



JUNE 2010

Insurance Insider

A monthly newsletter for the friends and clients of Consumers Insurance Agency

New Consumers Insurance Agency Website Design Makes It Easy For You To Save Time and Money!

The Consumers Insurance Agency website has been re-designed in order to save you time and money. Check it out at www.consumers-insurance.com. You can now do the following without having to leave your home or pick up the phone:

- Pay Your Bill
- Access Your Account
- Order / Print a Replacement Auto ID Card
- Request a Certificate of Insurance
- Get Instant Life Insurance Quotes AND Buy Life Insurance Right Online
- Get Instant Car Insurance Quotes
- Check Out the Latest Retirement Annuity Rates
- Get Home Insurance Quotes
- And MUCH MORE

Over the coming months we will continue adding more and more functionality. **We are also adding a video series aimed at providing you with easy to understand advice regarding common insurance protection issues. We want to keep you as informed as possible.**

Many of you have expressed your desire for increased internet access to your account(s). We hope you will find this to be a big step in the right direction. Unfortunately, we are always constrained by the technology supplied by the individual insurance companies. And let's be honest, some our companies have horrendous technology. But do me a favor and try it out. I'd love to hear what you think!

What's Inside This Issue

- Important Notice2
- Why Are My Insurance Rates Increasing?2
- Beware of Dog (Liability)3
- Agency Information4



We Offer the Following Insurance Services

- Home Insurance
- Auto Insurance
- Motorcycle Insurance
- Personal Umbrella
- Boat Insurance
- Landlords Insurance
- Renters Insurance
- Condo Insurance
- Motor Home Insurance
- Flood Insurance
- Secondary Residence
- ATV Insurance
- Antique Vehicles
- Commercial Auto
- Business Insurance
- Life Insurance
- Long Term Care Insurance
- Health Insurance
- Annuities

Consumers Insurance Agency, Inc.

Phone: 717-763-7631
Toll Free: 800-338-9392
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www.consumers-insurance.com



THANK YOU! THANK YOU!
THANK YOU! THANK YOU!

A special THANK YOU goes out to the following clients:

James Hatcher	Tod Shedlosky – 2
William Grove	Larry Zendt
Tim Straub	Owen Pentz
Steve Fleming	Kay Ritz
Pam Redding	

These kind folks all graciously referred their family, friends and business associates to our agency during the last month. We continue to build our agency based on your positive comments. We couldn't do it without your help! They will all be entered into our July grand prize drawing for a \$500 gift card.

HOW CAN YOU WIN???

Tell a friend, a colleague, a relative, an acquaintance . . . whoever . . . about us.

When they contact us and tell us you sent them (don't worry, we ask why they called):

YOU WIN:

- Two instant lottery tickets AND
- 1 Chance to win DINNER FOR 2 (a \$40 value awarded each month)
- 1 Chance to win the Grand Prize – A \$500 gift card

The first week of each month we'll randomly draw from all of last month's Chance #1 qualifiers.

- THE WINNER will receive **Dinner for Two** at a local restaurant. (A \$40 value)!

On July 6, 2010, we'll conduct a random drawing from all chances for the Grand Prize that qualified from December 1, 2009 through June 30, 2010.

- THE GRAND PRIZE WINNER will receive a **\$500 Gift Card**.

*Michael Vickery
receiving \$40 gift
certificate from
Agent, Paul
Gromacki.*



★ IMPORTANT NOTICE ★

For many years we have been able to accept payments in our office. Some of our clients have used this service because they found it convenient or because it saved them a stamp.

However, effective 6/1/10, we will no longer be able to accept payments in our office. This change is due both to security concerns and the way our insurance companies are now processing payments. Most of the companies we represent accept check or credit card either online or over the phone at no additional cost. We have also created a link on our website, www.consumers-insurance.com, called Pay My Bill. By clicking on this link and choosing your insurance company, you will be directed as to how to make your payment. By paying your bill online or over the phone directly to your insurance company, you will not only save a stamp, you will time and gas as well. Although this is a slight change in procedure, we hope you will ultimately find this much more convenient.

If you are insured with Erie, you may mail the payment directly to them, phone your payment to them at 800-458-0811 (x-3000), or pay online at www.erieinsurance.com.

Please understand that we absolutely cannot call your check or information into your insurance company for you. The companies require that our clients make the call directly. They do not want us handling your credit card or banking information.

Why Are My Insurance Rates Increasing?

Over my 20 year career I've been asked this question once or twice in various ways – some nice; some not so nice. And frankly, I'm surprised I haven't gotten swamped with phone calls thanking me for the many rate decreases over the last 5 or so years. But while I'm waiting by the phone, here's a short list of items that cause insurance rates to rise:

- Increased medical costs
- Increased parts and repair costs
- Lawsuits
- Low return on premium dollars invested
- Increased insurance company capital requirements
- Insurance fraud

Over the last year Allstate, GEICO, Progressive, Nationwide, State Farm, Donegal, Liberty Mutual etc... have all taken rate increases. Many of them have been double digit. No doubt some of the companies we represent will take rate increases. The bottom line is, rate increases / decreases come and go. We try to represent companies who offer long term value and price stability. Does that mean they won't take rate increases? Absolutely not. But hopefully it means that they won't take huge increases or even worse, abandon the market altogether when times get tough.

Phone: (717) 763-7631 • Toll Free (800) 338-9392

Beware of Dog (Liability)



For many people, dogs are family members. So when dog bites occur, the associated liability claim and result – potentially having to give the dog away – can be heartbreaking.

The best way to prevent such a tragedy is to keep dog bites from ever happening. The Insurance Information Institute (I.I.I.) suggests that you:

- **Consult with a professional** (e.g., veterinarian, animal behaviorist, or responsible breeder) to learn about suitable breeds of dogs for your household and neighborhood.
- **Spend time with a dog before buying or adopting it.** Use caution when bringing a dog into a home of with an infant or toddler. Dogs with histories of aggression are inappropriate in households with children.
- **Be sensitive to cues that a child is fearful or apprehensive about a dog** and, if so, delay acquiring a dog. Never leave infants or young children alone with any dog.
- **Have your dog spayed or neutered.** Studies show that dogs are three times more likely to bite if they are not neutered.
- **Socialize your dog** so that it knows how to act with other people and animals.
- **Avoid exposing your dog to new situations** in which you are unsure of its response.
- **Teach children pet safety tips** and review them regularly. Children should always ask the owner for permission before they pet a dog.
- **Always practice safe behavior around dogs.** Like many kinds of pets, dogs need to be respected as animals that, under certain conditions, could hurt you. Never tease a dog. Teasing can make a dog angry or frustrated enough to bite.

Most dog bite liability claims happen unexpectedly, with dogs that aren't known to bite. We see stories like those of a mom who's making lunch and doesn't see a child's friend pull the dog's ear in the next room. The result is a dog bite – and a claim. They're really very sad stories.

According to the Centers for Disease Control and Prevention (CDC), more than 4.7 million people are bitten by dogs annually, resulting in an estimated 800,000 injuries that require medical attention. These injuries also account for one-third of all homeowners insurance liability claims, according to I.I.I.

A recent I.I.I. study also found that the number of dog bite liability claims generally remains about the same from year to year, but the cost of those claims goes up nearly \$350 million annually. The average cost per claim continues

to rise because of increased medical costs as well as the size of settlements, judgments and jury awards, which have risen well beyond the rate of inflation in recent years.

Insurance coverage

Homeowners and renters insurance policies typically cover dog bite liability. If a claim exceeds the policy's limit, though, the dog owner would be personally responsible for all damages above that amount, including legal expenses.

The severity of claims, and their associated cost, usually varies by breed.

CD-Style Annuity Interest Rates as of 5/1/10*

Total First Year Interest Rate Including Bonus				Renewal Interest Rate for Balance of Guarantee Period			
Single Premium	3 Year	5 Year	7 Year	Single Premium	3 Year	5 Year	7 Year
\$10,000 - \$24,999	1.60%	2.60%	3.10%	All Amounts	1.60%	2.60%	3.10%
\$25,000 - \$49,999	1.85%	3.10%	3.85%				
\$50,000 - \$99,999	2.10%	3.35%	4.10%				
\$100,000 and above	2.35%	3.60%	4.35%				

*Rates are subject to change without notice

Life Insurance Interest Rates as of 5/1/10*

ERIEflex4 – Protection Universal Life Insurance	4.60%
ERIEflex3 – Asset Builder Universal Life Insurance	4.60%

*Rates are subject to change without notice

Insurance Insider

I purchased my first home in March and I got my Homeowner Insurance through you. My agent was Paul Gromacki. He did a fantastic job answering all of our questions (we had a lot) and getting us a great rate. I also plan to transfer my car insurance to you. Just wanted to let you know what a fantastic job your team did- and how helpful they were with some first time homeowners . . . it can get really overwhelming, but you guys made it easy. You've definitely got my referral!

*Jennifer Bigg
A+ Mailing Solutions
Director of Marketing and
Communications*



Not all products offered by
Consumers Insurance Agency are
offered by Erie Insurance

Consumers Insurance Agency, Inc.

240 S. 18th Street
PO Box 426
Camp Hill, PA 17011

CHECK OUT OUR WEBSITE!

- **Get a quote**
- **Order a change to a policy**
- **Let us know about a claim**

JUST CLICK ON: www.consumers-insurance.com



Agency Information



Betty Cunningham – Administrative Assistant

Erica Weller – Service Assistant

Julia Rowe – Service Assistant

Ann Byrne – Personal Protection Specialist

Doug Spigelmyer – Personal / Business / Protection Specialist

Paul Gromacki – Personal / Business Protection Specialist

Frank Pastuck – Business and Group Health Protection Specialist

John Brosius – Business Protection Specialist

Lorne Patrick – Company Co-Founder and Agent Emeritus

Debbie Dare – Long Term Care Protection Specialist

Eric D. Patrick, Esq. is chief operation officer of Consumers Insurance Agency. He is a practicing attorney, insurance consultant, and author of numerous articles and publications pertaining to insurance and the law.

INTRODUCING OUR LONG TERM CARE INSURANCE SPECIALIST



Debbie Dare, CLTC, LTCFP, Corporate Long Term Care Specialists, LLC
Certified Long Term Care Planning Specialist since 1988

Debbie was instrumental in designing and growing Mowery Associates in 1988. Since that time she has trained hundreds of agents, and educated thousands of consumers in the education of LTC issues, assisted insurance companies with product design, and marketing concepts of educating consumers. Her expertise includes working with all providers of long term care services.

IN 2002, Debbie focused her efforts and passion regarding long term care by partnering with state wide employee benefit agency's to provide an "education based" approach to assisting employers, and their employees understand the need to Plan for Long Term Care, ultimately being asked to be Agency Development Director for Highmark's Long Term Care Division.

2010 sees Debbie celebrating the birth of Corporate Long Term Care Specialist's, LLC, where Debbie and a team of select LTC Specialists, will continue to be strong advocates of "education first – product second" working with, individuals, associations, and employers groups of all sizes. Educating consumers as to the need to plan for long term care is a core belief of Debbie's. And if insurance is the appropriate solution, assuring that they have access to the best product based on their health and finances is her objective.

PLANNING FOR LONG TERM CARE

Living a long life could well be in your future. Planning for it is now a necessity.

MYTH vs. **Reality**

MYTH: Long Term Care is for the elderly and frail

Reality: 43% of all people in this country receiving Long Term Care services are ages 18-64

MYTH: Long Term Care protects you

Reality: Long Term Care protects you and your family, helping you and family members supervise your care, not provide it

MYTH: Long Term Care Insurance is expensive

Reality: Only if **NOT** designed appropriately

Did you know?

- 83% of all people receiving long term care receive care in their homes from unpaid caregivers
- Most people wait too long to look into long term care insurance, then find themselves uninsurable
- 70% of us who live past age 65 **will** need some long term care in your lifetime

Ask yourself?

- Why would I want to own a Long Term Care Insurance policy?
- Why *wouldn't* I want to own a long term care policy?
- Do I want to risk my life savings and my independence to the greatest single financially devastating event of my life?
- If I could find an affordable way to transfer this risk as I do my homeowners and auto, why wouldn't I?

Everybody needs a plan for long term care, whether that plan involves Long Term Care Insurance or not is your choice. Get the facts. Make an educated decision. Most people don't plan to fail, they just fail to plan.

To request information about "Planning for Long Term Care" call Debbie Dare, CLTC, LTCP at (717)652-0552 or fax the completed survey to (717)-652-5884. You can also email Debbie at ddcltcs@moweryassoc.com

Name: _____

Spouse's First Name: _____

Birth date: (yours) ___/___/___

(spouse) ___/___/___

Phone: (Personal) _____

(Work) _____

Employer: _____

E-mail: _____

Best Time of Day / Night to Call: _____

Specific Questions for Debbie: _____
