

CIA

CONNECTIONS

Combined Insurance Agencies

Fall 2017

Keeping you up-to-date
on the right insurance
to fit your needs.



Back row: Bonnie Hlifka, Amy Marzke, Shelly Langston, Eileen Turk, Karen Benovic, Michelle McCoy, Rhonda Bohn
Front row: Sharon Kulka, Tom Landis, Bob Beemer, Bruce Owen, Tony Ventimiglia, Casey Testini

See a CIA hat in your favorite college team colors?

When people see our colored CIA hats they usually think of their favorite college teams and smile. Our goal is to find the insurance coverage that fits YOUR preferences for your business and family security.

We can guide you to your personal solutions. We have assembled a great team of insurance companies that are leaders in the industry.

We also have a great team of insurance professionals to assist you in our St. Joseph office.



Our insurance companies have great traditions of claims service and stability.

Several of our key companies have been headquartered here in Michigan for more than 100 years. CIA's great traditions also date back to our founding agencies more than 100 years ago. Obviously that

tenure doesn't include the team members above (except perhaps Bruce) but we follow the service principles which have provided the comfort of great insurance for many years.

We are ready to help whenever you call. Thank you for your confidence in our team.

Sincerely,

Robert Beemer - President



Sharon Kulka
Vice President Operations

Business Insurance – Cyber Liability Coverage

Spoiler Alert
(You probably don't have this covered)

It's devastating to lose confidential customer information from a data breach. A malicious computer hacker, a system glitch from a software update, or simple employee mistakes can cost thousands or millions.

Additionally you face lost productivity in responding to the data breach and damage to your company reputation. A standard business insurance policy DOES NOT include Cyber Liability.

To add coverage and protect your operations, please contact your agent or account manager.



Bruce Owen
Senior Vice President

Flood Coverage Requires a Flood Insurance Policy

Major flooding has been in the news in recently. Flood damage losses are NOT covered by your standard homeowners or business insurance policy.

You need a Flood Insurance policy to cover flood damage.

If your home, rental house, or business is in a designated or potential flood area, we can help you with flood insurance through the National Flood Insurance Program with Auto Owners Insurance Company.

Contact your agent if you believe you are in a flood area.



Tony Ventimiglia
Vice President Health Insurance

Key Dates to Manage Your Medical Insurance

Your key open enrollment dates for an opportunity to change policy coverage are:

Annual Medicare enrollment

- October 15th to
December 7th.

Individual Medical Insurance enrollment

- November 1st to
December 15th.

NOTE – Don't delay! This enrollment period is half as long as last year.

Unsure of what you should do about your health insurance? Call me and we'll discuss options for the coming year.

We are pleased to add three new members to our CIA Team



Eileen Turk
Accounting
Favorite saying:
"Play like a
Champion Today".



Bonnie Hlifka
Personal Lines
Account Manager
Bonnie has years of
insurance experience
and can help you in her
caring way.



Shelly Langston
Personal Lines
Account Manager
Shelly is newer in the
business and has great
energy to find solutions
for you.

The CIA Report

When these events occur, call us or visit our web site
to be SURE you are covered.

Auto Coverage – new driver, new car, new location

1. When do I add my son/daughter as a new driver on my auto policy?
2. My son/daughter moved out of the house. What changes should we make to our auto insurance?
3. I am renting a car on vacation. Does my personal auto policy cover a rental? Should I buy the insurance offered by the car rental company?
4. I bought a new car with a loan. What is the cost/benefit of GAP coverage?
5. I have an older car. When should I remove collision/comprehensive coverage?
6. Can I lower my auto insurance cost with special discounts?

House Coverage

7. Is flood coverage included in my homeowner's insurance?
8. Do valuable jewelry and expensive collectibles need special coverage?
9. Golf cart, ATV, or snowmobile – do I have liability coverage if I hurt someone?
10. Golf cart, ATV, or snowmobile – does my home policy cover collision and theft?
11. Water source shut off – is it a good idea for a long weekend or vacation?
12. Can I lower my home insurance cost with special discounts?

Personal Umbrella Coverage

13. What does a personal umbrella liability policy cover?
14. Given my circumstances, should I have one? If so, what is the cost?

Life Insurance and Disability Income Insurance

15. How much is enough coverage?
16. What are the options and what kind should I buy?

Medical Insurance

17. What are my options for individual or group medical insurance?
18. What are my options for Medicare supplements?
19. Is there a special contact at CIA that I can talk to?

For immediate answers visit our website www.ciainsurancemi.com click "Newsletter Answers" on our home page.

For a detailed answer or to request changes, please call your agent or account manager at 983-7161.

Michigan Auto Insurance Reform

"Why is my auto insurance so expensive and when are they going to do something about it??!"

Michigan auto insurance is among the most expensive in the country due to the generous medical expense coverage included in our auto policies. Unfortunately on November 2nd Michigan's House of Representatives voted to reject a recent bill (HB 5013) to lower auto insurance cost.

The bill failed by a wide margin despite earlier hopes for approval. The two key areas being reviewed were unlimited lifetime medical coverage, and medical expense fee schedules.

1. Unlimited Lifetime Medical Coverage is required for auto accident expenses under current MI law.

This is far more coverage than any other state in the country. Proposed changes would offer choices for medical expense coverage of \$250,000, \$500,000, or Unlimited. If choosing the lower two options any excess expenses would be met by your separate medical insurance, the same as found in all other States in the US.

2. Current auto insurance law lacks a Medical Expense Fee Schedule to reimburse hospitals and medical providers.

As a result, hospitals routinely bill auto insurance companies at 2-3x the amount for medical procedures related to auto accidents, compared to identical procedures paid by Blue Cross Blue Shield or workers compensation insurance.

This fee schedule issue is often overlooked in media coverage of

auto insurance but it is a huge factor in our higher auto insurance cost.

Adding a fee schedule for auto insurance medical expenses could make a big impact in reducing the cost of MI auto insurance.

The proposed House Bill also included establishing a fraud authority, transparency requirements, and rate reductions in the (PIP) personal injury protection medical cost section of the auto insurance policy. The Michigan Association of Insurance Agents supported the auto insurance reforms found in House Bill 5013.

It is unclear if Michigan's legislators will continue negotiations for auto insurance reform. Contact your Michigan Representative or Senator for more information, or to express your views.

CIA

Combined Insurance Agencies

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Representing:

