



Steve Shoultz's



“PRIORITY NEWS”

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14074 Trade Center Dr., Suite 138, Fishers, IN 46038 Phone: 317-713-2959, Fax: 317-536-3933

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This is the last month for entering the drawing for the cruise. All you have to do to be included in the drawing is refer a friend or family member who will take a quote for insurance from me. They don't even have to purchase the policy.

The drawing will be held on Jan. 7, 2009 at Logan's Road House in Indianapolis at 1:00 p.m. You are invited to attend this drawing if you wish. See the next page for more information on how you get the chance to win a three day cruise.



Priority Pro of the Month

Everyone needs a personal property inventory in case of a major disaster. Insurance companies will reimburse you for the damage, but will you remember every item when it comes time to file a claim? Have you taken the time to write down or document every item in your home? I know I haven't. That's why I gladly recommend the services of a professional company who will give you a complete, accurate visual and written documentation of personal property – Hartman Inventory, LLC (www.HartmanInventory.com).

A typical inventory combines image documentation and cataloging. The itemized list and photographs of each room simplify the process of filling out insurance forms, so you can focus on restoring your life and belongings. The return on investment is exceptional if you must file a claim, since only a few forgotten items will most likely cost you more than the service. Pricing is based on the size of the area to be documented and estimates are provided free of charge.

A backup copy of the final report is secured by Hartman Inventory. In the event of a disaster, they will submit a copy of your records to your insurance company or the police department upon your request, at no additional charge.

If you are interested in more information, call Cindy and Mike Hartman at Hartman Inventory, LLC at 317-501-2658 or 317-501-6818 or email: Cindy@HartmanInventory.com.

Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

This Month's Winners

Jon Sturgill, Sandi Kerns,
Debbie Marshall, Barb Belt



The GRAND PRIZE WINNER will get a 3 day Caribbean Cruise including \$600 air fare.

You too can be a winner!

My best new clients call me because you recommend me, so...I LOVE it when you "Just Keep Talking" about the special treatment and low prices you receive from me!

3 Chances for YOU to Win!

CHANCE
#1

- 3 free lottery tickets, AND

CHANCE
#2

- 1 chance to win a \$25 Gas Card, AND

CHANCE
#3

- 1 chance to win the Grand Prize

On January 7, 2009 we'll conduct a random drawing from all chances at the Grand Prize.

THE GRAND PRIZE WINNER will receive two tickets for a 3 day Caribbean CRUISE from Carnival Cruise Lines plus up to \$600 air fare.

You are the best advertising I can get!

NEW YEAR'S RESOLUTIONS

A HAPPY NEW YEAR

With the coming of the New Year, we all tend to look for New Year's Resolutions. Things we want to accomplish in the New Year, or things we did not do in the old year. One thing you should consider is your insurance coverage. Most people buy a policy and assume they are covered for all their needs, and basically forget about it until their premium comes due. However, needs change – you improve your home or you get additional goodies that need to be covered. Also times change – the market price of your home may have gone down this year, but the price of replacement has probably gone up. Maybe money is tighter this year, and you want to reduce the cost of your insurance. Therefore, you need to make some New Year's Resolutions regarding your insurance.

First, I would suggest you review your personal lines policy for all your valuables. Make sure you have included any Christmas gifts that need to be added – i.e. jewelry, computer equipment, valuable art, etc.

Have you finished any remodeling jobs on your home? Added a deck or swimming pool? All these things could change the way you are covered. Talk to me about the savings you might get if you replaced your furnace, air conditioner, electrical system, or roof. One company I use gives a discount if you have replaced these things.

I have had several people call to reduce costs of their insurance, but they should be very cautious about dropping coverage to get a lower price. One customer got a quote from one of the TV advertisers. He called an 800 number for a quote. They lowered the policy limits, so the price WAS lower. However, the customer lost his multi-policy discount because that company does not sell homeowners insurance. Across the board, insurance companies are currently losing money on homeowners insurance, so some 800 number companies do not sell this insurance. Although that person got a lower rate on their auto insurance, their homeowners insurance went up. Know what you are getting and what you are not getting. Call me to make sure you are covered correctly.

Another problem in 2009 will be replacement cost versus market value. Most people think of market value when considering what their home is worth. Insurance companies use replacement cost when there is a claim. Evaluate replacement cost of your home and/or business. Compare this to your current policy to see if you are underinsured. I would suspect market values have gone down, and replacement costs have gone up. Having trouble coming up with the replacement cost, let me give you a free replacement cost analysis.

A big resolution for the New Year is to complete a home inventory and/or business inventory. In case of a major claim, insurance companies have you submit a list of all items that you own, when they were purchased, cost of the purchase and id numbers, if possible. Most of you can tell me how many TV's you own or what appliances are in your kitchen, but do

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"ASK STEVE"

Ask me any question about insurance or how to prevent claims and I'll give you the answer. Simply call, write, fax or email me your questions. You will receive a personal reply immediately, plus if I feature your question in the newsletter you will receive a free gift as a token of my appreciation. After all, your question may help many others too.

Dear Steve,

With the economy downturn, how can I cut my insurance costs?

Ben, Indianapolis

Dear Ben,

One way is to make sure you are getting all the discounts you qualify for:

- Multi-policy discount
- Multi-car discount
- Good student discount
- Safe driver discount
- Claims free discount
- Senior discount at age 55 for many companies
- Renewal rewards for remaining with the same company
- Professional discounts
- Age of roof discount
- Systems discount on how old your appliances like air conditioner, furnace, electrical or plumbing
- Burglar and fire alarm systems

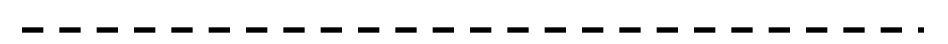
Call me if you have any questions on how to get any of the above discounts.

Steve

you know how many pairs of jeans you own, what is in your bathroom cabinet, or the number of DVD's you have? To be sure all items will be replaced, it is important to have everything inventoried. It should be stored not only in your home or business, but completely off the property in a lock box or accessible storage.

Last but not least, do you have enough life insurance to protect your family if something should happen to you?

The tendency right now is to shop for a lower rate and switch companies. It's been my experience that the worst thing you can do is switch insurance companies when we are heading into a market where prices are increasing and underwriting guidelines are changing. If you want loyalty from your insurance company when a claim happens, now is the time to show loyalty to your insurance company.



Tis the Season

Do be careful when you are out Christmas shopping. Crime seems to increase during the holidays.

Park your car in well lighted areas. Lock your car while shopping and after putting presents in your car. Even in your own driveway, crooks have been known to steal presents right out of the car. Take care when returning to your car. Be alert to who is around you and check your back seat before entering your car.

I.D. Theft continues to be a problem. Take a few steps to insure it does not happen to you.

Crooks are very creative. When you are purchasing an item, look for someone who is acting like they are on the phone. They just may be taking a picture of your credit card instead.

Be careful with all your receipts. Watch the clerks in the store to be sure they are not copying your credit card number or forget to return your credit card.

Shred all pre-approved credit cards, bills and notices, and all mail that comes to you. Thieves use all kinds of information to steal your I.D. Items they look for may include your name, address, credit card numbers, social security numbers, date of birth, and even your mother's maiden name, which is a common security question.

Protect your passwords. Do not put your passwords on your computer. Computers are routinely hacked for such information. And certainly don't put your password on a sticky note attached to your screen.

Check your homeowner's policy to be sure you Have the Identity Theft Endorsement!

Have a safe and happy holiday season!

Tell Others About Us And Win a Prize

Referrals are the lifeblood of any business, and there's no better source than you, our clients. This month, we honor

Debbie Marshall

who spread the word of our agency to her clients and brought us new clients. For this referral, we present **Debbie Marshall with a \$25 Gas Card**. Thank you, **Debbie!**

Next month's referral business prize winner could be you. Just mention **Priority Risk Management** to a friend, relative, colleague, whomever. Thank you in advance.

Steve's Blog

Kemper Enters Indiana Market...We now Represent Kemper!

A Unitrin Business sells personal insurance nationwide. Kemper began as a part of the Lumbermens Group in Chicago in 1926. In 2002, Kemper was acquired by Unitrin, Inc. Unitrin is a \$3 billion financial services company also based in Chicago. Kemper has more than 755,000 policyholders nationwide. All of Kemper's underwriting companies are rated "A" (excellent) by A.M. Best, the insurance industry's most trusted rating authority. A recent survey of policyholders performed by J.D. Powers rated Kemper very highly for their claims service.

Their rates appear to be competitive and they want to gain marketshare in Indiana. In order to accomplish this goal, they are currently looking at lowering their rates for Hamilton County. It has been my experience that when a company enters a state, their rates are among the lowest for the first 1-3 years. As part of my renewal process, I will be comparing your current rate with Kemper's.

Rest assured, I am always on the lookout for quality insurance companies that offer you, my clients, the lowest possible rates! After all, that is one of the major reasons you chose me as your agent!

Priority PROS Update. Many of you are aware of a project I have been working on for the last 2 years, Priority PROS. I have assembled a board of directors, a web site is under construction and we are currently compiling a list of business professionals that you can count on to perform quality work at a fair price! Look for this major project to launch in the first quarter of 2009!

Correction: It has been called to my attention that my article on debris removal may have left some of you with the wrong impression of the coverage limit. The 10% additional limit for debris removal is in the event of a total loss. Most policies have a specific dollar limit for the removal of trees. Please consult with me regarding your individual coverage limit.