



**A Note from The Agent:  
Why Rates Rise and Fall**

So often with insurance rates, a person can take some control of how insurance works for them in their life, but there are some aspects of insurance that are outside of anyone's control. There are factors affecting rates that are beyond the consumer's reach, even beyond the control of our agency and insurance companies. However, there are several actions you can take as a savvy consumer that can influence how much you pay each year.

**Out of your control:** *Rising inflation, nasty weather.* Costs typically rise each year. For instance, motor vehicle bodywork rose 4.9% in April 2009, compared to 2008. Another factor that can't be controlled is the weather. Severe weather in recent years, such as the hail and wind storms of 2008-09, have affected homeowners' insurance rates. Most all insurance companies re-asses the risk and calculate the cost of insuring homes in the storm affected areas.

**Make Online Bill Paying Easy & Safe**

Getting the mail these days can be considerably less painful than it used to be. Gone are the stacks of bills that cluttered desks and countertops. Those pesky bills still have to be paid, but they "arrive" electronically — saving time, money and the environment.

An estimated 8 out of 10 American households use online banking, and a growing number are tapping mobile phones to pay bills and monitor accounts. By switching to paperless payments, the average American household each year could save 6.6 pounds of paper and avoid producing 171 pounds of greenhouse gas emissions (the equivalent of not driving 169 miles) and avoid releasing 63 gallons of wastewater into the environment.

**In your control:** *Your credit.* There are steps you can take to lower, or at least stabilize the premiums you pay for auto and homeowners insurance. Fewer dings on your credit rating will likely have a positive influence on your insurance rates over time. Many carriers use insurance scoring as one factor in determining pricing — a fact that often works to the advantage of consumers with good credit histories. The recent economic crunch has put credit pressures on consumers, and spawned smarter use of credit for many people.

Steps to take to improve your credit score:

- Paying bills on time.
- Applying for credit only when necessary.
- Reviewing credit information annually.

**In your control:** *Drive safely.* Another source of potential savings is to minimize your claims by driving safely. The fewer claims (i.e. accidents, ticket, violations) you have over time, the better your chance of reducing your premium compared to others. When car shopping, keep in mind the vehicle you

drive can influence your insurance rates. If you're buying a new car, give us a call before you sign on the dotted line. Rates vary for vehicles based on the type, safety records and ratings, potential repair costs and how popular the model is with thieves.

**In your control:** *Make sure you're covered.* While there are ways to reduce how much you pay, insurance isn't something to scrimp on. Sometimes saving a few dollars up front doesn't pay if you don't have adequate coverage for a significant claim. Any one of my staff members can assess your situation and make sure you properly insured. In the long run insurance ends up being a bargain for those who find they have to use it.

If you're paying \$850 a year for homeowners insurance, the reality is that you're buying hundreds of times that amount in actual coverage. You are protecting your family and making sure you can rebuild your home in the event of a fire. You are buying peace of mind when you purchase insurance from The Agent Insurance Services.

- Ron Nanosky, 'The Agent'

Beyond the environmental benefits and convenience, online payments have evolved to the point that users can better track transactions and activity. While consumers often worry about online security, moving to online payments can actually be beneficial in detecting fraud and allow consumers the ability to monitor their money with real-time accuracy.

Many bank accounts now include mobile alerts that notify the account-holder of any activity, and some credit card companies will soon offer services that send an alert to your phone immediately when any purchase is made.

Online payments aren't foolproof — but neither are paper ones. Identity theft and fraud can occur

no matter how you pay your bills.

To keep yourself safe when banking online, use a personal computer instead of one at a library and check for the "s" in https at the beginning of a Web address to make sure it is secure. Also, do not save your accounts into your favorites, as hackers have an easier time accessing information stored there.

For added peace of mind, consider purchasing Identity Recovery coverage—a low-cost endorsement that any one of our Agent can help you add to your homeowners or mobile homeowners policy. With the endorsement, our insurance carriers can help manage the multitude of red tape that may be involved in restoring your credit and good name in the event of fraud or identity theft.

**Going Green, by the Numbers**



**Storm's  
Warnings & Tips**

3 trillion. Gallons of water that can be saved each year if every household installed water-efficient appliances.

3. The number of hours your television can run on the energy saved by recycling just one aluminum can.

20. The number of trees that can be saved by recycling one ton of paper.

14,000. Gallons of water that can be saved per year by upgrading to a 1.6 gallon or less toilet.

2,738. Gallons of water saved by cutting your shower from 8 minutes to 5 minutes.

75 Percentage of energy that can be saved by using Energy Star Compact Fluorescent light bulbs (CFLs) compared to standard incandescent bulbs.

**Mrs. Agents "Secret Recipe" Pepper Steak**

**Ingredients**

- 2 tablespoons olive oil
- 1 medium onion, chopped
- 2 large bell peppers, sliced into thin strips
- 2 cloves garlic, minced
- 1/3 cup soy sauce
- 1/3 cup honey
- 1/3 cup red wine vinegar
- 1 1/2 pounds flank steak, cut into thin strips

**Directions**

- 1.Heat olive oil in a skillet over medium heat. Cook onion, bell peppers, and garlic in oil until tender-crisp, stirring frequently. Set aside.
- 2.Heat a large skillet over medium-high heat. Pour soy sauce, honey, and red wine vinegar in pan, then add beef. Cook beef, stirring frequently, until done, about 10 to 15 minutes. Stir in cooked vegetables, and cook another 10 to 15 minutes.