

# PRENTISS

## INSURANCE SERVICES

(714)777-2100

### Was Santa Good To You?

It's always nice to receive gifts, even better if they are really cool and expensive. If you received or bought yourself something very special this holiday season, whether it was jewelry, camera gear, new computer or expensive audio or video gear, consider whether your homeowner's or renter's insurance policy limits are adequate to replace it if it was lost due to fire, theft or some other covered cause of loss. An annual review of your coverage is a wise way to start the New Year. Give us a call today if you have any concerns or questions.



## *Innovative Insurance and Risk Management Solutions for your Business and Personal Needs*

### **\$avings that add up**

- Use a mixture of ¼ cup white vinegar with 2 quarts of warm water to wash windows and mirrors and use wadded up newspapers to dry them. Remember when drying, it is easier to see any streaks if you change your wiping direction on each side.
- Consider increasing insurance deductibles. Chances are they may be lower than they need to be. You can probably save on Business coverage's as well as your own auto, home and RV or boat.
- Instead of stinky ant spray, try laying bay leaves where ants enter or wander in your home (cupboards or countertops). You can hide them behind canisters or appliances. They are natural, inexpensive and non-toxic to pets and kids.
- We are all glad that gas prices are lower than last summer, but they are sneaking up again. Plan short trips for errands and shopping to make the best use of your fuel. Remember, to lock your car when you leave it unattended.

### **Why Wait For Spring?**

Spring Cleaning, that annual ritual that renders our homes and garages clean and provides us a sense of organization and peace. Why should your business be any different? Cleaning out old files and To-Do baskets can help you focus on your business and make you more efficient and profitable.

But don't stop there. Now is also the perfect opportunity to save some money on your insurance. Reviewing your business personal property will most likely show lower inventory. If your stock is down, you should consider adjusting your insurance coverage to reflect that reduction. It will save you premium dollars!

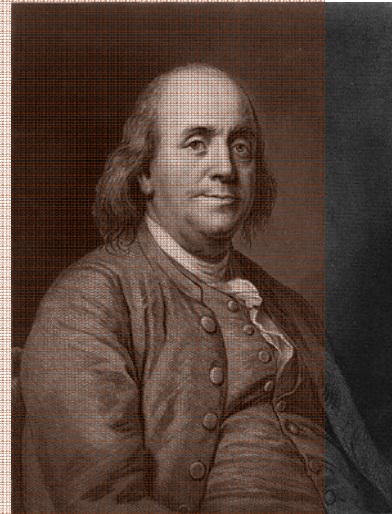
Likewise, if you have an old auto that you meant to get rid of, its probably costing you dollars as it remains insured even if it isn't running.

Let us help you evaluate those hidden places to save. Call us today.

### Did you know?

Benjamin Franklin was a member of a mutual (subscription) fire department in 1751. The next year Mr. Franklin, along with others, established the first Fire Insurance Company (The Philadelphia Contributionship). Each customer contributed their share (premium) so that if there was to be a fire, the whole group would share in the loss. Policies were written for seven-year terms and if there were no fires, the premiums would be returned to the policyholders. During the first year, there were 143 policies written and there was also not one single loss by fire.

Ben Franklin went on to propose other forms of insurance including life, crop and also pensions and annuities.



**OSHA Form 300** must be posted by **February 1**

For a copy of the updated form, go to  
[www.PRENTISSINSURANCE.com](http://www.PRENTISSINSURANCE.com)

### Workers' Compensation Costs

After several years of declining workers' compensation rates, they've gone down about as far as they can. In fact, 2009 will see a modest increase in most classes as medical costs and claims from the past few years dictate a reevaluation of premium charges. While most won't see any huge increase, it is still smart to anticipate those increases when budgeting and projecting contract pricing on future jobs.

If you would like help understanding how these rates may fluctuate for your business, call us and we can give you an idea of how they can effect you. We are a broker, which means we are not tied to one company. In fact, we can shop dozens of companies for you, saving you time. Isn't that the same as saving you money?

Are your **Labor Law posters** up-to-date and properly posted? We can help you comply.

**Call Today!! (714) 777-2100**

**Prentiss Insurance Services**

4560 E. Eisenhower Circle, Anaheim, CA 92807

(714) 777-2100

[www.PRENTISSINSURANCE.com](http://www.PRENTISSINSURANCE.com)

©2009 Prentiss Insurances Services

**"All you need in life is ignorance and confidence, and then success is sure".**

*-Mark Twain*

**Arizona is the state with the highest rate of identity theft in the nation; North Dakota has the lowest rate.**

*(Insurance Information Institute)*

In 2007, more than 43,000 Californians were victims of Identity Theft. While the statistic above shows Arizona as the worst state for this crime, don't get too cozy. California ranked #2! None of us are safe. We need to be vigilant in all of our transactions. If you have on-line access to your bank or charge statements, check them regularly for unauthorized use.

Identity thieves hide everywhere and all it takes is a quick glance at a PIN number for them to make you their victim. Do business with local businesses that you trust and help keep them honest by not providing chances for theft.

Most insurance companies now offer some sort of Identity Theft Coverage.

CA License 0D04061