

# CRAWFORD INSURANCE AGENCY

## SO YOU KNOW

### 2002 – The Year in Review

Volume 2, Issue 1

December 2002

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We know we have big shoes to fill when you

trust us with your insurance needs !

One call for all your insurance needs:

- Auto
- Home
- Life
- Health
- Disability
- Business

Thank you for the many compliments on our new office. We responded to your feedback by locating near (but not in) the Belden Village area.

Our office building is close to the intersection of Dressler Rd and Woodlawn Ave on Hills & Dales Rd NW (across from Bally Fitness Center).

The office is equipped with the latest technology to help us deliver on our promise of service. The digital phone and voice mail system is the newest equipment available (and is sometimes smarter than we are!). We are slowly programming its features and will begin to use more of its capabilities in 2003.

2002 brought many challenges to us in the form of moving our office and also from the nasty weather claims this year.

The April 28, 2002 tornado in Stark County and many other severe weather situations in Ohio caused millions of dollars in damages. The good news is that while the property damages were significant, there was no loss of life in our area. For that we can all be very thankful !!

Other big challenges were the numerous bank mergers and the astounding number of loan refinancing transactions that our clients took advantage of this year.



**Dwight Crawford**

**Thank you for your business !**

#### IMPORTANT REMINDER

NEVER rely on a car dealership or bank to notify us of changes to your policy. *You would never allow a stranger to use your credit card.* Insurance policies deal with dollar consequences that greatly exceed your credit limit !!

### Address Clarification ... Only One Office !!!

The need to clarify the previous mailing about our new office location. An unfortunate mistake by Ameritech Publishing in the telephone book listed the address of another insurance agency under our name in the White Pages. *The listing is correct in the Yellow Pages section.*

There is only one **CIA** office:

#### Headliners Professional Building

**4664 Hills & Dales Rd NW  
Canton, OH 44708-1510**

We are very sorry for any inconvenience this error may have caused (but it was totally out of our control).





**CRAWFORD  
INSURANCE AGENCY**

*Asset Protection Specialists*



Headliners Professional Building  
4664 Hills & Dales Rd NW  
Canton OH 44708-1510

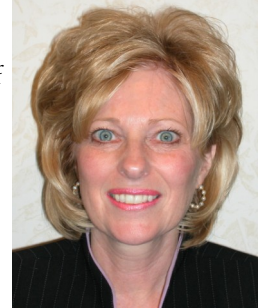
Phone (330) 493-1010  
Toll Free (877) 997-2327  
F A X (330) 499-3723

WE'RE ON THE WEB !

[WWW.CRAWFORDINSURANCEAGENCY.COM](http://WWW.CRAWFORDINSURANCEAGENCY.COM)

## Staff Highlight

**Melissa Melvin** is a licensed insurance agent and has been the trusted office manager of Crawford Insurance Agency since July 1983. Her spirit and enthusiasm for life are evident in her work. She is married to Bill, and has three children: Melanie age 33, Sam age 25, and Mindy age 16. She also has one grandson: Cole age 5. Melissa is an active member of Little Flower Catholic Church. She graduated from Jackson High School and is a lifetime resident of Stark County. Melissa, Bill and Mindy currently reside in Hartville.



**GOOD PEOPLE - GREAT SERVICE - HONEST VALUE**

## Insurance to Value – How Much For My House ??

These are very difficult times in which to write homeowners insurance. Unprecedented weather conditions in our region have caused simply unbelievable losses throughout Ohio and neighboring states over the past five years.

Recent tornados and hail storms have focused the need for realistic limits of protection on real estate.

The problem remains that all of us want our homes and businesses restored to prior condition if we are the victim of fire or violent weather.

Many insurance companies are now using software devel-

oped by Marshall & Swift/Boeckh's (MS/B) Residential Component Technology (RCT) to assist you in determining the appropriate insurance value for your property.

As a licensed insurance agent and Realtor in Ohio, I am uniquely qualified to address the issue of real estate valuation. Two different values must be considered:

**Market value** is the cost of construction minus physical depreciation plus the value of the land.

**Insurance replacement value** is the cost to repair/replace (reconstruct) the structure

with like kind, quality and material. Reconstruction is significantly more expensive than the original building cost of similar square footage. The land value is not a factor in this computation.

The component technology (RCT) specifically prices the labor and material costs based on the zip code of each individual risk. It is more accurate than previous methods.

Over time, changes to your home and/or inflation may require adjustments to your coverage. My staff and I have been trained on the (RCT) software and are ready to assist you. We're here to help!



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