

CRAWFORD INSURANCE AGENCY

SO YOU KNOW

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Have you been
naughty or nice?
I'm watching!



One call for all your
insurance needs:

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

The Devil is in the Details

Most of the time, the devil truly is in the details. Today's Affordable Care Act (aka Obamacare) is a prime example of this principle. Our "leaders" in Congress voted for it and stated they'll find out what's in it after it's signed into law.

I suggest we consider the word **tweak** – simply defined as to change (something) slightly in order to improve it. With all the craziness on Planet Earth, one thing is absolutely certain: The cost of everything is rising (especially those things paid for by insurance). The best way to balance your cost of protection is to **tweak** your policy.

Most carriers are adjusting their policies by limiting coverage in their basic plan and allowing consumers to "tailor" protection by endorsement. A great concept if you know what you're doing, but a terrible idea if you don't.

Carriers are also adapting their policies by offering separate peril deductibles, instead of the traditional fixed deductible for all losses. After analyzing these "trends", it appears the best **risk / reward** is to select a higher fixed deductible and to explore the benefit of a separate wind / hail deductible. This combination will develop a lower cost of insurance.

As independent agents, we choose to represent **multiple insurance companies** so we can provide protection that is designed to be both comprehensive and affordable.

Agents of captive carriers like Allstate, State Farm, Nationwide and Farmers can only provide the choices of a single company. Many of you are viewing commercials and receiving solicitations from captive carriers which suggest you will receive a savings (a savings due to a limited coverage form). Also, if you get cancelled because of excessive claims or too many citations, the captives do not have another resource to replace your coverage.

Our business relationships with multiple companies will provide you with secure protection alternatives. We work diligently every day to provide affordable protection for our clients.

We are committed to serving your insurance needs and earning your trust. Please contact us at any time for more information on ways to **maximize** your insurance coverage and **minimize** your premium cost. We're here to help!



Dwight Crawford

Americans are faced with unprecedented financial challenges which require creative solutions!

Most captive agents are good people who followed the business decision to align themselves with only one carrier. It simplifies their life (one set of rules to follow, one meeting to attend, free advertising, etc).

Derek, Vicki and I know you have many choices for your coverage, and appreciate the fact that you recognize we are willing to work harder to earn your business.

THANK YOU!



Many car dealers offer to notify us of changes to your policy. While this may seem helpful, it can be dangerous.

Often, they neglect to notify us in a timely manner or they don't have the knowledge or authority to amend coverage.

Simply give us a heads up that changes are necessary. We will help coordinate the process so your protection is never compromised.



CRAWFORD INSURANCE AGENCY

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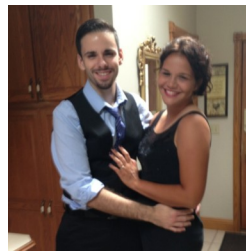
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WE'RE ON THE WEB !

www.CRAWFORDINSURANCEAGENCY.COM

Company Highlights

Derek and Emily had a remarkable wedding on September 14, 2013. Emily had it planned to perfection and the weather was beautiful. The happy couple honeymooned in Jamaica.



Courtney and Keith are excited for their upcoming wedding. They will be married on October 18, 2014 at St Mary's Catholic Church in Massillon, Ohio.

GOOD PEOPLE - GREAT SERVICE - HONEST VALUE

Risk Management 101

Choices to Help You Lower the Cost of Protection

HIGH TECH

- Make certain your new vehicle is equipped with backup sensors AND a backup camera. It really takes both to drive safely.
- Invest in a good quality digital camera so you can document your home and worldly possessions with high definition photos.
- Home security systems are now available which also include camera capability. A picture is truly worth a thousand words when a theft or vandalism occurs. Don't be a victim!

LOW TECH

- Replace the water supply hoses on your washer. Use braided hoses, not rubber.
- Schedule to have your furnace ducts cleaned.
- Verify the operational status of smoke detectors and carbon monoxide (CO₂) detectors.
- Replace the cheap water valves on your toilets and bathroom vanities with ball valves. Your builder saved money installing them (but you won't when they burst and flood your home).

NO TECH

- Turn off the water supply when you're on vacation or away for the weekend!
- Clean out your gutters in the Spring and the Fall. Install gutter guards if you don't enjoy climbing.
- Keep valuables out of sight in cars to avoid vandalism and theft. Store items in your trunk. Never leave any money visible.
- Clean the lint out of the exhaust vent of your dryer at least twice a year. Dryer fires are one of the leading causes of home fires.



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