

TODD E. BURKE
Chief Operating Officer, PestSure



5 QUESTIONS WITH TODD BURKE

Celebrating 40 years as a valued industry resource, PestSure insures over 80 pest control companies representing \$1.7 billion in revenue, \$630 million in payroll and more than 14,000 vehicles.

1 Tell me about PestSure.

Think of PestSure as the pest control industry's very own full-service insurance company, owned and operated by PMPs. Our resources are dedicated to account management, contract review, certificates, loss prevention and claims. We are much different than a traditional insurance market or program, as we control the underwriting and humanize the insurance side of the business. Pest control is all that we do.

2 What is your No. 1 recommendation to PMPs to protect their business in today's challenging legal environment?

Most PMPs are underinsured when it comes to umbrella coverage. They simply do not have enough coverage to protect themselves in the event of a large auto liability claim. We have seen several multimillion-dollar auto

liability settlements recently and expect this trend to continue. We advise at least \$5 million in umbrella limits to properly protect your business. Our insureds carry anywhere from \$2 million to \$35 million in umbrella limits.

3 How do successful PMPs reduce their claims and lower their insurance premiums?

The insureds who truly focus on their safety culture and hiring practices tend to have the best results. This means having an internal team or individual focused on helping create this culture. These are generally the companies with the lowest loss ratios and premium rates.

4 Which important insurance coverages are often overlooked?

We recommend employment practices liability to protect wrongful acts in the employment process. It protects against claims made by employees alleging dis-

crimination, wrongful termination and harassment. The other critical coverage to have is cyber liability, which protects your company in the event of a data breach. This includes customers' and employees' personal and private information. Every company has exposure in these areas.

5 What do you see as the most challenging area pertaining to claims?

Automobile claims are the most frequent and problematic for the industry. Our No. 1 cause of loss is rear-end collisions—usually a result of distracted driving. To be proactive, Linda Midyett, our director of loss prevention, works with our insureds to help lower occurrence ratios and prevent accidents. PestSure members also have access to a plethora of safety information on our website that helps them reduce risk.



Like your insurance agent?
Your agent can provide you with a
PestSure proposal. Just have them
give us a call.

GoodCompany!

Pest management professionals trust PestSure as a business partner and take advantage of PestSure's in-depth industry knowledge and decades of insurance and loss-prevention expertise to manage risk, avoid claims and save money.

“For over 25 years, we've counted on **PestSure's** quality service and consistency to give us fair pricing during challenging insurance times. Knowing we will get insurance premiums that are competitive allows us to focus on running our business instead of worrying about having insurance coverage in the future.”

— **Jamie Ogle**
Lloyd Pest Control

Founded by pest control operators for pest control operators, PestSure is a unique insurance provider. Its members benefit from the company's industry expertise in all aspects of the business.

Join PestSure.

Call Todd Burke

800-326-6203
www.pestsure.com

Available Coverage

- General Liability
- Auto Liability
- Workers' Compensation
- Umbrella
- Property
- Fiduciary
- Employment Practices
- Cyber

Qualification requires a minimum of \$2 million in annual revenue.

PestSure 
INSURING THE FUTURE OF PEST CONTROL

Administered by Arthur J. Gallagher & Co.