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**MOSAIC  
INSURANCE**

## Your Insurance Scoop

VOLUME #17 — SEPTEMBER 2023

### Q & A: Insurance Rates

**1. Q: Why is my insurance increasing?**

**A:** Your insurance can increase due to factors other than you having a claim. Some common reasons include: tickets, inflation, claims of others in your area (risk factor), crime, and labor cost increases. [Our video](#) has details!

**2. Q: How often do carriers get new insurance discounts?**

**A:** Carriers are always adding ways to qualify for discounts! Some common examples are bundling home/auto, the home security discount, and the good driving discount.

**3. Q: My car tickets only count for 3 years, right?**

**A:** False. All tickets and accidents can affect your rates and underwriting for up to 5 years. Each carrier rates these differently. For more information on your carrier's protocols and your specific circumstance, give Mosaic a call.

**4. Q: Should I stay with my insurance carrier?**

**A:** Staying with your insurance carrier has its benefits. For example, the longer you're with a carrier, the likelier they are to want to keep you as a customer when it's renewal time. Also, having the same carrier for a minimum of 3 years allows you to qualify for many carriers' loyalty programs (longevity discounts).

**5. Q: What should I do if my teenager gets their driver's learning permit?**

**A:** You can add the young driver as a non-rated driver so the company is aware someone will be driving the vehicles with a permit. Your premium won't be affected by adding them as permitted drivers. Once they get their license, we'll need to add them as a rated driver, and the premium will increase then.

**More Insurance Frequently Asked Questions [Here!](#)**

### The End of Summer Fires & the Beginning of Fall Floods

- Summer will be here for a little while longer, so practice heightened fire safety and look at our website for [ways to fireproof your house and business](#).
- Our website also has tips on [flood proofing your home](#). Remember—fall has more rain *and* summer dried out the soil. Dry soil doesn't absorb water well, which leads to floods. Be prepared! Also, ask your agent about [flood insurance](#) for your house or business building.

## DID YOU KNOW...

**Why get [rideshare insurance](#) if you work for a company like Uber or Lyft?**

*Your basic personal auto insurance most likely won't cover the use of your vehicle for rideshare purposes. Rideshare insurance is specialized coverage that protects your vehicle for commercial uses and may extend the limits of your liability coverage. The specifics of your policy will depend on your needs as a rideshare driver.*

*[Call us for a quote today!](#)*

### Are You Renewing Your Policy Soon?

1. **Insurance premiums are increasing countrywide**, and carriers everywhere are raising their rates. We know that bill increases and inflation impact all of us differently. We're ready to help you.
2. **Mosaic doesn't set prices or insurability.** Insurance carriers set prices and they choose if they want to insure someone. Mosaic does, however, claims counsel, look for [discounts](#) for you, and has access to top insurance carriers in the country. So, if you need to find another carrier, you don't have to get a new agent. Since we're an insurance broker, we can shop you with another carrier.
3. If you're thinking about leaving your carrier, your account manager will most likely recommend that you stay where you're at. Your agent will discuss your specific situation with you, but common **reasons to stay with a carrier** are (1) increases are happening everywhere, and (2) carrier longevity can be beneficial for you.

The cost of goods, labor, and medical expenses are going up, so that means insurance carriers have to raise rates in order to be able to make you whole again if you have a covered claim.

We're seeing clients have a rate increase of 15-30%, and you'll most likely see an increase yourself at your next renewal both for car and home insurance.



## “Should I Report This?”

*Below are some examples of situations where we can help claims counsel you. Please reach out to your agent for help. Also know that if you plan on reporting a claim, report ASAP. Different states have different window reporting requirements.*

- A tree fell on your car and totaled it during a windstorm.
- Part of your fence needs to be replaced after a windstorm.
- You accidentally hit your car bumper on your metal mailbox. Your mailbox needs replaced and your bumper has a decent, but not serious, dent.
- A thief breaks into your home and steals electronics, jewelry, power tools, and/or other expensive items, totaling thousands of dollars.
- Your new fridge broke due to a recall during your weekend getaway. Your fridge and \$400 worth of food needs replaced. No other damages occurred.
- While parked at the store, a hit-and-run driver did minor damages to your car.
- Your window was broken while playing a game of catch in your backyard at a friend and family BBQ.
- Your garbage disposal clogged and wreaked havoc on your sink and dishwasher. You had to call a professional for help. You ended up needing to replace your sink.
- You had some minor flooding in your garage, destroying your washing machine and dryer, and causing some electric outlet damage.

## Q: What Is Claims Counseling?

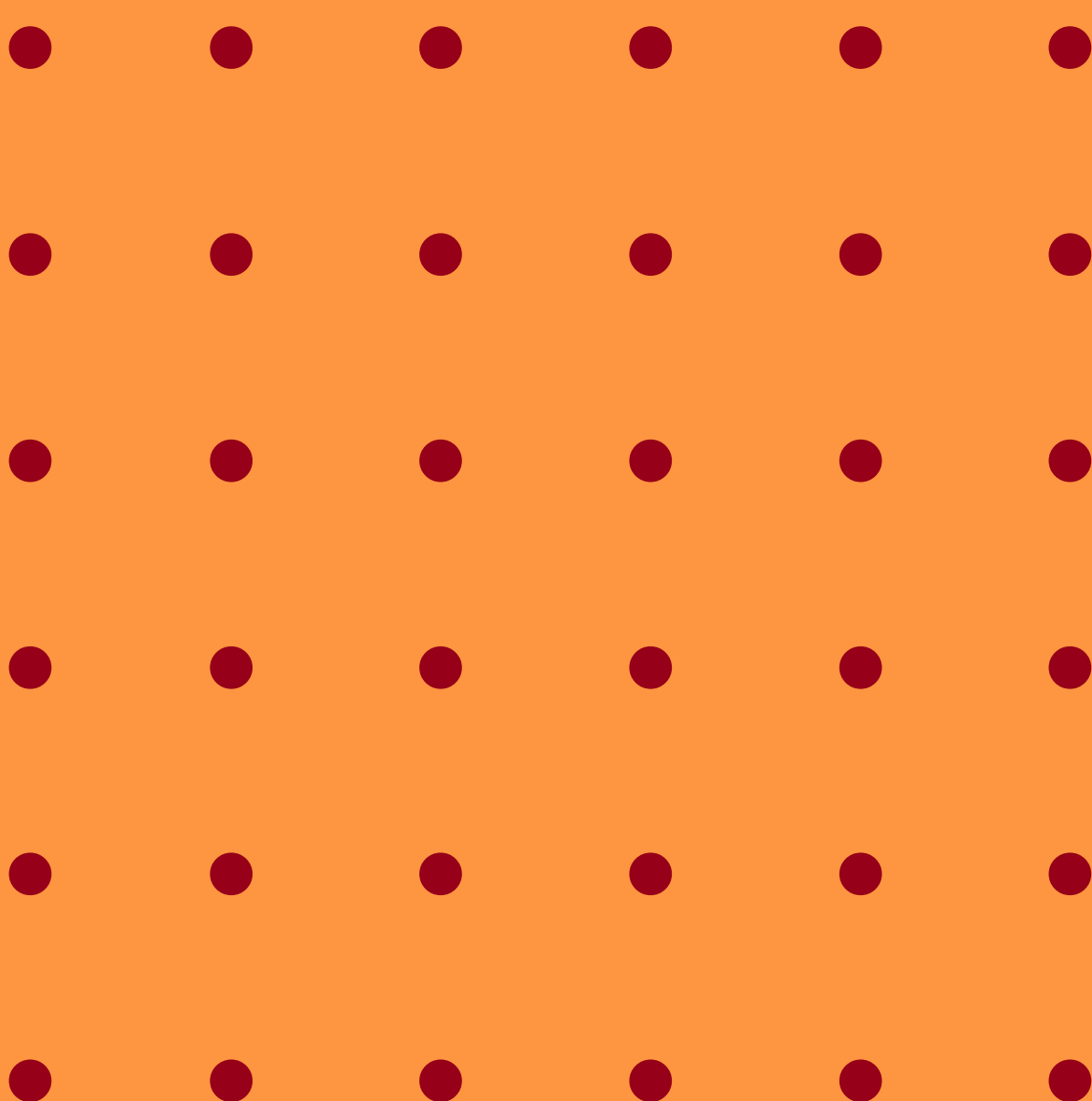
**A:** If you ever think “should I file this?” please reach out to your agent. We claim counsel, which means that we help walk you through a loss to see if it’s something that you’ll want to start a claim over. It’s important to know that a claim will increase your rate for years. A claim could also dictate whether your carrier will allow you to renew with them, as well as dictate if other carriers will accept you with a claim(s).

## A Flashback to Dots & Boxes!

Dots and Boxes was created in the 19th century. It has remained a popular game over the years. The most recent popularity spike is said to be in the 1970s-90s. It’s played on different sized grids with equal amounts of dots in the columns and rows.

### How to Play:

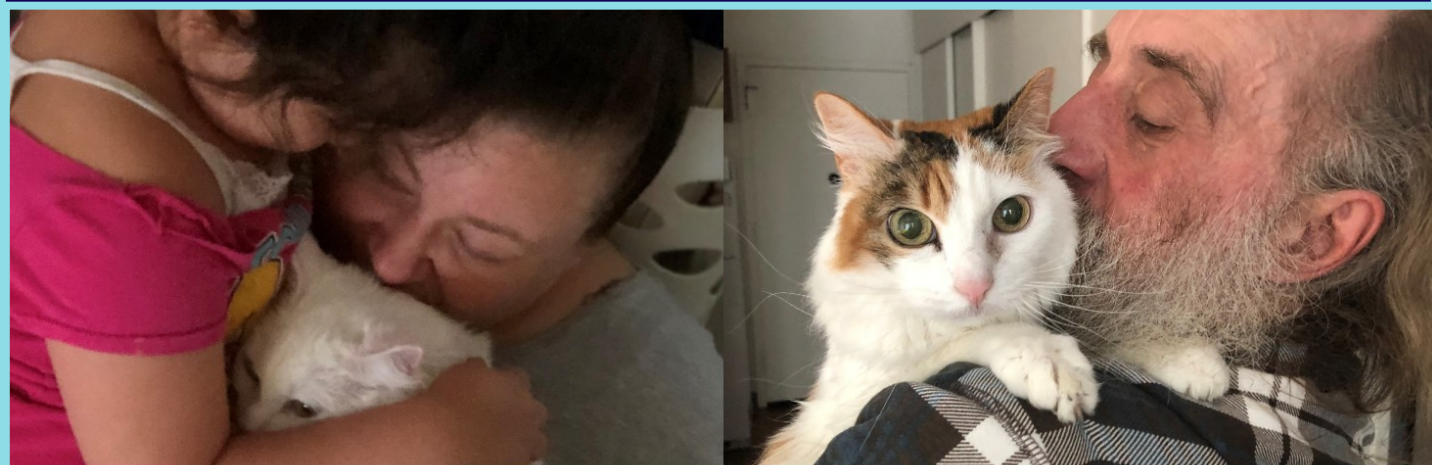
- Players take turns drawing a single vertical or horizontal line to connect two dots on a dotted grid. (Use different colored pens.)
- Like with Tic-Tac-Toe, make your mark in any open spot on the grid.
- A player scores a point when they draw the 4th line to complete a box. (As you play, initial box centers to keep track.)
- The game ends when all boxes are completed. On the one below, 36 boxes can be made (1 line per side). The winner is the one who completed the most boxes.



## Better and Stronger Together

How do you feel about your pet? According to [Beck’s Place](#), our current nonprofit for our referral program, facts show that many people can’t or won’t give up their pet to receive desperate human services. Their pet is often their only source of company and stability. In fact, Beck’s Place says that “97% of victims of domestic violence with pets say that keeping their pets with them is a factor in whether to seek safe shelter, and ~50% will not seek shelter if they cannot take their pet.” Learn more on their [Facebook \(@becksplace\)](#) or [Instagram \(@becks\\_place\)](#).

*Would you like to help out some fur babies and their owners? You can do just that with word-of-mouth! Tell those you know about Mosaic. Whenever you [refer your favorite Mosaic agent](#) to someone you know for a free personal or commercial insurance quote, Mosaic will donate \$10 to Beck’s Place!*



"When we combine time, strengths, talents, and resources we are #BetterTogether"



Beck's Place  
building community, for people and pets



"When trust is earned, clients are happy. We believe the most significant reflection of our clients' satisfaction is when they recommend our company's products and services to a business colleague or friend. Refer those you know and we'll donate more to Beck's cause! #StrongerTogether"



## We Did It Again! We Asked 20 More Questions & Here Are Two More Funny Fact Features for You!

This time, Commercial Assistant Account Manager, Jill Enstrom—and Administrative Assistant, Rudy Tapion—answered some random questions. Opening entertainment is brought to you by Jill, also known as Jilly Vanilli (if she was a professional rapper). Take it away Jilly!



~Jill

Opening entertainment is brought to you by Jill, also known as Jilly Vanilli (if she was a professional rapper). Take it away Jilly!

Take it away? Sure, as long as I won't be taken away! Seriously, that reminds me...If aliens landed on earth today and offered to abduct me, I'd be like 'no way, José!' I wonder if they would understand me or not. Don't aliens speak and sound weird? Like Yoda speaks weird and Darth Vader breathes funny. If I were to get taken away, I hope I wouldn't have to take on their way of talking and sound like one of them for the rest of my life...If I had to, I rather talk like Yoda than breathe like Vader. Wouldn't you? Also, what would I have to wear up there? Like they have funny costumes and the last thing I want to end up wearing is some sort of comical animal print. Been there, done that. Yup, that's right! The worst fashion decision I ever made was wearing black and white cow print jeans to a Mariners game and people mooded at me! I would not want to relive that...I don't think they have cows in space...right? Which is a shame if you think about it because I love Mexican food—it is the one type of food that I would choose to eat for the rest of my life if I had to choose one type of food until the end of days. I will say that I can live without tripe, which is the oddest thing I have ever eaten, but ALL beef? 'Get outta town!'

Did you read that in Don Johnson's voice like I did? I loved that catch phrase from Miami Vice. Another thing I loved to say when I was younger was 'totally awesome.' And you know what would be totally awesome right now? Being with my doggies on a hot day at the beach and listening to music—anything Sade or George Michael. I love my fur babies and other animals so much. So much in fact that I would for sure rather speak to animals than to have the power to read people's thoughts. Speaking of thought and good times, I've been reminiscing about the good times. Like my biggest claim to fame when I won State, Regional, and 1 National Baton Twirling Champion. Or when I was in the Guinness Book of World Records for the most natural redheads in a photo...You don't think aliens like redheads, do you? 🤪



~Rudy

I sure do have lots to tell too! And, I don't think I'm the only one. I think that animals have lots to tell us, come to think of it. That's why I would rather speak to animals than read minds. I want to talk to my dog and know his thoughts. I would actually love to talk to all kinds of animals, except snakes. Even though I have not seen a real snake in my life, I'm so afraid of them...Maybe because I'm afraid that after they'd kill you, they would swallow you whole. In my opinion, the only thing that should be swallowed whole is a big bite of buttered fried chicken with grated cheese as toppings. That is my ultimate favorite food. The sweetness of the butter and saltiness of the cheese is absolutely the perfect combo. It makes me so hungry thinking about it, I could eat a horse! Well, not really. The weirdest food I ever had was horse meat. In the countryside of the Philippines, there are places for horse meat—including in my father's hometown. Perhaps another superpower I wish I had was the ability to see the future. Then I could face the consequences of my actions beforehand and decide not to do...or try... something, because I promise it doesn't taste good! Good tasting food is important. In general, everything here in our country is all about celebration, and food plays a big role. For instance, my mom cooked so much food when we held a ceremony for my father's death anniversary, it looked as if it was his birthday! Family traditions are important, I think. In addition to eating together, my family and I love to watch shows together, like *The Kardashians*. Kim and Kourtney remind me of my sister and me when we were in our 20's. We always fought about random stuff. Despite the random fighting, we always enjoyed singing karaoke together.

In fact, I love karaoke so much with my family, I would love a chance to sing with anyone in my Mosaic Fam—anyone who's willing! LOL. And, despite my love for karaoke, I would actually choose to live in a period of time where it did not exist as we know it, like the Roman Empire or ancient Egypt. The Roman Empire is known for its military, political, and social institutions. Today it's also known as the holy city, so definitely something happened that changed the city, and I would like to know firsthand what exactly. Also, I want to live in the ancient Egyptian era specifically to see how the pyramid was built—for sure it was not because of aliens. LOL...I wonder if aliens like karaoke?

## Beneficial Add-Ons For Your Car

Auto insurance policies can go further and protect your car or truck if it is **stolen**, damaged or destroyed by **fire**, or damaged in a **car accident that doesn't involve any other vehicles**. You can also get policies that protect your car if it is damaged by an **uninsured/underinsured driver**.

Ask us about your next steps.

## How Many of These Myths Did You Used to Believe?

Take a look at these common myths for Life Insurance Awareness Month.

- **MYTH:** All policies pay out only after you die. **FACT:** Think again...Yes, most typical life insurance policies only pay out money to the beneficiaries (usually a spouse or family) if the policyowner dies, but that doesn't have to be the case. Life insurance *can* protect you and your income in case you were to get a severe terminal, critical, or chronic illness and were unable to provide for yourself and/or your family like you used to.
- **MYTH:** It's only for older people or those with kids/spouses. **FACT:** Anyone can benefit. You don't need to be a certain age or have a certain demographic to need the security in case of an accident or unpredictable health.
- **MYTH:** It's always expensive. **FACT:** Most of the time, policies are inexpensive. Most adults are fine spending \$25+ for dinner out once a month. Well, it's possible for a 30-year-old non-nicotine user in good health to get \$250,000 of "full living benefits" at the fixed price of \$11 monthly for 10 years. Make it \$1,000,000 of benefits for \$24 monthly.
- **MYTH:** Those with existing health issues can't get life insurance. **FACT:** Coverage isn't obtainable by just those with great health. Ask us for details.
- **MYTH:** Life insurance through work is good enough. **FACT:** It's a nice bonus, but it's not typically a great policy. It also doesn't follow you if you leave the company. Personal insurance policies tend to be better quality and more secure.

## DID YOU KNOW...

**ATTN Contractors: Make sure that you have good tool coverage, especially during the busy summer season!**

*The best coverage to cover tools anywhere, is called inland marine tool coverage. It is a fancy name that means tool coverage travels and is not limited to coverage at one location. Call us for this coverage today if you have a business with tools.*



~Karen  
Commercial  
Account  
Manager



## Recent Reviews!



“Always prompt, friendly, and knowledgeable. My rep is always available or calls back right away. Always happy to make necessary change orders and compare coverage options.” ~**Dean S.**



~**Irma**



“**Jill Enstrom** is one of my favorite people to work with. She is quick to respond, very nice, super helpful, and just great to work with. Every time I need help, she's there. My favorite thing is that she is quick to respond. She has definitely made quite a few of my days better with her quickness and sweetness! Thanks for being awesome, lady! ~**Marie M.**



“Fantastic service and hassle-free sign-up. Was insured with them for about a decade until I moved to another state.” ~**Collin B.**



~**Brittiany**



“I continue to be impressed by responsiveness and professionalism demonstrated by **Karen Moehrle** in the development of my business insurance policy. Thank you!!” ~**Bill O.**



*Thank you! We're so lucky to have customers like you!*



Share your 5-star review on [Google](#), [Yelp](#), and [Facebook](#)!

## The Industry is Changing But Our Service is Not!

Did you find out that you can't stay with a carrier due to the recent carrier changes? Don't forget that we're a brokerage. You can keep working with your Mosaic agent *and* get a new carrier! We're ready for change. If you need to re-shop, or you'd like to talk about your policy for other reasons, choose your favorite method:

- .Give us a [call](#)
- .Send us an [email](#)
- .Let us know that you prefer texting
- .IM our [website](#) (bottom right corner)
- .Request a date and time for a video call with your [Mosaic agent](#)

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**AMY**



**PAUL**



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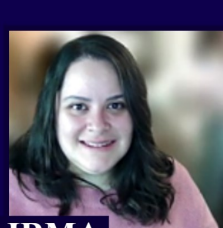
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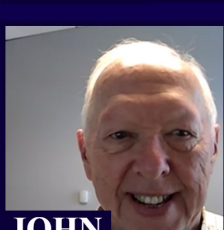
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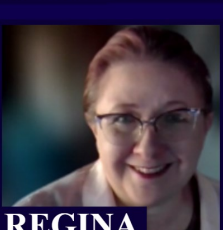
**JILL**



**RUDY**



**JOHN**



**REGINA**



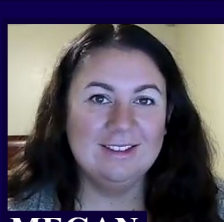
**KAREN**



**JACQUE**



**KRISTEN**



**MEGAN**



**PERSONAL &  
COMMERCIAL  
INSURANCE**

*Like working with us? Shout out to your favorite agent by doing a quick online review on [our website](#), [Google](#), [Yelp](#), [Facebook](#), and [Nextdoor](#)!*

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