



**Whatever the need in your life, SIS can help.**

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## **Monthly Newsletter – March 2008**

### **From the Desk of Tom Shamblin – Price vs. Coverage**

One of the competitive advantages of working with an Independent agent is our ability to shop our network of companies to find the best insurance value. We represent Met Life, Safeco, Indiana, Liberty Mutual, Zurich, Auto Owners, Progressive, Travelers, among others. The key word to focus on above is “value” and what does it mean to you.

I recently had a client who came in the office and wanted to switch to another company based upon annual savings of \$300.00 which is significant. His bank had given him a quote using the information from the policy declaration page. The resulting savings and the quoted price were the compelling reason this long term customer made the decision to question his relationship with my Agency and his company of 10 years. I did not want to lose my customer so we did a complete review of the coverages. It turned out that he was giving up quite a bit on intrinsic coverages that were that were not included in the new premium. The point being that while price is important, make sure you understand what you are giving up to achieve the lower premium.

My customer was giving up a deductible savings benefit he had accrued because of tenure, of \$250.00. He also was giving up sump pump and sewer back up for his finished basement, and personal injury protection that was not on the new policy. He also was going to get a \$1500 wind and hail deductible when he previously had a flat all peril deductible of \$500.00 It's OK to shop, we believe in it, and have numerous A+ rated companies to allow us to shop within the Agency. However, you need to know if you are comparing apples to apples before you simply react to a premium reduction. If the premium is going down significantly, you can count on the fact that you are giving up something to get there. A word of caution, as competitors focus strictly on price and not necessarily on the risks that you need to manage for your family's long term protection.

### **Interesting Facts**

1. Up to the age of six or seven months a child can breathe and swallow at the same time. An adult cannot do this.

2. An eagle can attack, kill, and carry away an animal as large as a small deer.
3. A sneeze can travel as fast as 100 miles per hour.
4. Blue eyes are the most sensitive to light, dark brown the least sensitive.
5. The word Eskimo literally means 'raw meat eater'.
6. Harry S. Truman was the last U.S. President with no college degree.
7. Only 51% of South Carolina high school students will graduate, the lowest of any state.
8. The IRS processes more than 2 billion pieces of paper each year.
9. Most dreams last only 5 to 20 minutes.
10. Diet Pepsi was originally called Patio Diet Cola.
11. Wine will spoil if exposed to light; hence tinted bottles.
12. The 7-Eleven Extreme Gulp is 50% bigger than the volume of the human stomach!
13. According to a research project at Cambridge University, it doesn't matter what order the letters in a word are, the only important thing is that the first and last letter be in the right place. This is because the human mind does not read every letter by itself, but the word as a whole!