

# ...Because We Care

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Dave Gruhlke Agency - Farmers Insurance Group

## GOING ELECTRONIC

Putting together a newsletter takes a great deal of time, hence the reason that you haven't seen one of these in quite some time. There are always new developments within the agency, but I need a better method to get them to all of you. So I have decided to take future newsletters electronic. By doing this, I can get information to each of you much quicker than I can do with a paper newsletter. I can also link you to information that is pertinent and interesting.

To do this, I need your e-mail address. It will not be abused! I have many already, but if you don't think I have your e-mail address, please send it to me. My e-mail is [dgruhlke@farmersagent.com](mailto:dgruhlke@farmersagent.com). Just a quick note will take care of this.

Our office has begun going electronic, as has Farmers. Farmers Simple Term Life Insurance policy can only be done on a computer. There is no paper application for it. The new Next Generation home insurance policy must have signatures scanned into Farmers data base.

All files that cannot be scanned into Farmers are being converted to PDF files internally. This process will take quite sometime, but we should be able to get rid of most of our paperwork. Our files are backed up

each day and a copy taken off site. Each file is password protected which provides for better protection of your data over paper files.

Farmers has also begun to offer our own web site through Farmers. I am in the process of linking [www.myfarmersguy.com](http://www.myfarmersguy.com) to it. We should have these changes made in the next few weeks.

Finally, Farmers has provided us the ability to add information regarding other policies to our customer view of each customer. For example, if you have had a life insurance product for the past 20 years or another long term care product, I can add this information to your customer view. With this we can add policy number, agent, phone number, and other comments. This allows you to contact us to get all of the information regarding all of your insurance coverage. So if a loved one needs to get this information, they can call the office and we can supply contact information. This information will only be used for this purpose.

If you are interested in having us start this, please call to set up an appointment time. We may be able to do this over the phone.

## YOU CAN GO ELECTRONIC TOO

Did you know that you too can go electronic with Farmers? First, if you pay your auto insurance monthly and we deduct it from your checking or savings account, you will receive a 10% discount on your rate. If you are interested in doing this, I will e-mail you a form to fill out. Return it to me and we can start it right away.

You can also register yourself at [farmers.com](http://farmers.com). By doing so, you can pay

your bill and manage your account. You can send changes to me electronically. Most important, you can print out an insurance card for your car. So please, if you have not done so, register yourself at [farmers.com](http://farmers.com). If you need help, call the office and we can assist you.



# FARMERS®

## ...BECAUSE WE CARE

### FARMERS FRIENDLY REVIEW OF YOUR HOUSEHOLD

Why have a review? Nothing has changed in my life. Well for many of you, there are new policy types and discounts now available. Some of them I may not know if you are eligible for. Some require that we rewrite your current policy.

Two big changes this year have been the introduction of Next Generation Home Insurance and the super preferred discount in auto.

If your current home owners policy is a simple form or protector plus, you may be able to save money and increase protection by changing to a Next Generation policy.

If your current auto policy have the ultra-preferred discount and your are over 30, you may be able to qualify for the super preferred discount.

Call the office and we will be happy to review these for you to see how much money you can save.

Other parts of the review include looking at your current coverage to make sure that they are appropriate. We will do this with any type of insurance or financial service that you many have. Reviews are done in my office or at your home. Call today to schedule time for you.

#### **Disability Insurance.**

**New to our agency is short term disability insurance. This is a product offered by Mutual of Omaha. Call our office to discuss what options are best for you.**

### CHARITY

I hope that you have a favorite charity or charities that you offer your time and treasures to. If you are looking to add additional ones that you would like to support, consider some of these.

SciTech. SciTech Hands On Museum is located a block south of my office on Benton. It's goal is to teach science and technology to the youth of the area. I am on the board of directors and head of the membership committee. To learn more, visit their web sit [www.scitech.museum](http://www.scitech.museum).

Fox Valley Animal Welfare League. The FVAWL has its office inside the Aurora Animal Control building on River St. Their mission is to help take care of the animals that are in possession of the city.

These recently had a dog walk as a fund raiser at Phillips Park, that was very successful. My wife, Lisa, is their president. Visit their web site at [www.fvawf.org](http://www.fvawf.org).

March of Dimes. Farmers is one of the 10 largest corporate sponsors of the March of Dimes. Last year on Be a Hero for Baby's Day, agents, district managers, and employees were challenged to raise over \$1 million and we raised over \$1.4 million. This year the challenge was \$2 million in one day and we raised over \$2.8 million. My district raised more than any in the nation at over \$28,000 with one agent raising over \$13,000 alone.

Operation Support Our Troops-Illinois. This summer I attended a concert to raise

money for this organization. The main band was the Lt. Dan Band, which is lead by actor Gary Sinise. The band's name comes from his character's name in the movie Forrest Gump. They are a fantastic band. In reviewing their web site, [www.osotil.org](http://www.osotil.org), I discovered there was no drop site in Aurora. If you want to support our troops who are stationed all over the world, visit their web site for items that are needed. Then drop them at my office and I will make sure that they get to the main drop location. It doesn't matter what your opinion of our current situations around the world, our troops do a great job protecting us.

### WHY FARMERS INSURANCE?

An insurance company is there to take care of you when you need it the most. Hopefully you will never have a loss and need to use your policy. But things do happen in life. Most claims are against auto insurance and that is where people experience the service a company provides most often.

What if something bad happened to your,

house, your neighborhood? Would your insurance company be there for you?

Enclosed is an article regarding Farmers' response to the massive destruction done this summer in Kansas. I hope by reading it you feel a little more secure knowing that you have this type of protection.

At any time that you have any questions regarding your insurance protection or financial services, call my office. We are here to help you and make it easier for you to sleep at night.

**Dave Gruhke**

*Insurance and Financial Services Agent*