

# The Don-Rick Insurance Pipeline

News and Tips to Make Your Life Easier, Safer and Happier!  
Two Locations to Serve You!

## Baraboo

(800) 924-6536  
(608) 356-9022 (Fax)

[www.don-rick.com](http://www.don-rick.com)

## Portage

(800) 657-4924  
(608) 742-5548 (Fax)

**Business    Auto    Home    Life    Disability    Annuities**

## Your insurance agency introduces a NEW & IMPROVED NEWSLETTER!

**W**elcome to the first issue of our new and improved newsletter! Newsletters are one of the great ways for our agency to communicate to our clients. And to improve our service to you we will be sending you a newsletter four times per year instead of just once! In the newsletters we will focus on personal insurance, business insurance, and life and health insurance.

Our newsletters will focus on information that will help you protect your assets more effectively. We will also include tips to help you streamline the services we provide you and who to contact when different issues come up that effect your insurance coverage.

We hope you enjoy our newsletters and learn something from them every quarter.

### COMMERCIAL LINES

#### What's new with our Commercial Lines Department?

Our commercial (business insurance) lines department is experiencing considerable growth. In order for us to keep up the level of service you expect from us, we have added a commercial lines customer assistant, Kelly Okapal. Kelly has been with us since January 1 and has already made her presence known!

Kelly works under Wendy Gerken and will be responsible for policy changes such as

vehicle changes, mortgagee changes, address changes, and much, much more. In addition, she will be responsible for issuing all the certificate of insurance requests we deal with every day. So if you need these requests filled, please call Kelly at extension 16.

Kelly lives in Baraboo with her husband Andy and enjoys cooking, entertaining friends and working in her gardens during the summer months!

### Referrer of the Month

Beginning with our next newsletter we will be selecting one client to become our referrer of the month. **For every referral you generate for us, we will enter you into our drawing to win a 32" TV!**

#### Did you know?

**Certificates of Insurance** is the number one service request item from our customers. While we accept phone call requests, the best way to ensure accuracy is to fax your request to our agency or go to our website and complete the request form there. Our website address is [www.don-rick.com](http://www.don-rick.com). Please include the name of

the certificate holder, address, city, state, zip, phone number and fax number. Unless specifically requested, these are usually processed within 48 hours. Also, many of our customers have specific additional insured language that is needed on the certificate as well. Please indicate if you need to add another business as an additional insured.

### Wendy celebrates 15 years!

Many of our long time clients know Wendy has been with us “forever”, but did you know it’s been 15 years...going on 16! Be sure to congratulate her the next time you talk to her. Her loyalty and expertise is greatly appreciated and we know she is one of our greatest values we provide to you, our clients!

### How is the commercial insurance market?

Because everyone’s business is so different, it is hard to be specific here, so we’ll try to be general. Overall increases are starting to level out. We are expecting renewal increases to be on average about 5-10%.

#### Online Forms Available

Log on to [www.don-rick.com](http://www.don-rick.com) and click on Customer Services and find the following service request forms:

- Certificate requests
- Add/Change Vehicle Request Form
- Work Comp Injury Report Form

However, every business is different because those of our customers that have had significant claims activity or are in tough classes of business will find the increases to be **potentially** higher.

For those of you that have three-year policies with the Cincinnati Insurance companies, that increase may be slightly higher due to the fact your rates haven’t gone up at all in three years unless your exposures have changed.

Keep hoping for a strong economy and better results from our insurance carriers as this will help keep rate increases down. Last year, many of our carriers returned to profitability

after several years of poor results due to undisciplined underwriting and poor results from the stock market. That being said, many insurance companies are projected to suffer financially throughout the rest of this year. Fortunately, none of the carriers we represent are in this position.

### Sub-Contracted Work

If you are a contractor (or any business for that matter) and sub contract any work, it is very important that you have contracts with your sub-contractors for every job. In addition, make sure that your sub-contractors carry both liability insurance **and** workers compensation insurance, even if they are a sole proprietor and aren’t required to carry it. The bottom line is if you hire a sub-contractor without workers’ compensation coverage and they get injured on your job, **your** workers’ comp could end up paying those medical, disability, and/or death benefits to that injured worker.

### PERSONAL LINES

We have hired Dennis Rupers to serve as our personal lines manager in our Portage office. Dennis is doing a great job for us and is bringing fresh ideas to our staff. Dennis moved back to the area after spending a considerable amount of time in the Arizona area. Dennis has stated he couldn’t stand being away from our winters so he decided to move back to Wisconsin!

Dennis, Darlene Kidd, and Lynne Clark make up our team in Portage. In Baraboo, Nancy Howard is our personal lines manager. Matt Klemm, Pam Bredesen, and Kerry Alaimo make up the rest of our team. Keep in mind that either of our offices can service your personal lines accounts. Automation allows us to look up your account whether you call our Baraboo or Portage office!

Over the next few months we may streamline our teams in order to better service your account. Stay tuned with more details in our April newsletter.

### How is the personal insurance market?

Homeowners insurance continues to be a hot topic in the entire insurance marketplace. Rates continue to rise on this coverage due to the amount of claims activity. Despite the

increases, keep in mind these interesting statistics.

First, Wisconsin continues to rank somewhere between 45<sup>th</sup> and 50<sup>th</sup> in the price of homeowners insurance despite the increases in recent years. In addition, our average price of a homeowner's policy is around \$400, not including endorsements for recreational vehicles or scheduled property such as jewelry. The cost of an expanded cable-programming bill is between \$600 and \$700 per year!

### How can I save money on my Homeowners policy?

This is a common question that is asked of our associates every day. There are a couple of things that we believe all of our homeowners clients should keep in mind that will help keep

#### **DO WE INSURE YOUR AUTO AND HOME?**

If we do, you're **SAVING BIG MONEY**. If for some reason, we only insure your home or auto, give us a call today to take advantage of **BIG** multi-policy **DISCOUNTS!**

your homeowners premiums in line—long term.

We believe homeowners insurance should be used for the catastrophe

type losses. A catastrophe could be defined as something that you just can't afford to pay out of pocket. For every individual this number is different. It could be \$500, \$1,000 or even \$5,000. If you can afford to "**self-insure**" damages to your home under these amounts, then you should carry a deductible to the amount you can afford.

This lowers your premium and also will reduce your claims activity and makes you eligible for more discounts as the years go by.

One of our carriers has a great discount when all of your deductibles on your home and autos are \$500 or more. The savings in premium would more than pay for any larger deductible.

## **LIFE & HEALTH DEPARTMENT**

Health insurance premiums continue to rise and will probably continue to do so as long as our country continues to demand new and improved prescription drugs and medical

coverage. Many of the politicians running for office often discuss health care reform, but nobody ever seems to have a concrete plan on how to change the system. It would be nice to have a change to lower health care costs, but we aren't holding our breath.

However, there are things you can do. We strongly recommend and **support Health Savings Accounts** and purchasing high deductible health plans to go with these accounts. The savings can be substantial in some cases, but this works especially well when you don't have any major health conditions that will cause a maximum rating by the insurance company. Contact Patti at extension 15 in Baraboo for more details.

### Do you have enough life insurance?

This is everyone's least favorite topic, right? The bad news is that everyone needs life insurance. The good news is that **TERM LIFE INSURANCE RATES ARE CHEAP!** The question always seems to remain "How much do I need?" We have developed an **EXCLUSIVE** life insurance needs analysis spreadsheet that is **QUICK AND EASY!** Don't leave your loved ones without the financial security they deserve. Call Patti today to get your **FREE** life insurance needs analysis!

Have you ever heard the phrase "Buy term and invest the difference?" Simply, this means take the price difference between a permanent life insurance product (more expensive) and term life insurance (cheap!), and invest that money in mutual funds or the stock market. Now, everyone is different so consultation for your situation is important, but in general this is a good investment strategy to live by. So call us today to check out our great term life rates.

### Did you know we have a great Annuity product?

Looking for a better rate of return than CD's, we have the answer. Our annuity product currently is earning **4.25%** interest! Here are the advantages of an annuity:

- Tax-Deferred Interest
- Guaranteed 3% minimum Interest Rate
- Guaranteed Current Interest Rate for 1<sup>st</sup> year.
- Withdrawal Up to 10% of the Account Value Once Each Year **WITHOUT** penalty.

**Call Patti at Ext. 15 for more details!**

## Let us buy you Dinner!

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

Our referral program is EASY! Simply refer our agency to your friends and family and we'll send you a coupon good for ONE FREE LARGE PIZZA from Pizza Hut!

All your friends and family have to do is call our agency and say, "I was referred by a friend". Upon receiving information from your friend to quote their insurance, we'll send you a coupon for a FREE LARGE PIZZA!

### 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)

**Don-Rick Insurance**  
**PO Box 528**  
**Baraboo, WI 53913**

Postage

### 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 Mgr
Dan Lewison	20	CL Account Executive
Rick Lewison	21	CL Sales
Wendy Gerken	10	CL Account Manger
Kelly Okapal	16	CL Customer Assistant
Patti Boehlke	15	Life/Health
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)

Watch for us on the Baraboo Area Chamber Auction March 20 8:00 on PAX 43!