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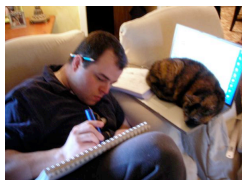
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May 16, 2008 Issue # 2



Dear Jeffrey,

What a busy couple of weeks it has been since our last newsletter! Here is a shot of me finishing up a drawing in my Design Principles notebook for the [BAC](#) while Pumpkin experiences the warming power of a Mac.

Thanks for all the kind words about the newsletter. It is already a week overdue. (I told you to expect the newsletter to arrive on the 2nd Friday of each month), but perhaps I should take a lesson from the column below.

Builders, engineers and architects must satisfy the demands of their clients. Lessons From An Insurance Agent On How Not To Run Your Business clues us in on a few assumptions you can make about your clients without invoking the old cliché about assuming.

As promised and delivered to you last month ([BSI-001](#)), here is Joe's latest Building Science Insight "[The Hollow Building](#)"

Last, but not least, Building Science Corporation Principal [Betsy Pettit](#) was one of 116 individuals selected as Fellows of the American Institute of Architects in 2008. Her investiture [ceremony](#) was Friday. Congratulations Betsy!

Happy reading!

Jeff Melvin
Building Science Corporation

A Lesson From An Insurance Agent

On How Not To Run Your Business

My wife spent some of her equally busy month shopping around our auto insurance coverage. At first, I was unsure about how much we could save with the new [changes](#) in MA law. She was sure it would be worthwhile. She was right.

[what our books look like](#)



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Starting with our own agency, she assembled a short list of agencies for quotes based on our current coverage and quickly realized that we had been carrying more insurance than we really need. (Since both of our cars are valued at \$500, the junior economist in me agrees with her that "Theft" coverage with a \$500 deductible is not really necessary)

Once she identified the coverage we need, she researched the apartment insurance I have been dragging my feet on for years. From there, it was down to whoever got back to her and actually verified the numbers.

Insurance Agency X was offering car and apartment insurance for \$400 less than our current agent -Agency Y (as in, "Y stay?") \$400 finally got me to pay attention. We settled on an Agency X and everything looked good to go. When my wife called our Agency Y (Y stay?) to double-check that our old insurance company would not be trying to withdraw funds this month, the fun started.

"Why didn't you come to us to ask if we could get you a better rate?" the woman who answered the phone at Agency Y asked her. (They were the first ones we asked!) "We did", my wife replied. "You said you couldn't/wouldn't adjust the coverage and Agency X has added apartment insurance and is still saving us \$400 a year."

"Well, you are going to have to pay the penalty."

"What penalty?"

"For the short rate. MA law says we have to penalize you for canceling during the middle of the policy year."

"How much is the penalty?"

"\$38."

"So, to prove my loyalty to you (Agency Y stay), I have to pay an extra \$400 for car insurance alone and in so going I avoid the \$38 penalty?"

Silence

"I would be stupid to stay then, since I am still saving over \$300 and have apartment insurance right?"

Silence

"Hello?"

Let's go back to the first question the woman asked my wife. "Why didn't you come to us to ask if we could get you a better rate?"

I actually went to dictionary.com to make sure my thinking was clear.

Agent

1. a person or business authorized to act on another's behalf.
2. a person or thing that acts or has the power to act.

So, Agency Y who has not only the authority to act on our behalf but actually charges a fee to do so is waiting for us to ask them if a better rate is available from the giant Insurance Company? Now, cost is not the lone factor when choosing insurance agencies, but I would diplomatically suggest that it is at least in the top 2 or 3 most important factors.

Our agent did not have to wait to hear that cost was a factor. They should have assumed that given the choice of whether to pay more or less to the insurance company, we would choose to pay less. (I understand that their cut from each customer would subsequently be less but as their customers realize that their agent is actually acting in their behalf, they are much less likely to shop elsewhere, right?)

So what does that have to do with building science and your company? Everything. Too many "agents" (architects, engineers, builders, remodelers) fit into the same category as Insurance Agent Y.

They wait for their client to ask them if along the way of their design and construction process, the agent can save them a ton of money, especially with monthly utility bills through lower energy usage.

Sooner or later, clients are going to start paying attention. If you are designing or constructing a building you can safely assume the following:

Given the choice to pay more or less to the big utility companies each month, most customers will choose less. As their agent, assume it is your job to get them the lowest cost possible each month. It is ok to assume this, I promise you.

Now, just like with car insurance, monthly cost is not the only factor to consider. Up-front cost and aesthetics are important considerations in the design and construction process. But monthly cost to operate a building is certainly in the top 2 or 3 most important things to your client. At least, it will be. (Oil is near [\\$128/barrel](#) by the way.)

I would even go so far as to state that being an agent known for making these types of assumptions about clients will bring you more clients not less. And that is a good thing. Right?

Don't wait for your client to leave for another agent before realizing this. If you have to ask your client why they didn't come to you first to see if you could get them a lower rate on their monthly utility bills through the design and construction process you choose as their agent, it is way too late (Y should they stay?).

Now, you'll have to excuse me. I have to take my wife out to dinner and shop for some warm kitty pillows for Pumpkin and Misty with my extra cash.

Shameless Plug Alert:

To educate yourself on the best energy-saving, design and building practices out there you need to know building science fundamentals. Check out one of our seminars [here](#) entitled, well Building Science Fundamentals, or one of our books [here](#).

If your company would like to register more than 5 people for seminars throughout the year, ask me about our discount rate.

-Jeff

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Building Science Corporation is a Boston based architecture and

building science consulting firm with clients throughout North America.

Building Science Corporation specializes in building technology consulting. Our focus is preventing and resolving problems related to building design, construction and operation.

We are internationally recognized for our expertise in moisture dynamics, indoor air quality, and forensic (building failure) investigations. We are also on the leading edge of the design of sustainable communities and buildings.

We believe in promoting energy efficiency and environmental responsibility within the constraints of marketable and affordable building technology.

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