



Steve Shoultz's



# "PRIORITY NEWS"

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## I have storm damage.

### What do I need to do?

**Put safety first. Make personal safety your first priority.** You have insurance to replace personal possessions but we cannot replace you or your family. Listen to the local radio or TV station to make sure the storm has passed and that there is not another severe storm coming.

If your power has been disrupted and you're using candles or your fireplace, don't leave them unattended. Keep the area well ventilated to avoid hazardous fumes or carbon monoxide poisoning.

When you do go outdoors to check for damage, look out for downed wires and debris first.

If you have storm damage to your property, report the damage to me **as soon as possible**. It is very important to report the claim early. I will contact an insurance restoration specialist and report the claim to the insurance company. When large storms hit, contractors and claims departments are quickly overwhelmed. I want you to be at the head of the line!

**Go to my website: [www.PriorityRisk.com](http://www.PriorityRisk.com) to report the claim. Your report will be time stamped and provide me with valuable information to help you with the claim. I will call you as soon as possible.**

Once the claim has been reported, a claims adjustor should contact you within 72 hours. If you have serious damage, every effort will be made to get you in first.

# Thank You! 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!

Nila Carver, Linda Haywood, Katie Knerr, Kris Knerr, Tim Loria, Jim Nathan, Gene Ott and Tony Sandlin.

Our winners received 3 lottery tickets and will be placed in our drawing for a \$500 Shopping Spree. Call with your referral, and you too may win.

## HAIL DAMAGE?

### Do you know someone who had hail damage? I NEED to talk to them!

Insurance companies remove the loss free discount from home policies after a hail claim. This is a double whammy! Your rates will increase because you had a claim and then they will remove the discount.

### Leading Edge Insurance Company offers Hail Damage Discount!

That's right! I only know of one company that does not remove the loss free discount after a hail claim. But wait, there's more...

### Insurance Company offers Huge Discounts for homes with New Roofs!

If you replaced your roof do to the hail damage (or for any other reason), then they offer a new roof discount. After the Good Friday hail Storm on April 14, 2006 no one could touch their rates!

The key to getting the best rate is hitting the insurance company's sweet spot. All companies have a particular type of risk that they want. If you have had your roof replaced do to the hail storm, then I have the company for you! This company is on the ball! The most common home claim is roof damage. If the roof is new it is more resistant to wind AND hail storms. The chances of you having another claim go down drastically, Fewer claims result in lower rates!

### “The Service and Personal Touch is Second to NONE”

“Saving money is the bottom line. Steve did that for me, but the service and personal touch that we get is second to none. Every employee in every industry dealing in customer service should take a page from Steve's book”

*Jack & Erin Battershell,  
Indianapolis*

## Make temporary repairs.

Many times my customers think they must have permission from the insurance company to make temporary repairs. However, your policy states you must prevent further damage to your property. If you do not do something to limit the damage, the additional damage will not be covered. For example, cover holes in the roof or broken windows with heavy-duty tarps or plywood. Save your receipts and the insurance company will reimburse you as part of the claim.

If you're not sure it's safe for you to do any of this work, professionals can help. You can find them listed under Priority Pros on my web page at <http://www.PriorityRisk.com>



## Check out your contractors!

- Make sure your get a referral from a reliable person or place such as [www.PriorityPROSDirectory.com](http://www.PriorityPROSDirectory.com). All of the Priority PROS have been referred by someone who has used their services and were satisfied with their work. You can even check comments that are posted, to see what others thought of their work.
- Visit the company website.
- Ask for references.
- Never provide a payment before services have been started. Only pay final payment after all work is finished.
- Check the Secretary of State website to make sure the company's is registered properly.
- Validate their general liability insurance. You can do this by asking for a certificate of insurance. Every reputable contractor can provide a certificate of insurance within 24 business hours.
- Ask for their business license number.
- Check to see if they are accredited with any other industry related associations, such as the CRCA (National Roofers and contractor's Association.)

## Fill out the Claim Report Card

I will send you a Claim Report Card. I want to be sure you are satisfied with our service. I keep track of the different companies and how they treat my clients, so that I can offer you a company that always gives service when it is needed – when you have a claim.

???????

## **"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,

**During a recent thunderstorm one of our trees fell into our neighbor's house. Is this covered by my homeowners insurance or theirs?**

Linda H., Noblesville, IN

Dear Linda,

Great question! The answer is yes and no! Your homeowner's policy will pay for the damage if you are negligent or liable. In order for you to be negligent the tree must have been diseased or dead AND you must have known this. If you did not know the tree was diseased or dead or the tree was healthy, then you are not liable and your neighbor's insurance policy must respond.

If the expense is not too great, I would recommend splitting the cost of removal and cleanup with your neighbor. Neither of you really want to file a claim for such a small amount and this way your neighbor can stay a friend. However, I would let them talk to their agent to find out they must pay. This way, when you offer to split the cost, the gesture is greatly appreciated!

## **The Art of Sleep**

Nearly 45% of Americans don't get enough sleep, according to a recent poll by the National Sleep Foundation. Quality of time suffers when we are sleep-deprived. The benefits of getting adequate sleep far outweigh the thrill of watching one more hour of TV or surfing the Web. Hormones regulating your appetite and blood sugar get out of whack when you are sleep-deprived. Getting a better night's sleep will help you lose or maintain your weight more effectively. You'll also feel more even-keeled emotionally and better able to handle the challenges of the day. Your cognitive performance will improve, including memory and creative problem-solving. Try these simple steps to improve your quality of sleep.

### **Take Time to Wind Down Before You Go To Bed**

We are always so busy that by the time we fall into bed, we haven't done a slow down to get ready to go to sleep. You need to start downshifting to prepare your body for rest. Try listening to quiet music for half an hour, meditate, or do some deep breathing. Turn off the TV and computer. Don't answer the phone. If you have children, read a quiet story.

### **Darker is Better**

It's a natural reaction to slow down when it starts getting dark. Your body is naturally tuned into this. The hormone that helps regulate sleep – melatonin, is suppressed by light, so to help it do its job better, you want it as dark as possible. Try getting ready for bed by candlelight. Keep low wattage bulbs in your lamps in your bedroom. If there is a lot of outside light near your bedroom windows, invest in room darkening curtains or shades.

### **Put Your Thoughts To Bed**

We all need to process our day when it comes to an end. But not after you go to bed. Try keeping a journal and write in it a couple of hours before you go to sleep. Or take half an hour after dinner and check off all the things you accomplished during the day, special thoughts or things to remember, and then write your schedule for the next day. It won't take long to get into a good habit of not worrying so much about 'things to do', and your sense of accomplishment will grow.

### **No Sugar Or Alcohol Before Bed**

These are stimulants that cause your adrenal glands to produce cortisol, which either keeps you awake or wakes you up. If you need a snack before bed, make it protein – a slice of cheese or turkey. A handful of almonds.

### **Try To Get More Sleep**

Perhaps you just aren't getting enough sleep. Try going to bed half an hour earlier for a week. Do a little experimenting. Chances are, you are going to feel better.

## 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

### Tony Sandlin

Who referred and spread the word of our agency to their friends and brought us new clients. For this referral, we present Tony Sandlin **with a \$25 Gas Card**. Thank you, **Tony!**

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.

*"Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has."*

*Margaret Mead*

## Steve's Blog

It's summer and I'm headed to the Wisconsin Dells for some R & R. We plan to do quite a bit of boating, water slides and jet skiing. The wild rides over vacation should prepare me well for what the insurance companies have coming. Hold onto your pants because the insurance companies are about to take us for a ride, and it will get bumpy. For the last 12 months I have been warning that the rates would have to increase in 2009. Well, I have started to hear through the grapevine what the companies have in store. Farmers, took a home rate increase August of 2008 and this year they want more. They plan a whopping 23% increase. They won't be doing it all at once. They have a rate increase scheduled for June and September. Erie has a 9.5% increase scheduled for September. I understand State Farm has taken an increase already this year. Farm Bureau, American Family and the list goes on and on.

The scary thing is how the insurance companies calculate their rate increases. Let's take Farmers 24% increase. It has been my experience that the actual increase is closer to 150% of what they publish. Why? They take a rate reduction or minimal increase in areas they have few policies and then jack the rates here in Indy where they have the most clients.

Homeowner's insurance is very unprofitable and the June hail storm will not help their profits. I look for the companies to do something we call in the industry re-underwrite their books. Some companies are more notorious than others, but to some extent, all companies do this from time to time. If you have experienced a loss, on either auto or home, you should expect that an underwriter will be reviewing your account. Why? Because they will be trying to figure out a way to increase your rates or even CANCEL your insurance! The last time this happened I wrote quite a bit of insurance from people who were canceled for their claims history, when they had been renewed the prior year with the exact same claim history! If you have any friends that are cancelled, send them my way! Don't forget, ***I have a company that offers a huge discount if you have replaced your roof in the last 15 years AND if you have hail damage, you do not lose the loss free discount!*** If you have had a hail claim, you owe it to yourself, friends and family to check out their rates!