



Wilson Wisdom

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SAVE YOUR TREES & RATES

Trees that are not properly maintained cost the insurance industry millions of dollars each year. These costs are passed on to consumers in the form of higher premiums. It's a simple fact... when claims increase so does the cost of insurance.

According to numerous studies, your landscaping and trees, contributes up to 20 per cent of your property value. Your trees are valuable and deserve all the professional care you can provide.

Tree maintenance is very much a part of

homeownership. Just like maintaining your roof, plumbing, heating and electrical systems, trees require maintenance too. Regular pruning and care must be taken to ensure health trees that will not threaten your property.

Resources for tree care:
Indiana Arborist Association
Purdue University
Dept. of Forestry
765/494-3625

<http://www.indiana-arborist.org/>

<http://www.plantamnesty.org>

REFERRAL PROGRAM

Because our primary insurance carrier, ERIE, is a preferred company, the agency is selective to help protect our policyholders.

Because insurance is a pooled concept of shared risk- we all pay our premium and put money into the "pot" that claims are then paid from- it is important for everyone to take responsibility.

With the no call list and other new legislation, it has become increasingly difficult in the market to identify prospects that meet our select criteria.

You are our best advertising as you know the history and background of the persons you are referring. You know if they have had claims or a poor driving record.

When you refer a preferred prospect you are helping to protect your policy. With a preferred clientele, premiums can be maintained and increases can be managed.

We want to show our appreciation for the referrals you make. Be sure to remind those you refer to our office to mention your name. You will be entered into our monthly drawing.

Individual Highlights:

Trees & Rates	1
Referrals	1
Payments	2
Home Hints	2
Kids & Fire	3
Privacy/Security	3
Agency News	3
Value	4

POLICY PAYMENTS (notice to policyholders)

With the increase in postage costs as well as new payment options available from Erie, Wilson Insurance will *no longer* provide courtesy reminders for payments due. It is the responsibility of the policyholder to make their premium payments as scheduled.

If you lose your invoice stub, you can still send your payment to:

Erie Insurance
100 Erie Insurance Pl
Erie, PA 16530-1101

Be sure to include your policy number on your check for processing purposes.

What other payment options are available?

- Annual / Semi-annual / 3 equal payments / Quarterly / Monthly
- Account Billing (one statement for multiple policies) - contact agency for details.
- Express Pay- automatically debit from checking or savings account.
- Pay by phone using debit card or checking account- 800-387-1492
- Pay online using savings or checking account
www.erieinsurance.com

HOME HINTS

Homeowners insurance is designed to prevent a catastrophic financial loss to the insured, NOT serve as a home maintenance policy. And unfortunately, it's many of those types of claims that are partly responsible for raising homeowner rates.

Be sure to maintain your property and home on a regular basis to prevent potential losses as well as to protect your premium and insurability.

Have you checked your sump pump lately? The insurance industry is experiencing more and more water claims when sump pumps malfunction. You can prevent a sump pump

failure by installing a battery backup and rest knowing your belongings will stay dry.

In the last few months, just in the Ft. Wayne Journal Gazette newspaper, there have been 3 fires- a kerosene heater, a wood burning stove and a portable heater.

The fire started by the wood burning stove killed 3 children.

Contact us for;

- Homeownership Brochure
- Ten Tips on How & When To Use A Fire Extinguisher
- Guess Who's Coming To Dinner
- children's fire safety materials



DID YOU KNOW?

According to the NAII, the average policyholder will make 1 Homeowner claim every 17 years?

The average ERIE policyholder will make 1 Homeowner claim every 16 years.

What's your homeowner claim history?

PRIVACY & SECURITY

At Wilson Insurance Management, we want to ensure the safety, security and privacy of your personal information and policies. This is for your protection and ours.

Mortgage holders frequently contact our office to make changes on policies. Unfortunately, we often have mortgage companies requesting changes based on the "we think we are" principle rather than facts. For this reason, it is agency policy to only make those changes after receiving verification from you, the policyholder.

So we ask that you please be patient with our requests when you make such changes- we want to be sure that the change is accurate.

In addition, it is also agency policy to request signed authorization for changes that remove coverage, lower coverage, involve rating changes, or other circumstances.

Due to legislation regarding privacy, be also be aware that we can not give out information about your policy to anyone except those named on the policy.

AGENCY NEWS

When I started my agency in 1996, my philosophy was based on quality customer service. That philosophy is still the driving force of my business.

For that reason, we are starting a quarterly newsletter of important issues. We don't want to bother you but we do want you to be informed and hope that you find the information useful.

We provide many products and services:

- Personal lines insurance- auto, home, renters/personal property, boat, rental property, and catastrophe (umbrella)
- Business lines insurance- commercial auto, commercial liability, commercial property, and catastrophe (umbrella)
- Life insurance- whole, term, universal
- Other insurance protection
- Annuity and investments
- Resources and information- brochures, home maintenance tips, home inventory booklet, airbag and anti-lock brakes safety tips and much more.
- Notary public
- Lamination services for ID cards

KIDS & FIRE

Nearly every day, a child under 5 dies in a fire at home. A working smoke alarm would cut the chance of death in half.

Take these precautions:

- Prepare an escape plan that includes 2 exits from each part of the house and where to go after they get out.
- Make sure everyone knows the plan- guests and babysitter too!
- Practice the plan - even children age 3 can learn.
- Keep matches, lighters and other flammables out of reach, preferably in a locked cabinet.
- Post emergency numbers by every phone.
- Save time "rescuing" stuff by having it ready- financial and contact information, family photos and other valuables.
- Participate in your local fire department open house. By seeing firefighters in their gear, children may learn to not be afraid.
- For more information go to www.usfaparents.gov or contact us for fire safety materials for all age groups.

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Quality
Service... Our
Commitment
To You

VALUE? In Insurance?

Of course! Erie has been operating for more than 75 years and has more than 3.5 million policies in force.

- Erie has been nationally recognized for customer service by JD Powers & Associates.
- Erie is the 20th largest P/C (property & casualty) and 17th largest auto insurer in the United States.
- Erie was recently named to the Forbes Platinum 400 list for best managed companies.
- Erie has local claims adjusters to provide quality service.

The most important value though, comes with knowing that you and your family will be financially protected in a crisis situation.

Whether it is a car accident, home fire or family death, your insurance coverage can provide you with peace of mind.

That is why the staff at Wilson Insurance takes our responsibility so seriously. We don't want to make you insurance poor, but we do want to ensure that you have the right kind and right amount of coverage.

Contact us for a free review of your coverage!



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