



Stan Dreckman & Ruby present:

August 2010

# 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 CA DOI # 0212199

### Self-Defense: Another Reason for Insuring Yourself Properly!

**Survey: 20% of Drivers FAIL  
DMV Written Test; California  
Drivers Had 4th-Lowest Score**

One in five motorists in the U.S., and a higher percentage of Californians, would not be able to pass their DMV's written driver's exam, according to a survey released in Spring 2010 by GMAC Insurance.

GMAC polled more than 5,200 licensed drivers in all 50 states and the District of Columbia, asking 20 questions from the DMV written test as well as questions related to distracted driving. The average score was 76.2% compared with 76.6% in a similar survey GMAC conducted last year.

**California respondents averaged 73.3%, which ranked 48th** (ouch) but it was actually an improvement from the state's 72.4% average in last year's survey (which also ranked 48<sup>th</sup>). In a statement, GMAC indicated **85%** of all respondents in this year's survey "could not identify the correct action to take when approaching a steady yellow traffic light & many remained confused by safe following distances."

After reading that, I can't think of a better reason to complete a **Personal Insurance Review**; contact us today – **immediately** – for a questionnaire at [ronda@driverightinsurance.com!](mailto:ronda@driverightinsurance.com)

### Service Center TIPS

Your insurance company has service centers which can answer your billing questions either through automation or live assistance, 24/7! For that contact information, please go to our website at [www.hdinsure.com](http://www.hdinsure.com) or call us!

### Hooray for Hot August Nights!

### How to Keep Yourself Safe, Save Money, & Pay Your Insurance Bills on Time While on Vacation!

**There are times when we see little miracles.** One such event occurred for a client of ours, who has her monthly insurance premiums automatically pulled from her checking account (this can often be done with debit and credit cards, too). After receiving a call from her, and while discussing what she needed, it was clear that the mailing address we had on file was not current – and hadn't been for *two years!*

There was a lesson to be learned from this event: **Our client was having her car insurance premium debited from her account each month, so she was never without protection!** She didn't have to rely upon her bill being mailed on time and then having to send out a check for her premium – praying it would be received on time. Her coverage has always been in force, without any interruption.

She is also **saving money** to the max:

- Most insurers charge a **reduced monthly installment charge** by using EFT (electronic funds transfer);
- She is always on time, so her credit is never dinged – important in today's world.
- By having her coverage in force without interruption, she still maintains all the credits due her including the **maximum credits available** for her as a long time & loyal client.

There are other ways to do this – calendaring your monthly payments and then paying online is one way to do it, but this way, she has one less thing to think about. A rather **satisfying** feeling, I should think! And, when she is away on vacation or business, she doesn't have to remember her insurance payments. It's done for her, automatically and painlessly.

And, now that we have her current address, **she'll be able to read our newsletter!**

So, let us know what's new in your life (marriages, changes of addresses, email address changes, new stuff, etc), and we'll do our best to take care of you. And, make sure you complete a current **Personal Insurance Questionnaire** to ensure the maximum discounts on all of your insurance!

### Huggins/Dreckman Awarded H.K Dent Society Membership

As our abilities grow, we start to get attention! True in life, and true for your insurance representatives. Huggins/Dreckman is now an **H.K. Dent Society** member agency, which is among the highest forms of recognition by **Safeco Insurance Company**. We have become an elite agency in their eyes.

What does that do for you? **It means, as your Safeco agency, we have more influence within the company than regular Safeco agents, so, if you are insured with Safeco through our agencies, now you have your people. You have more than just two good hands working for you!**

## 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

**Call Us Today for a FREE Insurance Review!**

### Additional Discounts

**Now Available for Home, Car & Umbrella Packages. Get More for Less! Call Sharon Today: 562-594-6541 x19**

### Life Insurance Corner

Insure Your Family's Survival:

**\$500,000 Life Insurance**

10-Year Term, Level Premium:

Age 37, in good health, as low as

**Male – \$15 a month**

**Female – \$14 a month**

**Don't Be "That Guy".**

**Protect Your Family:**

Call Stan Today; 562-594-6541 x15  
Get Your Life Insurance in Order!

## Is Work a Pain in the Back?

(edited from Safety News Issue Two, 2010, State Compensation Insurance Fund)

So many of us have **back pain**, in today's working environments. In part, it's the way our work and lifestyle has evolved. As people grow more sedentary in an automated world, we are doing more sitting – and adding extra pounds. As a result, our backs are becoming more vulnerable to injury.

**Sitting, especially slouching** (as I was doing a minute ago before I got up to get some Advil), is one of the most common positions during our waking hours; it also happens to be one of the worst positions for our backs, as it puts continuous pressure on the lower back muscles and disks.

**Low back pain is a warning that something is definitely wrong.** Recognizing this warning and taking steps to prevent a back problem from getting worse is to your benefit. Whether you are an employer or an employee, either way, you lose money (increased workers comp claims, decreased productivity, and reductions in pay for extended absences) if back injuries become prevalent. Here are some suggestions if you sit for long periods during the course of your day:

- **Choose the right chair.** You want one that supports your back with adjustable armrests and a seat height that you can adjust.
- **Sit Smart.** Sit straight and close to your work; and, don't slump forward. Your buttocks should rest against the back of your seat; your knees should stick out a hand's width beyond the edge of the chair; and your feet should rest comfortably on the floor or footrest.
- Adjust your work height and angle. Your surface work and keyboard should be at elbow level. If you work at a computer, the top of your screen should be at eye level.
- Get up and stretch or shift your sitting position at least every 30 minutes

**Driving** can also be a pain. Here are some back comfort tips for drivers at work – or at rest:

- Position the seat forward so that your knees are bent. If the tilt of the seats can be adjusted, change the angle slightly ever so often.
- Placing a cushion at the small of your back and sitting in a slightly reclining angle may ease pressure on your lower back while driving.
- Change your sitting position frequently or get out of the car or truck every hour and walk around for a few minutes (it will help to keep you alert too).

Some other suggestions are obvious: Lose a bit of weight, sleep on a firm mattress, and get some exercise. **If you are constantly in pain, at some point you'll be a pain in another part of your co-workers' bodies.** If you can't do it for you, do it for them!

For Outstanding **Worker Compensation & Group Health** benefits plans, call Stan Dreckman at 562-594-6541 x15 or email [stan@hdinsure.com](mailto:stan@hdinsure.com).

## So, How Much Do You Love Your Family?

**If you don't survive your daily commute to work, will your family be able to hold it together as they transition to their new life . . . . without you?**

As uncomfortable as it may be, this discussion must occur within your family, and it must include how much life insurance is needed! It's not enough to pay off the mortgage and credit cards; life happens without you. You should have at least 10-years of income protected & funded by life insurance. **Don't be "That Guy" – the guy who said he didn't want his wife to spend his life insurance on a new husband; it's a lame excuse.** Call Stan at 800-400-3225 x15 to get a **Free Report on Life Insurance** plus a simple, one-page guide to assist you in determining how much life insurance is needed. Speak with our professional life insurance representative to see how little life insurance will cost you. **This is too important to leave to chance; call today!**

**Now, Who Needs Family Assurance?**

**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!

Jeff Hagan  
David Morey  
Gilles Debrower  
Linda Murphy Appleton  
Beverly McKay  
Marshall Reddick

**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,** ext. 15 (Stan's line)

**Protection Tip**

**Ruby Wants You to Know:**



**Roadside Assistance:** Your Car insurer may provide this benefit. Some of our insurers have a 'sign & drive' program: You just sign your name & drive away. Drop your expensive car club towing program & **save lots of money.** Call us to verify that you have this benefit!



**Maggie, the original Bark-o-Lounger dog:** She doesn't *remotely* need the dog whisperer; Maggie has the Strelitz family in complete *controll . . er.* I wonder: Does Mr. Strelitz butter her popcorn?

**So, Who Do You Love?** Send us a picture & we'll show off your pet in our newsletter! Simply mail in your picture or email it to [stan@hdinsure.com](mailto:stan@hdinsure.com)

**We'll post as many pictures as we can in our newsletters!**

Can your dog or cat use a remote controller? It's "show & tell". Tell us, and Ruby will be sure to brag about your dog in a future newsletter!

**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!** 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** and have **2 chances to win!** Write your name & email information and the answer below, and then fax this page to **562-594-0376** or mail it to **12535 Seal Beach Blvd., Seal Beach, CA 90740.** Or, **scan and send it to [stan@hdinsure.com](mailto:stan@hdinsure.com);** heck – you can even just email me or call in the answer!

**Precious stones and quartz were the natural forerunners of which 13<sup>th</sup> century invention?**

Answers must be received by 08/26/2010! **Good Luck!**

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

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

June's Trivia question was (drum roll please):

**(1) Which famous US military leader and politician had a half-brother nicknamed Austin & (2) what was Austin's real name?**

The answer is **George Washington** and his younger brother **Augustine Washington, Jr.**, who was named after his father. The winners are **Bobbi Katzer** and **Patricia Jaramillo.** Each has won a **\$15 Gas Card.**

**Keep Playing – You Just Might Win the Next Game!**  
**Thanks for Your Entries!**

**Ruby Asks You About Long Term Care:**

**"WhatchYa Gonna Do When Father Time Comes for YOU!"**

I get lots of questions about **Care Facilities & how to pay for them.** I can tell you, from direct experience, that either waiting too long to buy it, or not buying it at all and paying for it from your savings, is a tough way to go. A couple (each age 57) in good health can get a **\$100-a-day** benefit with a 5% annual benefit increase for **only \$801** each, per year. As home care & facility costs exceed **\$40,000 a year, this protection is vital.** **The Country is Broke! Ignore the rhetoric – no one will save you. Get affordable protection while you are still young. Call Stan today to get started!**

**Want an Easy Chance at Winning \$279? Just refer your family, friends, acquaintances, & business associates to us for a quote.**

# **Huggins/Dreckman & DRIVE RIGHT**

**Insurance Agencies'**

## **Back-to-School All the Way to Thanksgiving**

### **Referral Program & Contest**

We've built our agency by taking special care of you – and our other clients. And it shows in the large number of people who call us because you recommend us.

We want to continue to grow, but only with the right kind of clients: **Clients like You!** Our best new clients call us because **You** recommend us, so... when you tell others about the special treatment you receive from us, we want to add a little extra **FUN** to the process!

**Tell a friend, colleague, relative, or whomever to contact us at**

**562-594-6541** or to send us an email at **stan@hdinsure.com** and request a home, auto, or business insurance quote. Then, you may become a winner!

.....

### **▶ 3 Chances for YOU to WIN! ◀**

#### **Chance #1**

Tell a friend, a colleague, a relative, an acquaintance – whoever – about us. When they contact us and receive a FREE quote & tell us you sent them, YOU WIN:

- ◆ Free \$5 Starbucks Gift Card
- ◆ 1 Chance to win a \$25 gas card (awarded each month)
- ◆ 1 Chance to win the Grand Prize of **\$279!**

#### **Chance #2**

The first week of September, October, & November & December, we'll randomly draw from the prior month's Chance #1 qualifiers.

- ◆ THE WINNER will receive a **\$25 gas card.**

#### **GRAND PRIZE!**

On **November 22<sup>nd</sup>**, we'll conduct a random drawing from all the referral chances for the Grand Prize that qualified from **August 1<sup>st</sup> to November 19<sup>th</sup>**.

**THE GRAND PRIZE WINNER will receive \$279 in Cash!**

**▶ Program Rules and Disclaimers ◀**

**There is no limit on the number of chances to win.**

**Odds of winning are entirely dependent on the quantity of chances created during the contest period.**

This contest and the rewards provided are open to any human being on the planet who refers a friend, family or colleague to inquire about our agency. You do **NOT** have to be a client to receive your **free \$5 gift card** or to be entered for a chance to win any of the randomly drawn prizes. You do **NOT** have to be present at the drawings to win prizes. This offer is **NOT** an inducement to buy any insurance product from **Huggins/Dreckman** or **DRIVE RIGHT** insurance agencies. We reward the referrer for the qualified lead only. The persons referred **DO NOT** have to become our client for the referring party to receive any of the rewards and/or chances in this program. Winners must allow us to promote that they are a winner! We are **NOT** responsible if the law says you can't win due to age or anything else. You can refer businesses & other commercial insurance prospects as well as home & car owners!

## **The Right Insurance:**

**Just Say 3 Words ... "Call My Agent" & give them our number:  
562-594-6541 x19. They can also **Fax** their information to **562-594-0376****

**Car Insurance Quote Request: Fax to 562-594-0376 or Call 562-594-6541 x19 (Sharon)**
**YOUR NAME:** \_\_\_\_\_ **Email:** \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

**Please Tell Us about All the Drivers in Your Household**

Names of All Drivers	Birth Day mm/dd/yr	M/ F	Occupation	Driver is Primary User of Car #	# of At-Fault accidents Last 3 Years	# of tickets in the Last 3 Years	# of DUI or Major Cites in 5 years	Date First Licensed in U.S. Mo / Yr	Driver's License #
1.	/ /								
2.	/ /								
3.	/ /								

**Please Tell Us About Your Vehicles:**

Yr	Make	Model	Sub- Model	Body Style	Vehicle Identification Number	Used in Business  <input type="checkbox"/> Yes <input type="checkbox"/> No	# of Miles One Way to work / Total Miles	Miles Driven Annually (est)
1						<input type="checkbox"/> Yes <input type="checkbox"/> No	/	
2						<input type="checkbox"/> Yes <input type="checkbox"/> No	/	
3						<input type="checkbox"/> Yes <input type="checkbox"/> No	/	

**Homeowner's Insurance Quote Request:**
**Fax to 562-594-0376 or Call 562-594-6541 x19 (Sharon)**

Exterior Wall Construction: Stucco: __, Masonry __, Brick __ Other (please describe): __	Structure's Total Square Feet: _____	Any Claims in the past 5 years? <input type="checkbox"/> Yes <input type="checkbox"/> No. If yes, describe: _____	Year Built: _____ Number of Stories __	** Has your home been Re-Modeled? <input type="checkbox"/> Yes <input type="checkbox"/> No
Alarms? Check all that apply: Burglar __, Fire __, Smoke __, Alarm Monitored? __	Is this Property Vacant? <input type="checkbox"/> Yes <input type="checkbox"/> No	Roof Type: Shake __ Tile __ Composition __	Separate Dining Room <input type="checkbox"/> Yes <input type="checkbox"/> No	Family/Recreation Room <input type="checkbox"/> Yes <input type="checkbox"/> No
If this is a Single Family home, do you belong to a HOA? <input type="checkbox"/> Yes <input type="checkbox"/> No (HOA = Homeowners' Association)	Condo Townhouse <input type="checkbox"/> Yes <input type="checkbox"/> No	*Silver / Gold / Silverware / Platinum ware Schedules? <input type="checkbox"/> Yes <input type="checkbox"/> No Value \$ _____	Garage: Attached __ Detached __	Garage: 1-car _____ 2-car _____ 3-car _____
Do you want a Quote for: Flood? <input type="checkbox"/> Yes <input type="checkbox"/> No Earthquake? <input type="checkbox"/> Yes <input type="checkbox"/> No	Value of Built-in Appliances? \$ _____	Value of Computers: _____	Hardwood or Custom Cabinets <input type="checkbox"/> Yes <input type="checkbox"/> No	Granite/Marble Countertops? <input type="checkbox"/> Yes <input type="checkbox"/> No
Flooring Materials (indicate % of): Hardwood __, Tile __, Carpet __, Marble __, Other: _____	Number of Fireplaces? _____	Brick/Flagstone exterior walls? <input type="checkbox"/> Yes <input type="checkbox"/> No	Foundation: Slab __ / Raised __	Pool? <input type="checkbox"/> Yes <input type="checkbox"/> No Jacuzzi? <input type="checkbox"/> Yes <input type="checkbox"/> No
Do you operate a business from your home or garage? <input type="checkbox"/> Yes <input type="checkbox"/> No	Laundry Room <input type="checkbox"/> Yes <input type="checkbox"/> No	Number of Bathrooms: _____	Number of Bedrooms: _____	Pets? If so, advise Breed: _____
*Jewelry Schedules? <input type="checkbox"/> Yes <input type="checkbox"/> No Total Value: _____ *Other Valuables, Furs, Collectibles? <input type="checkbox"/> Yes <input type="checkbox"/> No	Central Heating & Air? __ Floor __, Wall __	Heating Fuel: Gas __, Electric __ Other _____	Wiring: Breakers? __ Fuses? __	Plumbing Type: Galvanized __ Copper __
If your Building is over 25 years old, please provide month & year for updates to your home: __	Age of Roof: _____	Heating Updated: Month __ / Year _____	Plumbing Updated: Month __ / Year _____	Wiring Updated: Month __ / Year _____

\* Please describe all valuables; collections and jewelry items should be itemized or catalogued (use additional paper if needed): \_\_\_\_\_

## Huggins/Dreckman Ins. Agency Inc.

12535 Seal Beach Blvd., Suite 200  
Seal Beach, CA 90740

### The Insurance Safety Advisor

**How to Save Money  
While on Vacation,  
with No Worries!**

**Talk Insurance & Win!**

(see details inside)

**Play Trivia for Free Gas Cards!**



**Ruby** is looking  
for the next  
**Pet of the Month!**  
Send us a picture of  
your favorite pet!  
You might see Your  
pet in our newsletter!

**Insuring Your Success!**

“If pigs could fly, they’d be ducks” . . . . . Ruby

## **Talk Insurance About Us & Win a Prize!**

**Referrals** are the lifeblood of any business, and there's no better source than from our friends. This month, we honor **David Morey** with a **\$25 gas card**, for referring friends and family to our agency!

**Thanks, David!**

Next month's referral prize winner could be you. Just mention **Huggins/Dreckman** or **DRIVE RIGHT** to a friend, relative, colleague – whomever – 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!**

## **Are You the Client of the Month?**

In these uncertain times, we all depend a bit upon each other (this has never been more true). 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 are honoring as Clients of the Month the **Toner Clan**, who have been loyal clients for many years. As **Clients of the Month**, they will receive . . . . well, we are still negotiating this – there are lots of **Toners**!!

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