



The Protection Advisor

Jerry Hendrickson
Trusted Insurance
Advisor

*News and Tips to Make Your Life Easier, Safer and Happier!
For Friends and Clients of Security-Victor Insurance*

Save Up To
37% MORE!
By Combining All of
YOUR Insurance

- Home
- Renters
- Condo
- Vacation Property
- Builder's Risk
- Watercraft
- Contractors
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- Commercial Auto
- ATV
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- Apartment Buildings
- Office Buildings
- Rental Properties
- Restaurant Buildings
- Retailers & Strip Plazas
- Health
- Life



Are Home Insurance Premiums On The Rise?



The answer is yes. We have attended various sessions with insurance carriers and their message is the same ...home insurance rates in Minnesota are on the rise.

Why? Rates are based on a balance of statistical risks determined by actuaries and in recent years insurance carriers have paid out more money in homeowners claims than they have collected. In reviewing these claims, insurance companies are finding:

A significant increase in the rates are as a result of Hurricane Ike in September of 2008 that caused damage from the Gulf Coast to parts of the Midwest. It was the 3rd largest hurricane in United States History (behind Hurricane Andrew in 1992 and Hurricane Katrina in 2005).

The tornado and hail storms in May of 2008 has led to the more localized losses in recent history. The combination of the hurricane, tornado, hail storms and also wildfires of California in recent years have all put stress on the homeowner insurance market and are causing the rates to increase

If you have not had a claim, will your rates also be affected?

Unfortunately, this answer is also yes. Basic property rates are increasing for everyone, largely due to the findings listed above. We are seeing property rate increases anywhere from 5-20%. As your trusted advisor we can help minimize the monetary effect these changes will have on you and your budget when your policy is due to renew. **We would be happy to complete a protection review that will ensure you are receiving all eligible discounts.**

Things to consider include:

- Choosing a higher deductible (the amount you are willing to pay in the event of a claim) will reduce your premium.
- Make certain that your home and auto policies are with us to maximize your discount/savings opportunities while avoiding gaps in coverage
- Consider the installation of a burglar alarm to provide additional discounts

We hope this update will help you make informed decisions about your protection needs and we encourage you to contact us before your home policy is due to renew. We thank you for choosing Security-Victor Insurance Agency, where we take pride in assisting you protect your home and where we give you peace of mind.

4th of July Trivia

Fireworks were invented in China in the 12th century to ward off evil spirits. 'The Star Spangled Banner' was written by Frances Scott Key and was originally set to the tune of an English drinking song.

Security-Victor And Their Clients Help Local Charities

Thanks for helping us support our local charities with your participation in our fund raising. As many of you know we donate \$5 for every referral that you send to our office, to either Community Helping Hand (CHH) or Lakes Area Youth Service Bureau (LAYSB). In the first quarter we had 39 referral that resulted in a \$100 donation to LAYSB and \$95 to CHH.

Thank You Security Victor Insurance!

Lakes Area Youth Service Bureau would like to thank Security Victor Insurance for once again putting on a successful Shredding Event to benefit our agency! The event was held on April 17th and was free of charge to participants. Over 100 people brought in items that resulted in 6,500 pounds of paper being shredded - an increase of 1,500 pounds from the previous year. \$10 was donated by Security Victor Insurance for every bag or box of paper shredded (up to \$500) and free-will donations were also accepted. Thank you to all that participated. This event is held annually on the Saturday following April 15th. Everyone is encouraged to put it on their calendar for next year.



Jerry and Connie Hendrickson presented Executive Director Jeanne Walz, Lakes Area Youth Service Bureau (middle), with a check in the amount of \$1,073.

Here is another opportunity to support the Lakes Area Youth Service Bureau. This is a great event. Bring your friends and enjoy an evening and taste the food of many of the local restaurants and food vendors.

ERA Muske Company Community Support Foundation and LAYSB announce the Date and Time for TASTE!!! **Thursday, July 15, 2010 5:30pm to 8:00pm**



Stars & Strikes Entertainment Center in Wyoming will host our TASTE! event. TASTE! allows you to munch your way through samples from appetizers to desserts, showcasing the best of Lakes Area Dining!

TICKETS AVAILABLE NOW!!!
\$25 IN ADVANCE • \$30 AT THE DOOR

Lakes Area Youth Service Bureau
244 North Lake Street • Forest Lake, MN 55025
Phone: 651-464-3685 • Fax: 651-464-3587
Ensuring the success of youth for over 30 years!

www.ysblakesarea.org

Tickets are \$25 in advance and \$30 at the door.

***Tired Of Low Interest With CDs?
Switch To An Annuity!
\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$***

Current Rates are 4% with a guarantee to never go below 3%. Early withdrawal penalties range from 5 years (age 60 and over) to 10 years depending on your age. 10% can be withdrawn penalty free in any policy year.

This is a great place to put some of that money that will give a feeling of security.

For those that have other insurance with Auto-Owners you can receive up to 5% off on those policies as well.

Annuities offer a quality investment program with important advantages to consider. Of utmost importance is peace of mind. In these uncertain times, Auto-Owners conservative investment philosophy and minimum guaranteed interest rate on annuities eliminate uncertainty. Annuity interest earnings are taxed only when withdrawn, compared with CD interest, which is taxed annually. Deferring taxes preserves more of your current income. Annuities can better accommodate changing future needs. Unlike CDs, annuity cash values are available under certain conditions such as nursing home confinement or a critical illness. Because an annuity policy has a beneficiary, it is a valuable estate-planning tool. Annuities do not have to go through probate court. Auto-Owners annuities are also a source of guaranteed retirement income. Annuities' other advantages are liquidity, with access to a portion of cash values each year with no Auto-Owners penalty; competitive, stable interest rates; and no maturity dates to remember. When you make a single or annual deposit, no fees are charged and all your money is working for you, earning interest. Plan for tomorrow by investing in an Auto-Owners annuity today. Call or visit our office—we look forward to talking with you about this opportunity.

Going the Extra Mile Contest

Our agency is nothing without your loyalty and faith in us. Each month we draw from those who have referred someone to our agency during the prior month and they get a gift coupon for dinner and a movie—they also entered in our end of the year drawing for four Grand Prizes

Even if your name doesn't appear below this month, please accept my heartfelt "thanks" for your support. We truly appreciate it.

Joe Soloman
Rita and Gordy Pietruszewski

John McFarling Jr.
Aaron Burquist
Garland and Garnett Woldt
Jennifer Shelton
Joe Meath
Mitch Bollin
Raquel Gonzalez
Dave Zajac
Amanda Hedlund
Pat Russell
Jody Cassell
Steve Kowarsch (2)
Charles Nalewaja
Ron and Margaret Olds
Michael & Kristi Herr
Joe Soloman
Rita and Gordy Pietruszewski
Eileen Wandersee
Dale Harvey
Carol Gibbs
Susan Swanson
Richard Peterson
Chuck and Sandy Wittenier
Ivan Walter
Joe Bigbear
Ron and Luann Usher
Adrielle Bollin
Edith Steinman
Jeff Boyum

Security-Victor Insurance Agency

5357 Wyoming Trail

Wyoming, MN 55092

Ph: (651) 462-3724

Fax: (651) 462-0223

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State Auto
Travelers
Western National

2010 Going the Extra Mile Referral Program

Do you have a friend, family member or an acquaintance at work, church, gym, etc who would benefit from our service. Just have them call us for a FREE, no obligation quote on their home, auto, life, health or business insurance and we will enter them in our

“Going the Extra Mile” contest which features

MONTHLY WINNERS

Dinner and movie for two

As well as

4 **“GRAND PRIZES”**

#1 250 Gas Card

#2 Laptop computer

#3 Big Screen TV

#4 \$1,000 Cash (For you and Your Charity)



Also, every referral gives you an opportunity to chose a charity to have \$5 donated to:

Community Helping Hand
or
Lakes Area Youth Service Bureau