

Additional Writing Samples: James Metzger

From 2012-2013, I served as a ghost writer for the Operations Manager of Food for Thought, a nonprofit organization dedicated to meeting the nutritional needs of people living with serious medical conditions in Sonoma County.

[The Magic Begins with You](#): November 2012

[Holiday Newsletter](#): November 2013

[Why The Future of Travel Insurance Is Customer Centric](#)

A contract article written for an internal B2B campaign explaining the newest insurance-tech solutions helping to streamline the procurement of traveler's insurance online.

Wrote the basic Marketing statements for online copy and classified advertisements of [Redwood Barbershop](#).

[The Magic Begins with You](#)



Dave Hall

THE MAGIC BEGINS WITH YOU

The fairies and elves at Food for Thought scamper about all year long, filling up endless sacks of delicious groceries for all our clients. But once the holiday season arrives, we set our sights even higher. We've been wracking our brains in the North Pole, trying to figure out ways to pack a little more love into every holiday order. For the upcoming 2012 holiday season, we've set an ambitious goal: to provide holiday meals for both Thanksgiving and Christmas or Hanukah – including a whopping 500 holiday meals - for our clients and their families.

However, even with all our hard work and preparation, the true magic begins with you. Donations of turkeys, gift cards, and money will help us greatly as we strive to give just a little bit more.

We at Food For Thought are continually amazed with the outpouring of generosity from our donors throughout the year. Please help us make this holiday season even more special. Life is one huge, wonderful feast!

[Holiday Newsletter, Food for Thought](#)

We sometimes forget how expansive the Food for Thought family truly is. Not only do we serve over 600 clients each week, but our community of Food Fairies, sponsors and local companies could easily populate a small West County village. All humor aside, before the upcoming hustle-and-bustle of the holiday season sweeps us away with its get-togethers, celebrations and eight page to-do lists, I would like to reflect upon the beauty and blessings of our organization, and offer my deepest gratitude to every person in our extended family. Your continued support of

the Food for Thought vision is central to our success, but as we approach the upcoming winter months your generosity is more important than ever.

Each holiday season, Food for Thought provides our clients with enough additional food to enjoy a bountiful meal with their family, friends, and loved ones. At Thanksgiving we offer turkeys and chickens, plus a selection of delicious holiday side dishes, including produce, stuffing, canned vegetables and more. For Christmas, along with another selection of a main course and all the trimmings, we include an extra bag of groceries and treats donated by local companies.

However, we always hope to present every client with something truly special at Christmas. Your donations of new household wares, such as microwaves, blenders, toasters, dishes, flatware, blankets, and sheets, ensure that everyone in our extended family enjoys a little bit extra of holiday magic. If you have goods to donate, need more ideas, or have an idea for us, please contact Rachel Gardner, our client services manager, at [707-###-####](tel:707-###-####).

Before closing with holiday wishes for you, I would also like to extend additional thanks to these local vendors for their regular donations and yearlong support:

Alvarado Street Breads, Ceres Project, Costco, Empire Food Bank, Fircrest Market, Harvest for the Hungry, Julie Attwood, Laguna Farms, Nightingale Breads, Project Open Hand, Redwood, Safeway Sift Cupcakery, Sonoma Muffin Company, Village Bakery, and Whole Foods Market And special thanks to Fircrest Market, Andy's Produce, and Sysco for providing food at wholesale prices.

As the Food Program & Facilities Manager of Food for Thought, I work on the front line of our organizational mission. Every day I am reminded of the blessings that live throughout our extended family. I can only wish the same for you and yours this upcoming holiday season.

Dave H.

Why The Future of Travel Insurance Is Customer Centric

- 1. Customers Demand It**
- 2. Businesses Need It**
- 3. Technology Enables It**
- 4. Case Study**

Nobody wants to actually have to use travelers insurance. Still, amongst actual policy holders, approximately [one in six](#) have filed claims, and in recent years payouts have increased [to the highest levels](#) since the 2010 Icelandic volcano eruption. However, with ever-changing world conditions today's savvy travelers realize the peace of mind guaranteed through a travel insurance policy.

Yet, while new technologies have brought success to travel firms through e-commerce, most travel insurance firms have failed to keep pace. The research and purchase of a travel policy still feels like an add-on and a hassle. However, a new batch of technologically-infused insurance solutions are disrupting old systems with seamless integration and a customer-centric focus. Companies in the travel sector who choose to partner with these insurtech are poised to build additional success within the global market.

1. Customers Demand It

A recent survey exploring technology within the travel insurance industry found that [49 percent of people](#) named online travel booking sites and assurance options as valuable developments to customer satisfaction. However most online travel insurance plans are outsourced policies trapped within dated models of legacy suppliers. Worse, few travel sites are streamlined to offer frictionless insurance solutions at the point of sale. Instead, customers are sent to third-party sites where the product offerings are encumbered with excessive coverage or redundancies. Yet this one-size-fits-all policy model does not match the demands of today's empowered consumer.

Until recently, finding partners within the global insurance market that have adapted to new technologies and changing customer demands has been challenging. However, there are new insurance distribution platforms that utilize customer-centric algorithms in order to tailor policies that deliver relevant protection, sold at the right time, and all from a single API call. Customers are placed at the center through their entire experience, from these point-of-sale policy options, but also while submitting claims and receiving payments instantly.

2. Businesses Need It

By partnering with insurtech, firms will avoid the inconvenient systems entrenched within legacy insurers. These older companies, driven by massive software systems and stale bureaucracies, are riddled with delays. Add human error and insurance jargon to the mix and the entire experience becomes so baffling that customers [consistently misunderstand their coverage or incorrectly submit their claims](#). You shouldn't need a doctorate to decipher benefits and documentation.

However, with access to technology that automates the entire insurance element, ecommerce providers will circumvent the unexpected and inconsistent variables, and customers won't need a doctorate to decipher benefits and documentation. These updated platforms enable partners to manage the entire customer service experience from start to finish, often achieving NPS scores of +65, compared to the laggard -10 to +15 of global insurance providers.

3. Technology Enables It

Older insurance companies still struggle with the manual processing of payments across borders and currencies, with turnaround times often averaging more than twenty days. However, recent innovations in the payments industry have allowed for efficiency and speed while syncing seamless integration within a single API. Regardless of their chosen platform, customers can open a claim instantly, locate the necessary documents, and then submit them easily for quick claims assessments and instant payments. We need not be trapped by the weight of inefficiency.

4. Case Study

To illustrate the power of these new insurance solutions, let's trace the journey of a traveler, Edward, who purchases online insurance and encounters a medical emergency during a holiday in Central America.

After completing focused online research, Edward is ready to book his adventure. Streamlined customer-centric solution, the online travel site offers insurance at the perfect time, in a clear, easy-to-understand language. Edward knows credit card covers flight disruptions, so he can tailor his policy to avoid redundant coverage. He also makes sure he only pays for relevant activities: trekking and spelunking, but not boating and skiing. Edward feels well supported.

Unfortunately, near the end of his trip, Edward slips in a cave and fractures his ankle. While he waits for care, he uses his phone to open a claim and download the necessary forms. He grabs everything he needs from the medical center and submits the claim that day. Before he knows it, our hero's claim is paid almost instantly, in whatever method he prefers.

Once Edward returns home, his broken ankle will definitely be a story for friends. And while he shares his pictures and stories, he'll likely speak to the ease and value of the very simple insurance claim process that took care of him during the uncertainty of his injury, and that superior process of customer service earns a great brand referral because, in the end, insurance should be a customer experience, not an uncertain process trapped in outdated modes of paperwork and bureaucracy. Travel firms that partner with insurtech will have the power to support their customer experience through every step of the way, regardless of the journey.



The new owner of this well-established barbershop in historic downtown Larkspur is looking to expand staff. Come join the team as we upgrade and renovate a distinctly modern sensibility into this beautifully traditional space.

BARBERS WANTED

- Straight-razor experience
- Mature and dependable
- Professional appearance, attitude
- Experience with all styles
- Superior customer service
- Ambition to build clientele

Commission based with flexible scheduling.

MUST POSSESS VALID CA BARBER LICENSE FROM DEPT. OF COSMETOLOGY

Resume, samples of work : _____

