

NEWSLETTER

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Dwight Crawford
Thanks for your trust and confidence over the past quarter century. We appreciate your business!

CIA Celebrates 25th Anniversary

The year 2000 marked the 25th Anniversary of the Crawford Insurance Agency (CIA) - a very significant milestone and a time to re-evaluate how we can effectively service the many customers we have been entrusted to serve.

As many of you know, I was in a serious auto accident in November of 1996. While most of my injuries have now healed, it caused me to evaluate the structure of a successful and growing insurance agency. A team approach seemed the logical course to follow.

In October of 1998, the accounts of the Jerry Shrigley Agency were merged with my agency. We are still working diligently to learn each of your names and to meet you personally. As we continue to merge these agencies together, we will be changing our agency name to the Champion Insurance Agency (CIA).

As soon as we receive the necessary regulatory approvals, you will see the name change on your insurance documents.

I will continue to serve as President of the new organization. Your policies will remain unchanged, since we represent the same insurance companies.

Our growth has also forced us to temporarily relocate our offices into larger facilities. Another ERIE agent, the John Parson Agency, joined us in leasing office space near the Belden Village Mall. We are now located in the **Everhard Professional Building** (just west of Bob Evans Restaurant) **4539 Everhard Rd NW, Canton, OH 44718**. Our phone number remains **(330) 493-1010**.

We will operate from this location until we are able to move to our new state-of-the-art office building in Jackson Township. I purchased the land last year, but construction has been delayed due to the pending sewer project and widening of Fulton Drive.

We are excited by these changes, and are confident that our plans for expansion will allow us to serve you more efficiently and effectively in the 21st Century!

Coverage Updates

The dawn of the 21st Century is also a good time to assess the limits of your policy coverages. In reviewing many of your policies, it is apparent that these limits have not been updated in some time. The recent Presidential Election of 2000 has clearly demonstrated how litigious (willing to sue) our society has become.

Guidelines for minimum liability limits should be the following:

Auto:

BI \$300,000 / \$300,000

PD \$100,000

Homeprotector:

\$500,000

Business Liability:

\$500,000 / \$1,000,000

In most instances, you may not need to increase your premium outlay to provide the proper level of protection. In many situations, you can simply increase your deductibles (*the dollar amount you are responsible for*) to offset the slightly higher premiums needed to achieve the limit of liability (*the amount the insurance company is required to pay on your behalf*) to protect your assets.

A small increase in risk on your part (the deductible) can go a very long way toward maximizing the protection of your assets.

Catastrophe Liability policies (aka Umbrella policies) are an excellent tool to protect you and your family from an outrageous lawsuit. Please give this subject fair consideration, and call us to help you make timely, informed choices. It's important!



Fun on the Freeway

Is this what Dwight Crawford meant when he said "You should consider liability limits that reflect today's legal environment." I'll call him from my cell phone and see if there's still time to increase my coverage!!

Address Alert

Another important issue is the accuracy of your address on your **insurance policies** *and* your **Ohio Driver's License**. Many of you have moved since your current license was issued. The State of Ohio now sends letters at random to Ohio's citizens to verify their compliance with Ohio's Financial Responsibility Laws.

If the address on your license is not accurate, you may not receive the request for verification. When the state does not receive your reply within fifteen (15) days, they send another letter (*to the same incorrect address*). **The second letter suspends your driving privileges (without your knowledge).**

If you have moved, it would be prudent to visit the Bureau of Motor Vehicles (BMV) and have your license re-issued with your correct address (*before you get pulled over for a burned out signal bulb*). It could save you an enormous amount of time and money. The \$ 6.25 charge to correct your license is a bargain compared to the consequences. Please do it TODAY!!

VIN

The Vehicle Identification Number (VIN) is the single most important item associated with your vehicle and its insurance coverage. It is located on a small plate at the base of the windshield. This number provides a wealth of information about your vehicle.

The unique combination of 17 letters and numbers identifies your vehicle distinctly from all other vehicles of the same make and model. It provides insurance companies with the proper RATING SYMBOL, and also identifies the additional SAFETY DISCOUNTS your vehicle may be eligible for. It is also used to track the claim and accident history.

On many new vehicles, the VIN is chemically etched on the glass as a theft deterrent. The number is also marked on many of the major components for the same reason.

Because there are so many different versions of vehicles, many insurers have modified their quoting software to use the VIN exclusively. This enhances accuracy, and allows agents to quickly and accurately quote the vehicle you have selected.

It is always necessary to provide this number when requesting quotes or making changes to your auto policy. Remember, you don't need to buy a vehicle to obtain the VIN. Just write down the number when you test drive the vehicle, or have the seller read it to you over the phone. A small amount of effort before your purchase can prevent you from making an expensive mistake!