



# Wilson News

2006- Issue I

## JD Power & Associates

For the second consecutive year, Erie Insurance Group earned the highest ranking in the J.D. Power and Associates Collision Repair Satisfaction Study of consumers who file an auto insurance claim. Results of the fourth annual J.D. Power and Associates Collision Repair Satisfaction Study were released December 22.

The study represents the responses of 5,679 consumers who had collision repair or body work performed on their vehicles in the past 12 months. Respondents were asked to rate their satisfaction with both their insurance company and auto body repair shop. The study specifically cited Erie's performance in repair time, accuracy of repairs, and Erie Insurance Agent and Employee contact with claimants throughout the claims process. A more detailed listing of the results by insurance provider is available at [www.jdpower.com](http://www.jdpower.com).

The news these days is frequented by reports of identity theft and many policyholders are concerned.

**Erie has recently introduced a new coverage available - Identity Recovery!** For only \$20/yr you receive \$25,000 coverage for expenses related to recovering your identity from theft. This is available to both homeowners and renters. Contact the agency for more information or to add this valuable protection.

You can also take steps to reduce your potential for becoming a candidate of identity theft by following a few simple rules.

1. Watch your mail- if your mail comes to a mailbox, retrieve it promptly. Be concerned if you expect a bill by a particular date but don't receive it. Remove yourself from mailing lists by contacting: 1 888 5OPTOUT or Mail Preference Service- Direct Marketing Association, PO Box 643, Carmel, NY 10512 or [www.dmaconsumers.org/cgi/offmailinglist](http://www.dmaconsumers.org/cgi/offmailinglist)
2. Protect your social security number- don't list your SS# on your license, checks or carry it in your wallet. Question if some other form of ID can be used.

## From The Agency

We hope this newsletter finds all of our policy holders enjoying the lazy days of summer. It's enjoyable to have a more relaxed schedule and lifestyle even for just a few months of the year. As I think of all the different activities families are involved in I realize just how much our exposure to injury increases with these summer activities.

Is your family involved in RV'ing; camping; boating or other water sports; cycling; or other

seasonal activities? Have you discussed safety and the safe and legal operation of motorized equipment? If not, we strongly encourage you to do so. You will find some websites listed on the last page of this newsletter that we think you may find helpful in educating yourself and your family. This education is **FREE** so take advantage and use it. We want you and your loved ones to remain safe while having fun!



**P.S.** By the way, have you checked to be certain your boats, motors, jet skis, RV's and ATV's are properly covered? **If not, please call us today.**

DJ Wilson & Staff

## Identity Theft/Recovery

3. Shred, shred, shred- anything that has identifying information! (See page 4 for discounts on shredders)
4. Check all accounts regularly. Review statements and check your credit reports annually. Legislation now allows a free report every 12 months from each of the three consumer reporting agencies. [www.annualcreditreport.com](http://www.annualcreditreport.com) or 1-877-322-8228 or Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
5. Watch your computer- use quality spy ware and virus protection. Don't download files from unknown sources and don't open suspicious emails. If you receive fraudulent emails, forward them (without extra text) to [spam@uce.gov](mailto:spam@uce.gov)
6. Never give information over the phone unless you have initiated the contact first or you can confirm the authenticity of the caller/company.

To submit to the national do not call list: [www.ftc.gov](http://www.ftc.gov)  
For the Indiana do not call list, contact 888-834-9969 or [www.in.gov/attorneygeneral](http://www.in.gov/attorneygeneral)

It is important to read and follow the instructions and warnings in the owner's manual and on labels. ATV's handle differently from other vehicles such as motorcycles and cars. Proper instruction and practice are important. Atv's can be hazardous to operate. **Always follow the ATV Safety Institute's**

### **Golden Rules:**

1. Always wear a helmet and other protective gear
2. Never ride on public roads- another vehicle could hit you
3. Never ride under the influence of alcohol or other drugs

4. Never carry a passenger on a single-rider vehicle
5. Ride an ATV that's right for your age. The guidelines are:
  - Age 6-12: under 70 cc
  - Age 12-16: 70 cc- 90 cc
  - Age 16 +: over 90 cc
6. Supervise riders younger than 16: ATV's are not toys
7. Ride only on designated trails and at a safe speed
8. Take an ATV Rider Course. The ATV RiderCourse, a half-day hands-on training program is available nationwide. If you purchased a new ATV, you may

## ATV SAFETY

be eligible for free training. Once training is completed, you may also be eligible to receive an incentive. To find out if you are eligible for free training and to register for classes, contact the ATV Enrollment Express 800-887-2887 or go to [www.atvsafety.org](http://www.atvsafety.org) for more information. Those not eligible for free training, are encouraged to take the class for a nominal fee.

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## Disaster Proof?

Some important factors to consider to disaster proofing your home...

1. Choose the right roof- be sure your roof is appropriate for the climate
2. Stay on top of it- inspect the roof every year (spring) and repair immediately.
3. Be secure all around- check that walls and roof are secured together and that the attachments are in good condition.
4. Don't forget windows & doors- inspect for damages and cracks to glass and the casing/ framing.
5. Keep the basement dry- check gutters and downspouts for blockages, as well as checking splash blocks.
6. Test the sump pump- make sure it works before you really need it.
7. Fend off fire- be sure non-flammable landscaping materials are used within 5 ft of home. Clean out leaves,

stems and plant matter from under shrubs, decks and fences.

8. Size up the siding- inspect for loose or damaged areas and repair immediately.
9. Improve the driveway- fill depressions and potholes from winter. Recoat/seal every three to five years.
10. Check the deck- if building or replacing, investigate materials that withstand weather. Inspect current deck for needed repairs.

### **Log on to [www.erieinsurance.com](http://www.erieinsurance.com) to learn how to:**

- prepare a kit of disaster supplies
- devise a communication plan
- protect your home, family and pets

Whether your area is prone to hurricanes, tornados or severe storms, we have resources you need to prepare!

## If you're in an accident

More than one policyholder has contacted the agency in the last few months to report a claim. Sometimes these have developed complications such as expired policy #'s, only an address to contact the other person, etc. Your assistance with the following is beneficial to YOU and to us!

1. CALL THE POLICE- even if the other party says no big deal or if

it's your own driveway. A police report is an official documentation of the Who, When, Where, Why. A police report can prevent future instances of "he said, she said".

2. Take down ALL information- even if the police give you a report- especially phone number of the other party

and their insurance agent/company. This allows us to help you track claim status if the other party is at fault.

3. All information for any witnesses

**Contact us for "Auto Accident"- a handy brochure/form to carry in your vehicle.**

Many of you have life insurance with Wilson Insurance Management.

For those of you that do not: I just hope you have life insurance protection someplace.....anyplace..... just so YOU HAVE IT! (Even if you have life insurance protection through your employer, it is always a good idea to have additional coverage elsewhere- in case something happens to the company or your job!)

September is Life Insurance Awareness Month. The insurance industry is acting collectively to remind Americans of the need for life insurance.

The spokesperson for this cause is Scott Hamilton the renowned figure skating

## Life Insurance

champion. You may see Scott on TV talking about his own personal awareness regarding life insurance. He will be speaking about the need for life insurance protection and the impact it can have on survivors.

Our agency offers life insurance for many different needs and in many very affordable options. Don't take a gamble with the lives of your loved ones. We will help you figure out a plan you can really afford. We want your spouse and children to be able to keep their home and the lifestyle you have worked so hard for.

Consider: Of Erie Family Life Insurance Company's 20 recent Death Benefit Claims: 3 were under the age of 25 and 9 were under the age of 50.

### WHAT IF- You were left alone...

- To pay the mortgage...
- Raise the children...
- Face the future...

**Contact us today** for an Insurance Calculator, Insurance Buyer's Guide or to discuss the best options for you and your family.



## Business Owners....

As a small business owner I share your frustration with time management. Every day, I have a "to do list". I review the list to prioritize it every morning in order of importance and on a good day I actually get some of it done. I know as well as you do that life and other stuff happens everyday to throw us off course. You pitch, you catch or anything in between.

As busy as we all are I believe it is very important to take just 30 minutes each year to review our business insurance coverage. There are small changes made

during the course of every business day or week that can have significant impact on your insurance coverage. You may have added equipment or personnel; added a service; added a vehicle; sold a vehicle; or may now be operating in another state.

I know it's just another "thing" on the "to do" list but it could make the difference between having the protection you need when you need it or finding out you don't. **Call DJ today** to schedule a convenient time in **your** schedule to meet.

## Discounted Paper Shredders

One of the best ways a consumer can protect his or her identity is by shredding financial documents, marketing incentives received in the mail and documents containing personal information. Oftentimes, thieves obtain Social Security numbers, addresses, account numbers, etc. by “dumpster diving”- or searching through trash/recycling for useable and readable information.

To help our Policyholders protect their personal information, Erie has partnered with OfficeMax to offer two paper shredders at discounted prices. Log on to [www.erieinsurance.com](http://www.erieinsurance.com) and click on Identity Recovery to connect to Office Max. The two selected shredders are \$23.75 (41% savings) and \$40.71 (65% savings).

## ATV SAFETY- Continued from Page 2

- Indiana Code 14-16-1-20-c states that an individual may not operate a vehicle on a public highway without a valid motor vehicle driver’s license.
- Indiana Code 14-16-1-24 states that the operator of a vehicle involved in an accident resulting in bodily injury or death to an individual or property damage of at least \$750 shall immediately notify authorities to complete an accident report.
- Indiana law 14-16-1 states that all ORV’s purchased after Dec 31, 2003 must be registered.
- Snowmobiles and ORV’s must be registered to be ridden on state trails or other public property in Indiana.

For more information about regulations and the safe operation of ORV’s:

- [www.offroad-edu.com/in/handbook](http://www.offroad-edu.com/in/handbook)
- [www.atvsafety.org](http://www.atvsafety.org) or 800-887-2887
- [www.atv-youth.org](http://www.atv-youth.org)
- [www.epsc.gov](http://www.epsc.gov) or 800-638-2772

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Commitment to You*