



Steve Shoultz's



“PRIORITY NEWS”

FEB. 2009

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

Inside This Issue ...

Priority Pro of the Month.....Page 1

Who backs up your receptionist?
.....Page 2

Teen Home Study.....Page 3

Steve's Blog.....Page 4



Darryl Franklin is the
2008 Grand Prize
Winner!!

He won a 3 Day
Caribbean Cruise and
the 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!

Just refer someone to me who will take a quote. They don't even have to purchase a policy. Grand Prize for 2009 will be announced next month.



Tom O'Connor has over 12 years experience in the promotional advertising product marketplace. He has 15 years previous experience in restaurant/hotel hospitality management and marketing. A member of the Advertising Specialty Institute, the research and marketing leader in the promotional product industry. Tom is partnered with High End Concepts, Inc. headquartered in downtown Indianapolis, Indiana.

PROMOTIONAL PRODUCTS POWER

Promotional products are an integral part of the business world and a staple in nearly every office. Check your desk or cubicle, in all likelihood there's a promotional item or several in your workspace. Maybe a pen, pencil, calendar or mug emblazoned with your logo or another logo that has been left behind to do its advertising duty. Maybe there is even a newer innovation such as a flash drive or computer mirror, a mouse or even a MP3 player---if it has a logo on it, then it is a promotional product. Chances are there is a shirt or two lurking about the office with a screen printed or embroidered logo. Wearable products are the top selling promotional items in the marketplace.

Promotional items are everywhere and they are seen and used many times without even knowledge of it. A recent analysis showed that advertisers spent over \$18 billion a year on promotional products with professional distributors. This out-paced nearly every other traditional form of advertising.

Nearly three quarters—72 percent—of business travelers surveyed at Chicago's O'Hare and the Dallas/Ft. Worth airports, had at least one promotional product in their possession.

More remarkably, over 70 percent of those carrying a promotional item could recall the name of the advertiser before showing the item to the pollster. There is power in promotional products. Seek out a promotional product professional to help make effective use of your advertising dollars.

STEVE'S ONLINE BLOG

Check out my new blog at <http://steveshoultz-driversseat.blogspot.com/>

The purpose of this site is to help parents get through the trying time as a parent of a teen driver. As a parent of 4 children, I understand how terrifying and rewarding this time can be. I am dedicated to helping every teen become a safer driver, which in turn, gives the parents peace of mind.

I am excited about a new program that will be introduced soon, including a bumper sticker which asks, "How's my teen driver doing?"

You can also visit my web site www.IndyTeenDriver.com and sign up for a chance to win a \$500 savings bond for your teen's college years.

Call me with your questions or for a free quote to lower your insurance rates.
317-713-2959.

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

Dave Riddle and Donna Holtz

Who backs up your receptionist?

Any company that needs access to data of any kind is simply treading on thin ice without a working disaster recovery plan. If you have an "IT guy", a friend in IT, or even have the benefit of a fully functioning IT department, you cannot have missed the importance of backing up your data. More than likely, you already have either a tape backup, USB drive backup or an offsite back up service. So in the event of a virus, computer crash, power outage, fire or worse, you can access your data.

You can get to your data, but if you can't get to your phone, how do your clients get to you?

If you're using an IP telephony solution, and your internet is down, you have no phone service.

If you experience a power outage, your office phones are down.

Fire or flood, and you've got a few bigger worries than who's going to answer the phone.

Who wants to answer the phone when the receptionist is on vacation?

Your clients will be sympathetic, but only for so long.

There is a better way. A receptionist backup plan allows you to, in short order, keep the client communications flowing, keeping you in business, even if you can't get in the front door. But with all things, there is a true quality of service issue to address. So how should it work?

First, you should be able to completely replicate your entire office directory. And it should be flexible enough to include cell phones, home phones, emails, text messaging and more. After all, it does no good if the backup can only call you on your office phone, when you can't get to your office.

You should be able to activate the service at a moment's notice, and shut it off just as fast. While technology has progressed dramatically, many businesses still use fax as a method of communication, so if that's you, you'll want to make sure those can still keep coming as well. The system should also allow you the flexibility to reach your staff anywhere with some intelligent call routing. A sales prospect shouldn't be sent to the tech support department, and a tech support emergency shouldn't go to payroll. While you should be able to update your staff information at any time, a regular reminder would be helpful too. And finally, physical space for key personnel to act as an "operations center" would be a great resource to round out your plan.

There is nothing that builds confidence in your clients like knowing that even in a worst case scenario, you can still get to their information, and they can still get to you. With a receptionist back up plan in place (such as the IO Disaster Recovery service), you'll both be thankful that can happen.

For more information about the IO Disaster Recovery service, you can contact Matthew Theriault-Thompson at the Intelligent Office, 317-713-2900 or by email at matthew@ioindy.com.

???????

"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,

My work Comp experience mod. and premium has skyrocketed, what should I do to lower it!

Ed of Indianapolis

Dear Ed,

Many times the loss of time from work will actually exceed the cost of the medical bills. By implementing a Return to Work/Light Duty Program, you can drastically reduce the amount of the claim and consequently, your experience mod. and premium. Additionally, many times an employee will return to full duty rather than remain on light duty. Call me to start your Return to Work/Light Duty Program.

Steve



The following press release was run in the Indy Star Fishers Addition on Jan. 7, 2009.

16 step home study Teen Driving Course offered at no cost –

Provided by Steve Shoultz

Posted: January 7, 2009

Car accidents are the leading cause of severe injuries and death among teenagers all across the U.S. and inexperience is the leading factor in these accidents. "New drivers just don't know how to react to dangerous situations that, many times, they get themselves into." says Ret. Master Police Officer James Poer who has investigated car accidents for 30 years. "Education and most importantly, experience, is critical to helping kids learn how to avoid dangerous situations and how to react when they encounter dangerous situations."

Driving school experts recommend 100 hours of behind the wheel experience before a teen drives unsupervised. Unfortunately, driving schools can't provide this amount of experience. Depending on the state, schools are only required to give 4 to 6 hours of driving practice and with so many students in a class; schools simply cannot provide adequate experience. This places the responsibility on the parents.

One way to make the most of this time is to use a home study driving course. By following a structured lesson plan, parents can teach their teens the most important skills to driving safely and make the needed driving time most effective. The Society of Family Insurance Specialists (SFIS) has released a 16 step home study course, The Safe Teen Driver Guide, that provides parents a lesson plan and practice exercises to help them accomplish this important goal. Local insurance agent and family insurance specialist, Steve Shoultz of Priority Risk Management in Fishers helped co-author this guide along with Officer Poer and a certified driving school instructor.

Since his own son's car accident 4 years ago, Shoultz has been on a mission to help parents keep their teen drivers safe. His agency offers many tools including GPS teen driver monitoring systems, "How's My Driving?" bumper stickers, Parent/ Teen Driver Contract, 101 Safety Tips for Teen Drivers and much more. "The Safe Teen Driver Guide is one tool that I have had a great response from." says Shoultz. "Almost every parent that has received it is grateful for having such a great tool to help them teach their teen to drive."

This guide is now available at no cost to Indianapolis area parents simply by completing a brief on-line survey. The SFIS is interested in the concerns of parents of teen drivers and is conducting a marketing survey offering the guide and a chance to win a \$500 college savings bond as a reward for completing the survey.

Parents can enter the drawing for the savings bond and get a copy of the Safe Teen Driver Guide valued at \$59 by visiting Shoultz's website at www.indyteendriver.com Check out the website at www.indyteendriver.com, or contact Steve Shoultz at (317) 713-2959 or (877) 713-2959 for more tools to make your teen a safer driver. You can reach him by e-mail at steve@priorityrisk.com.

Steve Shoultz speaker, Family and Teen Driver Expert. Contact Shoultz at (317) 713-2959.

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

Dave Riddle

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

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.

*"At times our own light goes out and is rekindled by a spark from another person."
Albert Schweitzer*

Steve's Blog

Priority PROS Update. Many of you are aware of a project I have been working on for quite some time. 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!

Unlike most business directories, you cannot buy your way onto the list. You must be nominated by someone that is familiar with the quality of your products and services. Once nominated, you must pass a rigorous investigative process to assure that your business fits the motto: *Quality, Service and Trust*. When you are in need of a service, I strongly recommend that you visit PriorityProsDirectory.com.

Priority PROS Teleconference. On the second Wednesday of each month at 9:00 a.m., I will hold a teleconference call with a Priority PRO. You can listen in on the call and ask questions. My first teleconference will be conducted on February 11th. I will be interviewing Mike and Cindy Hartman of Hartman Inventory. On the call you will learn why every consumer and business owner should complete an inventory of their contents. To access the call:

Phone Number: 218-936-7999

Access Code: 498706

Additionally, all attendees will be given a special promotional code for a discounted rate on an inventory!