



Special Holiday  
Editions  
2008

# PVI Insurance Times

Pauma Valley Insurance / License # 0662677

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## 24 Hour Turnaround Not Good Enough for Pauma Valley Insurance

Same day response time is what our customers want. That is what is necessary in today's insurance environment. That is our goal here. We have listened to your feedback and we are taking steps to greatly improve our already exceptional service that we provide to our customers. We have adjusted our work schedules to make us more accessible to answer your calls and process new business on the same day basis.

### Causes of Holiday Fires



Candles left unattended  
Dried Christmas Trees  
Fireplace Sparks  
Christmas Lights left on  
To many strings of lights attached together

FALL BACK.....  
BUT NOT UNTIL NOVEMBER 4<sup>TH</sup>  
New federal law  
Spring Forward in March  
Fall Back in November



From 1986-2006 Daylight Savings Time was the first Sunday in April to the last Sunday in October, but starting in 2007, it is observed from the second Sunday in March to the first Sunday in November, adding about a month to Daylight Savings time.

## Don't be CLUE-less

You are about to buy that new home or new car that you have always wanted. It is just perfect for you. You need to insure your new treasure, but for some reason you can't find a rate you can afford or maybe you can't even get coverage. Is there a way you can find out why you seem to be uninsurable? The answer is simple, get clued in with CLUE.

CLUE, also known as Comprehensive Loss Underwriting Exchange, is a database of consumer claims compiled by a company called Choice Point that insurance companies access when they are underwriting or rating a homeowner's or automobile insurance policy. An insurer can request a report for a piece of personal property that it is underwriting and receive claims information provided by the insurance companies who previously insured the property. This report also includes details such as the policyholders name, policy number, date of loss, type of loss, amounts paid, and description of the property covered. The database contains up to 5 years of personal property claims information.



Under the Fair Credit Reporting Act, you can request a copy of this information to review and dispute any items on these reports.



Some events have a profound effect on our lives and moving is one of them. Moving changes the way you travel to work and spend your free time. It can also change our insurance coverage. Your new environment certainly impacts whether or not you still have adequate coverage or not.

The most obvious insurance change will be with your auto insurance. A move further away from where you work means more time spent driving. More time on the road or in more congested traffic areas mean a greater risk and increasing your risk usually means higher rates. In the same manner, moving to a suburb or closer to your employer could mean fewer miles driven or safer driving conditions and ultimately lower your premiums.

If your auto insurance increases as a result of a move, there are things you can do to lower that rate. You can raise your deductibles or install an anti-theft device in your vehicle. Buying multiple insurance policies with the same carrier can also lower your insurance premiums substantially and may provide you with better overall coverage



California Insurance Commissioner Steve Poizner is reminding residents who have been evacuated from fire zones in Southern California that they may be eligible for reimbursement for additional living expenses due to mandatory evacuations. Commissioner Poizner also encouraged all Californians to make sure their insurance policies are updated and to conduct a home inventory.

"Evacuating your home for a wildfire is terrifying," Poizner said. "The last thing evacuees should have to worry about is how to pay for their hotel stays, extra food and other additional living expenses. Many homeowners insurance policies cover some additional living expenses due to mandatory evacuations. Evacuees should check their policies as soon as possible, and if they have any insurance questions, they should call my Department at 800-927-HELP."

Meanwhile, the Department is offering a free home inventory guide at [www.insurance.ca.gov](http://www.insurance.ca.gov), or by calling the CDI Consumer Hotline at 800-927-HELP.



**AFTER Hours  
Quote Hot Line  
866-582-6686**

# Things You Should Know About Auto



## Insurance

### **1) Some of the most helpful coverages are the cheapest.**

Auto insurance may be expensive, but if you're already spending a lot, shouldn't you get a lot? Optional coverages such as gap coverage, roadside assistance, rental reimbursement, uninsured/underinsured motorist coverage, and comprehensive coverage can provide a lot of protection for a little price increase. Comprehensive coverage is usually the most expensive of these coverages, but is still usually about half the price of collision coverage and a third the price of liability coverage.

Uninsured/underinsured motorist coverage is especially important, considering the benefits it offers and the number of uninsured drivers on the road, particularly during this period of economic hardship. Take a look at your coverage options. Paying a little more now may save you a lot in the future.

### **2) Many factors can affect your car insurance rate.**

Auto insurance companies use many different criteria when evaluating an insurance application during a process called underwriting. Each car insurance company has many guidelines regarding which groups of drivers they want to accept and how much they will charge those groups they consider a greater risk. The guidelines are different for each company, meaning that two companies comparing the same driver can arrive at vastly different conclusions.

During the underwriting process, car insurance applicants are placed in a group based on how much money and how many claims the insurance company believes it may have to pay. Underwriting is done automatically by software behind the scenes. At this time, the insurance company will look at motor vehicle records to see how many accidents or tickets a driver has received. Many insurance companies also use an insurance history report to see if the driver has made any car insurance claims, and how much money was paid. Although accidents and violations can only affect the rates you receive for three years, many companies will look back five or more years when deciding if they want to offer you insurance. In addition, many auto insurance companies look at the credit history of the applicant. Although they use credit history to determine which group an applicant belongs to, they don't actually look at a credit report.

### **3) Insurance prices vary (a lot) by company.**

You've probably seen commercials saying you can save money by switching to a certain car insurance company. How can so many companies make this claim? The reason is that "auto insurance is a highly competitive business and one of the most effective ways to reduce insurance costs is simply to shop around," according to Jeanne Salvatore, senior vice president of the Insurance Information Institute. "Drivers should look for an insurance company that will provide a good price along with excellent service."

Prices for the same policy from the same company, however, are set by law. They are approved by the state and can't be changed by an agent, so you can't get a better price for the same policy

simply by going to a different agent or trying to negotiate the price. The best plan is to decide what coverages and options you need and comparison shop to get the best price.

**4) If you let your policy lapse, you'll pay more in the long run.**

Most insurance companies view drivers who are licensed but don't have insurance as risky or irresponsible. Because of this, if you let your policy lapse, you'll probably pay more when you go to buy car insurance. To avoid this, if you don't want to pay for insurance or are planning to let your policy expire because you want to switch companies, make sure to purchase car insurance before your current policy is cancelled.

**5) Higher deductibles can lower your premium.**

Insurance prices are based on how much money the insurance company believes it could have to pay. If you agree to pay for a larger portion of your own damages by raising your deductibles, your car insurance company automatically knows they won't have to pay as much for your claims. Because of this, they will usually give you a lower premium. If you decide to raise your deductibles to save money, be sure you can afford to pay the deductible if you have to make a claim.

**6) Insurance discounts can make a difference.**

Most insurance companies offer auto insurance discounts for things like a safe driving record, car safety features, anti-theft devices, electronic payments, payment in full, and more. Make sure you're getting rewarded for being a safe driver and for having a safe car by shopping around for car insurance that appreciates your record.

**7) Coverage affects what you pay.**

The majority of your car insurance premium generally goes toward the legally-required liability portion of your policy. It's typically not a good idea to reduce this portion in an attempt to save money, because you'll be responsible for any amount of damages above your policy limits. However, other coverages, although generally helpful, could be reduced or eliminated to lower your premium. If you have an older car that's not worth very much, or if you won't have a problem paying for a new car, collision and comprehensive coverage may not make economic sense. Talk to your car insurance company or agent about the best options for you.

**8) The car you drive can affect your auto insurance rates.**

The Highway Loss Data Institute compiles insurance accident statistics for most types of cars. Many insurance companies use data like this when setting prices on your insurance. For example, if the car you drive is very expensive to repair, the company is going to have to pay more if you get in an accident. Conversely, if the car you drive is extremely safe and protects occupants well, your insurance company will not have to pay as much if you're involved in a crash. If your model of car is generally less likely to be stolen, your car insurance company is less likely to have to pay to replace it. All of these car related factors can raise or lower the auto insurance quotes you receive, so it makes sense to keep insurance in mind when purchasing a car. Of course, since rates are based on much more than just the car you drive, your overall rate may be more or less than someone driving the same car.



Remember to call us if you have questions regarding your Automobile Insurance needs. **760-749-2383**

# Festive Fare



## Quick Chicken Pot Pie

### Ingredients

- 2 cups chopped cooked chicken breast
- 1/2 cup thinly sliced carrots
- 1/2 cup frozen green peas
- 1 (10 3/4-ounce) can cream of chicken soup
- 1 cup chicken broth
- Salt and pepper, optional
- 1 1/2 cups instant biscuit mix
- 1 cup milk
- 1 stick melted butter

**Directions** Preheat oven to 350 degrees F. In a greased 2-quart casserole, layer the chicken, eggs, carrots, and peas. Mix the soup, chicken broth, and season with salt and pepper, if desired. Pour over the layers. Stir together the biscuit mix and milk, and pour this over the casserole. Drizzle butter over the topping. Bake until the topping is golden brown, 30 to 40 minutes



### Neiman Marcus Bars

- 1 White or Yellow cake mix
- 1 Stick of butter
- 1 egg
- 1C chopped nuts (optional)

Pat into greased and floured 9 x 13 inch cake pan. Mix:

- 3 eggs
  - 1 (8oz) cream cheese
  - 1 box powdered sugar
- Pour over cake mix and ingredients.  
Bake at 350 degrees for 45 minutes

### Recipe.....Sinful 7 layer bars

1 stick butter~melted in a 9x13 pan

Package graham Crackers ~ Crushed

1 bag chocolate chips

1 bag butterscotch chips

1 bag flaked coconut

1/2 bag crushed walnuts (optional)

1 can condensed milk

Bake at 350 degrees for 25-30 minutes  
covered.....ENJOY



## Baked Potato Soup

Cook Time: 15 minutes

**Ingredients:** 2/3 cup Butter , 2/3 Cup Flour, 7 Cups milk, 4 large baking potatoes, baked, cooled, peeled and cubed, about 4 Cups, 4 green onions, thinly sliced, 10-12 strips bacon, cooked, drained, and crumbled, 1 1/4 Cups shredded mild cheddar cheese, 1 Cup (8 ounces) sour cream, 3/4 teaspoon salt, 1/2 teaspoon pepper.

**Preparation:** In a large Dutch oven or stockpot over low heat, melt butter. Stir in flour; stir until smooth and bubbly. Gradually add milk, stirring constantly, until soup begins to bubble. Reduce heat; simmer gently for 10 minutes. Add remaining ingredients; stir until cheese is melted. Serve baked potato soup immediately.

Serves 6 to 8

Recipes compliments of the staff at Pauma Valley and Temecula Valley Insurance Agency