

# The Don-Rick Insurance Pipeline

**Baraboo**

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News and Tips to Make Your Life Easier, Safer and Happier!

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## How To Protect Your Bank Account From Fraud And Identity Theft

It seems there's always something new to talk about with identity theft.

But here are some solid tips for protecting your "old-fashioned" checking account and stopping criminals from using your checks to gather too much personal info.

1. Never have your social security number printed on your checks. You can add it later if you need to.
2. The next time you order checks, have your first initial – instead of your first name – printed on the checks. A thief won't know how you sign your checks, but your bank will.
3. When you pay a credit card bill, don't write your entire account number on the check. The credit card company only needs the last four digits. They know the rest of the number.

## How Your "Financial Responsibility" Impacts What You Pay For Insurance

At its foundation, insurance pricing is quite simple. Insurance companies are concerned about risk of future loss. Low risk means low prices. High risk means high prices. Simple.

In the real world, things get complicated because companies use so many different factors to predict risk. These "risk predictors" are based on the statistical analysis of large groups of people sharing the same characteristics.

For example, statistics show that drivers with speeding tickets are more likely to have accidents than drivers without. Drivers with tickets represent greater risk and, therefore, pay more for auto insurance.

Similarly, statistics also show that home owners with recent claims are more likely to have additional claims before home owners with no previous claims will have their first. Therefore, home owners with prior claims experience represent higher risk and pay more for home insurance.

It's all factual statistics. And every kind of insurance – auto, home, life, etc. – uses some set of risk factors to determine eligibility and price.

Naturally, insurance companies are constantly trying to improve their ability to predict risk of future loss. The better they get at it, the more competitive they can be ... offering lower prices to people who are statistically least likely to have future claims and charging more for people who are statistically most likely to have future claims.

### How You Handle Money Becomes A Risk Predictor

To that end, most insurance companies (92% according to a recent industry report) have recently added another "risk predicting factor" to their analysis of auto, home and other personal lines of insurance ... It's the level of financial responsibility you demonstrate.

Why have they done this? Because statistical analysis shows a connection between financial responsibility and insurance claims. And, like I explained above, predicting risk is all about statistics.

Oversimplified ... a statistical analysis of financial responsibility shows that people who pay their bills on time and have good credit tend to

## Don't forget to schedule your jewelry!!

Scheduling your jewelry has tons of advantages and is something you should consider. Here are a few:

- \$0 deductible option.
- Coverage for mysterious disappearance or loss of stone.
- Coverage for a specific dollar amount, usually the appraised amount.
- Because this is a separate "floater", you don't have to worry about not having enough coverage available from the very small coverage limit your homeowners policy typically provides for jewelry claims.

Don't forget that you should also consider scheduling fine arts, china, guns, or other collections that have significant value. You'll be happy you did if you suffer a major loss from a fire or tornado!

## Air Bag Alert!

Here's a driving precaution for you. If you have a driver's side airbag, make sure you drive with your hands on the "wheel part" of the steering wheel and not in the middle.

Severe injuries have occurred when airbags deploy on drivers with their hands in the middle of the wheel ... not just to the hands, but to the face when the power of the airbag pushes the hands into the face! Ouch. Please be careful.

## Rid Your Bathroom Of Mildew ...

Mildew is a fungus that leaves behind a musty, sour-like odor. It grows on pretty much any surface. Here's how to stop its growth.

- Turn on the bathroom fan to keep the humidity down. No fan? Try a dehumidifier, air conditioner or open window. If it's cold, the heater will help. The idea is to dry out the bathroom quickly.
- Mildew doesn't grow well in bright areas. Leave the lights on for 15 minutes after your shower.

have fewer claims and smaller losses – for both auto and home policies. At the other end of the spectrum, people who demonstrate the worst financial responsibility also tend to have the worst claims experience.

Therefore, people who demonstrate the best financial responsibility represent lower risk and will tend to get lower insurance rates than average. And people who demonstrate poor financial responsibility represent higher risk and will pay more for insurance.

The direct impact your history of financial responsibility will have on your insurance rates will vary from company to company and situation to situation. But the lesson is clear ... if you pay your bills on time and maintain a good credit history, you will most likely reap the benefits of lower insurance prices, too.

## Do you have Auto loan/lease GAP Coverage?

Long term loans and leases are great. But what happens when you total out your car in an accident and the amount owed on your loan or lease happens to be more than what the car is worth? Believe it or not, but car dealers estimate that over 80% of loans or lease out there, have this GAP!

Did you know that you can buy a coverage to protect yourself from this potential financial disaster? For as little as \$5 per month, this coverage is available. Remember, you would have to pay the difference between the loan amount and settlement from your insurance company out of your own pocket if your car was totaled!

## Tips to Save Money On Gasoline!

If you've been breathing oxygen lately, then I don't have to tell you about the sky-rocketing price of gasoline. So, I thought some gas and money-saving tips were in order.

Guess what? Many of the same techniques that save gas also save lives! It's a good day, isn't it?

- Slow Down and Cruise – It may be fun to drive fast. (I know it's dangerous and illegal.) But your gas gauge will move down faster, too. Keep a constant speed, and use cruise control and/or overdrive if you have them. 55 mph is a lot more fuel-efficient than 65 or 75.
- Easy Does It – Quick starts and stops waste fuel, aren't exactly good for your vehicle in the long term, and cause accidents.
- Lose Weight – No, not you. The car. The more weight you carry in your vehicle, the more gas you use. Is your trunk full of junk? Take it out. If you're not using that luggage rack, take it off.
- Get A Tune Up – Fuel efficiency suffers when a car isn't running well.
- Replace Air Filters – Dirty air filters can reduce gas mileage by up to 10% according to a statistic I saw.

- Keep it clean. Mildew grows on body oils and soap scum trapped on surfaces. And don't forget the shower curtain.
- Wipe down the shower and bath to help remove moisture.
- Hang wet towels, washcloths, clothing and anything that can collect moisture.
- Repaint your bathroom with mildew-proof paint.
- Some people swear that applying car wax to a clean tub and shower keeps things mildew-proof for up to a year. Just watch your step!

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**Thank You! Thank You!  
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Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without you!

- Don Padley
- Mike Devine
- Patti Kessler
- Dan Beal
- Deb Zeman
- Brad Jenks
- Charles & Joan Barnes
- Ken Hall
- George Ware
- Ron Nora
- George Cordray
- Martha Walker
- Phyllis Williams
- Paul Harris
- Dan & Crystal Jay
- Judy Shortreed
- Brenda DeRozier
- Ed & Bev Kramer
- Bonnie Harmon
- Wayne Clark
- Johanna Elsner
- Wilma Lucas
- Shirley Baum
- Larry Anderson
- Mary Kay Higgins
- Joey Klitzke
- Sam & June Starr
- Brenda Padley

And many, many more!  
Thank you so much!

- Inflate Tires Properly – Low tire pressure hurts gas mileage. High tire pressure is dangerous. Check your tire pressure regularly and keep it just right. Plus, make sure your wheels are properly aligned.
- Shop Around – Do you really need “name brand” gasoline in your car? Maybe you do. If your engine is knocking you may need better gas or a higher octane. But if not, you might be able to save 10 cents per gallon by doing a little shopping.
- Use a Lower Octane – Like I said, your car may need a high octane fuel. But most cars are fine on regular. Check your owner's manual if you're not sure. And pay attention to performance.
- Combine Errands – Avoid a lot of short trips by combining errands into one.
- Travel During Off Times – The less time you spend in traffic, the better your gas mileage. If you can, try to run errands when the roads are less congested.
- Find a Buddy and Carpool – Leave one of those cars at home and split the cost of gas. Find another buddy and save even more!
- Avoid Excessive Idling – What's the gas mileage while you're idling? Zero! Yes, starting the engine uses fuel, but if you're just sitting there shooting the bull with someone, shut off your engine. (You'll both appreciate the quiet, too.)

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## The Real Cost Of Worker Injuries

Workplace safety is most important because of people. As an employer, you don't want to see anyone get hurt if it can be avoided in any way whatsoever.

And after the human concern, dollars and cents concerns come into play, too. Workplace accidents and worker injuries are much more costly than you may realize.

Industry research shows that a worker injury costs the business 2 to 10 times more than the amount paid for the workers compensation claim. These uninsured, often hidden, costs come in the form of downtime and lost productivity, claims administration, training time, etc.

That means a \$1,000 work comp claim costs you anywhere from \$2,000 to \$10,000 – right out of your pocket! Think about your work comp claims, how much they could be costing your business, and all the better uses you have for that money. Equipment upgrades, marketing and advertising, funding growth plans ... maybe even bonuses.

The moral of the story is simple ... improving workplace safety isn't a cost, it's an investment. It's the right thing to do for your people, and it will save you a bundle of money, too!

## Tell Others About Us And Win a Prize

Referrals are the lifeblood of any business, and there's no better source than you, our clients. This month, we honor:

Tom Pollard of Baraboo who spread the word of our agency and brought us new clients. For this referral, we present Tom with \$50 in chamber bucks! Thank you, Tom!

Next quarter's referral business prize winner could be you. Just mention Don-Rick Insurance to a friend, relative, colleague, whomever. Make sure they mention your name when they call, and we'll send you \$10 in chamber bucks. Thank you in advance.

"Your friends are God's way of apologizing for your relatives!"  
*Wayne W. Dyer*

### E-MAIL US...

You can e-mail any of our associates very easily.  
Our email format is [firstname@don-rick.com](mailto:firstname@don-rick.com). Example: [wendy@don-rick.com](mailto:wendy@don-rick.com)

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#### Staff Directory

##### Portage

Dennis Rupers—PL Manager/New Bus  
Lynne Clark—PL Policy Changes/Claims  
Darlene Kidd—PL Sales & Service

##### Baraboo

##### Ext

Eric Lewison	18	Agency Manager
Dan Lewison	20	CL Account Executive
Rick Lewison	21	CL Account Executive
Wendy Gerken	10	CL Account Manger
Kelly Okapal	16	CL Customer Assistant
Patti Boehlke	15	Life/Health/Annuities
Nancy Howard	12	PL Manager/Sales
Pam Bredesen	19	PL Policy Changes/Billing
Matt Klemm	14	PL Sales/Claims
Kerry Alaimo	13	PL & CL Customer Assistant
Mary Randazzo	17	Bookkeeper

CL—Commercial Lines (Business Insurance)  
PL—Personal Lines (Auto, Home, Etc)