

CRAWFORD INSURANCE AGENCY

SO YOU KNOW

2004 – Risk Tolerance

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Don't drink and drive - I don't !



One call for all your insurance needs:

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

With 2005 on the horizon, I want to update you on the conditions affecting the cost and availability of insurance coverage. **Severe weather damages** across the country and **insurance scoring** will remain the biggest challenges for *you* and for *us* in 2005 (and the foreseeable future).

The May 17, 2004 hail storms in Ohio and the hurricanes in Florida illustrate the pattern. While the final costs are yet to be determined, it is apparent that change will occur.

Claim frequency and the **cost of claims** are two factors that affect your premium, along with your **tolerance for risk**. Adjusting your deductible can help protect your budget.

On a different note, statistics clearly reveal the undeniable link between **responsibility** and claims. Financially stable individuals maintain their homes and vehicles while those who are financially challenged do not. Insurers frequently end up paying for their overdue maintenance, and those extra costs increase the premiums paid by all.

Computer technology has improved the methods used by insurance companies to evaluate risks. People who are consistently in a crisis mode will ultimately pay more for coverage. Conversely, those able to make responsible choices will pay less.



Dwight Crawford

We appreciate your business, and thank you for the referrals of your friends and relatives !!

IMPORTANT REMINDER

Your individual risk tolerance is a huge factor in the final cost of protecting your assets. We are trained to help you manage risk. Controllable loss claims should never cloud your record when a serious problem arises !!

Are You Maximizing Coverage ... and Minimizing Cost ?!?!?

All insurance carriers provide discounts for deductibles, good claims history, airbags and anti-lock brakes. One big discount often overlooked is the **multi-policy discount**. If your record qualifies, you can receive an additional **15% to 20% discount** on both your home and auto policies.

Policies must be placed with the same insurance company and the discounts are earned when both policies are active. The rules vary based on the insurer's filing with the State Department of Insurance. These discounts can help you lower your insurance costs. We're here to help !



Choices

Success in life is achieved by adjustment and adaptation. Choosing a higher deductible may provide the **extra dollars** to acquire more life insurance or update your coverage limits (*without* increasing your costs). Please allow us to assist you !



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WE'RE ON THE WEB !

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Technical Highlight

We recently purchased and installed a Minolta bizhub unit in our office. This state-of-the-art equipment and an updated computer system will help us serve you more effectively (your Christmas card and this newsletter were produced using this technology). Insurance carriers are moving more of their work to the World Wide Web (the Internet). Our \$28,000 investment will improve several work procedures, and enable us to perform current tasks with greater efficiency. The goal is the conversion of all records to a digital electronic format by the end of 2005, and the elimination of the paper records we currently use. This will be good for the environment and our commitment of service to you !



GOOD PEOPLE - GREAT SERVICE - HONEST VALUE

Risk Management 101

Choices to Help You Lower the Cost of Protection

HIGH TECH

- Equip computers and other home electronics with battery backup units to protect your data AND your equipment.
- Keep a disposable camera in EACH of your vehicles (photos of an accident scene could provide proof of your innocence).
- Consider a cell phone for emergency use (even if you don't think you need it). Affordable plans are now available which also include camera capability (a low resolution image is better than no image).

LOW TECH

- Buy house numbers for your home and display them prominently.
- Install smoke detectors and carbon monoxide (CO₂) detectors.
- Purchase an answering machine (burglars can't tell if you're home or away).
- Motion detectors on your outside lights will scare off unwanted visitors AND keep your walkways safe.
- Deadbolt locks and alarm systems provide extra security for your family !

NO TECH

- Lock doors and windows of your home and car.
- Drive defensively AND park defensively !
- Check the batteries in the detectors you installed.
- Clean your gutters.
- Never leave valuable items in plain view in a vehicle (this will protect your car AND your stuff).
- Light the night !
- Don't neglect health issues.
- Update your living will.



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