

...Because We Care

November/December 2008

Dave Gruhlke Agency
Farmers Insurance Group
13 W. Downer Place
Aurora, IL 60506
Phone: 630-896-6603
Fax: 630-896-1758
E-mail: dgruhlke@farmersagent.com
Web address: www.myfarmersguy.com



FARMERS®

A Satisfied Customer Story

Hi Dave.

I just wanted to thank you and your team at Farmers Insurance for helping my wife and I in our time of need. Having a fender bender never fits into anyone's life, there's enough trouble in life. My wife and I were sick to see our new SUV smashed up and being good safe drivers does not always help. You always have to be looking for the other guy because you just never know what they're going to do.

And then there's the, "What do we do now?" problem. Where do we go to get a good job done in repairs? Well again I have to thank you, Dave for sending me to meet Jeff Monehan, the owner of On the Mark Car Star in Aurora.

He looked at the car and right away we knew we took our car to the right place. I don't have to tell you when you look at your new smashed up car the sick feeling you get and the question is it ever going to be the same car again?

Jeff took all of the worry away as he went through everything that would have to be done and we knew that we and our car were in good hands. In a week or less Jeff called me and told me our car was done!! And when we saw the SUV it was shocking. It looked as if it had never happened, the car looked showroom ready!!!

I thank you, Dave, for being my Farmers Insurance Agent and helping us so fast and sending us to the right place. I have been with Farmers Insurance for a long time and I am very happy to have you watch out for us.

Thank you again Dave Gruhlke. And a very BIG thank you Jeff Monehan at On the Mark Car Star for doing a GREAT job on the repair of our SUV. We still are in shock; the work you did was the best I have ever seen and I will be telling others of your fine work.

Very Pleased: Daniel J. Van Lannen

Charity of the Month

This month, rather than select a specific charity, I want to talk about a specific cause. I give blood four to five times per year. Now I realize that not everyone is eligible to give for health reasons, but many people can and most don't. I didn't until after the 2001 attack on the U.S. After that I thought that my fear of needles was nothing compared to what all of those in New York and Washington went through. So I did it. And I found out that it became easier each time and now I don't mind at all. In fact it has even made it easier when I have to go in for a medical blood test. During this time of year donations are usually slow as people are busy. Call a local blood bank and schedule an appointment today. You might be helping someone you know.

Most Frequently Asked Questions in 2008

- 1. I need an insurance card for my car.** We are happy to provide them for you. However, you can also go to www.farmers.com and print them out for yourself. If you are not registered there, do so today.
- 2. The value of my house on my insurance renewal went up, but real estate prices are dropping.** An insurance company has to rebuild your house if it is destroyed. While real estate prices have gone down, labor and material costs have gone up. So the cost to build you a new house has increased. And if you live in a new subdivision remember that your house was built by a crew going from one house to the next and materials were purchased in bulk. An insurance company does not have that luxury as they have to rebuild just one house at a time.
- 3. I haven't had a claim in 30 years so why do my rates increase.** The purpose of insurance is to spread losses over a large group of people. If payouts for losses are greater than the premiums that the insurance company collected, then they have to raise rates. Just look at one example. You have a fire at your house and total losses come to \$250,000. If you are paying \$1000 in premium annually, it would take 250 years worth of your payments for the insurance company to break even on you. Remember that people who build houses and work in auto body shops also get raises, so costs do go up over time.
- 4. How can I get my rates to go down.** Rates are filed with the Illinois Department of Insurance. There is nothing that we can do to change them. And not only is it a crime if an agent offers cash for your premium, it is a crime for you to accept it. The best way is to be careful, drive safe, and be honest. Those who commit fraud are actually stealing from their friends and neighbors.

Remember, we can help you with all of your insurance and financial service needs for yourself and your business. Call today about your specific needs.

Auto Insurance Changes

Beginning in January, Farmers Insurance will begin to write multiple vehicles on one policy. This will decrease the amount of paper and mail that is sent out by the company. For current customers, you have the option to change your policies over to this new system. This means that you will receive one bill rather than multiple bills. Call with any questions and if you want to change your policies over.

Coming later in 2009 is a new billing system that will make bills easier to read and understand. For those of you that receive monthly bills, this will be exceptionally helpful for all of you.

\$1.00 a Day Club

Come join our \$1.00 a Day Club. Everyone has a extra dollar to spare each day. Be amazed what \$1.00 can do for you. Let me show you how powerful this dollar can still be. Anyone can join!

Why join the \$1.00 a Day Club? Because you want to make money without working, don't you?

Call today to join!

If you have an email address and are not receiving this newsletter electronically, send your email address to dgruhlke@farmersagent.com.