

# “THE CIRCLE OF SAFETY” CONSUMER AWARENESS ADVISOR

*News and Tips to Make Your Life Easier, Safer and Happier!  
For Friends and Clients of The Delgado Group*

128 43<sup>rd</sup> Ave Vero Beach, FL 32968 – 772.778.5555 – 772.465.1478 – info@thedelgadogroup.com

**Inside This Issue ...**

**Harvest Festival, Agency Happenings .....Page 1**

**How Financial Responsibility Impacts What You Pay For Insurance..... Page 2**

**Sidebars:  
Ask Dan, Alternative Medicine And You**

**Are YOU The Client of the Month? See Page 3 to find out if you won!**

\*\*\*\*\*

**Ask Dan:**

This section will be all about general insurance questions you have for me. For example, in the last couple of months many of you have asked how the changes in Personal Injury Protection (PIP) would affect you.

The PIP law expired on 10/1/07; within a week of its expiration the Florida Legislator reenacted PIP effective 1/1/08.

The reason for all this confusion concerning PIP... MONEY. There is a lot of PIP fraud; previously there was not a cap on how much a medical provider could charge for a service leading to fraud. They have now instituted cost controls (similar to Medicare) and strengthened the anti fraud efforts. Time will tell if this will lower our PIP rates.

## Our Family Loves the Harvest Festival

Every year is a great year at the St Helen Harvest Festival, this year's motto was "Family Fun In The SUN" and that is exactly what we were blessed with. Every year in the third week of November St Helen Catholic Church in Vero Beach has a Harvest Festival, this was its 43<sup>rd</sup> year. Our family loves to volunteer; well Terri and I like to volunteer. Alexa likes to ride the rides, and Daniella being 14 prefers to hang out and "like" chat with "like" her friends.

There is nothing like seeing the powdered smiles on children's faces (fried dough) while winning a game prize, the child marching proudly down the midway with his/her new goldfish or hearing the screaming kids going around in circles on some crazy ride. Let's not forget about all the great food we ate too much of..

Our family CO-Chair's the Aquarium booth - this is a game that requires the person playing to toss or bounce a ping-pong ball into a fish bowl. If successful the game payer wins a gold fish.

We'll chat about the festival again next November. We hope to see you there.

~~~~~  
~~~~~

### Agency Happenings:

Congratulations to Patty Jones; The newest member of our team. Patty has been with us for 3 months having previous experience in the Life and health side of the insurance industry. Patty has passed her 4 – 40 licensing test and qualifies as an RCSR. We are fortunate to have Patty; She is an asset to our team.

## The Truth About Alternative Medicine

Wondering if acupuncture will help relieve your headaches? Is it a good idea to take St. John's wort for depression if you have a heart condition? These days, more and more people are turning to once-considered alternative therapies to complement conventional medical treatments, but is it always a good idea?

"Maybe, maybe not," says Brent Bauer, M.D., the director of the Complementary and Integrative Medicine program at the Mayo Clinic. "People who choose alternative medicine need to make sure the treatment they are pursuing isn't actually harmful to their health."

To provide consumers with a reliable source for information on integrative and alternative medicine, Mayo Clinic published the "Mayo Clinic Book of Alternative Medicine" (Time Inc. Home Entertainment, January 2007, \$24.95).

"We put this book together because we realize that with so much information available to people through the Internet and other sources, it's difficult to sort through the advertising claims and hype and find reliable sources for information about natural therapies. Our intent is for this book to be a good starting point for a conversation that consumers will ultimately have with their doctor about whether the treatment they are considering will work for them," says Dr. Bauer, the book's medical editor-in-chief.

The book is available in bookstores nationwide or by visiting [www.bookstore.mayoclinic.com](http://www.bookstore.mayoclinic.com).

## How Your Financial Responsibility Impacts What You Pay For Insurance

At its foundation, insurance pricing is quite simple. Insurance companies are concerned about risk of future loss. Low risk means low prices. High risk means high prices. Pretty simple.

In the real world, things get complicated because companies use so many different factors to predict risk. These risk predictors are based on the statistical analysis of large groups of people sharing the same characteristics.

For example, statistics show that drivers with speeding tickets are more likely to have accidents than drivers without. Drivers with tickets represent greater risk and, therefore, pay more for auto insurance.

Similarly, statistics also show that homeowners with recent claims are more likely to have additional claims before homeowners with no previous claims will have their first. Therefore, homeowners with prior claims experience represent higher risk and pay more for home insurance.

It's all factual statistics. And every kind of insurance, auto, home, life, etc., uses some set of risk factors to determine eligibility and price. Naturally, insurance companies are constantly trying to improve their ability to predict risk of future loss. The better they get at it, the more competitive they can be, offering lower prices to people who are statistically least likely to have future claims and charging more for people who are statistically most likely to have future claims.

How You Handle Money Becomes A Risk Predictor. To that end, most insurance companies (92% according to a recent industry report) have added another risk predicting factor to their analysis of auto, home and other personal lines of insurance, it's the level of financial responsibility you demonstrate. Why have they done this? Because statistical analysis shows a connection between financial responsibility and insurance claims. And, like I explained above, predicting risk is all about statistics.

A statistical analysis of financial responsibility shows that people who pay their bills on time and have good credit tend to have fewer claims and smaller losses for both auto and home policies. At the other end of the spectrum, people who demonstrate the worst financial responsibility also tend to have the worst claims experience. Therefore, people who demonstrate the best financial responsibility represent lower risk and will tend to get lower insurance rates than average. And people who demonstrate poor financial responsibility represent higher risk and will pay more for insurance. The direct impact your history of financial responsibility will have on your insurance rates will vary from company to company and situation to situation. But the lesson is clear, if you pay your bills on time and maintain a good credit history, you will most likely reap the benefits of lower insurance prices, too.

### FREE REPORTS

Seven Dirty  
Little Secrets  
Of Auto  
Insurance

91 Safe  
Driving Tips  
For Young  
Drivers

9 Ways You  
Can Save  
Money On Your  
Homeowners  
Insurance

What To Do  
Before You Get  
Sued

For your reports visit us  
at [www.thedelgadogroup.com](http://www.thedelgadogroup.com)

## 2008 Spread the word Contest

We've built our agency by taking special care of you – and our other clients. And it shows in the large number of people who call us because you recommend us. Naturally we want to grow – but only with the right kind of clients. Clients like you. Our best new clients call us because you recommend us, so ... we LOVE it when you "Spread the Word" about the special treatment and low prices you receive from us! Now, we want to add a little FUN to the process! We're going to make EVERYONE A WINNER when they tell a friend, relative, or colleague to call us. We could give our advertising dollars to newspapers, ad agencies, etc., but we'd rather give them to you, because YOU are the best advertising we can get!

### Ways To Win – For Every Referral Received we will

1. Donate \$5 to Hibiscus Children's Center
2. Place your name in a drawing for a \$50 gift certificate to a local restaurant (1 "chance" per referral)
3. On December 5, 2008 we will have a random drawing from from all "chances" for a 42,000 BTU LP Stainless Steel Gas Grill with 637 sq inches of cooking area

## Thank You! Thank You! Thank You! Thank You!

Thanks to all our friends and 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!

Martha Smith  
Micheal Nodarse  
Terrance Evans  
Ruth McCarthy  
Rajesh Patel  
Sharon Svatik  
Carl Scria  
Edwin Torres  
Don Fredricks  
Margaret Dorazio

## Are You The *Client of the Month*?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept my heartfelt "thanks" for your support. I truly appreciate it.

For outstanding work telling others about our agency, this month we honor Micheal Nodarse as our Client of the Month!

Micheal Nodarse will receive a \$50 gift card to a local restaurant  
Thanks for your continued business!

(Who's next? Hint... it could be you! Watch this space for the announcement.)

**In November we received 9 referrals from our fiends and clients. Thank you. Our gift to Hibiscus Children's Center or \$45 has been made. ----- We will keep you posted monthly!**

## A Not-So-Trivial Pursuit

This month [The Delgado Group] is sponsoring a Trivia Contest and offering you a chance to win [**\$10 Gas Card**]. Test your knowledge! Just one correct (or nearly correct) answer and you could be this month's winner. The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and fax -- [772-794-2999] -- or mail -- [128 43<sup>rd</sup> Ave Vero Beach FL 32968] – Or get it to us the easies way email your name and answer to [info@thedelgadogroup.com](mailto:info@thedelgadogroup.com). Good luck!

*What do the balas ruby, the Bohemian ruby, the Siberian ruby, the American ruby, Cape ruby, Montana ruby, and Rocky Mountain rubies have in common?*

Your Name \_\_\_\_\_

Your Answer \_\_\_\_\_

### Last Month's Winner:

Congratulations to: The name of the January winner will be here

Last month's question was:

Answer:

The Delgado Group  
128 43<sup>rd</sup> Ave  
Vero Beach, FL 32968

We were so touched when we learned The Delgado Group had chosen Hibiscus Children's Center as their charity of choice for their referral program. We have never had a business adopt Hibiscus in this manor before! As a nonprofit agency, we depend very heavily on community support and generosity and we couldn't be more thankful for the partnership The Delgado Group has created. As the saying goes, it takes a village to raise a child. Dan and The Delgado Group are most certainly doing their part.

Angela Astrup, Director of Events  
Hibiscus Children's Center, Vero Beach

Happiness depends on ourselves. -Aristotle

Anthony & Dolores Elvas - Vero Beach

"Just moving to Vero Beach, we were in need of insurance for our home and auto. The Delgado Group was highly recommended to us. It is a pleasure dealing with such a professional staff. We are very pleased with the money they saved us."

John & Nora Simons-Sebastian, FL

those other guys. Thanks Dan.

**My old insurance company decided to non-renew my homeowners insurance at the height of hurricane season. I was a little stressed to say the least. I contacted Dan at the Delgado Group and he found me not only an insurance policy for my home, but I now have more insurance coverage for less than I was paying**

Bob Schiavone, Port St Lucie

"I couldn't believe it, when I opened the renewal notice for my homeowners insurance it had gone up to over \$4,000. I called The Delgado Group. They were able to get coverage for me with another company saving me \$2,165 plus it's even mover coverage than I had before."

**Look what our friends say about us!**