

# Insurance Corner

Strategic Insurance Services

## BEHIND THE SCENES ROUGH NOTES-AGENCY OF THE MONTH

### *Inside this Issue*

Agency of the Month	1
Insurance Rates on the Rise	2
Doug Levi ——— We're Hiring!	3
SIS Community Spotlight	4
Crossword Activity	5



The Strategic Insurance Services (SIS) team took a field trip to the St. Petersburg Pier for a magazine photoshoot! SIS will be featured as Agency of the Month in the Rough Notes April edition. Rough Notes is a unique insurance magazine that has an editorial board made up entirely of agents from around the country. They focus on topics that are most important to the independent agent's industry, such as coverages, marketing, markets, management, and much more. The team ended the day with a team-building lunch at Doc Ford's for a refreshing drink and hot meal.

[Click Here to read the Rough Notes Article !](#)

## STRATEGIC INSURANCE SERVICES NAMED BEST PLACES TO WORK



Once a year, Tampa Bay Business Journal honors the area's leading employers that go beyond the norm to foster an enjoyable and meaningful work environment for their employees. Strategic Insurance Services is one of the sixty companies to receive 2022 Best Places to Work in Tampa Bay. To receive this nomination, the Strategic employees participated in an online survey from Quantum Workplace that evaluated the company in ten different areas such as team effectiveness, retention risk, goal alignment, and work engagement. [Click Here to learn more!](#)

# 2022 Insurance Rates on the Rise!



You received your annual renewal notice from us, and you're surprised: Your premiums have gone up. The truth is, it's common to see an annual increase in your insurance premiums, and in many cases, it's not the result of something you did. In fact, much of it may be totally out of your control.

Below are some questions you may be asking yourself, and we have the answers!



## Q: WHY ARE MY HOME INSURANCE RATES GOING UP EVEN THOUGH I DID NOT HAVE A CLAIM?

- Labor and construction costs have gone up.

A part of your premium is based on how much it would cost to rebuild your property if there were a total loss (such as a fire or other covered catastrophic event that occurred).

- Natural disasters are on the rise or weather has worsened in your area.

Over the past five years, hurricane season in the U.S. has produced 100 named storms as compared to 67 over the previous five years. In 2022, these events will continue to impact loss ratios for carriers that offer coverage in exposed regions.

- Your aging home.

As your property gets older, it becomes more vulnerable to damage and loss.



## Q: WHY IS MY AUTO INSURANCE RATES GOING UP EVEN THOUGH I DID NOT HAVE A CLAIM?

- Adding vehicles and drivers.

If you purchase a more expensive car, your rate can increase due to higher repair or replace costs.

- Claims in your area.

If your city has a high rate of theft and accidents, it becomes riskier to cover drivers in your area.

- Moving

Changing the address of your car's location is a rare instance where your rate could increase. If you move out of state, you'll require a new policy.

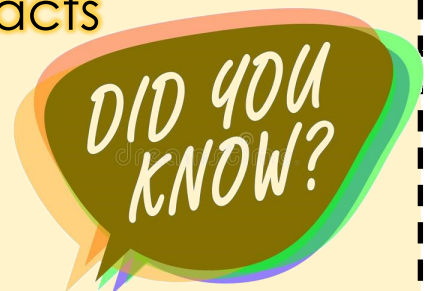
- Age

Age is one of the most important factors in determining your car insurance rate. The average premium per driver tends to decrease significantly from 19-34 and then stabilize or decrease slightly from 34-75. At age 75, the average premium begins trending upward.

[CLICK HERE TO CONTINUE READING!](#)

## 2022 Facts

- Commercial auto premium increases have been trending upward since 2011, but combined ratios still stink. ([Council of Insurance Agents & Brokers, 2022](#))
- According to the [Insurance Information Institute](#) (2022), homeowner's insurance premiums in Florida are expected to jump, on average, over **25%** this year.
- The average cost of car insurance in 2022 is **\$1,935** year. Michigan, Florida and Louisiana will have the highest, and Maine, Texas and Wisconsin the lowest car insurance premiums in 2022. ([ValuePenguin, 2022](#))







# FROM THE DOUGOUT

*Dream Big. Make it Happen!*

## Distracted Driving Awareness Month



April is Distracted Driving Awareness Month. This event is intended to raise awareness about the dangers of distracted driving and encourage motorists to reduce distractions behind the wheel.

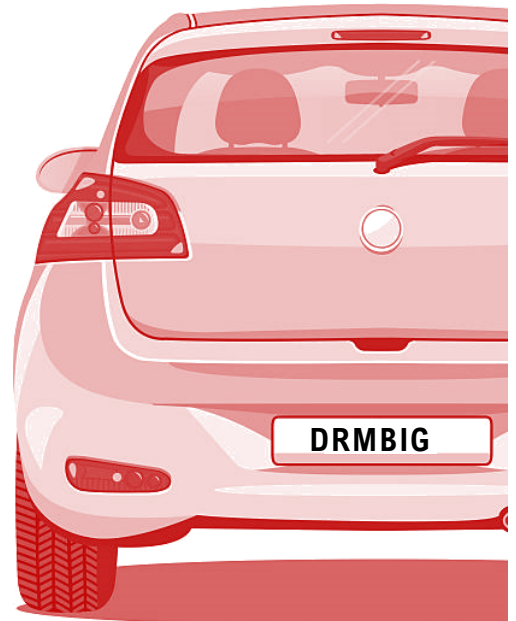
You can play your part this month (and every month) by following these steps to avoid distractions while you drive-keeping both yourself and others safe on the road.

- **Put away your phone.** Be sure to silence your phone and store it in a location that is out of reach while driving to lower the temptation to check it.
- **Plan your trip before you leave.** Program your GPS prior to hitting the road to get familiar with your journey and feel confident in your route.
- **Don't fumble with your playlist.** Select a radio station or plug in a predetermined playlist before driving to limit adjustments behind the wheel.
- **Secure passengers.** Ensure any child passengers are properly situated in car seats with seat belts securely fastened. Keep pets stationary in the back seat.
- **Store possessions appropriately.** Make sure to store any items in your vehicle securely to keep them from moving around during your journey. Refrain from reaching for items that shift as you drive until you are safely parked.
- **Avoid multitasking.** The road should be your sole focus while driving. Never complete additional tasks such as eating or personal grooming behind the wheel.
- **Set expectations.** Ask anyone riding in your vehicle to stay still in their seats and keep distracting conversations to a minimum.

For additional driver safety guidance and auto insurance solutions, contact us today!

*From everyone here at Strategic, please drive safe!!*

Doug Levi



**CLICK HERE  
TO APPLY!**



We are  
**HIRING**

**Personal Lines Customer Service  
Representative**

INSURANCE  
*Side Hustling*

Do you know anyone interested  
or currently in the insurance  
field? Are they looking for  
remote, part-time, full-time?

Check out

[insurancesidehustling.com](https://insurancesidehustling.com)

\*For more information, contact  
Shelby Lamb at  
[Shelby@getstrategicins.com](mailto:Shelby@getstrategicins.com)

# Community Spotlight- Harbor Dish Volunteering

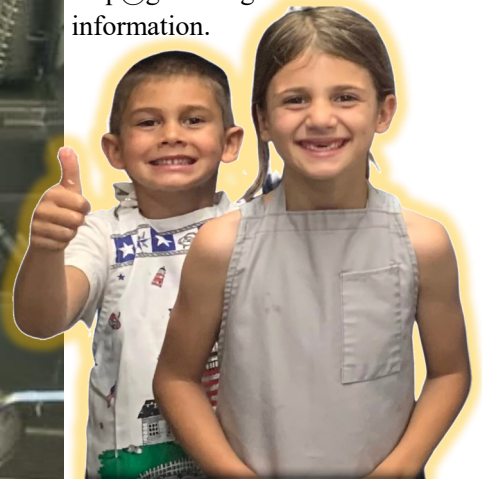


**Helping our Community One Meal at a Time!** Strategic Insurance Services had fun preparing a hot meal for Florida Sheriffs Youth Ranch and CASA Pinellas at [Harbor Dish](#)!

The Harbor Dish's Mission is to build community, reduce food waste and provide customers with delicious, vibrant culinary art. The Harbor Dish provides an opportunity where people from all parts of our community can "break bread" together. Thank you, Harbor Dish, for letting us participate in helping our community fight against hunger and promote healthy eating!



Want to join us? We volunteer with Harbor Dish on the second Wednesday of the month! Email [help@getstrategicins.com](mailto:help@getstrategicins.com) for more information.



## **VOLUNTEERS WANTED!**

### *Paint Your Heart Out Tampa Bay*

**Paint Your Heart Out Tampa** is a one-day volunteer effort to paint the homes of the low-income, elderly residents of Tampa. Join Strategic Insurance Services by making a difference in the lives of our neighbors!

Sign up by emailing Shelby Lamb, Director of Marketing, at [Shelby@getstrategicins.com](mailto:Shelby@getstrategicins.com)

Snacks are Provided & Volunteers get an Event T-Shirt!

## **04. 30, 2022**





# Strategic Word Search

Send a completed copy of the word search to [admin@GetStrategicIns.com](mailto:admin@GetStrategicIns.com) to receive a \$5 Starbucks Gift Card!

T D Y G G J S L Y I D K B Y W M C W P I W V Q Q J N I C D K  
 E X D W G F P O O Q T Z C L M Q I P R F U P D L X T T F K T  
 N J O E C D F N H C L A F S L V A N E G U F E Y Y C K E D Z  
 D M J G I N D E P E N D E N T E L R M Z L A O L R C H H Y I  
 O E B O D I L Y I N J U R Y F D B N I N K I I X A G H Q F I  
 R R Z S A F N S G E I B U F N M J W U S Q A A A H G K X F F  
 S L H D T W V H Z R D S Q A W T C O M B L L P B N U C R X C  
 E Q Y S C W P E F I P G C R G Y E Z J I U H F E I Q H T J Q  
 M R P H O Z I U Z K T Y N S X C V L K N P X Q A K L Z S Q U  
 E Q L O N S K I K P O L I C Y N U M B E R X G W S A I I B S  
 N A T W F T G U S M R Z Z G H N T B T A A K C P K J V T P D  
 T J M X I J P V Y M W H H K Q G A J H C I W Q W P T K U Y Z  
 S F V D D T C U T X B K V L Z H X P X D R O A W Z G H Q D A  
 O Z Q O E G L R F D A H P X M X D S S I I N S P E C T I O N  
 P M V A N H I U F E K R C X V Q Y E G E F H W L F X R R Y S  
 U I L S C F E G O A O O J E O W X J O B H O L B T H N I A P  
 G V W E E Q N D S F X J V Y V J H I M U G V S T C N A K N Q  
 D O R Z Y R T T U X X N Z F E M C Y G F S U M Q N G F M U Y  
 L F O R S G F K A A T G E Q R P E A C E O F M I N D X H H T  
 I G S F T Q O K E K M R R C T T W K N K Y E Q Y P S U N L M  
 G G N G Y S R P R R S G G Q I A Y N U I Y J N T N R J W D X  
 V B V Y J G L L T N X H J T I T U X V A H M O A J B C R T Y  
 P R O N T J I U J A O V G Q N Y W T X I K D H T E F M Q D I  
 N S Q U L Y F C K J X R V H A W L D P S T E K H B B A Y I H  
 N T Z Z F A E Q Y U L A B S S G C E F O R D G M R R H C S X  
 P T U U G F V I N S U R A N C E B U N M B K L Y R H K S W C  
 O Z I H C M L D M M W E V F S Z P Y Y Q Y X X T U E O J I L  
 T D A Z X N D T O C S T R A T E G I C J H J D W N M P K Q O  
 M G X B C N V V A H R Q X M Z Y P P A I V J U W X K O O W M  
 S F B D U N I N S U R E D M O T O R I S T T Q W C D X Q C W



Uninsured Motorist

Client for Life

Bodily Injury

Policy Number

Peace of Mind

Independent

Endorsement

Confidence

Inspection

Strategic

Insurance

Liability Premium

## Client for Life Referral Program



Client referrals mean the world to us. We work hard to earn each referral with great service and appreciation. The Client for Life who refers a new client that we quote (whether or not they purchase a policy), will earn a \$25 Amazon gift card. To learn more about this CFL Program go to the link below.

[www.getstrategicins.com/refer-a-friend-for-a-25-gift-card/](http://www.getstrategicins.com/refer-a-friend-for-a-25-gift-card/)

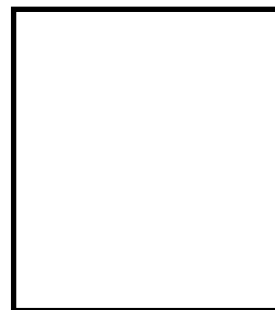
Please send referral request to [admin@getstrategicins.com](mailto:admin@getstrategicins.com)

## Client Feedback



We take client feedback very seriously! We continuously strive to offer the best possible service we can. With that in mind, we would greatly appreciate client feedback on Google and Facebook!

[www.getstrategicins.com/reviews/](http://www.getstrategicins.com/reviews/)



# **Client NEWSLETTER**

---



## **STRATEGIC**

INSURANCE SERVICES

**Call or Text 866-INS-0123**

**[www.GetStrategicIns.com](http://www.GetStrategicIns.com)**