

Take1 Insurance Aids HD House after Theft

SANTA ANA, CA—Miami-based HD House, a rental company that specializes in very high-end HD film production equipment, experienced a rental company's worst nightmare: a new customer, whom they fully vetted and researched, stole \$255,000 worth of their equipment in a single day.

"We checked his background, ran a credit check, read through the company's entire website, and we even called the company's insurer to confirm they held an active policy," said Tony Perez, CEO of HD House. "We're in the business of loaning top-of-the-line cameras, lenses, computers, and accessories that can be worth up to hundreds of thousands of dollars, so we take the security of our inventory very seriously. We were shocked when we learned that this customer had stolen the identity of a reputable U.K. film producer, going so far as producing false identification and taking out a real insurance policy in order to commit fraud."

When HD House filed a claim with the client's insurer, the claim was

CCS Employees Team Up For Fundraiser

NASHUA, NH—CCS New England employees recently teamed up for the "Volkswagen Pull for Wounded Warriors" fundraising event at the Boston-Portsmouth Air Show at Pease International Airport. The jet pull event was held August 13 to support New Hampshire's Wounded Warriors, a nonprofit that aids U.S. service members who have been physically wounded during the current military conflicts in Iraq and Afghanistan.

Team CCS, which consisted of 20 employees, including 71-year-old Ely Dombroski who served as the team's anchorman, pulled a commercial jet liner weighing more than 98,000 pounds a distance of 20 feet in just 10.34 seconds. CCS competed against 15 other 20-person teams and each team raised at least \$1,500 for the Wounded Warriors.

"Supporting the U.S. troops is an important initiative to us," said Chris Gamst, vice president of CCS New England. "Our entire team pulled for the recovery of those that have given so much to preserve our way of life and to say thank you for the sacrifice our military men and women have made for us."

In addition to the Wounded Warrior jet pull, CCS New England sends annual holiday care packages to the U.S. Troops consisting of snacks, movies, books, socks, and other needed items.



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denied because the policy was purchased with the intent to commit fraud. But less than 90 days before the fraud occurred, HD House signed on with Take1 Insurance. HD House's new policy with Take1 didn't save them money compared to their prior insurer, but they liked that it had been custom-tailored to the specific needs of an equipment rental company. Within hours of filing this claim with Take1, the wheels were turning on what ended up being a full payment of \$255,000.

"As we were evaluating the risk profile of HD House, it quickly became clear they had outgrown their prior insurer," said HD House's insurance broker, Matt Kleinjan of the Jules Berlin Agency. "One of our key concerns was the collusion risk, i.e., how do we make certain their equipment is properly covered while it is out in the Care, Custody, and Control (CCC) of a customer. We never like to rely entirely on the customer's insurance, as it is often inadequate. In the case of fraud, the customer's insurance is completely moot. HD House recognized this risk and fortunately made the decision to move their insurance program to Take1."

"This was a highly sophisticated fraud," said Scott Carroll, executive vice president of Take1. "The criminal stole the identity of a producer from the U.K. who had a solid credit history and a reputable industry background, then he took out a fraudulent insurance policy for the real company, making it extremely difficult to detect he was an imposter. HD House did its due diligence and followed very rigorous vetting procedures before agreeing to loan the equipment to this new customer."

HD House's previous insurance company would have only been obligated to cover \$140,000 of the loss as a maximum, and may have even tried to deny the claim completely, according to Carroll.



SOUTHLAKE, TX—Having outgrown its original main campus in Southlake, TX, Gateway Church opened a new 200,000-plus-square-foot facility a few miles away. The 4,000-seat sanctuary is equipped with a reinforcement system based on Meyer Sound M1LO line array loudspeakers. Acoustic Dimensions, a Dallas-based consulting firm, designed the system.

CCS Links with LearningStation

COLUMBIA, MD—CCS Mid-Atlantic has formed an exclusive partnership agreement with LearningStation to provide the LearningStation Insight assessment platform to school districts throughout Maryland, Virginia, and the District of Columbia. LearningStation Insight is a new classroom-based testing platform designed to help teachers prepare K-12 students for state and federal standards exams. Insight software is paired with other technology, such as response clicker devices, to allow teachers to administer standards-aligned instruction and measure student progress towards curriculum goals on a daily basis.