

Gotcha Covered

Frimark/Keller & Associates

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Bob's Notes

Spring is on the way, and what a mild winter we have had. I hope all of our friends are having a happy new year. I want to talk about what's happening with your homeowners insurance. As many of you have noticed, homeowner's insurance rates are rising. The last 2 years have been disastrous ones for homeowners insurance in Illinois and nationally. I 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 \$1billion 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 customer's 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 with one company. If you are

concerned with your homeowners renewal, give us a call. We are here to help.

I am excited for Spring, at time when family and friends get together. It's almost time for all of the outdoor activities that I enjoy. For me, two of my daughters are now here in Chicago and our grandson Cameron is on the way, and that means some great weekends in Wisconsin, boating, fishing, skiing, and being with family and friends. That's what I'm looking forward to. With summer approaching, our team is ready to help you with your summer protection. Do you have an umbrella liability policy? Give us a call.

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Meet Your Protection Team



The Frimark/Keller & Associate staff look forward to providing solutions to all your insurance needs.

Front Row L-R: Bob Keller, Beth Gawlinski, Howard Frimark

Back Row L-R: Keith Armstrong, Vicki Colletti, Kelly Wolf, Helen Muguire, Tom Halpin

Check out our New Digital Office!

- Please visit our new website www.frimarkkellerinsurance.com. Now our clients can request changes, ID Cards and much more.

New Year...New Laws

It's a U.S. tradition: new year, new laws. For Illinois residents, that means adjusting to more than 200 new rules and regulations in 2012.

Memorizing all those new laws could be quite the chore for our clients, so here are some new laws that require immediate attention:

Seat Belts: Requires adult passengers in the back seat of a vehicle to wear a seat belt, and also requires those 18 and younger riding in a taxi cab for school-related purposes to wear a seat belt.

The fine for ignoring this new law is \$25.

Antique Vehicles: Creates a new "expanded-use" category of antique vehicles (more than 25 years old). While regular antique vehicles are generally limited to driving to and from car shows when using state highways, the expanded-use vehicles have unrestricted use of the highways from April 1 through October 31. The owner must pay appropriate registration and renewal fees and also pay the \$45 per year fee for expanded-use antique vehicle registration.

Motorcycle Red Light: Allows motorcyclists stopped at a red light to proceed through the light if, after waiting a reasonable length of time, the red light fails to change to green.

Rental Car Traffic Citations: Allows for a rental car company to provide the name of a previous renter to the Secretary of State to ensure the renter of a car, not the rental company, receives any citation issued to them as the result of an automated traffic camera.

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.

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 coverages 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: Affresco Pizzeria

This story can fit 150-200 words.

One benefit of using your newsletter as a promotional tool is that you can reuse content from other marketing materials, such as press releases, market studies, and reports.

While your main goal of distributing a newsletter might be to sell your product or service, the key to a successful newsletter is making it useful to your readers.

A great way to add useful content to your newsletter is to develop and write your own articles, or include a calendar of upcoming events or a special offer that promotes a new product.

You can also research articles or find “filler”

articles by accessing the World Wide Web. You can write about a variety of topics but try to keep your articles short.

Much of the content you put in your newsletter can also be used for your Web site. Microsoft Publisher offers a simple way to convert your newsletter to a Web publication. So, when you’re finished writing your newsletter, convert it to a Web site and post it.

Quick Tips From Your Protection Team



Helen Muguire
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!



Tom Halpin
Commercial Lines CSR

Time to Check Your Coverage

New Year is the time we take a cool, hard look at our lives, usually with a view to making improvements. So, you don’t need a better excuse to also review your insurance coverage to make sure it meets your needs going forward through 2012. The most common issues we encounter are changing values and changing circumstances. So, with that in mind, here are four aspects you should be thinking about:

Homeowners/Renters Insurance: The value of your property most likely has gone down, but rebuilding costs have gone up in some cases. What about contents? As the years go by, so the amount and value of our possessions increase. And isn’t this a good time to take an

inventory of those possessions, in case you ever need to make a claim?

Life Insurance: If you’ve taken on a new financial commitments or your family has grown, so has your need for adequate life insurance coverage. Don’t forget, you can get policies that cover you for just a specific period and don’t cost a fortune.

Long Term Care: The cost of specialist care, at home or in residential facilities, if you become incapacitated, has skyrocketed during the past few years. Might now be a prudent time to consider long term care insurance?

Special Needs: Without getting embroiled in

the debate about climate change, there’s no doubt that the risk of natural disaster—be it floods, storms, tsunamis or earthquakes—threaten all of us at some time. These risks are not normally covered in your homeowners or renters insurance.

Insurance is all about protection for yourself, your property and your family. None of us can predict the future but insurance can make it easier to deal with. We’d be happy to help you do just that.



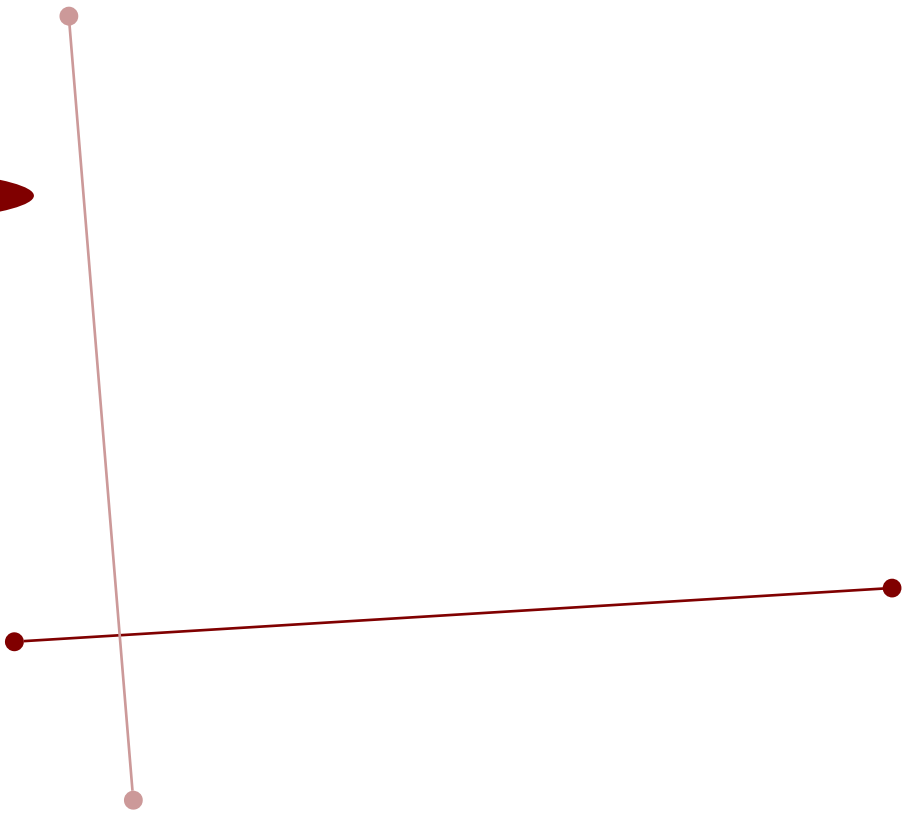


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Check us out on the web!
www.frimarkkellerinsurance.com

● 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 you can 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.