

Gotcha Covered

Frimark/Keller & Associates

April-June 2017

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Bob's Notes

With Summer approaching, there were a couple of things that I wanted to mention. Some of our customers and friends know that Howard Frimark has been struggling with health issues. Howard is recuperating in Florida, and he is trying to get his strength back after a struggle with an infection. He has been away for the last few months, but I am hopeful for his recovery. We say a little prayer every day.

On a business topic, I'm asked constantly about the Obamacare situation in Illinois and my thoughts on the proposed alternatives. My thoughts on this are

simple. The existing Obamacare law has destroyed the individual health insurance market in Illinois. Premiums are skyrocketing; the networks of available doctors are shrinking; deductibles are huge; and most insurers have left the market. The plan has been a disaster. While the politicians and the media debate the topics on the health insurance marketplace, most don't know what they are talking about. We in the insurance industry, live with it every day. We see the many people that cannot afford plans that really don't help them anyway. We see government

mandating coverage that people don't want or need, and we see premiums, that in many cases are higher than the people's mortgage payment. So, I can easily say this. I don't know if the new proposals are better (although I imagine they will be), but I know for certain that they couldn't be worse.

Lastly, I want to wish everyone a happy summer. Enjoy your days with family and friends. Thanks for letting us be a part of your lives.

An umbrella policy is coverage for a rainy day. Contact us today



On June 2nd, Keith and Vicki participated in the Statewide Day of Giving, hosted by Illinois Young Agents. Keith and Vicki went to JC Restoration to pack meals for Feed My Starving Children. We were there for two hours and were able to fill 143 boxes, which equals 30,888 meals, which will feed 84 children a meal a day for a year.



THANKS A MILLION REFERRAL PROGRAM



Thank You! Thank You! Thank You!

Our agency is nothing without your loyalty and faith in us!

Refer a friend, relative or acquaintance to our agency for insurance. When they call and mention your name (don't worry—we ask) we will send you a **\$5 Dunkin Donuts Gift Card** and we will make a **\$5 donation** to both the:

Schaumburg Food Pantry and St. Jude Children's Research Hospital

Every other month, we will give away a **\$50 Gift Card**

In **December**, we will pull a winner from all the clients who make a referral for an **Amazon Echo**

We love to receive referrals! Just ask them to call us at **847-907-4520** for a free, no obligation insurance quote. Our foundations will benefit with each referral, whether we are able to help with the referral's insurance needs or not.



Meet the Employee

Veronica Colletti joined the Frimark/Keller & Associates team in April of 2017. She has begun the process of tackling the invoicing for the company on a part-time basis. When she's not at the office, she is at her other job at St. Alexius Medical Center Emergency Room assisting patients. Veronica lives in Streamwood with her family and loves going to any and all Chicago sporting events she can get to! Veronica can be reached at veronica@frimarkkeller.com or 847-907-4520 for any questions, comments, or concerns you may have.



Thank you to all of our clients, family and friends that stopped by the office on Thursday, April 13th, for our Customer Appreciation Day. We wouldn't be here if you didn't have trust in us. Thank you again!



Ron Epperly won the Amazon Echo Dot



Julie Clark won the Lettuce Entertain You gift card

Ease of Doing Business

Did you know all of the carriers we work with have client portals to make insurance easy. You can pay your bills, print ID cards, and report claims all with a click of a button or even on your phone. We are still here to help you but just in case you need something after hours you can log on and get it.

Hanover Insurance: www.hanover.com –My Hanover Policy

Kemper Insurance: www.kemper.com—Kemper Preferred Manage My Policy (Free App, Kemper Photo Inspection, claim photos only)

MetLife Insurance: www.metlife.com—MetLife's Online Service

Pekin Insurance: www.pekininsurance.com—MyPI (Free App, Pekin Mobile)

Progressive Insurance: www.progressive.com - (Free App, Progressive Insurance)

Travelers Insurance: www.travelers.com—MyTravelers.com (Free App, Travelers Mobile, personal lines only right now)

Meet Your Protection Team



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

Front Row (Left to Right):
Beth Gawlinski, Brittany Drugon,
Kelly Wolf, Vicki Colletti

Back Row (Left to Right):
Bob Keller, Howard Frimark,
Kate Leahy, Keith Armstrong

LET'S CHAT!

We are moving into the 21st century. We just launched a "Chat with us" feature on our website. Whether you are just checking our site out or looking for a new kind of policy, we would love to chat with you.

www.frimarkkellerinsurance.com

Stay tuned for more key enhancements that will help us build stronger relationships.

Frimark/Keller & Associates

1920 Thoreau Drive
Ste. 114
Schaumburg, IL 60173

Phone: 847-907-4520
Fax: 847-907-9479
E-mail: vicki@frimarkkeller.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 Illinois 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 your name and answer, then fax to 847-907-9479, mail this page to 1920 Thoreau Drive, Suite 114, Schaumburg, IL 60173, or email your name and answer to vicki@frimarkkeller.com. Good Luck!

Which world-famous landmark was dedicated by US President Grover Cleveland 131 years ago?

Your Name: _____

Address: _____

Your Answer: _____

Last Quarter's Winner:

Congratulations to **Pat Calhoun** for correctly answering last quarter's trivia question! For the correct answer, **Pat** has won a \$5 scratch off Illinois lottery ticket. **Last quarter's question was: What essential piece of kitchen equipment did Dr. Percy Spencer invent in 1946?** Answer: The microwave oven. Spencer accidentally discovered the microwave's cooking power when a candy in his pocket melted while stand in front of a radar which is used in a microwave generator called a magnetron.