



Stan Dreckman & Ruby present:

March 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 CA DOI # 0212199

Tis the Ides of March Ok, so now what?

WhatchYa Gonna Do When Father Time Comes for YOU!

It's a brutal subject, and personally, I don't enjoy it much either (I'm no spring chicken myself).

But, **what are** you going to do when you get old and (at some point) needful of assistance?

You have 3 Choices when you are old & incapacitated:

- (1) Your children will care for you;
- (2) You'll have enough personal assets to spend on caretakers at your home;
- (3) You'll stay in a private-pay care facility (if you are lucky) or in a Medi-Cal facility in a room with your 7 newest BFFs.

Option **3** may be your most likely outcome. How you choose to address this is up to you & Father Time. It's like a game show – do you feel lucky?

Door #1: Let the state take care of you (presuming there is money to do so, and under the current rules you have to be nearly penniless to have the state pick up the tab), or,

Door #2: Get a relatively cheap **Long-Term Care** policy now, while you're young & healthy, to pay for your care.

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.** Call Stan today to get started: 562-594-6541, x15!

Flood Insurance

Don't Get Water-Logged:

In most cases, it's under \$33 a month for this incredibly valuable protection.

Call 562-594-6541, Sharon (x19)

Attention Procrastinators:

“Protect Your Family Right Now with a \$100,000 -250,000 Term Policy”
It's not a ton of dough, but it'll go a lot further for your family
than a big fat goose egg after your dead!

In all my years in this business, **life insurance** is the one product that drives people nuts (especially guys): If they don't have it, they squirm when the subject comes up, and it gnaws at them while they sleep.

“How much do I need?” “When am I going to finally do it?” “What kind do I buy?”
“I don't want to go through all that medical stuff...what if they find ‘something’?”
“Pass the TV remote, I can't think about this right now.”

On the other hand, when that policy is finally issued, the same guy who was squirming suddenly feels relieved – that he's done “the right thing”. Over-thinking the particulars of life insurance fuels our natural, all-too-human inclination to put off this important buying decision.

Yes, do your research. Look at Whole or Universal life, Term Life, etc. (I can help). But while you're becoming an expert, please don't miss the forest for the trees:

Your family needs the extra financial cushion to weather the financial crisis that follows the death of a breadwinner that life insurance provides. It's that simple

You can apply for \$100,000 - \$250,000 or more of 20-year level term protection now. We make it painless. For most people, this will fit into the family budget. For most families, while this isn't enough protection, it's better than nothing.

And, it's a good start. Underwriting and issuing this amount of life insurance is 'painless.'

I haven't read yet about the widow who gave her life insurance check back to the insurance company, saying: “No thanks, my family doesn't need this. Give it to someone else more deserving.”

Life insurance can't be taken away once you've got it. BUT, you may not be able to afford it or get any protection if you become ill before you apply (diabetes, heart disease, cancer, etc.).

The world's financial 'flu' infects the life insurance industry too. Rates and fees are rising. You can lock in your costs now with one of several top-rated companies.

Our agency is here to advise and sell you all the insurance products to protect your family—not just home and car insurance. Life insurance is a critical piece to your family's security. Call us today, and let our life insurance expert assist you now!

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.com



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

Savings, Discounts and Dogs & Cats!

Insurance Companies are rolling out more Car & Home insurance discounts this year than ever before. You can save enough money with these discounts to possibly take a small vacation, maybe a terrific night out on the town, or even be able to adopt a new pet!

Now, that's a deal!

Call us today. We'll quickly ask you the questions that may bring greater savings! Call Ronda x17 or Sharon x19.

Never Personally Guarantee a Loan Again: Personal Guarantee Insurance is Coming

A new type of insurance called **Personal Guarantee Insurance** (PGI) has been developed that will provide some peace of mind for business owners who have to put up personal assets, such as their home, in order to get a business loan.

With banks tightening up in recent years, it has become the norm for them to require business loan applicants to use their own assets as collateral in order to get approved. This can lead to major financial hardship for business owners if for some reason they have to sell their business for less than the payoff of the loan. And, the banks *will* come after personal assets to backstop insufficiencies, and this insurance satisfies those deficiencies.

This very unique insurance, being offered by agents – such as us - through one of the nation's largest specialty insurance program outlet, allows for some of the risk to be transferred to the insurance company. The insurance company will work with most businesses, depending on the collateral of the loan & business assets, but the most common would be real estate and commercial industrial loans.

Borrowers are eligible for PGI insurance within six months of the loan being materialized, so the insurance underwriters can use the same information the banks used – eliminating, in most cases, your having to research duplicate data. .

This program **is targeting loans that are between \$500,000 and \$5 million**. The premium amount takes into consideration many underwriting characteristics, but it is typically one to two percent of the loan; and the limits are the same as the amount of the loan. The policy can only be cancelled through fraud and nonpayment, and the insured has the right to renew as long the business still has the personal guarantee.

The coverage is insured through AmTrust Financial and is available in about 24 states right now, with 40 states expected by the end of the year. The program administrators think that California will approve this coverage for use by the end of this month (March 2011)

One of the more interesting aspects of this coverage is how different it is from traditional personal financial guarantee products, which are very hard to get and which are effectively surety bonds – and these have to be paid back if there is a loss). **Personal Guarantee Insurance is real insurance, a real risk transfer.**

Personal Guarantee Insurance is so new that it will require a lot of schooling, so we'll let you know what is going on as we learn more about this product. If you know someone who owns a business and would like not to have to personally guarantee loans for the business, have him or her contact Stan Dreckman, ext 15. If we know it's you that sent this person to us, we'll buy you coffee at Starbucks!

Edited & excerpts from the Insurance Journal February 2011

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!

Apt Assn CSC, Long Beach
Barbara Robinson
F&M Bank
Todd Viani – 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

Personal Insurance Contacts:

Sharon Dodd, ext. 19
sharon@driverightinsurance.com
Ronda Gregory, ext. 17
ronda@driverightinsurance.com

Business Insurance Contacts:

Karen Van Eede, ext. 21
karen@hdinsure.com
Theresa Roque, ext. 16
theresa@hdinsure.com

Special Projects Underwriting:

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

Director of Advertising:
Ruby, Ruby@hdinsure.com

Protection Tip

Ruby Wants You to Know



About better protection for your collectibles. If you own ceramic, glass, or other collectibles, you may wish to expand your coverage. Standard policies will not pay for breakage; but if you add these as specified items to your homeowner's policy, then they're covered. Call us to make this inexpensive change today!



Lauren Morey's
Beau, looking great after his spa, as he offers us this handsome picture. A better Hollywood leading man' photo, I've yet to see. Carey Grant, meet Beau Morey!



So, Who Do You Love? Send us a picture & we'll show off your pet in our newsletter! Simply email it to Ruby@hdinsure.com, or mail it to us. **PS: Summer is coming soon. Boat owners: That means you are taking the family on a voyage which may include your pet. Please make sure that your pet (like your other passengers) wears a life vest. They're cheap, and the pet's life that's saved might be yours! Just ask Fannie (a 2-yr old Pom) who was recently pulled out of the ocean, just 1/2 mile off Little Corona Beach! Contact Yorba Linda Feed Store, at <http://www.yorbalindafeedstore.com>. They are our clients, and they have dog life vests & lots of great stuff for cats and horses, too!**

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) or fax it to 562-594-0376! Mail it if you must! You can even call it in, to extension 15.

What Popular Woman's Magazine Name is Spelled the Same Way, Forward or Backward, and what is that type of word called?

Answers must be received by 3/26/2011! **Good Luck!**

Your Name _____ / Your Email _____

Your Answer _____

January 2011's Trivia question was (drum roll please): How Many Times Did Ruby's Name & Picture Appear in The Newsletter? For Extra Credit, we asked: What is a Tribble? The answer is **26**, with extra credit for Tribbles being small furry fictitious animals made famous on original Star-Trek episodes from the '60s). We are proud to announce the two winners: **Gloria Grotjan & Christy Lopez**. Each has won a **\$15 Gas Card**. And, the "extra credit" earned them a \$5 Starbucks 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

It's March!

Inside Articles:

Personal Guarantee Insurance &

Life Insurance Procrastinators!

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>

The Nine Most Terrifying Words in the English language are, "I'm from the government, and I'm here to help" *Ronald Reagan*

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 **Todd Viani** with a **\$25 gas card**, for referrals to our agency! **Thanks, Todd!**

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 – 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, Ruby & I are honoring as **Client of the Month, Steve Markman**, who has been a client for many years. As our March recipient of the **Client of the Month** award, **Steve** will receive a **\$25 Gas Card!**



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