

# CRAWFORD INSURANCE AGENCY

## SO YOU KNOW

### Risk and Reward

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**Don't drink and drive - I won't!**



Unfortunately, most of us have been challenged by the continuing problems with our economy. Numerous erratic stock market fluctuations have added to the chaos. This is especially true for insurance carriers, whose cash reserves have been greatly depleted following a decade of brutal and costly storm activity.

Fewer dollars makes the search for **quality risks** and **quality insurance protection** more essential.

Carriers are employing more extreme measures to attract new policyholders. Several companies are resorting to the devious technique of offering cheaper policies *stripped of essential protection elements.*

Agents representing these companies will tell you it “matches” your current protection. Only after you suffer a claim do you discover the policy contains “weasel words” which deny coverage. The reduced cost is typically a trade-off for coverage (which appears to be a value to the untrained eye).

All policies have limitations which restrict or limit certain aspects of coverage. However, many of these “new” policies offered by “low price” carriers have severe limitations – and are issued by companies with **inadequate financial reserves.**

In fact, many discount offers are, indeed, just a clever ploy to raise cash reserves.



**Dwight Crawford**

**We appreciate your business, and take the responsibility of your protection seriously !!**

Consumers shopping for coverage usually “compare the numbers”. The true test is not only to compare numbers, but to also examine the **policy contract language** (which determines how the dollars get paid – **if at all**).

Sacrificing professional advice and sensible guidance can be an extremely expensive way to “save” money in 2012.



One call for all your insurance needs:

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

### Protecting Your Stuff ... Insurance is NOT the Only Answer

Exploring the savings of a higher deductible could lower your insurance premium. The very best way to avoid the cost of your deductible is to *prevent losses before* they occur.

Three methods of prevention simply involve a small amount of effort and common sense.

- 1) Park defensively!
- 2) Don't leave valuable items in your parked car!
- 3) Perform preventive maintenance on your vehicles. The true cost of shabby brakes and bald tires can ultimately increase the cost of your insurance.



#### Choices

Assuming the **risk** of higher deductibles may provide the **reward of extra dollars** to maintain quality protection (*without increasing your costs*).

Please allow us to assist you !  
We're here to help!!



## CRAWFORD INSURANCE AGENCY

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WE'RE ON THE WEB !

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## Company Highlights

We recently moved to our renovated offices in Jackson Township near the Belden Village area. Our new office was specifically selected because of its centralized location and purposely chosen to avoid the congestion and gridlock of Belden Village.



Our investment will soon include a drive-up front entrance with a covered roof. We will be using only the rear entrance until Spring 2012 as the weather allows us to complete the necessary stages of this project. All other updates and renovations have been completed!

This office is another component of our **Disaster Recovery Plan**. We plan to install a whole building emergency generator. You need our office to be fully functional in the event of a severe storm !

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

## Risk Management 101

Choices to Help You Lower the Cost of Protection

### HIGH TECH

- Install a home or office security system.
- Evaluate the cost/benefit relationship of purchasing a more fuel efficient vehicle equipped with better safety equipment.
- Consider replacing your land line with a cell phone. Affordable plans are now available which also include camera capability and free long distance.
- Buy a navigation system to prevent you from doing unnecessary driving.

### LOW TECH

- Save money by having a professional furnace cleaning and checkup.
- Change your furnace filter.
- Install outside lighting with **DualBrite** technology to provide decreased light until the motion detectors signal full brightness. Scare off unwanted visitors and keep your walkways safe.
- Verify the operational status of smoke detectors and carbon monoxide (CO<sub>2</sub>) detectors.
- Stop smoking!

### SPECIAL NOTE



Our new office provides us with more space and greater land area for future growth.

We now own nearly an acre of land for improved parking and ample ground area for future expansion.

I was authorized an *unlimited budget* for office renovations, which Vicki maintains I have *exceeded*. I can't win!

As always, we are here to provide you with the most cost effective protection and financial solutions available.

Enjoy your Holidays!!



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