



Steve Shoultz's



“PRIORITY NEWS”

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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!

This Month's Winners

Daryl Petry, Bruce Allman, Jon Sturgill, Jennifer Rustin

The GRAND PRIZE WINNER will get a 3 day cruise anywhere Carnival goes, including \$600 air fare.



NEW SPECIALIZED INSURANCE PROGRAM FOR PARENTS OF TEEN DRIVERS!

Hi! My Name is Steve Shoultz and I specialize in helping families get through this trying time in life. That's why I am providing you this free website – www.indyteendrivers.com

I'm sure you have all kinds of concerns in your mind. Concerns about your child's safety, paying outrageous insurance rates and most importantly, concerns about whether you're protected properly. Well you're in the right place to eliminate those concerns!

The first thing you need to keep in mind is that this is a very exciting time in your child's life. They will always remember this new rite of passage and it's up to you to make sure their memories will be great ones. By taking the right steps, this can be a wonderful experience for your entire family.

Now, it's time to get you the information you need to keep your teen safe, avoid paying high insurance rates, and make sure you have the right coverage for a teen driver.

On my web page, www.indyteendrivers.com, you'll find several consumer reports. It's critical that you fully understand what you're facing. Please take some time and read this information. If you're looking for the whole story, download my VIP report, "The Insider's Secrets to Better Protection at the Lowest Cost!". You'll probably want to read the "7

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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.

Steve

**Does my homeowner policy cover Earthquake damage?
Tom, Indianapolis, IN**

Dear Tom,

Earthquake damage is specifically excluded under the homeowner policy. However, you can endorse the policy to include this coverage.

The cost is actually quite minimal. My accountant once told me, "The likelihood of an earthquake is small, like the premium, but if it ever happens it will be the best money I ever spent!" Call my office today to receive a quote to add this coverage to your policy.

Steve,

"Thanks for the newsletter. I finally feel like I understand my insurance for the first time ever."

Karen, Indianapolis

Costly Mistakes Parents Make When Buying Insurance for Teen Drivers" if you want to avoid losing any of your hard earned money!

By subscribing to our VIP ACCESS, you'll be able to get these reports and a FREE subscription to my E-Zine, "The Driver's Seat". The E-Zine is a monthly e-mail magazine for parents just like you. I'll give you the latest tips and techniques you can use to keep your teen driver safe.

If your teen is just learning how to drive, you can sign up for our 17 Step Safe Teen Driving Course. This course is NOT designed to replace a "live, behind the wheel" course. It simply allows you to take part in their driver education and gives you the opportunity to share this exciting experience with your teen.

During my years in this business, I've built a solid reputation by protecting families like yours. Take some time, browse our site, and study the material I am giving you. You'll soon discover why so many other parents have trusted our agency and why you should too. I wish you the best during this exciting period in your family's life!

Feel free to call my office at 317-713-2959 if you have any questions or would like us to help you with your protection. If you want to get an instant on-line quote right now, visit my web page at www.indyteendrivers.com.



2007 Winners of 42" BIG SCREEN TV and a Super Bowl Party

Steve Shultz of Priority Risk Management, Inc. was delighted to present Jim Britt and his wife with the annual GRAND prize of the "Just Keep Talking" referral program. Jim won a Big screen TV and a Super Bowl Party. Thanks Jim for recommending me.

Jim owns Keepsake Media Group. He provides a wide range of affordable personal video, DVD and Multimedia production services for you.

Give Jim a call at 317-843-9335 or 800-868-9555.

5 Steps to Defeat Junk Mail Once and For ALL!

Have you ever wondered how that pesky salesman managed to get your address? Or how telemarketers manage to interrupt your dinner each night?

If you stop and think about it for a moment you'll realize how many times in a week you give out your phone number or address. Every time you shop on line or enter a sweepstake at the local hardware store you are putting your information out there for junk mailers everywhere!

Take these 5 simple steps and stop the junk mail:

1. Many stores offer "rewards" or "points" programs. Often stores consider your participation as consent to share your information without directly asking for your permission. If you want to avoid getting junk mail or other promotional material ask the stores not to share your personal information.
2. Take advantage of a free service like ProQuo.com to remove your name and personal information from thousands of marketing lists, data brokers and other organizations that send you unsolicited mail. ProQuo.com is a free Web site where you easily set up an account and choose the organizations that you want to stop using your personal information and sending you unwanted mail.
3. The next time you buy something that comes with a warranty card, do not send it back. These are used primarily to market more products to you, and you are not required to send in a completed warranty card -- your receipt is all you need to make a warranty claim.
4. If you don't want your personal information in the hands of data brokers, avoid putting your name and address in the box for a free drawing or other promotion. These are surefire ways to get your name, address and telephone number on multiple junk mail or telemarketing lists.
5. Avoid the urge to enter sweepstakes that require you to provide your contact information. Many times these are a front to build mailing databases, and the only guaranteed prize you will win is a mailbox overloaded with marketing offers.

For more information on how to take control of your personal information from marketers, log on to www.proquo.com and establish your free account today.



Strictly Business

What are you doing to prepare yourself for the upcoming hard market?

It won't be long before the insurance companies start to announce their mid year results for 2008. The last 3 years the insurance companies have enjoyed record breaking profits.

For the first 22 years I was in the insurance business, the insurance industry failed to return a profit. This means they paid more in claims than they collected in premiums in the first 22 years of my career. Their sole profit was derived from their investments.

Because they have made profits for the last 3 years, insurance premiums as a whole have slowly declined. It is difficult for the average consumer to recognize that, but trust me, it's just now beginning to show.

It is my opinion, insurance companies are reactionary rather than proactive, and they usually react late. Due to the current state of the economy and the price reductions the industry has given you the past couple of years, I believe the hard market will be upon us quicker than most industry prognosticators.

Don't get me wrong. I am not saying that I think premiums will increase in 2008, but I think the possibility exists for premiums to start increasing by the third quarter of 2009. I don't know who said this statement, "The definition of insanity is doing the same thing you have been doing and expecting a different result." But I think it certainly applies to the insurance industry.

It seems insurance companies make the same mistakes over and over and before we know it, they will be trying to explain to consumers double digit premium increases due to their underwriting losses. (Losses they will have created.)

I am giving you ample warning now, take the next year to make your business the most attractive it can be to your insurance company. There are things you can do to avoid a large increase in premium and I can help! Let's sit down together and map out a plan for your company, so that your premiums remain stable. Call me today to arrange your "Hard Market Prevention Review"

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

Bruce Allman, C.P.A. of Allman & Company

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

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.

"All that I am, or hope to be, I owe to my angel mother." Abraham Lincoln

Message from Steve!

One of our new clients, Kent Cunningham is starting a new business. He recently retired from UPS after 30 years of service. See what Kent can do for you!

SPECIAL OFFER FOR CLIENTS AND FRIENDS OF PRIORITY RISK MANAGEMENT

**Time to Spare
Lawn Care, LLC**

Kent Cunningham
P.O. Box 896
Westfield, IN 46074

Ph: 317-529-1944 • Fax: 317-896-5174
E-mail: timetosparelawn@verizon.net

"I'll do the mowing, so you can get going!"



Present this coupon
**Purchase 4 "Full Service" Lawn Mowing
Package's at regular price and receive 1 FREE!**

" Full Service" Lawn Mowing Package includes:
Pick Up Small Debris Before Mowing (such as paper and twigs)
Mulch Style Mowing of Lawn (no bagging)
Trimming along Driveway, Sidewalks, Fences, Flower Beds, Trees, etc.
Blow Grass Clippings from Driveway, Sidewalks, Patios, Flower Beds, etc.

Serving The Southern Hamilton County Area

Redeemable toward any "Full Service" Lawn Mowing Package. Not redeemable for cash.
Redemption value not to exceed estimated value of one "Full Service" Lawn Mowing Package.
Free estimates will be given for services. Not valid with other offers.

Relax! Now You Have Time To Spare!

Authorized by: Kent Cunningham Expires: December 1, 2008

Recipients signature

Date Redeemed