

Winter 2011



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INSURANCE TIMES & TIPS



7324 Holabird Ave, Baltimore, MD. 21222, 410.282.4416

FOR ALL YOUR INSURANCE NEEDS – AUTO, HOME, LIFE, BUSINESS

TIPS

Welcome Back Maria!

I wanted to take the opportunity to thank my family, friends and clients for all the love and support through the rough times I had last year with my Mom's illness. She is doing better now and I have God to thank for that!

I also want to say a big thank you to Jon and Crystal for giving me the time I needed to take care of my family.

I am excited to be back and I am ready to assist all of my clients.

Please feel free to give me a call at 410-282-4416 x100 or email Maria@mdautoinsurance.com.



State Mandated Rate Hike?

Beginning January 1, Maryland residents will be paying more for auto insurance under a new law for those with minimum liability limits

The new law increases the minimum amounts of coverage for bodily injury claims or death from a motor vehicle accident from \$20,000 to \$30,000 per person and from \$40,000 to \$60,000 per accident. The law applies to all vehicle liability insurance policies issued, delivered or renewed in the state, starting Jan. 1, 2011. The law has come under fire by property-casualty insurers and trade groups, including the American Insurance Association, who represents 300 insurers nationwide. The AIA stands by its opposition to the law, which makes Maryland's minimum liability coverage requirements among the nation's highest.

"Forcing drivers, especially economically vulnerable ones, to purchase higher liability limits on their auto insurance, during this tough economy, is misguided," said Tammy Velasquez, AIA vice president and director of state affairs. This law will lead to increased insurance costs and possibly greater numbers of uninsured drivers as a result.

50% coverage increase mandate

ATTENTION: Safeco Homeowners and Renters Policy Holders

We are glad to say that your next renewal will reflect the addition of identity theft coverage. This valuable coverage provides reimbursement for expenses related to identity recovery, subject to an annual aggregate limit of \$25,000 per customer.

The annual premium for this change is \$12 and will be reflected in your next renewal statement.

Also, equipment breakdown coverage (available only for homeowner policies) will be reflected upon the next renewal as well. The annual premium for this change is \$24.

This coverage is optional and can be added or removed at any time. If you have any questions, do not want this coverage added to your renewal policy, or would like this coverage added prior to your renewal, please contact us at www.mdautoinsurance.com or call 410-282-4416.



Your Identity Belongs to You. Protect It!

A 2009 survey shows that identity theft is on the rise – and it's more likely to start with a stolen wallet than an online phishing expedition.

Researchers at Javelin Strategy & Research reported that the number of identity theft cases increased 22 percent to 9.9 million in 2008.

- Crimes of opportunity, such as stolen wallets, represented 43 percent of cases, compared to 33 percent in 2007, indicating an increase in the desperation of criminals.
- Women were 26 percent more likely to be victims of identity theft, reporting a higher incidence of lost or stolen information during purchases in stores.
- Only 11 percent of cases involved online access.

The smartest way to protect yourself from identity theft is to prevent it from happening to you. However, if your identity is stolen, you'll be able to lessen problems by acting quickly.

1. Call your credit card companies immediately. Explain what happened, and ask where to send a copy of the police report.
2. Call and report to the police. Make several copies of the police report.
3. Complete a Federal Trade Commission (FTC) Theft Affidavit and FTC report.
4. Call your bank. They can place an alert on your Driver's License number and Social Security Number, and freeze your account.
5. Call fraud units of credit report agencies: Experian, Equifax, and Transunion.

Fortunately, identity theft protection is available as an endorsement on most homeowners' policies at a small cost. If you're interested in learning more, call Crystal at 410-282-4416 x104.

More than 11 million adult consumers became victims of identity fraud in 2009, up from nearly 10 million in 2008. The number of fraud victims rose for the 2nd year in a row.

**Thank You! Thank You!
Thank You! Thank You!**

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

For the month of February *only*, we are doubling our offer to you for referring your family and friends to us for a qualified insurance quote **free \$20 gas card.**

**\$20
Referral
Reward**

*What a
Sweetheart of a
Deal*



Are You The *Blue Ribbon Client*?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below, please accept our heartfelt "thanks" for your support. We truly appreciate it. For outstanding work telling others about our agency, this quarter we honor



John and Melissa Supik

as our Blue Ribbon Client! The Supik's will receive a **free \$30 gift card.** Thanks for your continued business!

A Not-So-Trivial Pursuit

C & E Insurance is sponsoring a Trivia Contest and is offering you a chance to win a **free gas card or Starbucks card.** Test your knowledge! The first five entries that come closest to the correct answer will be the winners. E-mail your name and answer to Crystal@mdautoinsurance.com. Good luck!

QUESTION:

According to research published in the journal *Nature*, people with persistently cold feet may have trouble going to sleep unless they:

- a) whine about how cold their feet are
- b) sleep with their feet under the dog; or
- c) wear socks to bed

Last trivia question was: ***In which month did the attack on Pearl Harbor take place?***

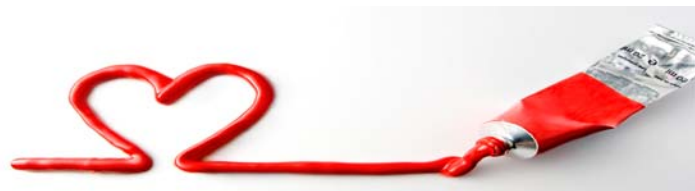
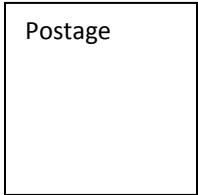
Answer: December. The infamous attack on Pearl Harbor was December 7, 1941.

Our prayers and condolences go out to Louis Zingarelli, a dear and loyal client for many many years. He recently lost his wife over the Christmas holiday.





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7324 Holabird Avenue
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Special Holiday Gift

details inside

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