



Stan Dreckman & Ruby present:

November 2011

The Insurance Safety Advisor

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

Your Consumer Awareness Advisors and Insurance Education Advocates

12535 Seal Beach Blvd, Seal Beach CA 90740 www.hdinsure.com CA DOI # 0212199

Tweet Your Thanksgiving Blessings @ocinsuranceguru!

Holiday Season Arrives with New Cyber Threats

They're getting better at getting to you and it's only going to worsen this year, so say Georgia Tech Info Security Ctr. & Georgia Tech Research Institute in their report, Georgia Tech Emerging Cyber Threats Report for 2012 (<http://gtsecuritysummit.com/report.html>).

As the economy continues to run on fumes & not quite get out of first gear, to make it all the more exciting there are expected to be specific threats in 2012, including

Search Poisoning – Attackers using SEO (search engine optimization) techniques to optimize malicious links among search results.

Mobile Web-based Attacks –Increased attacks aimed specifically against mobile Web browsers due to mobile security issues.

Stolen Cyber Data Use for Marketing
The market for stolen cyber data is flourishing & is often captured simply by social media platforms.

So, as you share holiday fun at home or discuss business on Facebook, just know that others may be looking for more than just your latest adventure. Be Careful! They're seeking your information!

Alpha Pet Contest Rules

Each person has **6** votes to give; so, you can vote all **6** to one favorite pet or spread out your voting preferences.

There will be 2 winners: The Client's Choice and the People's Choice. Please only vote once! The Voting Booth is closed on November 30th – so you can discuss this vital decision around the table at Thanksgiving! Please email your final votes to ruby@hdinsure.com.

It's Time for the Annual Alpha Pets of the Year Contest!

It's that most wonderful time of the year, when we tip our glasses in good cheer and celebrate a most treasured moment: To vote for the Alpha Pets of 2010-11!



Pat Jaramillio's Isabella



Scott Monroe's Dante & Cleo



John Garcia's Stella



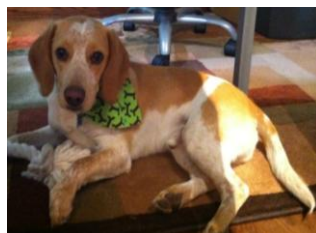
Amby Benn's Cleo



Lauren Morey's Beau



Mystery Cat



Benji Litwin



C Smith's Shadow Dancer



R.Buck's Sammie/Scamper

As we near the Holidays, it's the time we anticipate the most, as we gather together with family & friends & vote for the **Alpha Pets of the Year!** Vote for your favorite Huggins/Dreckman & DRIVE RIGHT **Alpha Pets 2010-11**, from **Ruby's Pet of the Month** winners over the past year. Each pet is worthy, and YOU get to select the **People's Choice** & the **Client's Choice Winners of 2011! Vote Today!**

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

**Be Proactive
& Get Started
Today!**

**Request Your
Personal,
Business or
Landlord
Insurance
Questionnaires to
Ensure Adequate
Protection!**

ruby@hdinsure.com



**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

Cyber Liability: Too Many Still Overlook This Vital Protection

You pay premium for all types of insurance, and your business is fully protected – right? Not really. There are other issues that are specifically excluded – such as Cyber Risks. We've written about this before, and we'll keep writing about it until you all start to buy it. This is real and needs to be strongly considered

Your business is subject to a breach of confidential information. A **Breach is an incident in which sensitive, protected, or confidential data is copied, transmitted, viewed, stolen or used by an unauthorized person.**

Breaches of systems create financial losses to you as well as to your clients, and you can suffer severe reputation losses. Losses can result from all types of events: Fraud, virus, disasters, employee sabotage, system malfunction, power failure, human error, and the more glamorous *hacker attacks*.

Your exposures can arise from simple internet connectivity as well as e-commerce, business websites, internet advertising, customer forums & support & message boards, credit card processing/online payment, data storage, ISP, website design, and providing media content. Even paper documents create cyber risks (can you say dumpster-diving for data?).

Cyber breach costs to you are not just losses resulting from stolen financial information; there are also notification requirements with which you must comply and which can **cost tens of thousands of dollars**. Even though many of these breaches are accidental or not due to the fault of your business, you are the keeper of the data and the law states you can be held liable for all the financial losses coming from events such as . . .

- Employees going rogue, stealing information or sabotaging the system
- Theft of servers with personal information
- Hackers gaining access to unencrypted information
- Information found in dumpsters or stolen brief cases or laptops

Who is exposed? Anyone holding sensitive customer, patient, employee, or 3rd party data. Businesses particularly open to these losses include Financial Institutions, Health Care Organizations, Retail, Service Providers (call center, payroll, etc), and any business taking personal information.

Credit/debit card systems have contractual requirements you must meet, HIPAA privacy standards must be maintained, and privacy laws cut across federal and 48 different state requirements – and the state requirements are governed by your customer's residence, not your business's address. So, you are pretty much screwed. HIPAA and the ITECH Act of 2009 have created such large multiples of fines, penalties, and obligations that your business may be closed unless you have this protection.

Since it will take years to reasonably water down or remove these short-sighted laws, please be safe and let us quote this invaluable coverage for your business. Call Theresa (x16) or Stan (x15) at 562-594-6541 today!

Get into a SOFA State of Mind!

Are you in the unenviable position of gathering seminar speakers for your church, employer, or civic group? Do you want **FREE** unbiased and educational seminar presentations on hot financial topics of the day? Then, you want **SOFA: Society for Financial Awareness**. SOFA is a nonprofit speakers bureau with career professionals in varied subjects, available to speak to your group. Call Stan today!

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!

Sid Sawin

Dewitt McCall

Emi Ishikawa

Our Staff is Here to Serve YOU

Our contact information is,

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Director of Advertising:

Ruby, Ruby@hdinsure.com

Ruby Presents The . . . Client of the Month



In these uncertain times, we all depend a bit upon each other. Even if your name doesn't appear this month, please accept our heartfelt **THANKS** to all of you for your continued business & support. This month, we honor as **Client of the Month, Erich Josephs**, who has been a loyal client for many years. As our November recipient, Mr. Josephs receives a **\$25 Gas Card!**



Ruby is enjoying her ride (she is a front-seat dog; the only exception is when her mom is riding with us). Ruby wants to drive our California clients, who don't have car insurance with us, to www.insurance4animals.com for a quote.

Ruby also wants our existing clients to send your friends to www.sbacc.org (the Seal Beach Animal Care Center), where they can go online for a **Mercury** car insurance quote. For every **Mercury** policy initiated through this link, the SBACC receives **\$25**, and when the policy renews the SBACC receives an additional **\$25**. If your friends already have Mercury, ask them to move to us. The SBACC benefits, and you will have a chance to win **\$25** when your friends tell us YOU referred them. They're buying car insurance anyway; buy it here and help unwanted pets.

A Not-So-Trivial Pursuit

Test Your Skills: Just one correct answer & you might 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!** **Deadline: 10/26/2011!**

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. **Ruby picked this question herself:**

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?

Your Name _____ / Your Email _____

Your Answer _____

September's Trivia Question Winners!

"Which disease killed nearly 1/2 Billion people in the 20th century but was eradicated in 1979? The answer we were looking for is *smallpox*, which has effectively been eradicated, although it is said that certain countries store the virus.

JP McAtee & Laura Vierlink

Each has won a **\$15 Gas Card.**

**Keep Playing – There are New
Winners Each Month!**

Meet Gina Quarnstrom Bookkeeping

At **Huggins/Dreckman**, Gina is our bookkeeping and financial management specialist. Most of your bills come direct from the insurance companies, but some billings come directly from our agency. And, Gina is the person overseeing that program. Gina also works tirelessly with her sons' high school baseball teams & is a volunteer at her church. While she isn't an employee of our company – she's independent, she's still one of us. If you need bookkeeping help, give her a call!

Save Money & Buy Yourself Something!

Discounts abound on your home & car insurance policies, and you may not yet know about them. Discounts include unusual items like Educational Degrees, Vocations, Credit Union Memberships, Home/Car discounts, Homeowner discounts (you just have to own a home), College Alumnus, Low Mileage, Good Grades, and who knows what else! Call us at 800-400-3224 x17; Safeco policy holders call **866-4Safeco**, 24/7.

Huggins/Dreckman Ins. Agency Inc.

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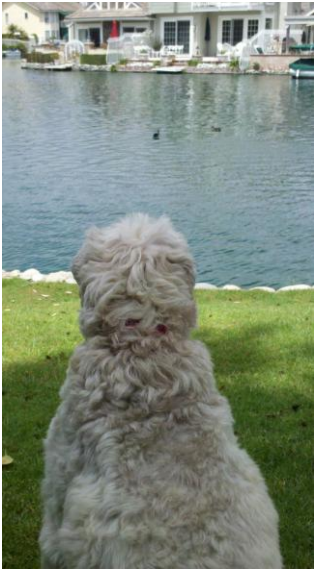
The Insurance Safety Advisor

Alpha Pet Days R Back

Cyber Protection

Watch Out 4 Who's Watching You

Play Trivia: Win a Gas Card!



**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 concerned about high gas prices; they are back and getting worse by the day.

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

Answer to Last Month's question (Ducks & Dogs – How much better does a Saturday morning get? . Ruby Jensen): Dad Watching

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 **Phil Sblendorio** with a **\$25 gas card**, for his referral!

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 logon to the **Seal Beach Animal Care Center** link (sbacc.org) and click on the **Mercury Insurance icon**, from which they can get a **FREE**, online Mercury car insurance quote. And, we'll follow up to be sure they are buying the coverage they need! With the completed purchase, the **SBACC** receives a **\$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 that your friends tell us that you referred them; we'll send every person who referred us, in November, 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. 800-841-5914 for sales, 24/7 customer service: 866-4SAFECO.