



Stan Dreckman & **Ruby** present:

January 2012

The Insurance Safety Advisor

Your Consumer Awareness Advisors & Insurance Education Advocates

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

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Is it really 2012? I remember when 1971 seemed so far away!

Don't Let the Grinch Steal What's Left of Your Christmas Spirit

Like you, I get bombarded daily with offers for stuff - I even get solicited for home and car insurance. I'm thinking, at this point, these agents should spend a few more dollars & spiff up their lists!

Recently, I was offered a Homeowner's quote that made my head spin - what a deal! But, then I looked at the coverage being offered: not even half of what it would take to reproduce my home (these agents should also conjure up better ways to compute the replacement value of a home).

One of the tricks they use is to low-ball the replacement cost and then show the extended replacement cost endorsement on the policy - an endorsement that typically extends an additional 25% to the value of the structure in the event of a total loss. In my case, it still doesn't replace the home. Yet, they present this as a total cover package: Yikes!

"Yes, interesting, Dad, but what's your point", asks **Ruby**? **The point is, that anyone can sell anything for less if they offer you less** - it makes sense, doesn't it?

Be careful of the insurance solicitations that offer you something that appears too good to be true, as it likely is. These low-balled quotes are generated with the sole idea of getting you to call them. Then, they'll either sell you "brand x" or something that is entirely different from what you thought you were getting.

And, it must work - businesses keep on sending these offers out to the public, although, I'm surprised I'm still on the list; I don't answer them at all! But, be careful - it's a jungle out there!

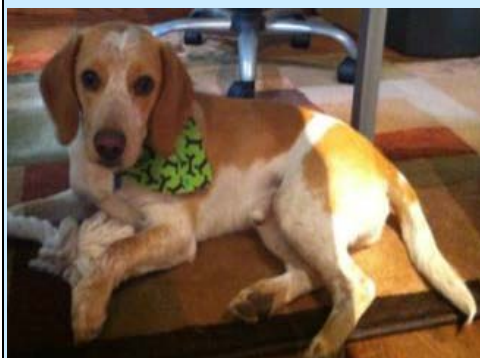
2011 Alpha Pet Awards!

The votes are tallied. The results are in! We have a Winner(s)!

The 2011 Clients' Choice Award Winner: Shadow Dancer!



This is a picture of my very unusual looking dog that I found on Martin Luther King Day in my driveway! I believe she was dumped because none of my ads, posters, etc. prompted any calls for a lost dog that remotely resembles Shadow Dancer! She arrived with no collar or microchip and appeared to never have had a collar or leash on. She's now spayed, micro-chipped, collared and much loved. She is so smart and learns right & wrong very quickly. I believe she has some husky, cattle dog and who knows what mixed in. She's the color of a shadow & has incredible blue eyes - Connie Smith.



Isabella is an energetic 3-year-old Westie who loves to meet people, run in the backyard and play ball with her family!

Patricia Jaramillo

The 2011 Peoples' Choice Award

Winners: Benji & Isabella!

Benji & Isabella tied in the Voting for the People's Choice!

**Benji, Benji Oh, so Lemony, Full of Energy And Spunk!
A Hound Dog With Floppy Ears, Beagle all the Way!
Smart, Sharp and Full of Bark - A True Love Breed all the Way!!
by "Grandma Litwin, for Benji's bunch: An Irish Christmas Carol!**



Ruby wants to thank every pet that sent in a photo. Let's do it again next year. You never know whose pet will win ... might be a duck!

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
- * Supplemental Health Plans

Happy New Year

from Ruby, who reminds you that adopting/buying a grateful pet is a great way to start the New Year. Pure-breeds or Heinz 57 mixes - they love you just the same! Want a great ROI? Invest yourself in a Pet!



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

If You Die, How Will They Live?

Don't Wait: Insure Your Family's Survival Today

\$250,000 Life Insurance

20-Year Term, Level Premium

Age 35, as low as

Men: \$13.18 a month

Women: \$12.20 a month

Is Your Life Insurance in Order?

Call Stan: 562-594-6541 x15

Workers Comp: Movin' On Up! Hang on to Your Wallets

(Article edited with permission from Steve Evans, Ovation Payroll Services 949.777.1775)

I want to make you aware of a new piece of legislation (SB 459) that goes into effect in a few weeks that could directly impact your exposure as a business owner or property owner.

Effective 1/1/12, employers are prohibited from the "willful misclassification" of independent contractors which the law defines as "avoiding employee status for an individual by voluntarily and knowingly misclassifying" the person.

There have always been risks to employers who misclassify an employee (back taxes, penalties, interest, overtime, etc.), and the process of determining independent contractor status can be tough. There are many companies that treat employees as independent contractors to avoid paying payroll taxes and overtime, which is what this law is targeting. However, any business out there could be out of compliance without even knowing it.

The civil penalties that will be assessed to an employer range from no less than \$5000-\$25,000 per violation, plus companies/individuals who advise a client on a misclassification can be found liable as well. These penalties are in addition to any back taxes or other liabilities resulting from the misclassification.

And, please don't overlook the additional issue of workers compensation.

In addition, employers who are licensed contractors will be reported to the Contractor's License Board which is required to take action against the licensee. Employers also have to post on their internet site (or in another area accessible to employees and the general public) for a period of 1 year a notice that basically admits what they did. SB 459 can be accessed here if you'd like to see it (it's a long address):

www.leginfo.ca.gov/pub/11-12/bill/sen/sb_0451-0500/sb_459_bill_20111009_chaptered.pdf

How to Find a Lost Life Insurance Policy

What do you do when a family member passes away? You know they had a life insurance policy, but you can't find it. Unfortunately, there's no one database of policy details. So, here are your options:

- * **mibsolutions.com**: for \$75, you can get a search, which is supposed to have a 30% success rate. Otherwise you're down to doing it yourself; some suggestions:
- * If you know the **financial advisor** of the deceased, call for help;
- * If you're the executor of a will, you can **dial for dollars** & call insurance companies & ask (very hard work)
- * You might try unclaimed property sites for your state. Check with the National Association of Unclaimed Property Administrators (**unclaimed.org**) or the National Association of Insurance Commissioners (**naic.org**).
- * Lost Life Insurance Finders: **http://www.l-lifeinsurance.com/why.html** , and
- * There's the Insurance Information Institute (**http://tinyurl.com/locate-lost**).

Huggins/Dreckman Donates \$500 to the Seal Beach Animal Care Fund Raiser

Dateline: Seal Beach, CA 12.1.11: A wonderful event was enjoyed by all at the **Seal Beach Animal Care Center Wine & Cheese Party**, where attendees were offered practical estate planning tips & discovered the ways a charitable gift in one's estate creates great tax benefits. We're glad to have helped sponsor the event! Great homes deserve great pets; visit **sbacc.org!**

**Thank You! Thank You!
Thank You! Thank You!**

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

**Martha Harris
Sue Chemitiganti
Steve Gerschultz**

Our Staff is Here to Serve YOU

Our contact information is,

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dede@hdinsure.com

**Director of Advertising:
Ruby,** Ruby@hdinsure.com

**Announcing:
Earthquake
Rates Reduced**

The CEA (California Earthquake Authority) is a publicly managed, largely privately funded insurance company that offers catastrophic residential earthquake insurance through many insurers, such as Mercury and Safeco. The CEA recently announced a statewide average rate decrease of **12.5%** (your area may vary)!

There are other changes in 2012 for new and renewal policies:

- * The first \$1,500 in emergency repairs is no longer subject to the deductible, and
- * Loss of Use can now be increased up to \$25,000 (the current max is 15,000).

With other coverage enhancements, now there is **no excuse not to buy Earthquake Insurance!** Call today!



**Presenting:
Moca & Munson**

Lori Grossberg's pets are cuddlers extraordinaire. Together they are *the team*: the Green Bay Packers of dogs.

And, I think I know which one is the quarterback!

*Tell the Answer Man the Question to the Following Answer:
The Correct Question May Win! (did you follow all of that?)*

Test Your Skills: The correct question might be this month's winner. Provide the correct question to the following answer & have **2 chances to win a \$15 gasoline card!** If there are no correct questions, the 2 entries closest to the correct question to the following answer will be the winners. If we receive more than two correct questions, we'll put the names of those who "questioned the answer correctly" into a pot and **draw 2 winners!** **Deadline: 1/26/2012!**

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

K-2, one of the eight-thousanders

Your Name: _____ / Your Email: _____

Your Question: _____

**November's Trivia
Question Winners!**

The Andy Griffith Show was a huge family comedy hit in the '60s. Andy, Opie, Barney Fife, and Aunt Bee all lived in Mayberry. In what State was Mayberry situated?

The answer is North Carolina!

**The Winners are... Joan Loucks & Nancy Levin/Leslie Obritz
Each has won a \$15 Gas Card!**

Keep Playing - There are New Winners Each Month!

**Ruby Presents The . . .
Client of the Month**



We all depend a bit upon each other. Even if your name doesn't appear this month, please accept our heartfelt **THANKS** for your continued support. This month, we honor, as **Client of the Month, Sue Chemitiganti** who has been a client for many years. As our December recipient, **Sue** receives a **\$25 Gas Card!**

**Text Message of the Month:
Get N 2 a SOFA State of Mind!**

I have an unbridled desire 2 speak 2 people who want to learn about issues that affect them, & I'll do it for **FREE!** Would U like 2 give ur friends **FREE, unbiased seminars** on hot financial topics of the day? Then, U want **SOFA: Society for Financial Awareness**. SOFA is a **nonprofit speakers bureau** with professionals in financial disciplines available to speak 2 UR groups. We present topics of interest, that YOU want 2 hear, at times convenient 2 you. **Call me today** with the names of your HR director, program chairperson, or executive pastor so that we can present our program 4 their consideration! We won't "sell" them; this program "sells" itself!

Huggins/Dreckman Ins. Agency Inc.
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Workers Comp Changes
Happy New Year!
Don't Let the Grinch Fool You
Challenge the Answer Man & Win a Gas Card!



Ruby's 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 concerned about high gas prices (we buy gas too). Have you noticed prices have base-lined again? For some of the best gas prices around, go to <http://autos.msn.com/everyday/gasstations.aspx>

If you think dogs can't count, try putting 3 biscuits in your pocket and then giving him only two of them . . . Phil Pastoret

Talk Insurance About Us and Win!

Referrals are the lifeblood of any business, and there's no better source than directly from our clients. This month, we honor **Steve Gerschultz** with a **\$25 gas card**, for his referrals!

Next month's referral prize winner could be you. Just mention **Huggins/Dreckman** or **DRIVE RIGHT** to a friend, or relative, and when they call, make sure they tell us that you referred them; it's that simple! These referrals not only earn you a shot at **\$25**, your referrals can also generate charitable donations.

Your friends can also logon to the **Seal Beach Animal Care Center** link (sbacc.org) & click on the **Mercury Insurance icon**, from which they can get a **FREE**, online **Mercury** car insurance quote; it takes less than 5 minutes. We'll follow up to be sure they are buying the coverage they need! With the completed purchase, the SBACC receives **\$25** donation from our office – and a **\$25** donation will be made at each policy renewal!

It just doesn't get much easier than this! Support Animals with your referrals, and you still can earn a chance to win \$25. Make sure your friends tell us that you referred them! that way, we can send every person who referred us, in January, a Starbucks gift card!

If you are buying rental property, or know others, this is an easy \$25 ! Through Safeco, we insure rental properties nationwide with a dedicated line 877-857-9505 for sales & 24/7 customer service!