



Steve Shoultz's



“PRIORITY NEWS”

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Keith Hagemeyer
Grange Underwriter

How Business Owners Can Get The Best Rate!!!

Steve Shoultz goes live with a teleconference call with Grange Underwriter Keith Hagemeyer to ask the hard questions about how you can get the best rates for your business. *You can tune into this teleconference and ask your own questions.*

Grange: Your Partner in Protection

Insurance is more than just coverage for your most valuable assets. It's a promise of safety, security and peace of mind. Since 1935, Grange has been delivering on that promise by providing products and services as flexible as your life demands. We offer insurance to protect your home, automobile and business, as well as provide security through life insurance and other financial products.

Our focus on building relationships, one customer at a time, has been the key to our success. From our humble beginnings as an auto insurer in Ohio, the Grange Mutual Casualty Group has grown to become a \$1 billion insurance provider based in Columbus, Ohio. Through our network of independent agents, Grange offers auto, home, life, business and farm insurance protection.

Teleconference Call with Grange Underwriter

Date: July 30, 2008

Time: 9:00 – 10:00 A.M.

Number to Call to Participate:
218-486-1300 Bridge # 181829



...Summer Is Here And So Are The Speed Traps!

Drive within the posted speed limits on the roadways to avoid getting a speeding ticket. Usually, insurance companies will forgive one minor moving violation, like a speeding ticket (less than 30 km/h over the limit) but if you receive two in a three-year period your insurance company may lower your classification and you could pay up to 20 per cent more for your insurance and much more for a third conviction.

Please call us at 317-713-2959 or email us at steve@priorityrisk.com

Is alcohol a significant factor in teenagers' crashes?

Yes. Young drivers are less likely than adults to drive after drinking alcohol, but their crash risk is substantially higher when they do. This is especially true at low and moderate blood alcohol concentrations (BACs) and is thought to result from teenagers' relative inexperience with drinking, with driving, and with combining the two.

In 2006, 25 percent of 16-20-year-old passenger vehicle drivers fatally injured in crashes had BACs of 0.08 percent or higher. The percentage of fatally injured drivers with high BACs was much lower among females (15 percent) than among males (29 percent), and also was lower among 16-17-year-old drivers (18 percent) than among 18-19-year-old (25 percent) or 20-year-old (33 percent) drivers.

Drivers ages 16-20 with BACs of 0.05-0.08 percent are far more likely than sober teenage drivers to be killed in single-vehicle crashes — 17 times more likely for males, 7 times more likely for females. At BACs of 0.08-0.10, fatality risks are even higher, 52 times for males, 15 times for females.

“Steve Shoultz is great to work with! Very responsive and helpful.”

Mike, Carmel

“We are impressed with how helpful Mr. Shoultz is: willing to answer any questions we have and also returns our calls in a timely manner.”

Melissa & Robert, Indianapolis



What parents of teen drivers can do!!!

1. Don't rely solely on driver's education.
 - a. The experts agree teens need 100 hours or more behind the wheel before they get their license.
2. Know the law and enforce the law.
 - a. During the first 90 days of receiving a license, a teen may not have passengers in the vehicle with them unless another individual is present in the front passenger seat and is 21 years of age and holds a valid driver's license.
3. Restrict night driving.
 - a. Statistics show most teen driver's fatal crashes occur between 9:00 p.m. and midnight.
4. Avoid rush hour in the school parking lot.
 - a. Have your teen wait 10 minutes before driving home from school. Many fender benders occur at school in the rush hour.
5. Ban the cell phone in the car.
 - a. Cell phones can be dangerous for even an experienced driver.
 - b. Sometimes the worst offender is the parent calling the teen when they know they are driving.
6. Safe following distance.
 - a. Inform your teen of the proper following distance. They need to have plenty of time to stop and avert an accident.
7. Introduce your teen to all types of driving.

You should be in the car with them:

 - a. The first time they experience rush hour traffic.
 - b. Driving on snow or ice.
 - c. Driving on the freeway.
 - d. Driving down town
8. Sign a Parent/Teen Driving Contract
 - a. Explain to them, driving is a privilege, not a right.
 - b. Go to my web site at IndyTeenDriver.com for a copy of the contract.

Is Your Home Business Covered?

Home based businesses are one of the fastest growing segments of the commercial market, but as a home-business owner you may not realize that your Homeowners insurance may not adequately cover you in case of an emergency.

If you are running a business out of your home you have unique needs. If you're already working out of your home or if you're thinking about starting a home-based business here are some questions to ask your agent:

- Ask what the state, county, and city requirements are for a home-based business.
- Depending on what type of business you operate you might be able to get an endorsement on your homeowner's policy that has higher limits or covers specific perils or risks.
- Will your home-based business insurance cover your lost income or ongoing expenses if your home is damaged?
- Are there bundles or packages available for homeowners who run a business out of their home? This might lower your rates or save you money over time.
- If you have any staff you'll need to get worker's compensation insurance. Many home-based business owners mistakenly believe that this type of insurance is only required by businesses that have a retail or separate location, but that's not the case.

These insurance plans can help ensure that you are prepared to face any eventuality that might occur while you are running your own business. Disasters, accidents, and crises can strike at any time. By preparing now, you may be saving your company significant money over time. Talk to your agent today.

10 Common Mistakes that Could Hold Your Business Back!

Believe it or not you may be making some very common mistakes that could keep your business from growing! Take a look at the list below and see what you might be doing to hold your business back.

1. Do you have a clear vision for you business today and tomorrow? Many business owners get so involved in the day to day issues that they fail to plan long term.
2. Did you write down your business goals? Almost everyone has written down his or her personal goals, but have you written down your business goals? Writing them down is a powerful tool to keep you accountable.
3. How do you manage your time? Would you interrupt dinner to take a business call? If you answered yes you aren't managing your time wisely. Try making a list of what you have to complete each day and carry over items for the next work day. Time at home is just as important as time at work. Protect it.
4. How many hours are you really putting in? Most business owners readily admit that they put in way more hours than they should. Don't fall into the trap of working overtime every week. It's okay to leave some tasks unfinished.
5. Are you paying yourself too little? What would you have to pay some one to do what you do? Don't sell yourself short. Pay yourself what you are worth.
6. Are you pushing for improvement? There are many, many ways you can improve your business. You can streamline processes, add a nurturing program for your clients; the list goes on. There's always something that can be updated or improved.
7. Are you doing what you love? Many people list doing what they love as a reason for going into business for themselves. If you are feeling bogged down maybe it's time to re-assess what it is you loved about your business when you first started.
8. Are you implementing your ideas? Don't put your ideas on the back burner just because the mundane issues need to be addressed. Getting your terrific ideas out there even if they aren't perfect is a good way to keep the business fresh.
9. Do you have tunnel vision? Are you blind to the world around you? It might be time to take a break even if it's just a day. Working too much will take its toll on your psyche and your body. Be sure to give yourself a break sometimes.
10. Would the business run without you? If you answered no then you need to take immediate action and find out why and what you can do to change it. Your business is like a child, but even children grow up and leave home. If your business would perish without you it's time to re-assess.

If you answered yes to even one of these questions it's past time to make some changes. Make a list, prioritize, and take action. grow and feel good about it at the same time!

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

Tom Galullo of Strategic Benefit Consultants

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

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.

"To find joy in work is to discover the fountain of youth."

Pearl S. Buck

Steve's Blog

WARNING

Copper thieves want your heat pump and air conditioner.

On a recent Wednesday afternoon, I received a phone call from a long time client, who I'll call Pastor Bill.

Pastor Bill received a call from his wife at the church at approximately noon. She had not been able to get the heat to turn on for several hours and the house was beginning to become quite cool.

He made the quick 5 minute drive home to discover a thief had stolen his heat pump/air conditioner unit. He immediately reported the theft to the local police department and was shocked to learn this is quite a common occurrence. It seems that thieves are looking for any and all means to collect copper for the salvage value.

This story does have a happy ending. The thief was caught in the act of a new theft. On Thurs. morning, while returning from the school, Pastor Bill's wife noticed a beat up white pickup truck matching the vehicle their neighbor had described the evening before. She called the police and the police apprehended him in the process of stealing someone's heat pump.

The moral of this story is, "please be aware of any strangers in your neighborhood." If your neighborhood does not have a crime watch program in place, now may be a good time to start one.