



Stan Dreckman & Ruby present:

December 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

**Merry Christmas & Happy Holidays!**

## GIVE THE GIFT OF LIVING ASSURANCE TO YOUR FAMILY!

Life Insurance rates have never been cheaper and policies easier to get. It's the best of all worlds: The **Lowest Rates** and most **Flexible Underwriting**.

Now is a great time to reassess & review your policies:

\* Interest rates are very low. If you have a form of permanent life insurance (**whole life or universal life**), it is likely that your policies aren't performing as well as projected, and you may need more coverage or a cash infusion.

\* You aren't getting any younger. Each passing year makes you more vulnerable to accidents or disease that can make it impossible to renew or buy insurance.

\* Your savings and portfolios have been seriously depleted. If you haven't yet bought a policy (thinking your stocks & other investments would do the trick), you may wish to re-think that. You can **create an instant estate** for your family in the event you check out early.

There is **NO REASON to FAIL** to review your Life Insurance or start now!

## LIFE INSURANCE CORNER

Insure Your Family's Survival:

**\$250,000 Life Insurance**

20-Year Term, Level Premium:

Age 45, in good health, as low as

**Male - \$29 a month**

**Female - \$24 a month**

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

**Protect Your Family!**

**Call Stan Today; 562-594-6541x15**

**Get Your Life Insurance in Order!**

## HUGGINS/DRECKMAN ALPHA PET OF THE YEAR AWARD WINNERS FOR 2010!

### The Client's Choice Award 2010:



**FERGIE**  
**FERGIE**  
**FERGIE**

**They don't get much cuter than  
Karen Glasing's puppy, Fergie.  
How do you compete with a baby?**

**FERGIE!**

### The People's Choice Award 2010:



**Moochie**  
**Moochie**  
**Moochie**

**Cat People - You struck  
again! 'Tis the Season!**

**MOOCHIE!**

### HOME INSURANCE DISCOUNTS AVAILABLE TO YOU:

Save **BIG** money with all of the discounts that may be available to you. Do you have your Home & Car insured with us? That's a multi-policy super **Discount!** Do you have an alarm system - **Discount!** Do you live in a gated community - **Discount!** Is there a Gate Guard - **Discount!** Been with us a while with no claims - **Discount!** If you aren't sure about your credits, call us asap! Ronda x17 or Sharon x19 will help.

**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 Plans
- \* Group & Individual Health Plans
- \* AFLAC Supplemental Health Plan

**NETWORK SECURITY & PRIVACY INSURANCE: DO YOU STORE CLIENTS' CONFIDENTIAL INFORMATION?**

You may need protection for the broad range of network, privacy, and multimedia related exposures. HIPAA and Privacy Protection Laws have made businesses holding individuals' personal information liable for the release of this data. And, of course, claims are increasing as a result of public awareness of identity theft and hacking – and the initiation of class action lawsuits.

Following are the basic coverage components of this increasingly vital protection; the coverage outlined below is a product called NetGuard, from NAS Insurance Brokers in Encino (they have “written the book” for legal insurance protection):

**Network Security & Privacy Insurance:** This includes coverage for both online & offline information, virus attacks, denial of service, and failure to prevent transmission of malicious code. This also provides coverage for defense costs & fines for violations of privacy regulations including but not limited to HIAA, Red Flag Rules, and the Hi-Tech Act.

**Multimedia Insurance:** Also for online & offline media, this includes claims alleging copyright/trademark infringement, libel/slander, advertising, false advertising, plagiarism, and much more.

**Privacy Breach Responses Costs:** This includes all reasonable legal, public relations, advertising, IT Forensic, and other expenses you may incur as a result of responding to a privacy breach. You've all seen the letters from the banks, when they have been breached; this is the same issue, but insurance pays the costs.

**Network Asset Protection:** This provides coverage for the costs to recover or replace data that is compromised, damaged, lost, erased or corrupted by certain causes of loss, including cyber terrorism.

**Cyber Extortion:** This coverage will pay for extortion expenses and payments as a direct result of a credible cyber extortion threat.

Are all of these coverages necessary for every business? No, but if you maintain data of others, it is your responsibility to protect it and to cover the losses if that data is compromised. Can you afford to do so with your own company's funds? Most companies cannot digest this cost, particularly in today's economy.

Other benefits of this coverage include that it is world-wide in it's protection, and it extends protection for acts by rogue employees, if they seize the opportunity to attack your data bases. **For more information or a quote, please contact Stan Dreckman at ext 15!**

**GROUP Health INSURANCE: IRS W-2s - REPORTING OPTIONAL IN 2011 / AMOUNTS NOT TAXABLE**

Effective October 12th, The Treasury Department and the IRS determined healthcare cost reporting would be optional for Forms W-2 issued for 2011. This is meant to give employers more time to adjust their payroll systems to meet new reporting requirements. A draft Form W-2 has also been released by the IRS to assist employers in preparing their payroll systems. The new form includes the codes employers can use to report the cost of coverage under an employer-sponsored group health plan. Please keep in mind that although reporting the cost of coverage for 2011 is optional, the amounts are not taxable and will be used for informational purposes only. For additional information, please visit this link: <http://www.irs.gov/newsroom/article/0,,id=228881,00.html>

**Ruby ASKS YOU ABOUT LONG TERM CARE: "WhatchYa Gonna Do When Father Time Comes for YOU!"**

I can tell you, from 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 (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. Call Stan today to get started: 562-594-6541, x15!**

**Submitted Your Business Insurance or your Personal Insurance Protection Review?**

**Know What to Cover Before You Have a Claim. Get Started Today! Send an email to [stan@hdinsure.com](mailto:stan@hdinsure.com) For your insurance coverage review!**



**Ruby wants you to be protected; complete your review today!**

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

**Personal Insurance  
Apartment Building  
Business Insurance**

**Let us help you determine your risk exposures and the best way to treat them. Call us Today at 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!

Jim Choura  
Curt Craton  
Gareth Evans  
Jonathan & Jeannine Morey  
AOA Magazine  
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:



**About additional jewelry protection.** Coverage is limited under a homeowner's policy for theft or damage to jewelry. Most policies limit coverage to less than \$2,500 unless you specifically itemize your more valuable pieces. For proper jewelry protection, call **562-594-6541** for Sharon (x19) or Ronda (x17) today!



## A Cat Convergence?

Scott Monroe's cats Dante & Cleo vie for Cat Supremacy on the last episode of *Survivor: Cat-alina Coast*

**So, Who Do You Love?** Send us a picture & we'll show off your pet in our newsletter! Simply email it to [stan@hdinsure.com](mailto:stan@hdinsure.com) or mail it to us. Regarding the historic voting on Alpha Pet of the Year 2010, it is a pleasure to report that every pet received at least two votes. There was a tie for the runner up position, so, Dina and Cede each will receive a prize!

## 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 or **scan and send it** to [stan@hdinsure.com](mailto:stan@hdinsure.com). You can even just email me or call in the answer!

**What are the names of the twin Mars explorers that landed on the planet in 2004. Which one is still working?**  
**Answers must be received by 12/24/2010! Good Luck!**

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

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

**October's Trivia question was (drum roll please): *The Wreck of a 13th century ship was uncovered in the U.S., but not under water - where?***

The answer we were looking for was the **Ground Zero, in New York.** There were a lot of correct answers, and we are proud to announce the two **\$15 Gas Card** winners . . . **Jan Gunther** and **Ethelyn McDaniels.**

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

## Know Your Insurance Company!

We are independent agents; while there are many insurance companies with which we can work, we deal primarily with **6** companies for **home, car** and **related forms of business insurance.** One of those companies is **Safeco Insurance Company,** and the following is one reason why:

**Safeco** is constantly reviewing its systems and working to improve its products and services for you. From the ease of paying you bills on the phone (**800-332-3226**), on line ([www.safeco.com](http://www.safeco.com)), by electronic funds transfer, or by check, Safeco makes it easy for you to keep up on your payments. And, for those of you enrolled in the **Gold Service** program, you have an alternative service center program available to you for basic policy changes which can be made on a 24/7 basis (**866-4SAFECO**). For all others, you still have us for policy changes, and you have 24/7 live claims assistance at **800-332-3226!**

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

12535 Seal Beach Blvd., Suite 200

Seal Beach, CA 90740

## The Insurance Safety Advisor

Merry Christmas!

Happy Holidays!

Gift of Living Insurance

Alpha Pet 2010 Winners!

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  
just might see your pet  
in our Newsletter!

*Insuring Your Success!*

Merry Christmas and Happy Holidays to Everyone . . . . . Ruby

## Talk Insurance About Us & Win: It's the Back-to-School All the Way to Thanksgiving Contest!

In Round 2 of the contest, the **October** winner is **Jonathan & Jeannine Morey**. For this referral, they received a **\$25 gas card!** 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.** And, your friends can also logon to our website – [www.hdinsure.com](http://www.hdinsure.com) – and get **FREE & FAST** 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. 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 **Client of the Month, Loren Fizzard.** As **Client of the Month, Loren** will receive a **\$25 Gas Card!**

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