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Coverage. Value. Commitment.

Spring 2008

Automobile Recreational Vehicles Home Life Health Medicare Supplement Business

News & Views

A newsletter designed to provide useful information and helpful tips to enhance your insurance value.

We pledge to treat you the right way; emphasizing Coverage, Value and Commitment. Your Trusted Choice since 1970.

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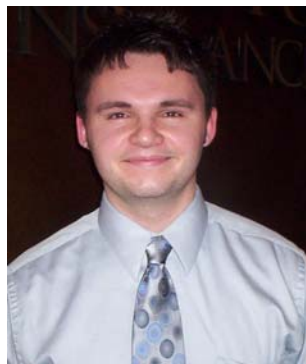
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Please visit our web site for capabilities to service your account 24/7. We are there when you need us.

A fond farewell.....

On May 1, 2008 Becky will be retiring from Kouri Insurance to become a full time grandmother. Becky now has 3 grandchildren and the desire to spend more time with her family has made this an appropriate time to retire. We have been blessed to have had Becky in our agency for the last 12 years. I am confident that you will agree that Becky's enthusiasm and friendliness will be remembered for a long time. I believe you will also be pleased to know that Becky has been very involved in the training of her replacement so you can be sure the quality, friendly and caring service that you are used to will continue. We wish her the best.



..... A warm welcome.

As we say goodbye to Becky, we are pleased to announce that Colten Parker has joined our agency and will be taking the position that Becky is vacating. Colten comes to us from Wells Fargo Financial where he experienced great success in providing outstanding customer service. Colten is originally from Anchorage, AK and grew up in Marshall, Mn. Some of you may have already met Colten as he started in the agency on April 1.

While change always requires adjustments, we are extremely confident that you will enjoy working with Colten as you will appreciate his enthusiasm and desire to help with your needs.

7 Shopping Strategies For New Car Buyers

New car shopping can be a lot of fun, especially if you're a car enthusiast. But others can find the experience stressful and tedious. Either way, there's a lot to think about. According to a survey of car shoppers, overall purchase price is the most important factor when shopping for a new car (46 percent), followed by make and model (31 percent).

Safety and performance come in a distant third, tied at seven percent. But whether you're turned on or turned off by the dizzying array of car choices, trim options, "expert" reviews, incentives and other deals, it definitely pays to approach car buying strategically.

So if you're in the market for a new vehicle and you find yourself having trouble keeping a clear head, just keep these strategies in mind:

1. Decide how much money you can spend and what type of vehicle best suits your needs. Just looking for the basic transport capability of a small or medium sedan? Or do you need the hauling capacity of a van or SUV? Something practical? Something sporty? Something in between?
2. Research crash tests and accident data available from the Insurance Institute for Highway Safety.
3. Shop around for financing. If you can, apply for and get approval for a loan from a bank, credit union or other financier before you even visit the dealership. Being a "cash buyer" gives you an advantage when you do finally meet with the dealership's financing person.
4. Test drive the car. Try to drive in conditions that will be similar to those under which you'll drive every day.
5. Check pricing for your desired make and model at two or three dealerships and use that information to help you negotiate the best deal.
6. Get a firm quote, in writing. This should include not only the cost of the car, but any fees and the sales tax.
7. Inspect your new car carefully before driving off the lot. Make sure all the options you've ordered are included and that the body and paint are free of scratches or dents.

Finally, it's important to consider the cost of auto insurance, although it seems that few people realize that what they pay for insurance can add significantly to the vehicle's total cost.



Survey 2007

Survey results are in.

We would like to thank those of you that took time to complete and return the survey we sent out with the Fall 2007 newsletter.

It was gratifying to read the warm comments that were made. On a scale of 1-4, we averaged between 3.85 and 3.93 for our scores in each category. We rated very well across the board, but have made some changes based on your comments to improve the speed of our processes. Email will play a large part in our continuing quest to exceed your expectations. Please see page 4 for more details.

Thanks again for your feedback. We are using the results of the survey to ensure that we will continue to improve our ability to meet your needs, both today and in the future.

Protect your life's work.

A day in court can cost a lifetime's work...

Lawsuit is a scary word, and so we purchase insurance to protect ourselves and our families. However, many people often wrongly assume that their auto or home insurance will provide all the liability protection they need. The reality is that jury awards in personal liability lawsuits are unpredictable and often very expensive.

You can help to protect your assets with a Personal Umbrella Policy (PUP) from Kouri Insurance. Call us today for more information on this low cost addition to your insurance plan.

Ask Your Agent: Answers to common questions.



Q. It seems like every time I open my mailbox, turn on the TV, or listen to the radio, someone is promising to lower the cost of my insurance. How can they do this?

A. First of all, it is important to remember that promising to lower the cost of your insurance is an advertising line created to generate interest. As the company would have no idea to the specifics of the audience, the pitch is general at best, misleading at worst. In this highly competitive market that we are in, we generally find several common themes to competitor quotes. First, many of the companies making the biggest promises are companies that have not been considered players in the personal lines market in the past. Some of these companies are, frankly, not experienced or geared to be able to provide a stable product long term. Their model is short term gain, while ours is long term relationships. Second, we are seeing competitor quotes that seldom match our coverage. We are seeing quotes with differing deductibles and coverage being reduced, yet the other company is claiming to be providing more for less. As we make our comparisons, it becomes quickly evident that the savings is based on lowered benefits. For example, many companies offer an identity theft coverage that provides only monetary reimbursement, yet our companies offer not only monetary reimbursement, but also the much more important benefits of fraud repair services that take you through the process needed to repair the damage done. We make the necessary contacts and guide you through the process, while the others only offer monetary reimbursement. The coverage may have the same name, but the benefits are totally different. Also, many of our programs offer water backup coverage automatically and we frequently see this coverage left off the quotes of others. Lastly, a good sign of a poor quote is the insistence on comparing with higher deductibles only. If a company will not compare with the limits and deductibles equal, they probably need to make adjustments to appear lower. In the event you do receive a comparison quote that looks good, please allow us the opportunity to review the quote and coverage being offered. If the savings are real, we will verify and advise you as such. More often though, the savings will fade away as the coverage differences are identified. Our goal is always to provide you with the best products and services and our advice is based on this goal.

Q. My vehicles are now a year older, yet the cost of the insurance does not go down. Why is this?

A. Auto insurance is based on a wide variety of variables, with the cost new of a vehicle only a small part of this calculation. More important than the cost new is the cost of repair. As most vehicles are repaired, not totaled, this is the cost that plays a larger role in the determination of how insurance is priced. For example, a 2007 vehicle is generally priced higher than a 2006, which is higher than a 2005. This pricing mechanism reflects the higher cost new of the later vehicles. The price does not decrease though as the vehicles age as the cost of repair does not diminish as the vehicles grow older. A \$2,000 repair on a new vehicle is still a \$2,000 repair on a 5 year old vehicle. While it is true the total value of the five year old car is less, a total loss is much less frequent than a repair.

Q. Do any of my policies contain coverage in the event someone steals my identity?

A. Maybe, but only as an addition to the standard policy. While most of our companies offer very comprehensive coverage for identity theft, they do so in different ways. Some offer or include it with their auto plans, while others offer or include it with their home plans. If you are interested in this coverage, or are wondering if it is a part of your current protection, please call us today for more details on this inexpensive, yet comprehensive, coverage.

Seven Tips To Gear Up For Motorcycle Season

(NAPS)—To steer this riding season in the right direction, you'll want to make sure your motorcycle—and your motorcycle insurance policy—are in good working order before hitting the open road.

While you should always check your owner's manual for specific guidelines, here are some general tips for getting ready:



1. Change the oil and filter. Many manufacturers recommend changing the oil and filter before storing a bike for any extended period of time and again when you bring it back out for riding season. Be sure to first start up the motorcycle to warm the engine and then shut it off before changing the oil and filter.

2. Check the belt or chain. Make sure it is set to the manufacturer's recommended tension. And if you have a chain, lubricate it.

3. Check nuts and bolts. Start off the riding season with a solid bike. Make sure everything is tight. "A well-maintained motorcycle not only assures a fun time, it can save you money by avoiding accidents, which helps to keep your insurance rates down," says Rick Stern, motorcycle product manager, The Progressive Group of Insurance Companies.

4. Inspect tires. Look for any damage and also make sure each tire is inflated to the correct pressure. You've only got two tires, so for maximum stability it is very important to avoid under inflation as well as over inflation.

5. Look for fluid leaks. The easiest way to check for this is to look at the floor under the motorcycle. Leaking oil or brake, radiator or clutch fluid can cause their own special problems. For example, being low on brake fluid could make it hard to stop your motorcycle. You don't want to find that out after you're already on the road.

6. Check all lights. Make sure headlights, taillights, brake lights and turn signals are all functioning properly.

Brush up on your riding skills. Find a safe place to practice riding skills such as fast stops, figure eights, U-turns, etc., so you're ready for the season. You'll be glad you did.

Your Email Address Helps Us Provide The Best Service.

Do we have your email address? If not, you are missing out on our ability to provide id cards, change confirmations and claims updates much sooner than postal mail allows. Customer feedback to this enhancement in our service has been extremely positive.



How do you get this great benefit? Easy. Just send an email to judy@kouriinsurance.com and she will update your file to automatically begin this new service. Not sure if we have your email? Go ahead and send Judy an email and she will verify you are set up to receive emails from the agency. We promise not to fill up your inbox as we will limit emails to only items that apply to your account.

We are constantly improving our ability to meet your needs. Thank you for your business!!

Do I need a personal umbrella policy?

You might if you...

- ▶ Own a home
- ▶ Own a car
- ▶ Want to protect your future earnings
- ▶ Want to protect your assets against a lawsuit or judgment

What's a PUP?

"PUP" stands for Personal Umbrella Policy, which provides an extra layer of very affordable liability protection for your personal assets and future earnings.

ACCIDENTS HAPPEN. That's why people have insurance. However, if you aren't protected by a personal umbrella policy, you could be putting your house or your financial assets at risk. A personal umbrella policy substantially increases your overall liability coverage beyond the basic coverage provided under your homeowners and auto insurance policies. This low-cost policy is designed to protect you and your family against a catastrophic lawsuit or judgment.

Real-life tragedies

- ▶ In Louisiana, an insured's teenage son was driving his younger sister and her friend to the movies. He lost control of the vehicle, left the road and hit a telephone pole. The friend permanently lost the use of her right arm and suffered severe brain injuries resulting in permanent brain damage. The claim was settled for \$1,350,000.
- ▶ A 41-year-old periodontist suffered injuries to his face and fingers following a head-on automobile accident. A California jury assessed the defendant damages of \$576,000.
- ▶ Two friends were on a hunting trip in the Connecticut woods when the defendant's gun accidentally discharged. The victim was struck in the eye by a pellet. In an out of court settlement, the defendant agreed to pay damages of \$192,000.



A smart way to protect you and your family!

A personal umbrella policy (PUP) is a good source of protection because it's:

- ▶ **Flexible.** Choose from \$1 million to \$5 million coverage limits, whatever best fits your needs.
- ▶ **Available.** Take advantage of the program and still get auto or home coverage from whatever insurance company you choose.
- ▶ **Affordable.** Low premiums for significantly increased coverages.
- ▶ **Friendly.** Most people easily qualify for the program.
- ▶ **Easy.** Receive a quote with 10 quick questions.

RLI, rated A+ by A.M. Best, offers you a personal umbrella policy to help you protect your hard-earned assets. Getting a rate is easy and coverage is very affordable.



Get a no obligation quote today!

why **RLI**



Coverage. Value. Commitment.

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Life Health Auto Home Commercial

This Issue Features:

1. A Fond Farewell to a Good Friend.
2. New Car Buying Strategies.
3. Ask Your Agent. Questions and Answers to Common Issues.
4. The Need for An Umbrella Policy.

We are on the web
kouriinsurance.com



Kouri Insurance is a
proud member of
Trusted Choice.

The Local Best. It's Voting Time!

It is that time of the year when you have the opportunity to vote for The Local Best. We were tremendously thankful last year to have been voted a Local Best in the home and auto categories. The ONLY agency to have so been honored. We hope that we have continued to meet your needs and earn your trust in 2008.



If you feel we are again worthy of such an honor, we would greatly appreciate your vote. Mailers should be arriving soon announcing the start of the voting period. Actual voting takes place at www.thelocalbest.com.

The positive surveys and being named one of The Local Best have been very gratifying for all of us at Kouri Insurance. We have taken this positive feedback and channeled that energy into revising existing procedures and devising new services to further improve our ability to provide you with the best insurance experience possible.

If you every have a question, concern, or suggestion for us, please do not hesitate to call. We can only be the best with your feedback on the services and products you need.

Thank You For Your Business! We'd love it if you referred a friend.