



Wilson Wisdom

Winter
2005



DJ Wilson
Owner/agent

Anita Fry
Customer Service
Representative/ Agent

Brigitta Modglin
Administrative Assistant



Message from DJ

It has been nine years since I started my agency and it's hard to believe how much has changed in the world around us. Countries have changed names, elections change administration, new television shows and so much more.

At the office recently, we were talking with tech support and realized that our tech didn't remember a time when the internet wasn't public. Yes, we do remember those times- just as we remember working without a facsimile machine or email.

Yet, there is also much that hasn't changed! My granddaughter watches Sesame Street just as my daughter did. M.A.S.H. still plays on the television. Chico sticks are still on the shelves.

The philosophy of Wilson Insurance Management also hasn't changed- "Quality Service... Our Commitment To You". Please feel free to contact us with questions and comments- via phone, fax or email!

Annual Reviews

As your agent, we want to make sure that you are adequately protected.

One method by which we do this is our Annual Review program. Periodically the agency will contact each policyholder to confirm that the information we have is accurate and up to date.

It is not uncommon for us to call a policyholder only to find out that the number has been disconnected. Or we receive a notice from the postal service indicating there has been a change of address.

Additionally, ERIE Insurance will periodically make contact with you to confirm information. Failure to respond to these requests could place your coverage in jeopardy- don't let that happen to you!

Having correct information is vital to be sure that you receive important notices and contact. You are welcome to request an Annual Review or home revaluation at any time. Simply contact the office!

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RERead THAT POLICY

Not every policy is exactly the same just as not every company is exactly the same. The days of standard issues replacement cost policies are long gone as insurance companies struggle to fight Mother Nature and fraud and as policyholders struggle to fight off rising premiums.

Each year we typically see increases in our daily lives-attributed to inflationary costs. Inflationary costs also affect the insurance industry.

According to industry resources:

- Steel has jumped almost 60%
- Drywall, plywood and cement prices have increased significantly.
- Copper wiring prices have increased nearly 80% in recent months compared to minimal 2% increase over past 7 years.

With such drastic increases in labor and building materials, reconstruction values of home have been greatly impacted.

What happens if you are not adequately insured? When a loss occurs, your family experiences devastation. During this time you don't want the additional financial responsibility that may result if you are not adequately insured. Policyholders often think they are only responsible for the insurance deductible.

During the time you've owned your home, labor and building material costs have changed due to the economy and inflation. Remodeling you've done may not be reflected in the current swelling value. Therefore it's important that you have adequate insurance coverage based on your particular circumstances.

If changes and updates have been made, we can calculate the replacement cost of your home. Once completed, we will discuss your options so that you can make an informed decision about your insurance needs.

MOLD & OTHER FUZZIES

A recent article in The PAPER (Kosciusko County) depicts a family's struggle with their "sick" house- sick in that it has several types of mold. Of these molds, one is particularly harmful with no cure. The article continues to describe the family and a myriad of health issues caused by the mold- issues that are impacting the quality of life as well as ability to work.

This situation is unfortunate, all together too common, yet preventable in many circumstances. The timing of the article is coincidental with the recurring flooding seen throughout the state due to recent weather conditions.

Molds are part of the natural environment and serve a purpose outdoors. But inside, mold growth can be problematic. Molds produce allergens, irritants and in some cases, potentially toxic substances.

The key to mold prevention is moisture control. Mold spores will not grow without moisture.

Tips to prevent and control moisture and mold:

- Clean up all water leaks or spills quickly. If dried within 24-48 hours, it is less likely that mold will grow.
- Clean and repair roof gutters regularly.
- Check the building foundation: Do the surrounding grounds slope in a way that would prevent water from entering or collection at the foundation.
- Keep air-conditioning drip pans clean and the drain lines unobstructed.
- Keep indoor humidity low. Condensation can be a sign of high humidity.
- Use air conditioners and/or de-humidifiers when needed.
- Run the exhaust fans (bathroom, stove) or open the windows when possible.
- Increase ventilation or air movement by opening doors and/or windows when practical. Use fans as needed.
- Cover cold surfaces with insulation.
- Increase the air temperature.

Courtesy of www.eireinsurance.com

Think about it-Could This Be You?

We've had a surprising increase in claim reporting over the past 3 months. Recent activity involves at fault auto accidents involving lack of attention to the road; driving too fast for conditions; back-up claims; loss of control on ice; and parking lot collisions.

Indiana is heavily populated with deer. If you drive in an area where deer are

often seen, make it your business to learn their pattern of behavior. Be especially cautious during the early morning hours and at dusk. Wooded areas are bound to have deer so be on the look out here as well. Remember, it's generally not a good idea to swerve to avoid collision with deer or any other animals.

We wish all of our customers safe driving!

RISING HEALTH CARE COSTS

Excerpted from Anthem: Health Care Costs
*Source: Healthleaders Weekly Update, Feb. 2, 2004

MANY FACTORS:

Technology- while medical knowledge and technology do help save lives, it does cost

Prescription Drugs- many experts believe that advertising (promoting the brand name) is a major reason for increase in prescription drug costs.

Services- the number of services needed by patients is increasing as our population ages.

Government- Recent regulations and mandates represent 15% of the overall increase in premiums for health coverage.

Lifestyle choices- obesity has recently replaced smoking as the leading cause of preventable death. In 2003, obesity cost the U.S. about \$75 billion: OH= \$3.3 billion, KY: \$1.2 billion, IN= \$1.6 billion. *

WAYS YOU CAN HELP KEEP HEALTH CARE AFFORDABLE:

1. Shop wisely- health care purchases should be thought in terms of spending your own money. The When, How and From Whom should be educated decisions.
2. Generic - generic drugs have the same ingredients and are held to the same standards as brand-name drugs, at a fraction of the cost.
3. Live well- exercise, eating well, managing stress, getting enough sleep are important, yet easy and inexpensive ways to stay healthier.
4. Prevention- using basic safety equipment such as seat belts, helmets, safety goggles can help save billions of dollars in related injuries.
5. Medications- used wisely, they are a benefit. Used unnecessarily creates extra expense to you as well as building immunity against future effectiveness.
6. Emergency- the emergency room is one of the most expensive units in the hospital. For routine care, see your physician. A treatment costing \$60 in your doctor's office can cost as much as \$383 in the ER.
7. Be involved- communicate with your doctor- it's allows the doctor to make better decisions and can help prevent errors.

INSURANCE SCORING

Phone:
574-834-5701

Fax:
574-834-1557

wilsoninscustserv@mchsi.com

**Value &
Service... Our
Commitment
To You**

Credit Scoring/Insurance
Credit Scoring/Credit-Based
Underwriting.....No matter
what you call it.....**It's
everywhere!**

I'm sure by now you or
someone you know has been
affected by credit scoring.
More than 95% of insurance
companies currently use some
form of credit based insurance
scoring in determining your
premiums. Erie Insurance
Group has also recently begun
using this statistical
information.

Keep in mind, your driving
record, age, type of car you
drive and other factors are
also considered in determining
your rates. Erie Insurance
Group will use credit
information to produce an
insurance score which helps
them to more accurately
assess and price an account.

If you have questions or
concerns you are encouraged
to contact our office. We are
happy to answer your
questions and provide you
with a list of sources from
which you can obtain a copy
of your credit report.

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4583 North SR 13
PO Box 314
N. Webster, IN 46555