

Stan Dreckman & **Ruby** present:

April 2011

# The Insurance Safety Advisor

Consumer Awareness Advisor and  
Insurance Education Advocate

For Friends & Clients of **Huggins/Dreckman Insurance Agency, Inc.**  
and **DRIVE RIGHT Insurance Services, Inc.**

12535 Seal Beach Blvd, Seal Beach CA 90740 [www.hdinsure.com](http://www.hdinsure.com) CA DOI # 0212199

**It's Tax Time: Are We Having Fun Yet?**

## REVIEW REVIEW

These are the most important words regarding life insurance today.

**Why? Because, for the past decade, life insurance costs have consistently declined.**

Most people, with a life insurance policy more than 5 years old, should have it reviewed to learn if this is still the best policy for the situation.

**Needs change, rates change: Your needs change with 'em!**

In the "good old days", you figured on life insurance costs going up each year as we got older. That simply is not the case anymore. In most cases, Life Insurance can be obtained at a **lower cost now**, when compared to policies written up to 5 years ago.

In coverage reviews, we often find clients who've purchased a 10-year Term policy and who are coming upon the 11<sup>th</sup> year. After the 10<sup>th</sup> year, prices may go up dramatically, and our clients either pay the new, higher cost or drop the protection altogether. Neither solution is a good one, as we can now address the cost.

So, all of you procrastinators, call us to have your life insurance reviewed, whether or not we provided it to you initially. We'll advise you on what we believe to be your best options.

**Call Stan at 562-594-6541 x15 today!**

## Mercury Insurance

The cost of Mercury Car Insurance products has been **reduced** by an average of **10%**. For those of you who want more protection but didn't want to pay the extra cost, now's the time! Call Sharon (x19) for quotes on extra protection and Umbrella policies.

## Japan Got My Attention:

### It's a Dangerous World

**If Japan's Series of Earthquakes and the Resulting Damages Won't Convince You that Earthquake & Flood Insurance Are Essential, You May Not Be Paying Attention**



These events bother me – do they bother you? We provide a lot of Earthquake protection for our California, Oregon, & Washington clients, but not nearly enough. Way too many clients can't come to grips with the premium and/or the deductible. Still, what are you going to do when the big one hits? For our clients in the great Pacific Northwest, James Ruddy (Earth Sciences Info Officer for Oregon Dept of Geology) states that **the same kind of earthquake damage awaits the Northwest and that it may be worse than Japan.**

**I find that bothersome, and I worry about our clients all along the West Coast.** From San Diego, California to the Puget Sound in Washington, clients are exposed to huge financial losses; if the big one hits, many clients will look as though their pants just slid down around our their ankles.

We worry about you all – those of you who are not insured for what could be a financial disaster from which you may not recover. If you own property in CA, OR, or WA, you need Earthquake insurance, and depending upon where you live (along the coast, next to a dam, low lying inland areas), you need flood insurance. Call us at 562-594-6541 / 800-400-3224, ext 16 (Theresa), 17 (Ronda) or 19 (Sharon).

## If You Die, How Will They Live?

**Insure Your Family's Survival: \$250,000 Life Insurance**

**20-Year Term, Level Premium: Age 45, in good health, as low as**

**Men: \$29 a month**

**Women: \$24 a month**

**Is Your Life Insurance in Order? Call Stan: 562-594-6541 x15**

## Did You Know that We Provide Our Clients . . .

### Personal Insurance

- \* Homeowner's Insurance
- \* Auto & Motorcycle Insurance
- \* Rental Property Insurance
- \* Condo Homeowner's Insurance
- \* Renters Insurance
- \* Personal Umbrella Insurance
- \* Recreational Vehicles

### Business Insurance

- \* Investment Property Insurance
- \* Apartment House Protection
- \* Shopping Center Protection
- \* Business Insurance Systems:  
Property, Liability, Workers' Compensation, Umbrella, Auto, Management & Privacy Liability
- \* Earthquake / Flood / Landslide

### Life Insurance/Benefits

- \* Life Insurance: Term, Whole Life, Universal Life Products
- \* Long Term Care
- \* Group & Individual Health Plans
- \* AFLAC Supplemental Health Plan

**Ruby says,  
Be Proactive  
& Get Started  
Today!**

Make sure your pet gets regular shots & exams to prevent pet diseases.

Send Ruby your pet's report card  
[ruby@hdinsure.co](mailto:ruby@hdinsure.co)



**Ruby wants you to live a healthy life. Adopt a pet!**

## Where to Call in Case of Billing Questions or Claims Emergencies

Typically, this section of our newsletter is reserved for business insurance issues and oddities. But in light of the recent numbers of natural disaster claims (fires, rain, snow, flooding, and the monstrous earthquake in Japan), we thought it a good idea to circulate the contact information for the insurance companies where we do our primary insurance business. So, the following are billing & service and claims numbers for you to have; we recommend that you save this newsletter.

**For billing and service questions**, our companies' direct phone numbers and websites are as follows:

**SAFECO:** 800-332-3226, and you can pay your premium online at [www.safeco.com](http://www.safeco.com). For Safeco Gold Customers, call 866-4SAFECO.

#### Mercury

- Personal Insurance: You can pay your Mercury Auto & Home insurance policies bills on Mercury's website at <http://www.mercuryinsurance.com> or by phone at 888-637-2176, Option 2 for your car insurance. Use (877) 559-9033, Option 1, for your Homeowners policies.

- Business Owners: pay by credit card: <http://webpay.mercuryinsurance.com> or 877-559-9033 Option 4, or call 714-257-6086 for payment information

**Arrowhead/Universal Insurance:** 800-905-7550 x2 [www.arrowheadexchange.com](http://www.arrowheadexchange.com)

**Blue Cross** (800) 333-0912

**Blue Shield** (800) 431-2809-individual, (800) 325-5166-group  
CNA 800-262-1964

**Capital Insurance Group (CIG)** 877 200-4220

**Geovera** 800-324-6020 or you can pay your premium online at [www.geovera.com](http://www.geovera.com)

**Oregon Mutual** 800-888-2141, Option 6

**State Fund** 877-405-4545

**Travelers** 800-252-2268 or you can pay your premium online at [www.travelersepay.com](http://www.travelersepay.com)

**For Claims**, you will want to call

**SAFECO Insurance** 800-332-3226

**Mercury Personal Insurance** 888-313-6372 Option 4

**Mercury Business Insurance** (including Apartments) 800-503-3724

**Capital Insurance Group (CIG)** 800-986-9974 Option 1

**Geovera Insurance Company:** 800-859-8734

**Oregon Mutual Insurance Cos** 800-934-3809

**C N A Group of Companies** 877-262-2727

**Travelers Insurance Group** 800-238-6225 Option 1

**Arrowhead General Agency/Universal Insurance** 800-453-8610

**Hartford Insurance Companies** 800-243-5860

## Attention: Safeco Policy Holders:

The cost of everything is accelerating. . . Everything except your Homeowners Insurance premium, which is taking an **average reduction of 3%** in California effective April 25<sup>th</sup>! Safeco has added all kinds of new discounts to its car & umbrella insurance, and now there's a lower home insurance cost for you, too.

Tell a Friend how lucky you are, saving money without compromising protection, and tell them to call us to take advantage of this and other rate decreases. Call Ronda at x17 or Sharon at x19.

## Apartment Owners: Are You Covered for Work Comp?

Do you have unlicensed people doing Handyman work for you? Do you ever wonder if the contractor you hired is carrying workers comp insurance for his employees? Is anyone working at your property collecting rent, cleaning, or sweeping in exchange for rent reduction? If so, *you have employees*: Call Theresa at 562-594-6541 x16 for a painless workers comp policy process!

**Call Us Today for a FREE Insurance Review**  
for your **Personal Insurance, Apartment Building, and Business Insurance**. Let us help you determine your **largest discounts**, uncover your risk exposures, & show you the **best way to treat them**. Call us today: 562-594-6541, x15 Stan

## Thank You! Thank You! Thank You! Thank You!

Thanks to all who graciously refer their family & friends to our agency. We built our agency on your positive comments, and your referrals are extremely valuable!

Reinhardt Braunstein  
Barbara Robinson  
F&M Bank of Long Beach  
Todd Viani – AOA Magazine  
Wai Chew

## Our Staff is Here to Serve YOU

Our contact information is,

Phone: 562-594-6541  
Fax: 562-594-0376  
[www.hdinsure.com](http://www.hdinsure.com)

### Personal Insurance Contacts:

Sharon Dodd: ext. 19  
[sharon@driverightinsurance.com](mailto:sharon@driverightinsurance.com)  
Ronda Gregory, ext. 17  
[ronda@driverightinsurance.com](mailto:ronda@driverightinsurance.com)

### Business Insurance Contacts:

Karen Van Eede, ext. 21  
[karen@hdinsure.com](mailto:karen@hdinsure.com)  
Theresa Roque, ext. 16  
[theresa@hdinsure.com](mailto:theresa@hdinsure.com)

### Special Projects Underwriting:

Dede Tenhoff, ext. 12  
(direct line: 714-287-0268)  
[dede@hdinsure.com](mailto:dede@hdinsure.com)

Director of Advertising:  
Ruby, [Ruby@hdinsure.com](mailto:Ruby@hdinsure.com)

## Protection Tip

### Ruby Wants You to Know

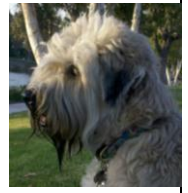


**How to file claims with the California Earthquake Authority (CEA).** For those of you with Safeco or Mercury Homeowner's insurance policies, your Earthquake Insurance is ultimately handled by the CEA. For claims, just call the appropriate homeowner's insurance company that provides your regular coverage.

Ruby wants to be sure you all are properly protected – as well as possible, anyway – from personal tragedy caused by Earthquakes. Google the Red Cross website & get the information you need to prepare for an Earthquake.

<http://www.redcross.org/www-files/Documents/pdf/Preparedness/checklists/Earthquake.pdf>

<http://www.redcross.org/www-files/Documents/pdf/Preparedness/checklists/PetSafety.pdf>



**So, Who Do You Love?** Send us a picture & we'll show off your pet – your best friend - in our newsletter! Simply email it to [Ruby@hdinsure.com](mailto:Ruby@hdinsure.com), or mail it to us. We'll send "A Dog's Purpose" (a must read for all pet lovers) to the contestant chosen for the May 2011 newsletter! I'm sure your pet will let you read it, too, and cat lovers . . . you'll relate, as well. It's a great read!

## A Not-So-Trivial Pursuit

**Test Your Skills:** Just one correct answer & you could be this month's winner, with 2 chances to win a \$15 gasoline card or a \$15 Starbucks giftcard! If no one has the correct answer, the 2 entries that come closest to the correct answer to the following question will be the winners. In the event of many correct answers, we'll put the names of those, who answered correctly, into a pot and **draw 2 winners!**

So, **enter today; you have 2 chances to win!** Email the answer to the question below to Ruby ([Ruby@hdinsure.com](mailto:Ruby@hdinsure.com)) or fax it to 562-594-0376! Mail it if you must! You can even call it in, to extension 15.

**One of the oldest-surviving animal species, this lizard is only found in the wild in Eastern Indonesia. It's also the world's heaviest lizard.**

**What is it?** Answers must be received by 4/26/2011! Good Luck!

Your Name \_\_\_\_\_ / Your Email \_\_\_\_\_

Your Answer \_\_\_\_\_

### February 2011's Trivia question was (drum roll please):

**Name one or both of the two 'sis' words used to describe how plants draw water through their roots & convert sunlight to energy** The answer is Osmosis and/or Photosynthesis. We are proud to announce the two winners:

**David McClure & Sharon Moore.** Each has won a **\$15 Gas Card.**

**Keep Playing – You Just Might Win the Next Game!**

## What Is SOFA & What Can It Mean to You?

Recently, we joined **SOFA (Society for Financial Awareness)** which is a non-profit, educational speakers' bureau with the following mission statement: To (1) **eliminate financial illiteracy**, (2) **enlighten the public through financial education**, (3) **empower all individuals to take charge of their finances**, & (4) **embrace our communities by building relationships through trust, integrity, and public service**. In **SOFA**, there is no selling; this is a 100% educational program.

Are you a program chair or have responsibility to procure speakers for your group or employer? We can provide a host of speakers who are highly experienced in their areas of expertise. Just call Stan Dreckman at **562-594-6541 x15** to set up a quick meeting with you or your group's program chair-person or your company's HR department. While you are eating lunch, we can give you additional food for thought!

**Huggins/Dreckman Ins. Agency Inc.**

12535 Seal Beach Blvd., Suite 200

Seal Beach, CA 90740

## The Insurance Safety Advisor

# April:

## a Most Taxing Month

Quake Insurance, Claims Information,  
And, What is a **SOFA**?

**Play Trivia for Free Gas Cards!**



**Ruby is looking  
for the next  
Pet of the Month!**

Send us a picture and  
let us showcase your  
pet in our Newsletter!

## Insuring Your Success!

Huggins/Dreckman & **DRIVE RIGHT** are letting you know that high gas prices are back and getting worse, very soon.

For the best gas prices around, go to <http://autos.msn.com/everyday/gasstations.aspx>

**Dogs are not our whole life, but they make our lives whole . . . Roger Caras**

## Talk Insurance About Us & Win a Prize!

**Referrals** are the lifeblood of any business, and there's no better source than from our clients. This month, we honor **Barbara Robinson** with a **\$25 gas card**, for a new client referral! **Thanks, Barbara!**

**Next month's referral prize winner could be you.** Just mention **Huggins/Dreckman** or **DRIVE RIGHT** to a friend, relative, or colleague, and when they call, make sure they tell us that you referred them; it's that simple! And, your friends can also logon to our website – [www.hdinsure.com](http://www.hdinsure.com) – and get **FREE, INSTANT** car insurance quotes from **Mercury** or **Safeco**! **It just doesn't get much easier to play!**

## Who is the Client of the Month?

In these uncertain times, we all depend a bit upon each other. So, even if your name doesn't appear this month, please accept our heartfelt **THANKS** to all of you for your continued business & support. **We really appreciate it!**

This month, we honor, as **Client of the Month**, **Southern California Med-Legal** who has been a client for many years. As our April recipient of the **Client of the Month** award, **SoCal Med-Legal** receives a **\$25 Gas Card!**



**Who'll be the next Client of the Month? It could be You!**