



The Sun Rises on a New Career

for Mike Fratantuono

BY TEDDY DURGIN

If you are reading this article and you have ever eaten at the Sunset Restaurant in Glen Burnie, then right now you are probably fondly remembering the iconic eatery's cream of crab soup. Or maybe their shrimp salad. Or you're just smiling at the memory of some leisurely meals you enjoyed with your friends, family, or colleagues.

Chances are, Mike Fratantuono was somewhere in your orbit during those meals. He was one of the three long-time proprietors of Sunset along with Dave and Gary Fratantuono. The family operated the restaurant for 60 years until pandemic times forced its closure at the end of last September.

It didn't take long for Mike to land on his feet. Another restaurant? According to him, "No, never." Instead, he is now an agent for Passauer & Miller Insurance Inc. in Manchester, Md. One of his specialties? Selling policies to restaurants, bars, and packaged goods stores, of course.

So far, his clientele has appreciated his background and experience. During a recent interview with the *Beverage Journal*, Fratantuono remarked, "I understand what people who are in the bar, restaurant, and liquor store business are going through. Whether it's trying to hire employees or preparing for a kitchen inspection. From a safety protocol, are their fire extinguishers up to date? Do they have mats on the floor for safety? Is your refrigeration in good order? Is everything up to fire code? Has the hood system been cleaned? By doing all of that myself for 32 years, I just need one eyeball and I can see what's going on. Once I

show them that I had been in the business for 32 years and that I speak their language, they know I understand things pretty well."

Fratantuono and his firm offer a wide range of insurance products. In particular, bars and restaurants need general liability coverage, fire insurance, and liquor liability insurance. "They're also going to need insurance for the building," he added, "They're going to need liability in case somebody experiences food related injury. In today's world, they're also going to need employment practices insurance, to protect them from employment related claims in dealing with their staff."

As much knowledge and experience Fratantuono has brought over from the foodservice industry, he has also drawn on qualities from a whole different part of his background and being. "One of the things I stand behind is I have 50 years of scouting experience," he says. "It sounds kind of corny, but I try to follow the Scout Law Principles. A Scout is trustworthy, loyal, helpful, friendly, courteous, kind, obedient, cheerful, thrifty, brave, clean, and reverent. If you cover all 12 of those, both sides are going to be OK. Insurance agents should always try and have a positive attitude with the customers. And if someone is happy with their current insurers and says, 'No, I'm happy with what I've got; or a family or friend is their agent,' you should thank them for their time and move on. However, when they let us take a look, often times cost savings or coverage gaps are revealed."

He went on to state that the favorite part of his new job and lifestyle is he now works Mondays through Fridays, from 8 a.m. to 5 p.m. "I have all my nights off and all of my weekends off!" he declares proudly. "I also work in an office where everybody is great and extremely knowledgeable. Dave Miller is a fantastic person to work for. He's there to help you and understands the insur-



ance inside and out, as does the remainder of the staff. Everybody, in our organization is willing to help out.

In addition to bars, restaurants, and liquor stores, his clients include landscapers, auto shops, and so forth. So, would he ever go back to his old profession? Fratantuono gave a quick and emphatic "No! After so many years, it's been good to sign the back of the check rather than the front."

The restaurant industry has changed so much. The customers' expectations are totally different. Every restaurateur will tell you that people generally don't 'dine' anymore. There is a difference between 'din-

ing' and going out to eat. The experience now seems to be more about 'how fast can they get it, how fast can they eat it, and how fast can they get back out the door.' Dining used to be an event. People would get dressed up to go eat out. The average person doesn't do that anymore. There's no time to enjoy the dining experience. A lot of the chain places are really pushing that. Now it's all about the turnover. The Dining "experience" is something that's been really lost in the industry these days.

At Sunset, we always said, 'Take your time, sit back, enjoy yourself...Dine!'" ■

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