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Spencer Insurance Agency

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Phone: (215) 885-2200
www.spencerinsurance.com
www.youtube.com/user/spencerinsuranceinc



"Best Insurance Agency"
"Best Life Insurance Agent"

"THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

Frequently Asked Questions

Q: Why are my Homeowner's Insurance rates going up when I never filed a claim?

A: Yes, most of our clients are seeing rate increases on their Homeowner's Insurance even when they have not made a claim. There are many reasons why this is happening. Let's look at a few reasons:

- Due to the number of natural disasters that have occurred in the last few years there has been a high demand for building supplies to repair or replace homes. This increased demand increases the cost of these supplies making rebuilding a home more expensive. Insurance companies want to make sure your coverage is still enough to rebuild your home so they will increase your Dwelling coverage each year by a cost of living adjustment, which in the "rebuilding world" has been around 4 to 5%. Therefore, at minimum, your premium will increase due to the increase in your Dwelling coverage.
- In the last few years in Pennsylvania we have seen a hurricane, tornados, blizzards, severe thunderstorms and even an earth quake! The frequency of these events has taken its toll on insurance companies. Many insurance companies are paying out more in claims than they are bringing in with premiums. One of our carriers had more claims in the first six months of 2011 than they had in all of 2010. These claim results were not anticipated when the rates were set up. Adjustments to rates are necessary to maintain availability of homeowner's insurance in Pennsylvania.
- It is important that you report claims as soon as possible directly to the insurance company. This will speed up the claims process. However, after you report the claim call and discuss your claim with us. Most companies offer a "Loss Free" discount

and also charge an additional premium if you make a claim. This could result in a large increase in your insurance rates. Discuss your claim with us so we can review your options and make sure you don't receive a small claim payout and get hit with a large rate increase.

The real question you should be asking is not "Why are my Homeowner's Insurance rates going up?", but "Do I have the proper coverage to protect me from all these events and are my Homeowner's rates competitive?"

This is where Spencer Insurance Agency can help you. . .

Spencer Insurance Agency understands that the price of your insurance is important to your budget. However we realize that your "True Cost of Insurance" can be much higher if you are not properly protected. Always contact us before switching companies.

Spencer Insurance Agency customizes your insurance package to reflect the risk you face. As Independent Insurance Agents, Spencer Insurance Agency represents several top rated insurance companies and can choose the company that has the right insurance package for your needs. We do the research for you. Spencer Insurance Agency may not be the lowest or highest price, but you will know you have the proper protection at a very competitive price. Check with us to make sure you are getting all the discounts for which you are entitled. Consider insuring your auto and home with the same company to maximize your discounts.

As the saying goes. . . Don't be penny wise and pound foolish! Call us today for a review.

Be sure to friend Spencer Insurance on Facebook to get valuable tips. Follow Charlie on Twitter.

News and Tips to Make Your Life Easier, Safer, and Happier...

Tip of the Month

Help us help a Charity!

Thank you to all our clients who have suggested charities to benefit from the **Spencer Referral Reward\$ Program!**

For the first quarter of 2012, **Spencer Insurance Agency** will donate **\$5 for every referral** you send us to the **St. Vincent de Paul Society**.



St. Vincent de Paul is all about "Neighbors helping Neighbors." With today's economy, there are many heartbreaking circumstances right here in our community. At Thanksgiving time, Tammy and I along with other adult volunteers coordinated a Thanksgiving Food Drive with our high school youth group at St. Luke's parish in Glenside. The Youth Group through **St. Vincent de Paul Society** was able to collect enough food to help several families in our area.

To find out more about this wonderful organization go to their website at <http://svdp-phila.info>. If you are able, please donate to this wonderful charity.

For more information on the **Spencer Referral Reward\$ Program**, check out our website at www.spencerinsurance.com. You may be our next **Grand Prize winner** or one of our monthly winners of the **Spencer Big Spin**.

Thank you for all your referrals. We appreciate the confidence you place in **Spencer Insurance Agency**.

Charles J. Spencer, CLU

Teen Driver Corner

New PA Teen Driver Law became effective on December 24, 2011.

Starting December 24, 2011 the new Pennsylvania Teen Driver Law (Act 81 of 2011) became law. Are you familiar with the changes? Here are the highlights:



- The number of hours of supervised, behind the wheel skill building increased from 50 to 65. Ten of these hours must consist of nighttime driving and five of these hours must include driving in poor weather conditions.
- For the first six months after receiving their junior driver's license, a driver is not permitted to have more than one passenger under age 18 who is not an immediate family member (brother, sister, stepbrother, stepsister of the junior driver and adopted or foster children living in the same household as the junior driver) in their vehicle unless they are accompanied by a parent or legal guardian. If they have not been convicted of a driving violation or been partially or fully responsible for a reportable crash after six months, they may have up to three passengers under age 18 who are not immediate family members without a parent or legal guardian present. If they have any convictions or are partially or fully responsible for a reportable crash while a junior driver, they are once again restricted to one passenger. This restriction of only one passenger continues to age 18 for junior drivers who have crashes or violations.

- Drivers and occupants in a vehicle who are under the age of 18 must wear a properly adjusted and fastened seat belt, and children under the age of eight must be securely fastened in a child restraint system. Failure to comply with the new law's seat belt provisions is a primary offense, meaning that a driver can be pulled over and cited solely for that violation.

For more information on the law go to www.dmv.state.pa.us/teenDriversCenter/newTeenDriversLaw.shtml.

Here is where **Spencer Insurance Agency** can help you . . .

- Ask us for a copy of the Spencer Insurance **FREE Home Study "Teach Your Teen to Drive"** course. This course will provide 16 lessons to help train your Teen Driver.
- Check out our website at www.spencerinsurance.com to be directed to our website designed for "Parents of Teen Driver" icon.
- Sign up for our monthly online news letter exclusively for the Parents of Teen Drivers. Send an email to info@spencerinsurance.com to start receiving these valuable news letters.
- Call our office at (215) 885-2200 to review your auto policy to make sure you have the proper coverage now that you have a teen driver.

These changes were designed to help protect Teen Drivers. Make sure you take the time to properly train your teen drivers. Let us know what you think about our teen driver website, monthly online newsletter and other materials we provide. Your feedback is greatly appreciated.

Be Safe, Charles J. Spencer, CLU

Discover How to Make Your Teen A Safe Driver!
Check out this Website:
www.teendriverinsurance.com/spencer

Were you a winner of our “Dinner for Two”?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below, please accept our heartfelt “thanks” for your support. We truly appreciate it.

Our Winners:

October Laurie Drosky
November Megan Leone

(Who's next? Hint ... it could be you! Watch this space for the announcement. Up to \$100 value.)

See page 4 for details on our

“Spencer Referral Rewards Program”

Thank You! Thank You! Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

| | |
|-------------------------|--------------|
| Aaron and Megan Wentzel | Pat Strehle |
| Charles Gerhard | Phyllis Rice |
| Ted Piotrowicz | Megan Leone |
| Jaime Freed | |

Did you know Spencer Insurance can help you with your Business Insurance?? Call us for a Business Insurance Review at (215) 885-2200

News from Our Clients

Agency News



I was a proud father on Saturday November 26th as I walked my daughter Laura down the aisle. Laura was married to a terrific guy, Dan Thomas. Dan, welcome to the Spencer family.

Client News

Congratulations to Laura Spencer (Charlie's daughter) and Dan Thomas who were married on November 26, 2011.

Congratulations to Christine Della Monica and Sam Miller who were married on November 12, 2011.

“Have we reviewed your Business Insurance?”

Phone: (215) 885-2200 Email: Info@spencerinsurance.com

Spencer Trivia: WIN, WIN, WIN!

This Month's Question: *How many men have walked on the moon?*

Send your Answer to cspencer@spencerinsurance.com. If you email me the correct answer by February 15th your name will be entered into a drawing for a \$25 Gift Card. Good Luck!!

Last Month's Winner: Evelyn Stern won a \$25 Gift Card for the correct answer to our Trivia question. Evelyn's name was pulled out of a hat containing the names of all our clients who had the correct answer.

Congratulations Evelyn!

Last Month's Trivia Question: *Name the fossilized tree resin used in perfumes, folk medicines and jewelry.*

Correct Answer: *Amber, though the word originally was used for oil from the sperm whale – now called ambergris.*

Email us at info@spencerinsurance.com

News and Tips to Make Your Life Easier, Safer, and Happier...

The Spencer Insurance Agency Emergency Contact Program Disaster Preventer

1 Your latest contact information.

If an emergency does occur, we want to be able to reach you quickly, so let's make sure we have the most current ways to get in touch with you. Can you take a moment and get this information to us right away? Thanks!

Your Name: _____

Home Phone: _____ Work Phone: _____

Email: _____ Cell Phone: _____

2 Your EMERGENCY CONTACT information.

What happens in case of an emergency...and we can't find you? We call your EMERGENCY CONTACT.

Or, an EMERGENCY CONTACT may become aware of an emergency concerning you, your property or your family... they can contact us and we'll get your protection rolling immediately. Can you give us the name(s) of at **least one or more relatives, trusted friends, neighbors or colleagues** who can serve as your Emergency Contact? If something does go wrong, it may be the most important thing you've done! (Their name will be held in confidence in your personal file.)

If you don't have all the information, *that's okay*. You can always add more later. One contact is enough...three is better! Just get us what you can now, so we have something immediately!

Their name: _____ Relationship: _____

Address: _____

City, State, Zip: _____

Home Phone: _____ Work Phone: _____

Email: _____ Cell Phone: _____

Their name: _____ Relationship: _____

Address: _____

City, State, Zip: _____

Home Phone: _____ Work Phone: _____

Email: _____ Cell Phone: _____

Their name: _____ Relationship: _____

Address: _____

City, State, Zip: _____

Home Phone: _____ Work Phone: _____

Email: _____ Cell Phone: _____

**PLEASE - Just email, fax (215) 887-9538
or mail this form to us
Thank you!**

RECENT SURVEY REVEALS: DEATH RATE IS STILL 100%**Don't Risk It – Protect Your Family!!****Contact us today for your FREE, Personalized Life Insurance QUOTE!**

Ask us for our Special Report, "How to Protect Yourself and Your Family if You Die...
What Everyone Must Know About Life Insurance."

(215) 885-2200 OR www.spencerinsurance.com

CALL RIGHT NOW!

Monthly Term Plus a 10 - Year Rate Guarantee!!

Male, Preferred (No Tobacco)

| Your Age | \$100,000 Insured Amount | \$250,000 Insured Amount | \$500,000 Insured Amount |
|----------|-----------------------------|-----------------------------|-----------------------------|
| 35 | \$7.22 | \$9.90 | \$15.29 |
| 45 | \$10.96 | \$18.34 | \$30.62 |
| 55 | \$22.30 | \$40.52 | \$75.03 |

If you are younger than age 35, your rates may be even lower!*

*Please contact us to see if you qualify for these rates.

Rates are shown as of May 10, 2011 with Genworth Life Insurance Company and are guaranteed for the first 10 policy years subject to qualifying for the rate. Further underwriting may apply. Other face amounts are available. Premium may be paid annually, semi-annually, quarterly or monthly. A no-cost medical exam may be required depending on age, health, or amount of coverage requested. Premiums are subject to change after the 10th policy year. This policy has exclusions, limitations, and terms which affect coverage. For costs and complete details of coverages, call our agency today at 215-885-220 or at www.spencerinsurance.com.

Spencer Insurance Agency, Inc. Life Insurance Questionnaire

| Our Questions | Your Answers | Quick Tips |
|---|--|---|
| 1 How much life insurance do you need? | \$ _____ | Many consumer consultants use a Rule of Thumb of 8 to 10 times your annual income for the amount of insurance an individual should have to protect their loved ones. |
| 2 How long do you want the rates guaranteed? (check one) | <input type="checkbox"/> 10 years <input type="checkbox"/> 20 years <input type="checkbox"/> 30 years | A longer guarantee makes budgeting easier but the rates are higher. |
| 3 Would you like Term or Permanent coverage? | Term Permanent (circle one answer) | Term is just as it sounds. You chose how long you want the coverage. Permanent has the premium locked-in for the remainder of your lifetime. |
| 4 Your Gender (circle one answer) Your Birthday (fill in date) | Male Female Mo ____ Day ____ Year ____ | Female rates are lower than male rates. Exact date of birth is important because some companies use "actual" age and some "nearest" age. Our computer sorts them out automatically to get you the lowest rates. |
| 5 Your Height (fill in) Your Weight (fill in) | _____ ft _____ in _____ lbs | Accurate height and weight will help us provide an accurate quote. Good height/weight ratios = lower rates. |
| 6 Have you EVER used Nicotine or Tobacco? (check one box) | <input type="checkbox"/> Never <input type="checkbox"/> Current User <input type="checkbox"/> Over 3 years ago <input type="checkbox"/> Over 1 year ago <input type="checkbox"/> Over 2 years ago <input type="checkbox"/> Over 5 years ago <input type="checkbox"/> Over 10 years ago | The longer it's been since you've used tobacco, the lower your rates will be. Current use will be determined by urinalysis. |
| 7 Describe your General Health (check one box) | <input type="checkbox"/> Superior <input type="checkbox"/> Very Good <input type="checkbox"/> Excellent <input type="checkbox"/> Average | Make your best estimate. Blood and urine tests as well as your Doctors' statements will be the determining factors. |
| 8 In the past two years have you participated in any skydiving, scuba, rodeos, hang gliding, or piloting? | Yes No (circle one answer) | On the average, those who participate in hazardous activities have a higher incidence of premature death. |
| 9 Have any of your Immediate family members (parent, brothers, sisters) died from heart disease prior to age 60? | Yes No (circle one answer) | If yes, Preferred Rate may not be available. |

Name: _____

Best Number: _____ Best Time to Call: _____

Email Address: _____

**Send it to us four ways: Fax: (215) 887-9538 Email: Info@spencerinsurance.com
Phone: (215) 885-2200 Mail: Spencer Insurance, Inc P.O. Box 54 Jenkintown, PA 19046**

Spencer Referral Reward\$ Program

Win a New 32" LCD HDTV!

That's right, the next time that you hear someone complain about their insurance,
Refer them to us! Provide them the same great service you have come to expect!

For your effort, we have our 2012 Referral program. We're going to make their heads spin with the service we provide! **EVERYONE IS A WINNER** when they tell a friend, relative, or colleague to call us. We could give our advertising dollars to newspapers, ad agencies, etc., but we'd rather give them to you, because **YOU** are the best advertising we can get! Here's how it works...

3 Chances, 3 Prizes for YOU to WIN!

#1 Chance

Tell a friend, a colleague, a relative, an acquaintance ... whoever ... about us. When they contact us and tell us you sent them (don't worry, we ask how they heard about us):

- YOU WIN: ♦ **3 free lottery tickets**, AND
- ♦ 1 chance to win "The Spencer Big \$pin" (awarded each month), AND
 - ♦ 1 chance to win the Grand Prize **32" LCD HDTV**
\$5 donated to a local charity in your name



The first week of each month we'll randomly draw from all of last month's Chance #1 qualifiers.

- ♦ THE WINNER will receive **A Spencer Big \$pin**. Come into our office and Spin the Spencer Big \$pin Wheel and Win \$100 in Cash or a \$50 Gift card to a local restaurant! Either way, enjoy dinner on us.

Grand Prize

In January 2013, we'll conduct a random drawing from all entries for the Grand Prize qualified from January 1, 2012 through December 31, 2012.

- ♦ **THE GRAND PRIZE WINNER** wins the **32" LCD HDTV**

(*We reserve the right to **INCREASE** the value of the Grand Prize because you deserve it!)

For your use, we have included our referral cards. Just write your name on the card and give it to the person that you are referring. If you need more cards, just let us know and we will get them in the mail to you.

Referral Program Rules

- † There is no limit on the number of chances you can create for yourself. Odds of winning are entirely dependent on the quantity of qualified chances created during the contest periods.
- † This contest and the rewards provided are open to any human being on the planet who refers a prospect to our agency. You do NOT have to be a client to receive your free lottery tickets or to be entered for a chance to win any of the random draw prizes. You do NOT have to be present at the drawings to win the prizes.
- † The prospects referred do NOT have to become our client for the referring party to receive any of the rewards and/or chances in this program.
- † We are not responsible if the law says you can't win due to age or anything else.

Start early to increase your chances!

Check out this Website: www.teendriverinsurance.com/spencer

Spencer Insurance Agency's ...

Circle of Safety Update

Save MONEY & Protect what matters most: your home, family, business...and your money!

37% of all unpaid claims happen because people have dangerous **gaps** in their insurance. **Don't let that happen to you, your family or your business!** Here at Spencer Insurance Agency we're constantly on the prowl for ways for you to **save money and get better protection**. Now I need you to do your part! Take a moment to review this Update. Then give us a call or fax this back to our office. That's all you need to do! Remember, changes in the law, changes in insurance products...changes in your personal or business life demand a **constant review** of your protection. Take a minute now, please!

Yes, Steve and Charlie! Please get me **free information** about the protection I've marked below!

- What if you get SUED?** What do you have to lose? Whatever the answer, **you could lose it all** if you're not properly protected. Why risk it? Protect yourself and your family with what we call "Umbrella Coverage." Personally, I think it's the best buy in the industry. How much? Literally, pennies a day! PS: The courts are jammed with stupid lawsuits. If you're not covered, give us a call or check here and fax this back – **immediately!** Ask about **Umbrella Coverage**.
- Protect your family's future!** What could be more important? If you don't have life insurance – or don't have enough – what could be more urgent? Rates have never been lower and you can lock them in now for up to 10 years! Get rock solid protection for just pennies a day. Don't leave your family stranded...give us a call!
- "11 Ways to Save Money on Your Automobile Insurance!"** I've just updated my special client report on how to save money. Get your copy FREE! Even better, we now offer an exclusive new program that might save you BIG MONEY on your auto insurance. Give us a call or check here: FREE Report..... Get me a quote on insurance!
- Protect that Earnings Potential!** Call us today for a free disability income insurance quote. We will send you our Free Report "Special Report on Disability Insurance." Contact us...we'll help!

Hey, Charlie and Steve, please rush me some information on

- | | |
|--|--|
| <input type="checkbox"/> protecting my home with insurance | <input type="checkbox"/> protecting our condominium with insurance |
| <input type="checkbox"/> protecting my family's future with life insurance | <input type="checkbox"/> protecting my boat, RV or other equipment |
| <input type="checkbox"/> protecting my children at college | <input type="checkbox"/> protecting our income with disability insurance |
| <input type="checkbox"/> protecting our future with Long Term Care | <input type="checkbox"/> protecting our jewelry, art and valuables |

PLUS, FREE Resources...special reports on everything you need to know about car insurance rental insurance homeowner's insurance condominium insurance disability insurance. Be a Smart Consumer... part of our **"Circle of Safety Program"** for Spencer Insurance Agency's clients!

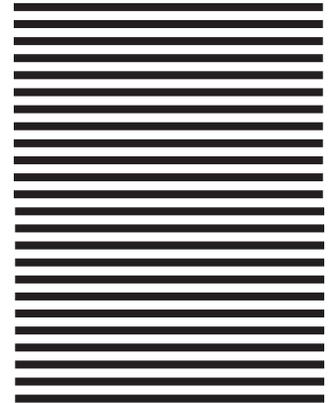
Name: _____

Daytime Phone: _____ Evening: _____ Email: _____

Check out our You Tube Page: www.youtube.com/user/spencerinsuranceinc

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Happy New Year

News and Tips to Make Your Life Easier, Safer, and Happier...

Share your news with us!!

“Client Corner” is a section of our newsletter where Spencer Insurance congratulates our clients, their friends and family, on achievements in their lives. This section of our newsletter is for news about YOU! We want to know what is happening in your life. Did you or a family member get married, have a baby, get a new job/promotion, open a business, or win an award??? Share your excitement with us! Let us know by mailing, emailing info@spencerinsurance.com or faxing (215) 887-9538 this slip to us.

Client's Name _____

Tell us what happened: _____

(By returning this slip to us you are giving us permission to print the information in our newsletter)

If your group, club or organization needs a speaker on topics of insurance call Charlie or Steve at (215) 885-2200