



## Felicia & Ava's ChildStrive Experience

Mosaic's charity of the quarter, ChildStrive, interacts with all kinds of families in the community in various ways. Different ChildStrive programs are designed to help children and parents in every day life. Mother, Felicia, and her baby, Ava, worked with Nurse Melanie for just over two years. Below, Felicia reflects on the ChildStrive program she's a part of :

**"My nurse Melanie with ChildStrive & Nurse-Family Partnership has helped me by giving me so much support on how to raise my daughter. Being able to learn all the different stages from a newborn to being a toddler was one of the best parts of this program. It's giving me so much insight on what to expect & how to work on what's best for me. I love this program & my nurse! Best decision I made on taking a chance to get help even though I didn't think I needed it!"**

*Awesome work, as always, ChildStrive! Mosaic is so excited to have you be a part of our referral program again!*



*Pictured: Felicia & Ava; courtesy of Felicia and ChildStrive.*

## Sunshine is Great, But Keep Your Eyes Open for Wildfires

**Have you seen a lot of sun and little rain where you are located? Is your area prone to wildfires?**

### **Ways you can help protect yourself against wildfires:**

- Make sure your insurance is up-to-date, meets your needs, and is stable against claims you could most likely face.
- Keep in touch with your local news stations and fire departments.
- Get email updates from public service/government organizations.
- Create a fire evacuation plan & make sure your household knows what to do.
- Have a hose that can reach any area of the property and water your property often.
- Clean your yard of flammable debris like dead plants.
- Know two ways out of every room.
- Try to keep your house & property as clean as possible. Clutter can block exits as well as make it hard to maneuver while evacuating.

*\*Above tips from Ready.gov and U.S. Fire Administration\**



## Renting a Car for a Trip?



### **Summertime is the busiest time of year for car rentals.**

**It's a good idea to tell your insurance agent when you are thinking about renting a car.** We recommend that you contact your agent to see if your policy has the correct coverage that could extend to the car you are renting. Just reach out to us really quick and we will see what your best next steps are!

## Get the inside scoop on...

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# Going on a Summer Road Trip? Here are Some Car Preparation Tips!



The last thing you want is to get stuck on the side of some unfamiliar road while on vacation.

**Help ensure that the vehicle you are taking is ready for the job:**

- **Check your fluids**—oil, anti-freeze, transmission fluid, brake fluid, & windshield wiper fluid.
  - Need to top anything off?
  - Any leaks?
  - Going through any fluids at a fast rate (i.e., burning oil?)
- **Check other items & functions on your car**—tires, AC, windshield wipers, dashboard meters, headlights, turn signals, brake lights, brakes, etc.
- **Need to do some general maintenance first?** Such as: an oil change, air up tires, get a re-alignment, charge AC, get a tune up, etc.
- **Need to pack some backup items?** Spare tire, tire patch kit, tire pump, car jack, tire iron, jumper cable set, other basic tools, spare bulbs/fuses, check engine light code reader, backup fluids, first-aid kit, water & snacks, etc.

**Have roadside assistance like AAA?** See what services you have and if they will go to the areas you will be traveling. You never know when you might need a tow, jump start, gas, or tire repair. Some services can also open your door if you lock your keys in the car.

## Washington's Credit Score Ban

### What is happening?

WA Insurance Commissioner (OIC), Mike Kreidler, issued a 120-day temporary emergency order (effective June 20, 2021), prohibiting all insurance companies from using credit scores as a rating factor for insurance premiums for personal auto and home insurance. While the order is temporary, it may stay in effect for 3 years or more.

### What does this mean for me?

If you have a personal insurance policy in Washington, you may see an increase or decrease in premium when you go to renew after June 20, 2021. (You'll not see a change until you go to renew and/or you add a new policy.)

### How is Mosaic going to help me?

**You are a unique individual, so you will be impacted a little differently from others.** And, that is the value of an independent agent—the power of choice and individuality. Your Mosaic agent is dedicated to providing you with as smooth of a transition as possible by answering questions and presenting you with personalized options at renewal.

**Rates change at renewal all the time—this is not our first rodeo (or yours).** We are in this together, and we got this! Like we handle every renewal rate change, our team will be diligent in standing by you—investigating what discounts you might qualify for, and helping you decide on what options will best protect you and meet your financial needs.

**We do not set rates since we are an insurance broker, but we will do whatever we can to help you.** Being an broker means that we have access to many top carriers, including but not limited to PEMCO, Safeco, Progressive, Encompass, Nationwide, Travelers, MetLife, Allstate, and Oregon Mutual.

**Don't hesitate to call or email us. Our website also has frequently asked questions.**



### Should I stay with my current carrier?

We'll recommend most clients to stay with their current provider. It's about what will help you long-term. It may be better for you to change to another provider, and if that is the case, we will shop around!

- Your carrier isn't the only one being impacted—all personal auto and home Washington policies can no longer use credit scores.
- The next 1-2 years are expected to be more stable. Insurance companies will continue to adapt to the credit change, figuring out new ways to help their customers get impacted less.
- Member longevity has been a significant insurance rating factor for years, and it's likely to impact discount factors more in the future. Staying with your carrier avoids resetting that "valued member" clock.



# Pandemic Pet Boom & Tips for Your Fur Babies

One of our insurance carriers, PEMCO Insurance, has found that pet ownership has grown substantially since the 1980s. They highlighted that in Washington alone (before the COVID-19 pandemic), 62.7% of homes have at least one pet. The coronavirus has led to a bigger rise in pet adoption.

**We gathered tips that might help you out during these times:**

1. **Did you get a new pet, or are you thinking about it?—Update your insurance!** Talk to your agent and see what you need to do for your home/renters insurance. We recommend doing this *beforehand*. For exotic pets, or a breeds that tend to be restricted, reach out to us and we will see if any carriers we write with will take them.
2. **Finding a vet.** Some businesses have closed down since COVID, others have very restricted hours/services, and many are really booked up. If Google searches do not help you, cast a net over social media. Many local Facebook community pages will allow you to ask for recommendations that other members will answer.
3. **Be cautious with interaction.** Red Cross recommends that you do not let people outside your household interact with your pets during this time.
4. **1-on-1 Time.** Like for us, the coronavirus has impacted pets' social lives. Try to give them as much 1-on-1 time as possible each day.

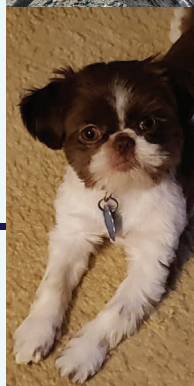
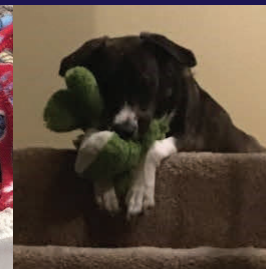
## SOME FUN ACTIVITIES:

### DOGS

- Hose tag
- Peanut butter toy
- Homemade agility course
- Hide and Seek
- Find the toy

### CATS

- Laser pointers
- Fishing pole w/ cat toy
- Soak toys in catnip
- Catnip bubbles
- Remote control mouse



**Happy National Dog Day this August 26th! Above are some of our teammates' bundles of joy!**

## Mint Chocolate Chip Ice Cream Recipe



July 18th was National Ice Cream Day, and here at Mosaic, we're a bunch of chocolate lovers! We did a poll, and the top loved flavor was mint chocolate chip, with almost all others having chocolate.

Here's a homemade mint chocolate ice cream recipe we found on Pinterest from *Small Town Woman*, written by Beth Pierce: [www.smalltownwoman.com/mint-chocolate-chip-ice-cream/](http://www.smalltownwoman.com/mint-chocolate-chip-ice-cream/)

### INGREDIENTS:

- 2 cups half n half
- 2 cups whipping cream
- 1 cup sugar
- 1/2 teaspoon vanilla
- 1 1/2 teaspoons mint extract
- 4-5 drops green food coloring
- 3 ounces semisweet chocolate finely chopped
- 1 ounce milk chocolate finely chopped

### STEPS:

- Whisk together half and half and sugar until the sugar is dissolved. Whisk in cream, vanilla extract, mint extract and a little bit of green food coloring if desired.
- Pour the contents into the bowl of your \*ice cream maker\* and follow the manufacturers instructions. After 20 minutes add the chopped chocolate. Churn for an additional 5-7 minutes before checking the ice cream as it is possible to over churn ice cream.
- Pour into a freezer container or loaf pan and store in the freezer.

*\*Don't have an ice cream maker? Electronic mixers and ice cream balls can work too!\**



## Recent Reviews!



"Thank you, **Jill** for taking care of our business insurance snafu! The Mosaic team has always been wonderful to work with and we are continually impressed with the customer service. It is so comforting to have help just be a phone call away."



~Jo Ann A. from Lake Stevens, WA



"It's easy and **Jennifer** actually listens to my concerns and addresses them quickly and easily about my coverage."



~Tyler C.. from Lynnwood, WA



"**Brittiany** was extremely helpful in getting my home and auto insurance set up, and moved over from my old insurance agency. She was very knowledgeable and recommended a policy that meets all my needs, while saving me monthly. This has been a hassle-free experience and I'm very happy I decided to use Mosaic Insurance Alliance for my auto and home insurance needs! I highly recommend working with Brittiany if you like superb customer service!"



~Lisa H. from Everett, WA

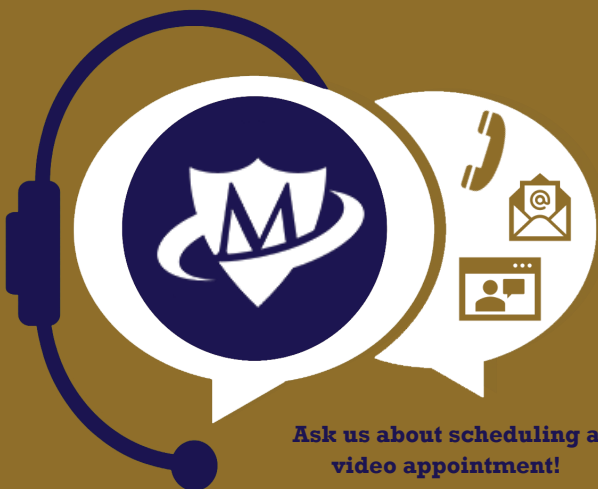


2122 164th St SW Ste 301  
Lynnwood, WA 98087



*Something is out of place above...Can you find what walked onto the picture?*

## So Many Options in a Virtual World!



Physical appointments are still on hold for now. When in-person appointments are available, we will let you know!

## Happy National Beach Day this August 30th!

**Don't be a hermit this summer! There are lots of ways that you can get some fresh air & practice social distancing, like:**

- |                         |                          |  |
|-------------------------|--------------------------|--|
| • River rafting         | • Board games outside    | <b><i>If you do these, ask us about insurance!</i></b> |
| • Kite flying           | • Rock climbing          | • Boating  |
| • Painting on the beach | • Hiking                 | • Jet skiing   |
| • Picnics               | • Scavenger hunt         | • Motorcycle ride                                      |
| • Camping               | • Twister outside        | • RV trip  |
| • Fishing               | • RC car racing          | • Quadding   |
| • Surfing               | • Golf                   | • 4-wheeling   |
| • Rollerblading         | • Backyard tie-dye       | • Drone flying   |
| • Biking                | • Plant a garden         | • Airbnb trip  |
| • Book reading outdoors | • Drive-in movie/concert |  |



(425)-320-4280



(425)-212-4316



Info@MosaicIA.com



2122 164th St SW Ste 301  
Lynnwood, WA 98087



<https://www.MosaicIA.com/>