

<https://www.merchantsgroup.com/blog/why-catalytic-converter-theft-has-increased-and-how-to-prevent-it/>

Why Catalytic Converter Theft has Increased and How to Prevent It

Increasing rates of catalytic converter thefts are occurring throughout the United States. Here is some information to protect your business and your vehicles.

What is a catalytic converter?

- While the emissions of cars and trucks have decreased over the years, combustion still results in waste products. Catalytic converters are part of a vehicle's exhaust system. It reduces burnt engine gasses and pollutants, converting the gases into non-toxic emissions or water vapor.¹

Why are thieves stealing catalytic converters?

- Catalytic converters are an easy, fast and lucrative target for criminals.
- Two of the three "rare earth" metals used in catalytic converters are worth more per ounce than gold.² These are usually platinum, rhodium, and palladium, and they function as catalysts.³ Palladium prices are currently more than \$2,300 per ounce.⁴
- In addition, due to the pandemic, many vehicles are being driven less this year and are sitting idle in often remote parking areas, making this an easy crime.

How are catalytic converters stolen?

- Thieves usually work at night when it is harder for cameras to catch the crime.⁵
- Catalytic converters can be stolen from under a vehicle in less than two minutes.
- The only tool a thief needs is a wrench (for converters that are bolted on) or a reciprocating saw (for converters that are welded in). All a criminal needs to do is slide under the vehicle, remove the bolts or saw through the exhaust system, and take the converter.⁶
- Since there are no numbers connecting the catalytic converter to the car, it is virtually impossible to know that a converter belongs to a certain car.

What vehicles are most targeted?

- The most commonly targeted vehicles are those that sit higher off the ground, such as vans, SUVs and trucks.
- Businesses with multiple vehicles parked overnight in unsecured lots are particularly vulnerable.

- While these crimes affect mostly business autos fleets, auto repair garages storing passenger cars have been targeted, as have vehicles in driveways, strip malls or parking garages.

How will a driver know if the catalytic converter has been stolen?

- If a driver doesn't know their vehicle has been damaged, they will know once the vehicle is started. It will either sound like a car without a muffler, "a deep loud noise," or a motorcycle's roar.

Loss Control Tips

- Ensure vehicles are secured (locked) at all times.
- Secure vehicles in locked, gated areas or indoor garages.
- Use security lighting that stays on or is motion sensitive.
- Install cameras and recording devices in areas where vehicles are stored.
- Security cameras should be HD for better quality of video.
- Promptly report any thefts or attempted thefts to your local police
- Owners whose vehicles have high-clearance may want to consider an aftermarket product. Your auto mechanic can give you more information.
- Drivers should always park in well-lit areas and vehicles should be kept in garages with the door closed when not in use. Vehicles should also be parked close to a building entrance or to the nearest access road when parked in a public lot.⁷

Sources

1, 3, 5. [MotorBiscuit](#)

2, 4. [Car and Driver](#)

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<https://www.merchantsgroup.com/blog/information-on-returning-to-college-amidst-covid-19/>

Information on Returning to College Amidst COVID-19

Students need to take responsibility for their health and keep in mind the health of their families and friends. Going back to school can be an anxious time this fall, but some general insight can help to make the transition back to school easier.

Basic Facts

- Throughout the U.S., coronavirus cases are rising among college-aged people. The spread of the virus has been connected to events such as parties, drinking at off-campus bars and athletic practices¹. If there are outbreaks of the virus this fall, campuses may be forced to shut down again.
- According to the Chronicle of Higher Education, which is following the plans of more than 800 colleges, two-thirds of colleges are planning to welcome back students in person, and 7% are planning to hold classes online only².
- Families should look at the website of the college to see what plans the school has in place and what other information has been communicated to students, families and faculty³.

Guidance from the CDC for Living On Campus

While it's difficult to predict where cases of the virus will surge, there are steps that college students can take to keep themselves, and their family and friends safe.

According to the CDC, the guidelines below should be followed on campus⁴:

- In dorms: Don't share items with roommates or others, and if you do share, clean and disinfect items first.
- Shared bathrooms in dorms: Don't place toothbrushes directly on counter surfaces and use totes to carry personal items, limiting contact with other surfaces in the bathroom.
- Classrooms: If they fit your educational needs and are available, enroll in online classes. If going to in-person classes, wipe down your desk with a disinfectant wipe if possible. Create physical distance between other students by skipping seats, and avoid placing your personal items such as cell phones on your desk.
- Dining halls and meals: Don't share food, drink, utensils or other items. If possible, pick up "grab-and-go options" and avoid buffets and self-serve stations.
- Laundry rooms: Clean and disinfect surfaces that have been touched by others, such as buttons on the washing machine).

Cloth mask usage⁵:

- Make sure you can breathe through it
- Wear it whenever going out in public
- Make sure it covers your nose and mouth
- Wash cloth masks in the warmest appropriate water setting for the fabric after using.

Health Considerations On-Campus

A few things both parents and students may want to consider:

- Where is the student health center, and what happens if a student is starting to have symptoms? It's best to stay in the dorm room and contact the school's health service to make an appointment so that they can anticipate the student's arrival for evaluation of symptoms⁶.
- If there is no health clinic, where will they send students with health care needs⁷?

Arming yourself with information beforehand will go a long way to ensuring both you and your students feel as safe and secure as possible.

Sources:

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6. <https://www.conehealth.com/services/behavioral-health/going-to-college-during-covid-19-tips-for-college-students-and-t/>

<https://www.merchantsgroup.com/blog/13-ways-to-avoid-coronavirus-scams/>

Thirteen Ways to Avoid Coronavirus Scams

This year, November 15-21 marks National Fraud Week, sponsored by the Association of Certified Fraud Examiners. While scams and frauds are always being perpetrated, this year is particularly bad with various scams related to COVID-19.

To help you stay safe, the Federal Trade Commission (FTC) provides help on their [website](#), including information on treatment claims, relief checks, scam alerts and more.

- Scam emails have been reported, purported to be from CDC or WHO with health information. For legitimate information on the health aspects of COVID-19, refer to credible sources, such as [coronavirus.gov](https://www.coronavirus.gov) and [usa.gov/coronavirus](https://www.usa.gov/coronavirus).¹
- Don't click on links in emails from sources that you're unfamiliar with. These emails often contain links that download malware, giving criminals access to personal data.²
- The [CDC website](#) has information on what a true "contract tracer" does versus a scammer. If the tracer is legitimate, you'll be asked for health information and not personal financial information or money.³
- Relief check scams have also become common, but the government will not contact you via calls, email or text. The government sends checks via mail.
- The FTC has also seen fraud concerning vaccinations and home test kits, with no proof that either work or treat the virus. These have not been approved by the FDA.⁴ Not only is this inaccurate information designed to get your money, but these email offers are also designed to infect your computer with malware.⁵
- The FTC recommends people hang up on robocalls, which are designed to sell everything from health insurance to work-from-home arrangements.⁶
- "Caller ID" may not tell you the whole story. It's easier than ever for scammers to create fake information. The name and phone number displayed may not be real. A general rule for any situation is that if someone asks for money or personal information, hang up.
- Scammers are taking advantage of people's generosity, so research carefully before making any donations, as there have been reports of fake charities soliciting donations. Never donate in cash, by gift card, reloadable cards, or by wiring money.⁷ If you have researched and believe the charity is legitimate, credit cards have much greater fraud protection built in.⁸
- Several states have reported illegal price gouging on safety or treatment products, so keep this in mind and report to law enforcement if you spot unusual pricing.⁹
- Conduct an online search if something doesn't seem right. In a search engine, type in the name of a product or company, along with words such as "scam" or "complaint". You can also search for your particular situation, such as "IRS call." A search of phone numbers to see if other people have reported them as scams can also be conducted.¹⁰
- Don't pay upfront and under suspicious circumstances. You may be pitched for things such as credit and loan help, debt relief, assistance for your mortgage, or be told that you've won a prize or are receiving a job offer. They may ask you to pay taxes or fees, a clear warning it's a scam.
- Don't make rush decisions. Scammers will often try to pressure you into making a decision quickly, but slow down, research the story, and consult an expert.¹¹

- If you are suspicious that the situation may be a scam, report it at [ftc.gov/complaint](https://www.ftc.gov/complaint). By reporting your situation, you help law enforcement investigate scams and stop criminals.

Sources

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<https://www.merchantsgroup.com/blog/how-to-have-a-successful-small-business-saturday-during-the-covid-19-pandemic/>

How to Have a Successful Small Business Saturday During the COVID-19 Pandemic

Small Business Saturday is a day designed to support small businesses and communities. The day has been celebrated across the United States since 2010, and takes place the Saturday after Thanksgiving.¹ By participating in Small Business Saturday, you can give your business a competitive boost. It also allows the public to show support for the small business that are important for the economic viability in many communities.²

While this year's event will be different than previous years due to the COVID-19 pandemic, the following guidelines can help your small business maintain safety this holiday season:

Running Your Business

- Give your customers peace of mind when visiting your business. Require them to wear masks and practice social distancing (at least 6 feet between people).³
- Consider offering free, disposable masks to customers who don't bring one.³
- Let customers know of any changes to your business, including business hours, safety precautions, and changes to your return policies. Post all of this information on your website, social media accounts and in your physical location.
- Giving customers extra room to shop or dine can help them observe social distancing and feel more at ease. If necessary, reorganize displays or put a limit on the number of customers allowed in at one time.
- Your business should be cleaned as you normally would, but additional measures to sanitize should also be implemented.
- Provide sanitizing stations throughout your business for customers and staff.
- Appointments, special hours for seniors or others at risk, and expanded hours can make customers feel safer. Create a simple sign-up form on your website for appointments, and post any special times on your website and within your business.
- Contactless payments can keep your employees and customers safe without the need to exchange cash, or touch cards or require for signatures. Check with your point-of-sale vendor for the best set-up for your business.
- For those customers who prefer online shopping, make sure your website is ready with quick and efficient shopping and order processing. (For more information on online shopping procedures for businesses during the holiday season, please refer to [our post](#).)
- If possible, using curbside pickup can help customers and staff feel safer. This also avoids the headaches of delayed shipments and increased shopping costs.
- Give yourself extra time. While things have been getting better for shipping times versus earlier this year, have plans in place for both receiving your shipments and getting the products out to customers.⁴

Keeping Your Employees Safe

- If any employees are sick, regardless of what type of illness, strongly encourage them to stay at home until they're well. Make your "sick policy" well known before anyone needs it.⁵

- If any employees are sick, regardless of what type of illness, immediately send them home and do not allow them to return to work until they're well. Make your "sick policy" well known before anyone needs it.⁵
- Make sure your staff practice proper hand hygiene (frequent hand washing, use of hand sanitizer) and respiratory safety (wearing a mask, turning their heads to cough into their shoulder/elbow, etc.)
- Perform routine and upgraded cleaning procedures following new protocols for your business.
- Consider supplying masks to your employees, with either your company logo or with a holiday theme.⁶
- For further information, refer to the [CDC website](#).

As business regulations can change frequently during the COVID pandemic, make sure to check your state guidelines regularly.

Sources

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<https://www.merchantsgroup.com/blog/what-is-property-and-casualty-insurance-and-why-is-it-necessary/>

What is Property and Casualty Insurance and Why is It Necessary?

In very simple terms, insurance companies buy the *potential* of specified losses from individuals and businesses, and then pay the policyholder if a covered loss occurs.

Property and casualty insurance, commonly called “P & C insurance”, helps protect you and the property you own, such as your home, car, or business properties. In the world of insurance, property and casualty coverages are important and necessary tools to protect against a number of losses.

Property insurance policies cover items you own such as your home or car. For a business, “property” can mean your physical location, business property and equipment. Fire and theft are some of the common perils covered under a property policy.¹

Casualty insurance policies provide liability coverage. For example, this coverage comes into play if you're found legally responsible for an accident that causes injuries to another person or damage to another person's belongings, whether for personal or business concerns.²

Property and casualty insurance policies are commonly purchased together, as each type provides a more complete package of protection. While many individuals and businesses may need more insurance, these two are a great place to start.³

To learn more about coverages Merchants Insurance Group offers, visit our [Insurance for Business](#) page and [Insurance for Individuals](#) page.

Sources:

[1. Investopedia](#)

[2. Northwest Bank](#)

[3. Houston Chronicle](#)