

SAV-ON SCOOP



Filled with Tips for Improving Your Life and Health!

CONSUMER AWARENESS NEWSLETTER

November 2008

Be Prepared When Bad Weather Hits!

With the leaves turning and the temperatures dropping, autumn is in the air. That means rain, slippery roads and treacherous driving.

Now is the time to get bald tires replaced, brakes checked, engines serviced for the upcoming cold weather, and other safety-related items for your car checked to make sure they are in good working order. The last thing you want to happen is to be stranded in your car in the cold and dark, with no way of getting help!

There are a number of ways to ensure that your fall and winter driving is safer for you and your family. Slow down, wear your seat belt, pay closer attention to the drivers around you, and make sure your car is in good working order.

Many accidents and injuries in the winter months are easily preventable by being extra careful. In the warm, bright days of summer the pavement is dry and it stays light late, making visibility good. Conversely, when the

weather turns wet and chilly it is made worse by the shortened daylight hours and precipitation. Driving in the dark, with rain reducing visibility and wet pavement increasing stopping distances, is a recipe for disaster. The slightest distraction or miscalculation while driving can mean an accident, and with accidents come injuries, many of them serious.

Staying Safe Means Being Prepared

Here are some tips for keeping safe during the fall and winter:

- **Equipment** – Have tires, brakes and fluid levels checked for proper operation. Make sure the tires have good tread for gripping the road, brakes are in good working order, and all fluid levels are topped off.
- **Engine** – Have engine serviced, and make sure motor oil has protection down to temperatures well below freezing.
- **Safety Kit** – Have a safety kit, road flares, a working flashlight and a cell phone in the event of a breakdown or accident. You never know when you'll need it!
- **Cold Weather Gear** – Don't forget tire chains, a windshield scraper, blanket, mittens and warm shoes or boots if you're attempting to cross the mountain passes. Rain can quickly turn to slush and snow, and driving can get slow and treacherous. If you become stranded, you will need to keep warm until help arrives.

- **File a 'Flight Plan'** – Let people know where you're going and when you expect to return. Then, when you arrive at your destination, let them know you've arrived safely. That way if you do become stranded and can't find help, those people will know you're in trouble and can alert the proper authorities.
- **Buddy System** – Don't go it alone whenever possible. Chances are that, if something bad happens, working as a team will give you a better chance of survival. Two heads are better than one.
- **Stay Alert** – Don't drive when you're tired or after consuming alcohol. This can not only impair judgment, but slows reaction time in an emergency situation. If you get tired while driving, have someone else drive the rest of the way, or find the next stop and rest and have a cup of coffee. If this doesn't help, consider staying in a hotel overnight. It's better to get there the next day rather than not at all!

Fall and winter driving is dangerous for both drivers and pedestrians.



INSIDE THIS NEWSLETTER

Big Savings on Car Rentals

SAV-ON is teaming with Enterprise Rent-A-Car to give our customers big savings!

2

Free Gas Giveaway!

Lucky SAV-ON customers won \$25 gas cards in our recent contest!

4

Service with a Smile

Rebecca Pell, a SAV-ON agent for 16 years, now helps clients graduate to preferred rates.

2



The SAV-ON Difference

'Smart Driver Plan' Saves Top Grads an Average of \$425!

In September, the top 10 graduates of our 'Smart Driver' program saved an average of

\$425 Off Their Auto Insurance!!
(Average Sept. Savings for All Grads was 26%!*)



Smart Driver	City	Savings
■ Alim M.	Federal Way	\$774
■ Misty B.	Bothell	\$528
■ James B.	Everett	\$516
■ Rigoberto R.	Kirkland	\$468
■ Volodymyr K.	Renton	\$466
■ Monica M.	Lakewood	\$385
■ Gabriela B.	Renton	\$333
■ Jose E.	Renton	\$307
■ Brian S.	Newcastle	\$241
■ Juan V.	Kent	\$230

*Cumulative average savings

Rebecca Pell: Making Sure Our 'Graduates' Get Service with a Smile

Occasionally, we profile a different SAV-ON employee, so you can get to know the wonderful people who make our offices an inviting place to be! Our people pride themselves on customer service and striving to get customers the best price on their insurance. Each one has a unique story to tell. Enjoy!

It is very appropriate that Rebecca Pell was recently added to the Graduate Department of SAV-ON Insurance Agencies, since she herself is a SAV-ON 'graduate'. 16 years ago, Rebecca was hired as a file clerk for SAV-ON, splitting her time between the Burien and Des Moines offices. It was an entry-level position, but it wasn't long before her bosses noticed that she was a natural for the position of insurance agent: she was very personable, eager to learn, and genuinely interested in helping customers solve their insurance needs.

Rebecca wasn't content to just file and open the mail, she was enthusiastic about the opportunity to become an agent, so she signed up to take the required courses necessary for her property and casualty insurance license. Back then the course consisted of three marathon sessions lasting from 9 a.m. until 11:00 p.m. over three straight days! It was an intensive, exhausting experience that demanded her undivided attention. With the determination

she has always possessed, she was able to get through the course, take the test, and obtain her license in 1993. She had 'graduated' to the position of insurance agent, able to write property and casualty insurance.

But, that wasn't enough for Rebecca. She also wanted to be licensed to sell life and disability insurance. That meant another round of courses, and another tough test. This time it was complicated by the fact she was a single parent with two young sons, trying to juggle a full-time job, her kids and still find time to attend class and study. But, once again, her determination led to success. This time it took her three times to finally pass the test, the last time one day before the time period allowed for taking the test expired! But, she made it, again 'graduating' to the next level, and was now qualified to sell four different kinds of insurance.

Rebecca continued to grow and excel as a SAV-ON Insurance agent, working with clients to secure the right type and amount

of insurance to fit their needs. She found helping customers obtain a better rate on their insurance gave her a sense of satisfaction and accomplishment, and being a resource for her clients was rewarding. She relates working with a SAV-ON customer recently who had been the victim of a mistyped driver's license on her auto



Rebecca Pell, on the phone saving a SAV-ON customer money on their insurance!

Since the driver's license number on file didn't match the customer's actual license number, the customer's insurance company put it in 'suspense' category, which raised the customer's premium by \$500. Rebecca knew this wasn't right, and went right to work researching it. Since this woman had been a SAV-ON customer since 1999, Rebecca was able to pull up the records, and found that

her driver's license number had been entered wrong at one point in time, which was then rejected by the insurance company. Rebecca contacted the insurance company, provided them the correct license number and got the woman a \$500 correction in minutes!

What better fit for becoming part of the new SAV-ON 'Graduate Department'? Started a year ago, its goal was to move SAV-ON customers from high-risk auto insurance to preferred rates, saving them hundreds – and sometimes even thousands – of dollars on their premiums. So she recently 'graduated' once again, joining Dana Hays, another long-time SAV-ON Insurance agent, in this new department.

Recently remarried, Rebecca, her husband Bob, and her two sons, Jordan and Jeffrey, live

in Enumclaw, where they have an acre of land and lots of open space. Rebecca loves to play baseball and soccer with her boy, as well as gardening, scrapbooking, digital imaging and doing lots of reading. What does she like to do when she has a few days off? Hiking or trips to San Diego are high on her list. She loves to explore the San Diego area and admire its architecture and geography. She also enjoys collecting antiques, and says that her eight-car garage is filled with them.

A lot has happened to Rebecca since the day she started filing in the SAV-ON office in 1992. She has grown as a person and an employee. It hasn't always been easy, but nothing worth doing ever is. With her eagerness to learn and her ambition, she has become a terrific insurance agent. What's next for her? She's not sure, since she loves being in the 'Grad' Department. Happy with her life and her current focus, the graduate herself can now turn SAV-ON clients into graduates themselves. What a great fit!



The Lucky Winners in Our TV Referral Contest

Monthly winners are entered in the drawing for the LCD flat screen TV at the end of this year.

JULY: Gamadiel Orellana y Orellana - Our lucky July winner received three lottery tickets and an Olive Garden® dinner certificate, and was entered in the grand prize drawing for the LCD flat screen color TV.

AUGUST: Ricky Saylor - Our lucky August winner won three lottery tickets and a dinner certificate. He was also entered in the grand prize drawing for the LCD flat screen color TV.

SEPTEMBER: Ariel Caballero - Won three lottery tickets and a dinner certificate. They are also entered in the grand prize drawing for the LCD flat screen color TV.



Enterprise Rent-A-Car Now Offers SAV-ON Clients the Best Rates and Service Available

Started back in 1957, Enterprise Rent-A-Car is not only the largest rental car company in North America, it is also one of the largest privately-held family-owned businesses in the United States. The company, which has grown from just seven vehicles to now over one million, owes its success to a very simple philosophy: "Take care of your customers and employees first...and profits will follow."

From the beginning, our business model was very different from the other rental car vendors located at airports. As the rest of the car rental industry competed to service business travelers at the airports, Enterprise Rent-A-Car sprang up in the local neighborhoods to establish "The Enterprise Way" – car rentals conveniently located right where customers lived and worked. This idea, along with the now trademarked "We'll pick you up" service, allowed Enterprise to work hand-in-hand with

the insurance and auto dealership industries to provide replacement vehicles for folks whose cars were being repaired.

Although Enterprise Rent-A-Car moved into the airport market in the mid-1990's and currently has over 300 airport locations, our core business still revolves around servicing

our insurance partners and their customers by providing the "We'll pick you up" service at home, offices, or repair shops.

As a Sav-On insured customer, you will now have access to the best service and rates in the industry, and Enterprise offers all SAV-ON

customers 5% off the lowest internet rate available. Whether you are traveling on vacation or you need a replacement vehicle due to damage, simply go to www.sav-on.com and click on the Enterprise Rent-A-Car logo. When you choose your car, you will automatically be given an extra 5% off.



Find Out How Much You Can Save!

Go to www.sav-on.com and click on the Enterprise logo. It's easy!

Be Safe This Winter with a Membership in the GM Motor Club

On the open road, there are few guarantees. That's why GM Motor Club offers the most flexible roadside assistance program in the country, at one of the most affordable prices around. With benefits for all household drivers in any vehicle, no preset limits on service calls and no dollar or preset mileage limits on towing, their service is second to none.



You'll Get These Benefits:

- ✓ \$69 protects the member – spouse and eligible children can be added for \$15 each.
- ✓ Covers any eligible family member in any passenger vehicle that they ride, including a friend's car.

- ✓ No preset mileage limit – GM Motor Club will tow the vehicle to the nearest qualified repair facility, regardless of the distance. By comparison, many competing clubs have towing limits of 5, 4, or even 3 miles!
- ✓ 24-hour emergency roadside service for towing, lockout, flat tire change, emergency fuel delivery or battery jump-start.

- ✓ More than 30,000 service providers offering nationwide coverage.
- ✓ Service reimbursement to help pay expenses if members choose to make their own arrangements for included services.

- ✓ \$750 trip interruption reimbursement to cover emergency travel expenses if the member's vehicle is disabled by a collision, and more than 100 miles from home.

- ✓ Online access to 50% savings at thousands of local and national merchants through Discount Program provided by Entertainment®



- ✓ Trip routing and planning through Rand McNally map services.



Visit www.sav-on.com and click on the GM Motor Club logo for more details on this valuable offer. Or call us at 1-888-867-2866, and our agents will be glad to assist you.

Have an Accident? Auburn Valley Collision is Offering 10% Off Deductible

Nobody wants to have an accident. The loss of your car and the time and hassle it takes to settle your claim is not any fun.

Auburn Valley Collision and the body shop at Brett Chevrolet are two auto body shops that care about you and your car.

Auburn Valley Collision has been serving customers for 47 years, and has a reputation for quality. Both body shops are full service repair facilities, ready to serve your needs. They are now offering a 10% savings off your deductible to SAV-ON customers.

For helpful tips on how to choose a reliable body shop, go to www.gotdent.com. This site has a listing of important questions to ask.

Call Bob at 888-939-7770 or 206-730-5201 for more information, or to have your vehicle towed in 24 hours a day, seven days a week.

'Gas Card Giveaway' Helps Lucky Winners Fill-up Their Tanks

During these times of sky-high gas prices, drivers are finding it difficult to keep their gas tanks filled. SAV-ON Insurance decided to help with our "Gas Card Giveaway" promotion.

During the month of June, anyone who called us and got a renters or homeowners insurance quote qualified for the monthly drawing of a \$25 gas card, good at all Shell service stations. The quote had to be effective that month, but no purchase was necessary to qualify for the drawing.

The lucky winners were Elixicia Garcia, David Chanik and Rose Lahue. Congratulations!



Elixicia Garcia



David Chanik



Rose Lahue

Looking for a Safe, Fuel-efficient Vehicle?

Have gasoline prices made you think about downsizing to a smaller vehicle?
Wondering which smaller vehicles are the safest?

The Insurance Institute for Highway Safety (IIHS) has compiled safety ratings for 2008 and older vehicles. It rates vehicles based on how well they protect occupants in a crash, including:

- 40 mph frontal offset crash
- Side impact crash
- Rear crash protection/head restraint ratings

The IIHS vehicle safety information can be found on their web site at www.iihs.org.

And remember, once you have a vehicle in mind, contact your Sav-On agent to see what safety discounts may apply.

SAV-ON Insurance Agencies are pleased to represent **PEMCO Insurance** to provide our customers with super-low preferred insurance rates.

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THIS COULD BE YOU!



Congratulations to Adrian Esparza who won a LCD flat screen color TV in our Referral Program contest. Find out how you can be our next winner! Ask your SAV-ON Agent for details.