

Gotcha Covered

Frimark/Keller & Associates

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Bob's Notes

I've been thinking of you. I want to make sure we matter. That is what we do here, because if we don't matter, then insurance is just a commodity. Our industry is changing at warp speed, and we are changing with it. The public has been brainwashed into thinking that insurance is a commodity (15 minutes can save you, etc.) and with the drip, drip, drip of this message, the insurance agent has been defiled in our culture. Cheesy cartoon lizard characters and a goofy comedian in white check out apron might be the ticket to sell CHEAP, CHEAP. If that is all we offer, then we won't be here long.

What do we do to add value? We offer the convenience of our digital website, the research center, a protection team you can trust to do the right thing for you, an informative newsletter, blog,

Facebook page, a human voice on the phone, personal service, speed of the most modern technology, your choice of communication, from in person to the internet to texting, people who are continuing to get up to date education. We offer many other value added services, but most of all we are concerned about you and have a story to tell as to why we matter.

We will be promoting our new campaign, "Why I believe in Insurance Agents" and including some testimonials. Would you like to take part? We will be including some video on our website. Please check it out. Mostly, I want you to know that we appreciate you, and want to show that in many ways. Thank you for your business and honoring us with your referrals.

On a personal note, I'm really looking forward to summer, when family and friends get together. I heard a song the other day with the line "don't miss your life" and it reminds me that times with my wife, children and grandchildren are precious. Things may happen but once; if you miss it, it's gone. I want to remember that as the summer comes, and be there at that special moment that can't be repeated. I don't want to miss it.

Lastly, thanks to our team that keeps things going here. I invite you to check out our website at www.frimarkkellerinsurance.com; and check out our Facebook page at Frimark/Keller & Associates and don't forget about *Free Coffee Friday's*. Vicki has some fun trivia for you to try!

Have a great Summer!

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Meet Your Protection Team



The Frimark/Keller & Associates staff looks forward to providing solutions to all your insurance needs.

Front (L-R): Beth Gawlinski & Vicki Colletti

Back (L-R): Helen Muguire & Keith Armstrong

Quick Insurance Fact

- **Combining your home and auto with the same insurance company could save you 10% on your next bill.**

Homeowner's Rates on the Rise

As many of you may have noticed, homeowner's insurance rates are rising. The last two years have been disastrous for homeowners insurance in Illinois and nationally. We don't have to remind you that the terrible tornados last year, the hail storms and weather losses have had a disastrous effect on the insurance industry. For example, last year Travelers Insurance Company lost over a billion dollars on the tornado losses. Folks, that's

real money. As a result of these disasters, what we are seeing is across the board increases in homeowner's rates.

The good news is, that we are actively looking at your account to give you the best protection at the lowest price. We represent the best in homeowners insurance. Helen, Keith and Vicki are spending much time reviewing our customers' protection. Yes, we have

switched companies with some, but with most, we have made sure you are getting all of the discounts you deserve. We are on a program of review, to make sure all is well. As many of you know, you get the best discounts when we write your home, auto and umbrella policies with one company. If you are concerned with your homeowners renewal, give us a call. We are here to help.

THANKS A MILLION REFERRAL PROGRAM



Thank You For Referrals! Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends, and associates to our agency. We couldn't do it without your help. A special thanks go out to: *Melissa McCormack, Silvana Mueller, Dan Vorona, Dr. Hal Frankel, Manny Muniz, Humberto Santillanes, Dr. Cheryl McEaney, Solar Service, Rick Ross, Melvyn Perlman, Charlene Schmelter, Gregory Pool, Pat Coyne, Dick Jenkins, and Diane Stock.*

AND THE WINNER IS...Patrick Coyne, the Grand Prize Winner of the \$350 Shopping Spree. Patrick was eligible to win this amazing prize for simply referring a friend to our agency for their insurance protection. Patrick has been a loyal customer of Frimark/Keller & Associates for 7 years. We are all very excited for his newfound luck in 2011! **Congratulations Patrick!**

Meet the Employee

Keith Armstrong joined Frimark/Keller & Associates in July 2011, as a licensed insurance agent. Originally from Florida, Keith attended the University of Central Florida. Keith is responsible for informing potential and current clients with different types of insurance coverage that are available.

Keith lives in Chicago with his fiancée Pam and two dogs. When not at work Keith loves to attend sporting events and spending time with his family and friends.

Keith can be reached at keitha@frimarkkeller.com or at 847-692-3010 with any questions

concerns or comments you may have.



Business of the Quarter: The Cutting Edge

The Cutting Edge first began designing and constructing landscapes in 1990. George Borawski and his team of experts have established themselves as industry leaders in the Palatine area. The Cutting Edge's goal is to help each of their clients create their ideal backyard environment with the landscape of their choice.

The Cutting Edge is locally owned and operated. They offer free quotes and evaluations, professional designs, are technologically advanced, complete design and installation services, great maintenance and repair services, as well

as a friendly staff. When you need a professional to install the landscape of your dreams, look to The Cutting Edge. Their landscape construction and design



specialists are waiting to help you reinvent your yard.

The Cutting Edge believes in providing each of their customers with high-quality craftsmanship, unique design ideas, and affordable landscape solutions. Their commitment to customer satisfaction is the secret of their success.

The Cutting Edge is located at:
624 W Colfax
Palatine, IL 60067
Phone: 847-359-7136
Website: www.cuttingedgescapes.com

Quick Tips From Your Protection Team



Keith Armstrong
Personal Lines CSR

Working from Home? According to recent research, the number of American employees who work at least part-time from home is on a steady increase. Are you one of them?

Whether you telecommute, freelance, or have your own business that's run full or part-time from your home, please give us a call.

A typical homeowner's policy covers business-related equipment up to \$2,500. In addition, it provides no liability protection for business visitors. An **In-home Business Endorsement** can help provide you with adequate protection. Please call us if you have any questions—we are here to help!

Do you have employees?

In the state of Illinois it is required for all employers to carry Workers' Compensation insurance. If an employer fails to obtain insurance, they may be fined up to \$500 for every day of noncompliance, with a minimum fine of \$10,000. Make sure you and your employees are covered correctly. Give our office a call for a quote or for any questions you may have. We are always here to help!



Helen Muguire
Commercial Lines CSR

Check Out Our New Website

Frimark/Keller & Associates is pleased to announce the launch of our new digital office website.

This new website will serve as a cornerstone for the future growth and improvement in all that FK&A offers. Some of the new features of the website include a research center

for clients to visit and get answers to general insurance questions, clients can get quotes with a click of the mouse, and make changes to your policy.

We would love to hear your feedback and if you have any suggestions.

So check us out at www.frimarkkellerinsurance.com





Frimark/Keller & Associates

422 N. Northwest Hwy.
Ste. 100
Park Ridge, IL 60068
Phone: 847-692-3010
Fax: 847-692-7253
E-mail: vicki@frimarkkeller.com

Check us out online

www.frimarkkellerinsurance.com

● Our number ONE focus
is YOU

WIN! WIN! WIN! TRIVIA CONTEST

This quarter Frimark/Keller & Associates is sponsoring a Trivia Contest and offering you a chance to win a \$5 scratch off lottery ticket. Test your knowledge! Answer the question below and you could be this quarter's winner. The entry closest to the correct answer to the following question will be the winner. If more than one person has the exact same answer, the winner will be the person whose name is pulled from a hat. Write down your name and answer, then fax to 847-692-7253, mail this page to 422 N. Northwest Hwy., Ste 100, Park Ridge, IL 60068, or email your name and answer to vicki@frimarkkeller.com. Good Luck!



How many men have actually walked on the moon?



Your Name: _____

Address or Contact Details: _____

Your Answer: _____



Last Quarter's Winner:

Congratulations to John Guarnaccia for correctly answering last quarter's trivia question! For the correct answer **John** has won a \$5 scratch off lottery ticket. **Last quarter's question was: Name the fossilized tree resin used in perfumes, folk medicines and jewelry? Answer: Amber, though the word originally was used for oil from the sperm whale—now called ambergris.**