on the quarantine list every

day. The delay in mail delivery has many concerned about late fees, canceled insurance policies, or potential utility shut-offs due to missed payments.

At The Seltzer Group, we have had a large number of calls from concerned clients who have not received their bills, auto ID cards, and

other insurance documents. We have heard your concerns and want you to know that we have been in touch with our carriers. Due to the vast impact of this situation, many companies are working with clients to waive any late-fees where appropriate and make certain that policies do not cancel.

*Cont'd on pg. 2*

## New Year, New Resolutions

According to [History](#), the ancient Babylonians are believed to have been the first people to make New Year's Resolutions. The earliest findings date back to approximately 4,000 years ago. Their resolutions looked different than what we are familiar with today, though. They were thought to have made promises to the gods to pay back their debts and return any objects they had borrowed.

Entering into 2021, an estimated 188.9 million American's said they would be determined to make a lifestyle change, set a personal goal, or learn something new, according to [Finder](#). If you are one of the 25.98% that didn't make a resolution but are still interested in doing so, we put a list of the most popular ones together for you to consider:

1. [Cook one new thing each week](#)
2. [Create a cleaning schedule](#)
3. [Limit your screen time](#)
4. [Take the stairs](#)
5. [Volunteer at a nonprofit near you](#)
6. [Buy life insurance](#)
7. [Begin journaling](#)
8. [Make your bed every morning](#)

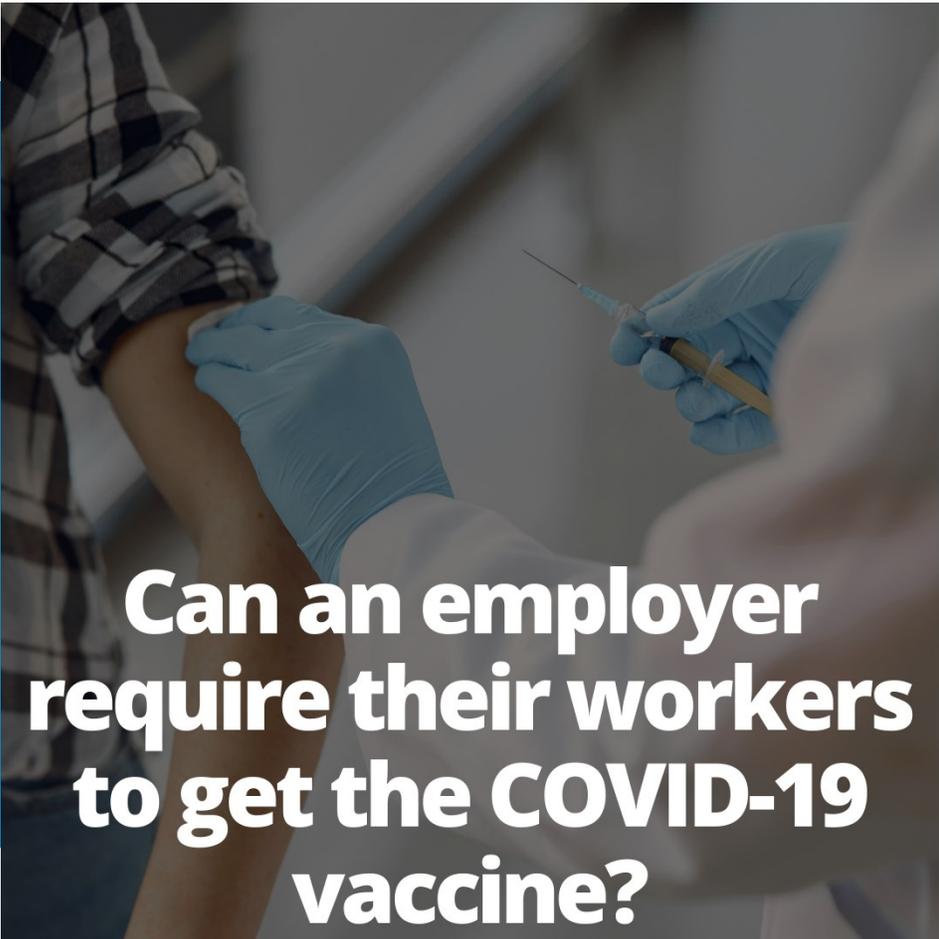
## USPS Delays (continued)

As a client of The Seltzer Group, you can be enrolled in our online portal to view and print your policies, auto ID cards, and more. Also, many carriers offer similar online access and mobile apps that allow you to:

- Print or view upcoming bills and schedule payments
- See full transaction history
- View policies
- View or print auto ID cards
- Review claim information and status
- And more!



*If you would like to learn more about what online options are available to you through our agency and your carrier, please contact a member of our team via phone: (888) 366-1000 or e-mail: [services@seltzergrp.com](mailto:services@seltzergrp.com).*



**Can an employer  
require their workers  
to get the COVID-19  
vaccine?**

Our partners at East Coast Risk Management put together a great article that outlines the legalities of mandating vaccinations in the workplace. Read about it by clicking [here](#) or copying the link below.

<https://eastcoastriskmanagement.com/vaccine/>

# 2020: A YEAR IN NUMBERS THE SELTZER GROUP

**151**   
REFERRALS SENT TO US BY  
EXISTING CLIENTS

 **19**  
5-STAR REVIEWS LEFT  
ON GOOGLE

 **95.53%**  
OUR CLIENT RETENTION  
RATE YEAR OVER YEAR

**\$3,020**   
IN REFERRAL GIFT  
CARDS SENT TO  
CLIENTS

 **41** BLOG POSTS  
PUBLISHED

**12**   
EDUCATIONAL WEBINARS LIVE-  
STREAMED, RECORDED, & SHARED.

 **980**  
CLIENTS BEGAN  
USING SELTZER  
GROUP SERVICES

**15%**   
THE AVERAGE SAVINGS OF  
PREMIUM ON EACH POLICY  
WRITTEN

**\$595,000+**   
THE AMOUNT OF  
MONEY WE SAVED  
OUR CLIENTS

**9** INDIVIDUALS  
ADDED TO  
OUR TEAM 

 **5** AWARDS  
WON BY OUR  
AGENCY &  
STAFF

**\$9,430**   
FUNDS RAISED BY OUR  
SELTZER CHARITY  
DIVISION FOR SPECIAL  
NEEDS PROGRAMS

## Welcome Joe Candio, Risk Executive



On behalf of our entire agency, we'd like to welcome Joe Candio, Risk Executive, to our Commercial Lines division at The Seltzer Group.

Born and raised in the Lehigh Valley, Joe brings vast knowledge and experience to our agency. After receiving his B.A. in English Communications from Lebanon Valley College, he began working for the Lehigh Valley Health Network. In his 18 years with LVHN, Joe dedicated his time to providing custom solutions to fit the needs of individuals, families, and businesses in the healthcare and health insurance sectors.

As a Commercial Lines Risk Executive, Joe will work with businesses and organizations to gain an in-depth understanding of their unique operations. He will help them maintain their competitive edge by controlling costs, increasing profits, and managing business risk while building a working relationship on the foundation of communication and proactive measures.

## 5 CONVENIENT LOCATIONS

### HEADQUARTERS

610 Rt. 61 S., P.O. Box 219  
Orwigsburg, PA 17961

### EMMAUS

1328 Chestnut Street  
Emmaus, PA 18049

### MYERSTOWN

3 East Lincoln Avenue  
Myerstown, PA 17067

### POTTSVILLE

894 Gordon Nagle Trail  
Pottsville, PA 17901

### READING

2447 Perkiomen Avenue  
Reading, PA 19606



*Changing the way  
you view insurance.*

**GET ON THE LIST!**  
**Call or email us today to  
receive our monthly newsletter!**

### CONTACT US

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[WWW.SELTZERGRP.COM](http://WWW.SELTZERGRP.COM)

[FACEBOOK.COM/SELTZERGRP](https://FACEBOOK.COM/SELTZERGRP)