



Wilson News

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HOLIDAY GREETINGS

Thanksgiving is barely behind us and the signs and sounds of Christmas are everywhere! As we approach this very busy time of year I am reminded there are many "Accidents Just Waiting to Happen" that have the potential to ruin our holidays. Like.....

- Holiday candles left burning and unattended
- Fire lit in fireplaces that haven't been properly maintained (you know, for that warm, cozy holiday feeling)

- Christmas trees and outdoor holiday decorations that are left on for prolonged periods of time unattended.
 - Alcohol served at parties and family functions
- And what about.....
- Using your cell phone while driving in less than clear and safe conditions
 - Driving aggressively... because we have so much to do and not enough time to do it all

- Ice on car windows that hasn't been adequately scraped to allow us to see clearly
- Drinking and driving home from parties when we should have stayed

I hope this information will cause us to pause and think about the many things that can (and do) happen at the holiday time.

DJ, Brigitta and Karen wish all our customers a joyous holiday season filled with good health, safety and peace.

JD Power & Associates Study

2006 Homeowners Insurance StudySM released October 30th The study, now in its sixth year, finds that identity theft insurance is second only to auto insurance in the list of products homeowners say they would like their insurance provider to offer.

The study also finds that a large proportion of homeowners do not carry enough insurance to rebuild their homes if destroyed, with more than 25 percent of homeowners believing they are underinsured.

Homeowners who reevaluate their coverage limits on a regular basis to address issues such as increasing building materials and labor costs are significantly more satisfied with their insurer.

Twenty-six percent of homeowners think they have a guaranteed replacement cost policy, while 25 percent do not know what kind of policy they have.

Approximately 50 percent of homeowners incorrectly believe the insurance company or their agent—not themselves—bear the responsibility for determining the replacement cost of their home and its contents.

To request a review of your insurance portfolio, contact our office!

Reviews are available in-person, by phone, by fax or email.

Source: www.jdpower.com



Industry News

We are pleased to say that most of the insurance companies we represent have had rate decreases this past year! The insurance industry is as competitive as ever and fortunately for the customers we serve, premiums are lower overall.

- We strive to find you the very best coverage available at the most competitive price.
- We represent only companies with an A.M. Best rating of "A" or higher. We routinely "shop" your insurance coverage for

you... to be certain you are getting the best value we have to offer.

- We pride ourselves on doing our best each and every day for each and every customer.

We know you are bombarded with advertising from insurance companies in newsprint, on tv and radio. It is easy to be lured by this type of advertising.

Sometimes it's hard to understand what you may be giving up by going to the internet or an 800 number to purchase your

insurance coverage.

We think the answer is very simple! By working with an independent agency... you get US!

An educated, trained staff dedicated to our customers who actually enjoy what we do.

We are here to explain coverage, to work for you when you have a claim, to make sure the services of the insurance companies we represent are available to you for inspections and safety training and to educate you on the changes that are inevitable in the world of insurance.

How to Help Prevent Space Heater Fires

One of the leading causes of residential fires is the use of portable space heaters. The two heaters most commonly found are kerosene and electric. Both are very hazardous when not used properly.

The leading cause of space heater fires was combustibles too close to the heater, except for wood stoves, where the leading cause was creosote build-up, and fixed electric space heaters, where the leading cause was equipment unattended.

For safety tips: www.nfpa.org click on research, reports, fact sheets, "safety in the home"

KEEPING TRACK OF YOUR "STUFF"

What would you do if your home (rental unit) was broken into or burned? Will you remember all of your contents, their worth, where they were purchased?

- Keep an inventory of your belongings- either a list of items/value, photo or video including closets, drawers (under the bed!). Contact the office for a inventory record or www.iii.org offer free software.
- Update this list regularly.
- Don't let your inventory go up in smoke- literally or metaphorically! Use a

fireproof safe or store off-site your inventory list as well as receipts for the big items. (We are happy to keep a copy of your inventory with your insurance policy.

- Keep a list of personal information including credit cards AND the contact information for each of them.

Are you a renter? A 2003 nationwide poll showed that approx. 2/3 of renters were not insured! Many tenants erroneously believed their landlord's policy covered them. And they don't realize that they still have liability, no matter where they are.

Having a young driver in your household doesn't have to be scarier than the monsters under the bed. Simple steps can protect you and your young driver:

1. Permitted drivers are covered under your family auto policy, assuming they have your permission. They must follow all laws including those pertaining to graduated licensing requirements.
2. Once a young driver receives their license, we will create a separate policy for them. They will still benefit from many discounts on the parents policy, but in the event of an accident, only the young driver and their policy is affected versus the entire family policy.

TEEN DRIVERS

3. Education and awareness is key to being a safe driver- Wilson Insurance Management requires young drivers to view a safety video in hopes of preventing or reducing accident frequency and severity.
4. Looking for a vehicle for your young driver? Contact the office for "Buying A Safer Car" guide from the National Highway Traffic Safety Administration.
5. Want to know how much insurance will cost on a vehicle? For young drivers, collision and comprehensive coverage will usually double the premium. Contact us BEFORE you purchase to avoid shell shock!

Give A Gift for LIFE!

There is no better time of year to consider a gift of LIFE than at Christmas. Many grandparents are always in search of that "perfect" gift for their grandchildren something useful (they already have too many toys) something permanent (they can have it when they become adults) and something guaranteed (no matter what happens to their health).

The gift of life insurance for a child, grandchild, niece or nephew provides for many important things: money for final expenses if needed, cash value for use later in life and guaranteed insurability despite any future medical developments that may impact their health. There

are MANY plans available from which to choose. I promise there is one to fit your needs and your budget. Give us a call- we'd love to help you give the gift of life!

Need more reasons? A young couple, with 2 children... times get tough and life insurance doesn't seem as important as the house payment or utilities when bill paying time comes.

The young couples life insurance policies lapse. Now the husband finds out he has high blood pressure and high cholesterol- which means he will no longer qualify for preferred rates. When the time comes that they remember the importance of life insurance and make it a priority, affording it is

going to be a challenge.

If this young couple had perhaps asked their parents to make premium payments (in lieu of birthday or Christmas gifts), the husband and wife would still have retirement funds for the future, insurability would not be an issue and in the event of terminal illness or death, the future of the couple's (now) three children would be provided for.

Don't let your children, grandchildren, or other family be without life insurance. Protect them today with a call to our office!

Phone call: FREE

Quote: FREE

The future: PRICELESS



Are you a consultant for Gold Canyon Candles, Mary Kay, Pampered Chef, or do you have some other home based business?

A home based business creates exposure from clients/customers entering your premise, your business operation and even the products that you carry/store to conduct your business.

Most standard homeowner policies do not extend adequate coverage for a home based business located in a person's home whether it be liability or business personal property. The simplest way to address a home business' liability exposure is through an Incidental Business Endorsement.

The IBE covers 50 different types of business', mostly small offices and service providers for an additional \$20-\$60 annual premium depending on the type of business.

Erie's UltraPack policy provides commercial level coverage for more sophisticated home business' with expensive equipment or employees.

Contact us today to discuss your options!

Businessowners

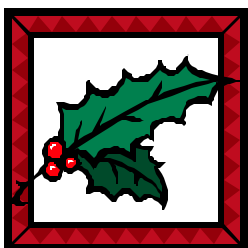
For some businesses the approaching winter season is a bit slower than the usual frenzied pace. It may be a good time to tackle the "to do" list. What about considering putting together that "employee handbook" you've been meaning to do; OR what about scheduling that long overdue safety

meeting; OR what about getting updated on vehicle maintenance; OR what about contacting your insurance agent with an updated list of employees who drive the company vehicles; OR what about taking a few minutes to inventory your contents to be sure you have enough coverage; OR what about compiling a list of your tools and equipment (contractors- I'm talking to you here); OR taking a minute to think about how your business may have changed this past year and then notifying

those people who can help you determine how the changes may impact your business (accountant, insurance agent, attorney, etc.).

Day to day business life goes by sooo fast it's easy to overlook some of the details. So, if you have a quiet day once in a while throughout the winter, I encourage you to use it to your advantage.

DJ, Brigitta and Karen wish you continued success with your business in 2007!!



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*Service and Value....
Our Commitment to You*

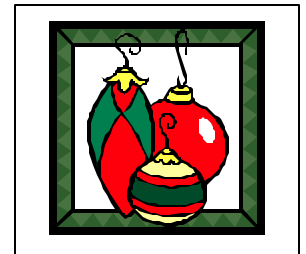
HAPPY HOLIDAYS
TO ALL!

NOTICE TO POLICYHOLDERS

Per UF -6849 form from Erie:
Please notify your Agent within
60 days if you:

- Change your address;
- Change your marital status
- Add drivers to your policy, including dependents when they obtain their learner's permit
- Change the distance you drive to or from work/school
- Change the use of your vehicle (i.e. business use)
- Add/delete an auto or leinholder or another party having a financial interest in your vehicle(s)
- Add a licensed driver to your household, regardless of whether they have their own automobile and insurance.

This information is needed to ensure you are properly protected!



HOW LONG CAN YOU EXPECT IT TO LAST?

Plan ahead for your home repairs and maintenance! The following are only averages and depend on use, care and maintenance. (source: www.demesne.info/HomeMaintenance)

- A/C Compressor: 15-20 yrs
- Plumbing (waste piping): 75 yrs
- Water Softener: 20 yrs
- Vinyl floor: 20-30 yr
- Wood floor: 100+ yrs
- Cabinets (solid/plywood): 20-50 yrs
- Cabinets (particle board/laminates): 15-20 yrs
- Garage door: 20-50 yrs
- Exterior paint: 15 yrs
- Roof (composition): 15-30 yrs
- Roof (wood): 20-30 yrs
- Forced air furnace: 15 yrs
- Water pump: 7-10 yrs
- Interior paint: 7=1-0 yrs
- Carpeting: 11 years
- Bathroom fixtures: 50 yrs
- Counters (tile): 50+ yrs
- Counters (laminates): 10-15 yrs
- Exterior deck: 15 yrs
- Vinyl siding: 50 yrs
- Veneer (brick, stone): 100+ yrs
- Aluminum siding: 20-50 yrs