



Orlando Frasca  
Trusted Insurance Advisor

# Circle of Safety

For Clients & Friends of Rogers Insurance

## Who Wants a Free Lawyer?

**(Or How to Keep Your Insurance Company on the Hook for All Your Legal Bills)**

An intriguing, undervalued benefit in your home and auto insurance is the "free" lawyer part. Free to you, that is.



company. As such, they get to pick and pay for their attorney - effectively yours.

When another party makes a claim against you, even a groundless one, your insurance company has the "duty to defend" you until the action is concluded. Rights to settle belong to the

(i.e. your limits of liability) the plaintiff

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## Spring, the Economy and Baseball

Here we are in Spring. With the truly cold-weather months behind us, we can look forward to fun and sun. In fact, the kids are in the full throws of swim season and doing pretty well so far. But, as I reflect on the last few months, I beam with pride for the staff members here at Rogers.

Based on what certain clients are going thru, financially, the staff has gone over and above in helping those clients whose homes have been foreclosed or those who've had to close their business (or severely cut back on their own employees). Fortunately, it seems as the worst is behind us. Heck, if we just turn off the TV and stop reading about all the "bad" stuff and focus on what's really good, we'll notice the uptick in the economy.

In our situation, we're having more and more people calling for insurance the last 2 months or so, because they are starting their own businesses. That is generally a great sign as it means there IS plenty of work available for those who seek it. Meaning that in the near future, more work will be available for those who want it. Baseball has started, so I have to get my fill early on.....this year, I hope to bring JohnPaul to a ballgame or 2....we'll see how a not-quite-3-year-old lasts. ☺

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# 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!

Those who referred their family, friends, neighbors, co-workers and loved ones are:

**Thusuong Lam at Holiday Hair & Nails**

**Rochelle Carver**

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**Rochelle Carver**

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**Javier & Elicia Pena at El Rancho Supermercado**

**Elliot Fisher**

**Leanee Revells**

**John Spica**

**Wayne & Jennifer**

**Valencia at Wayjen Enterprises**

All the names listed above have received FREE GIFT CARDS and entries into the Grand Prize Drawing for a trip for two to any city in Europe (airfare, hotel and cash included). We also donate \$50 to the charity of your choice per referral!



**2008 Referral Rewards Winner, Gabe Essoe**

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party is after.

In exchange for your premium dollars, standard policy language says your insurance company

*"...agrees to pay for damages for bodily injury or property damage for which any insured becomes legally responsible because of an auto accident...in addition to our limit of liability, we will pay ALL DEFENSE COSTS we incur."*

That's the "free lawyer" part that I think is so valuable. **But there's a catch...** The clause continues like this:

*"Our duty to settle or defend ENDS when our limit of liability for this coverage has been exhausted by payment of maximum limit of liability."*

In plain English, in order to keep the "free lawyer" it's important to keep the insurance company on the hook with high limits of liability.

How high?

For most reading this newsletter, a personal umbrella policy is a good start. It adds \$1,000,000 of liability insurance limits (or more) to what's already available in your auto and home policies.

## An Ugly Scenario

If you were unlucky enough to have only \$100,000 of insurance when facing injuries you caused worth, say, \$500,000, the "free lawyer" gig wouldn't last long. The company might cut its losses, hand over \$100,000 to the plaintiff, and be gone.

You'd be left responsible for whatever judgment follows, including legal fees, interest, etc.

Situation like this, though rare, can ruin you. Remember this: an insurance company will not defend you "on principle." If they can cut and run, they will.

It's easy to pick on lawyers. I know. Even lawyers pick on lawyers. But getting sued is nothing to joke about. If you ever looked at the cost of engaging a competent attorney, you know it can cripple you financially. \$250.00 - \$500.00 an hour plus "costs" adds up quickly.

And if you ever have to go to court? ... Never mind. You can't afford it.

## The Simple Solution

My point is simple. Eliminate the worry. Bulk up on liability insurance. Don't give your insurance company a reason to walk on you because you didn't buy enough insurance. Buy a personal umbrella policy today. Prices generally range from \$150 - \$250 for the first \$1 million. A \$5 million umbrella will start around \$600.

Call our office to review your options. I cannot recommend this strongly enough.



## Top 10 Most Stolen Cars for 2008

IIHS has released the top 10 most stolen cars in 2008, and the list is much different than past years. Previously, the top 10 consisted of 10-year-old Honda Civics, but this is the year of the big trucks.

Car: Claims Per 1,000/Average Loss Payment Per Claim

10. Honda S2000 Convertible: 8.1/\$13,624
9. 2005-2007 Dodge Durango: 8.1/\$9,682
8. 2005-2007 Hummer H2: 8.7/\$18,791
7. 2005-2007 Dodge Magnum: 9.9/\$8,926
6. 2005-2007 Hummer H2 SUT: 10.0/\$23,771
5. 2005-2007 Ford F-350 SuperCrew: 10.7/\$20,138
4. 2006-2007 Dodge Charger: 11/\$7,047
3. 2007 Cadillac Escalade: 11.3/\$14,657
2. 2005-2007 Ford F-250 SuperCrew: 13.1/\$19,250
1. 2007 Cadillac Escalade ESV: 15.0/\$13,060

Looking at this list, what stands out the most is the large number of high value, big trucks like the Hummers,



Escalades and Ford trucks.

Normally vehicles are stolen to sell their parts overseas. Why would these vehicles be stolen when they're not really sold overseas, or at least in any significant volume (except the Ford trucks)?

Perhaps people are committing insurance fraud by claiming that they're stolen when they're really just burned in a field or driven into a lake?

That might just happen when you can't afford the hefty car payment on a \$60,000

Hummer or Escalade, or your home construction business is suffering and you can't afford that heavy-duty pickup.

In the United States insurance fraud is estimated to cost \$875 per person per year. The Coalition Against Insurance Fraud estimates the loss to be \$80 billion per year and Medicare estimates fraud in its system costs the government \$179 billion per year.

## Are You Smarter Than a 5th Grader?

### THIS IS A 5TH GRADE MATH PROBLEM.

This is not a trick question. This is a real math problem so don't say that a bus has no legs. There is no bus driver either so don't worry about counting those legs! That's all the help you get. Here is the problem:

There are 7 girls in a bus. Each girl has 7 backpacks. In each backpack, there are 7 big cats. For every big cat there are 7 little cats.

Question: How many legs are there in the bus?



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Wisdom to Live By



"If we had no winter, the spring would not be so pleasant; if we did not sometimes taste of adversity, prosperity would not be so welcome." **Anne Bradstreet**

# Introducing **The 2009 Referral Program**

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***A \$10 gift card to Starbucks for every referral!***

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- ✓ **GOLD LEVEL: 20 Referrals!** \$250 Gift Card to the store of your choice!
- ✓ **PLATINUM LEVEL: 35 Referrals!** Dinner for you and 9 friends!

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