



FOREWORD

From the #1 Amazon Business Best-Selling Book – *Insured to Fail*

Early 2014 was a memorable period for me. Unfortunately, it was for all the wrong reasons.

During that time, I was truly in a bad state of mind, having lost my son in February. I had previously planned a golf trip to Florida with my brother, and I was not going to go, but my brother suggested I should go to relax a bit. So, I went on April 2nd.

We played golf on April 3rd. Just when you think you have hit bottom and things will start to get better, life pulls out a shovel and digs the hole even deeper. At 7 am April 4th, my phone started ringing. The alarm company was calling to tell me my business back in Pittsburgh, CCF Industries, which I started in 1995, was on fire.

I rushed to the airport, jumped on the first flight I could, getting me back to Pittsburgh just after 2 pm. The building was gone, and I was looking at ashes. An errant spark ignited the metal filters in the buildings' air filtration system, igniting the dust in the ducts of the dust collection system. It took less than 10 minutes from the time the spark occurred for the raging fire to spin out of control, and the roofline started to collapse.

I was suddenly living every business owner's worst nightmare; the destruction of my business, over 30 of my employees out of work, and failing to meet the demands of countless customers.

I am writing this forward almost seven years to the day of this horrific event. I now realize how close I came to not surviving and enjoying the thriving business I have today. My survival was 100% dependent upon just one thing. If that one thing had not happened, my 20 years spent laboring and building my business would have been over.

That one thing? Meeting David Leng!

About a year before the fire, David came to talk about our insurance programs. At the time, I was set in my ways. I preferred to stay with my current insurance agent, who we, and those in my industry, considered as "the industry expert."

Even when I did consider other agents to quote, no one could touch what I had. But what even started this conversation with David was that he did not mirror or sound like all the other agents. He asked questions no one else had asked before. He clearly wanted to understand me, my business, how we operated, everything.

He focused on trying to help find better ways to improve my business. He took me through scenarios, such as what would happen if I encountered a situation that might put me out of business, just like the devastation that occurred.

Looking back now, it was as if David was predicting the future. He essentially walked us through and protected us for what – *did* happen – *before* it happened. Even more importantly, by digging into other parts of our business, such as our employee safety and injuries, David was able to help us shrink our workers' compensation premium. This allowed us to afford the coverage changes he recommended, which we clearly needed.

What always impresses me about David is his accessibility. This weekend was no exception. Even though he was meeting with a client in Upstate New York along the Canadian border when the fire happened, he cut his trip short and was here the next morning, helping me sort out what it

would take to get back on my feet. We talked in detail about what it would take to rebuild and what was covered. David understood the stress I was clearly under, and he did everything in his power to lessen it. And I can unequivocally state that without David Leng, I would not be in business today.

Just think, if I had stayed with my previous agent, I would have to dig into my pocket to try to find nearly \$1.3 million to rebuild and well over \$2 million to protect my cash flow. Amounts I just did not have. My old program provided “building,” “contents,” and “business income” coverage “the industry expert” recommended. In looking back at the “before David coverage,” the shortage that was staring me in the face was way beyond simply increasing “building,” “contents,” or “business income” limits. There were holes in the types and structure of the coverages I needed. David added these coverages no other agent ever mentioned, including ones missed by my former “industry expert.”

With these monstrous holes in my coverage, I could not have afforded to rebuild. I would not have been able to keep all my employees and most of my customers. I would not have been able to stay open after rebuilding. I would not have survived. Period.

But I did.

Owning a business for over 25 years, I have known a number of business leaders, including a former client who faced a disaster and ultimately had to shut their doors permanently. This is why I feel too many business leaders may not fully realize when a catastrophe occurs how much they could possibly be *under-insured*, nor *under-prepared* for what it actually will take for them to rebuild, reopen and endure the long, difficult road they must travel after reopening.

Clearly, do not assume how your insurance program is designed and how your recovery plan is laid out will be good enough to survive when facing your own disaster. Be aware of what it will take and verify you are prepared for it, and insured for it, now!

This is why David’s book is essential for every business owner to read. What David says in these pages can make the difference when your business suffers a catastrophe, the difference between restarting and continuing to endure and grow, or not being able to restart, or even having to give up after trying to make it work.

David makes you realize “having insurance” is not the automatic solution when you must rebuild, and there are factors that seem destined to derail the best-laid plans. But David has that unique ability to minimize those factors based on one simple goal; getting you back up and running as quickly as possible, plus knowing the additional issues facing you once you reopen your doors. Most importantly, his knowledge and understanding of the “fine print” in the various available insurance coverages allowed him to craft our insurance programs and plans, making it possible for us to thrive today.

We buy insurance because we want to be made whole again when we suffer a disaster; we want to be back in business. I would think most businesses do so for the same reason.

In looking back, I would not wish the devastation I went through on my worst enemy. However, it became clear that how I bought my insurance before David was not the best way to buy insurance. In hindsight, following that old way seems to reinforce renewing my insurance with my old agent year after year, typically with minimal changes, if any at all, despite my continually growing business; that way is an inefficient process that rewarded an ineffective agent. You may not like insurance and probably do not like paying premiums. Just imagine paying premiums for

years or decades, and when you need your insurance the most, your heart sinks when you discover you did not buy enough, nor did not buy the right coverages.

Trust me; *after* your disaster is *not* the time you want to find out you have a problem.

After my fire, many business leaders reached out to me to see how I was doing and discuss what I went through and what I learned. During those conversations, one thing struck me as scary. What was genuinely concerning was that it appeared that almost every business I spoke to purchase their insurance the same way I used to.

I cannot stress enough that it took going through the process of David and his team analyzing my business to clearly see that there was a better way to buy and manage our insurance program. Their assessment process we went through was unlike anything I have experienced before, and when talking to other business leaders, the extent of their analysis is something others cannot seem to grasp until they too experienced it themselves fully.

Think about it, without a deep analysis that creates a clear understanding of a business, the goals, and what issues are being faced, how could anyone truly advise a business leader? How could they understand your business well enough to help you be appropriately insured to survive a disaster? And help you plan for that disaster? The assessment findings and action plans David showed us, even before we committed to working with him and his team, made it clear that they understood our business. He knew what it would take for us to be properly insured and had a plan to get us through the rebuilding, reopening, and business recovery phases needed after a disaster. It also showed us that David and his team were solely focused on helping us and not themselves.

I feel fortunate to have met David and have him be part of the team that helps me guide my business. I just cannot say enough about David personally and professionally. He is always in our corner, advising us as to what we should be considering, and he has always controlled and even reduced our insurance costs over time, but not at the sacrifice of our program's coverage. I believe that is because he always has *our* best interests at heart.

With this book, David Leng puts it all on the page, so you know where you stand *before* anything happens. And that alone makes this book a must-have for every business owner.


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