



Helpful Hints and Tips

Secrets Your Car Insurance Company Won't Tell You.

Your insurance score is not available to you, but it may be similar to your credit score. If you have unusual credit activity, wait a month for it to return to normal before buying auto insurance. If your credit history is shaky, clean it up as soon as you can.

If you're buying a new car, ask us about the difference in premiums for cars you're considering. You can search online for the latest top 10 lists on the most expensive cars to insure, and the least.

Ask about fees for paying in installments. If the fees are small enough, it may be worth it. Remember that insurance companies can cancel your policy for late payment, so make sure you won't miss an installment. If you can pay the premium in full, it may simplify the process and save you a few dollars.

Stolen or damaged personal items like CD's aren't covered by your auto insurance. Most insurance companies will cover smaller, less expensive items such as compact discs. However, if you carry expensive items such as computer equipment, ask about a rider to your homeowners insurance policy. It's wise to take photos or video of any expensive personal items before they go missing.

Be sure to Rachel or Rita and let us and let us know that you will be canceling your policy. Give a specific date or you may end up uninsured for a period of time. We will send you a cancellation request form already filled out for you to sign. Also, you want to cancel your policy instead of letting your coverage cancel for non payment.

If your friend didn't have permission to take your car, in most cases you won't be held liable for damages. But if your friend is uninsured and causes damage that exceeds your policy limits, the injured party can come after you for medical and property damage expenses.

Best bet— don't lend out your car. Loan your vehicle, loan your insurance!

Be sure to tell us when you have a licensed teen driver in the household. If you have to file a claim on his or her behalf, your insurance company is entitled to charge you back premiums from the date the teen received their license.

Companies:

- Pemco
- Safeco
- Hartford
- Progressive
- Viking
- Encompass
- Travelers
- Foremost
- American Modern Homes
- RLI
- And more...

The value of your "totaled" vehicle may surprise you. Auto insurance companies don't use the standard Kelly Blue Book or NADA values. Instead, each company has its own list of car values and most have specialized software for valuing cars in each region. They take into consideration the vehicle's mileage and pre-accident condition. If you have maintenance records that show you've had the oil changed every 3,000 miles and you've had the car checked routinely by a mechanic, present copies to the company to show the vehicles was in good condition. Next time, get "gap" insurance. Gap insurance will pay the difference between what a company will cover and what you owe, which can be several thousand dollars.

Effective July 1, 2008— Any person operating a moving motor vehicle while holding a wireless communications device to his or her ear is guilty of a traffic infraction. Infractions that result from the use of a wireless communications device while operating a motor vehicle under shall not become part of the driver's motor vehicle record under RCW 46.52.101 and 46.52.120.



Facts and Stats

Drivers age 15 to 20 account for 12.9% of all the drivers involved in fatal crashes and 16% of all the drivers involved in all police reported crashes in 2006.

In The Healthcare Department

In the Health Care Department, Regence Blue Shield introduces Innova and Engage group plans. These plans are self managed and allows the insured to help control their own cost. One way of doing this is with generic prescriptions.

Pharmaceutical companies spent \$16 billion dollars in 2000 for advertising brand name drugs. We have all seen the ads on tv. That cost is passed on to you the consumer. Generic drugs must meet the same standards as their brand name counterparts. The FDA mandates safety and effectiveness standards must be identical to the brand name drugs. The drugs may be different shape or colors ,but it is the same ingredients inside, where it counts.

Many companies will also sell a generic version of their brand name drugs. These drugs must contain the same active ingredients and meet the exacting FDA standards as the brand name, but for a significant savings. Regence recently provided an example. Figures drawn from the RegenceRx data base show the following examples: Brand name drug: Prozac \$93.56, Generic Equivalent: Fluoxetine \$3.30 a savings of \$90.26. Another example; Brand name drug: Valium \$103.71, Generic equivalent : Diazepam \$2.41 a savings of \$101.30. This saves your health care provider money and saves you money with co pays and out of pocket expenses.

For this reason Regence, Premera and other health care providers are placing most generic drugs on a preferred medication list. For you this means these medications are on the lowest copay, saving you money. So, ask your doctor or pharmacist what generic drugs are available for your new or current prescriptions.



Term vs. Perm — Which is the Best Value?

The difference between term insurance and permanent insurance is similar to the difference between renting and buying a home. With term insurance, you pay for protection for a specific period of time. Like renting, you may pay less per month, but you're not gaining any equity. And term coverage expires at the end of the term period, with no cash value. At that time, you either have no coverage, or, if you choose to keep the policy, the premiums start to increase drastically.

Permanent life insurance is a lot like buying a home. With each payment, you're accumulating cash value (equity) that can be used as collateral for a loan to fund a child's college education, a vacation home, or a medical emergency. And as long as you meet the policy's terms and conditions, you're covered for life.

In The News

Companies:

- Premera
- Regence
- Lifewise
- Symetra Financial
- Willamette Dental
- West Coast Life
- Pemco Life

Safeco Corporation and Liberty Mutual Group jointly announced a definitive agreement under which Liberty Mutual will acquire Safeco in a \$6.2 billion transaction. The transaction is expected to close by the end of the third quarter of 2008, August or September. Upon completion of the transaction, Liberty Mutual will become the fifth largest property and casualty insurer in the United States. Currently, Liberty Mutual Group is the sixth largest property and casualty insurer in the United States based on the company's 2007 direct written premium of \$20.2 billion, while Safeco had 2007 direct written premium of \$5.9 billion . Following the transaction, Safeco will become part of Liberty Mutual Group's Agency Markets business unit. Liberty Mutual Agency Markets had revenues of \$5.6 billion in 2007. Combined, the organization will have about 15,000 independent agencies. It has been said that Safeco Field will remain Safeco Field.

What this means to Safeco customers: *Business as usual.*

Home maintenance key to preventing water damage and insurance claims

If your home isn't properly maintained, it could be vulnerable to one of the most costly homeowner's losses – **water damage**. Water running or dripping into your home from the outside can rot drywall and support beams, crack foundation walls and cause mold. Standard Homeowners policies do not cover water damage unless it is the result of a covered peril such as a broken water pipe, fire or windstorm. The average water damage claim costs more than \$5,000. Your Homeowners Insurance policy is there to help you recover from large losses and shouldn't be considered a home maintenance policy. It's designed to cover sudden and accidental damage, not damage due to gradual, preventable deterioration. Your insurance company isn't responsible for the maintenance of your home – you are. The good news is most water damage losses are easily preventable by taking some simple maintenance steps. NW Insurance Council and the Institute for Business & Home Safety offer these tips to help you prevent future damage and thousands of dollars in repair costs:

- Inspect your roof. Remove leaves, branches and debris from gutters to prevent
- water blockage and possible run-off into the home.
- If you find a leak, clean and dry the exposed area and fix the problem immediately.
- Routinely inspect ceilings, walls, floors and windowsills for water stains, discoloration and musty odors.
- Routinely inspect attics, vents, ducts, washer hoses and outside water sources for leaks.
- Check and replace heating system air filters.
- Properly ventilate bathrooms and kitchens to prevent a moisture buildup.
- Use high quality silicone caulk to seal areas where cables or pipes exit walls, such as around clothes dryers, kitchen or bathroom vents and outdoor electrical outlets.
- Routinely caulk bathtubs, sinks and tile walls and floors to prevent water seepage.
- To reduce flooding from poor drainage or excessive rainfall, clear drains of debris and make sure your lot's grading directs water away from buildings.



Home Tips: What we can do room by room to protect ourselves.

In the kitchen: buy a fire extinguisher and learn how to use it. Experts agree that all kitchens should keep an extinguisher on hand. Be sure to store it 10 feet from the stove, though. You want to be able to reach it when you need it. Get a grip! Having pot holders or oven mitts that can really stand up to high temperatures is a must.

In the bathroom: slips and falls are the culprits in the bathroom. Easy to install grab bars are available at your local hardware store as are tub floor no-slip stickers. Don't forget to keep your water heater at a safe 120 degrees. Scalding is the second most common bathroom injury.

In the living room: heavy furniture like bookcases or entertainment centers should be mounted to a wall stud to prevent tipping. Fireplaces and woodstoves should always have a screen in place to prevent sparks from damaging carpets and floors. A screen can also prevent sparks from igniting and starting a fire.

In the bedroom: about half of home fire deaths occur at night when residents are asleep. There should be a smoke detector in every bedroom and on each floor of your home. Be sure to check the batteries in your smoke detector twice a year. Most local fire departments suggest checking the batteries in your smoke detector when you set your clocks forward and back for daylight savings time.

The best advice is often the most obvious which is why it's so important to be pro-active and take the time to put safety measures in place.

Are you in a flood zone? FEMA has re-zoned all of Lewis County.

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Cyndi, Rachel, Rita and Jackie

I want to let everyone know some of the changes that have happened in the office: First, Rita Sparks has joined me as an Agent and Customer Service Rep. Rita is licensed in the personal and commercial department and can help you if you have any questions about your policy, if you need to make a policy change or report a claim. Rita is a Winlock resident and has a daughter in high school. Cyndi Philbrook has recently signed on as our Life & Medical insurance agent. Cyndi is a Toledo resident and has 2 kids in school. Cyndi is in the process of obtaining her Property and Casualty license and will be able to handle all lines of business. Also, Jackie Steveson has come on board as our administrative/support person. Our offices are full and we are always here for you.

I have made a few changes in and around the office as well. I have changed some of the landscape, have painted the outside of the office, Napa Harvest/Purple, and have replaced the carpet inside with hardwood and laminate flooring. What a difference a new floor and paint makes!

Please take a few minutes to view our new website. It is a work in progress but is filled lots of information. The website has an insurance glossary, you can request information and see the many other types of insurance that we offer and companies that we represent. You can also send us an email from the website and let us know what you think.

March 1st we celebrated our 4th anniversary, we cannot be successful without you. We appreciate your business and are always here to help in any way we can. Also, Thanks for the Referrals. **THANK YOU!**



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