

Timmco

Local. Dependable. Professional.

INSURANCE, INC.

2006
Summer
Newsletter



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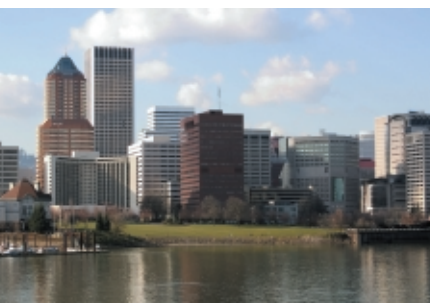
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Timmco Launches New Website

We know you have a choice when it comes to purchasing insurance, and since 1970 we have differentiated ourselves with the superior customer service that you deserve. Now, we've updated our website (www.timmco.com) to make it even easier for you to get the information you need.

Designed to reflect our roots as a Portland-based company, the new website contains beautiful images of our local bridges and our skyline. Importantly, it was created with our customers in mind – which is why you will find answers to commonly asked questions and be able to request insurance quotes by filling out a simple online form. Register before September 20 and you will be eligible for a prize drawing. You will even be able to receive a copy of our newsletter delivered to your email address.

Please take a few moments to visit us online, and tell us what you think. You will find emails for everyone in the office under the "Contact Us" button. Of course, whether you prefer to communicate with us by phone, email or in-person, we are committed to delivering personal and responsive service twenty-four hours a day, seven days a week.

Register @ timmco.com to win one of these great prizes!



iPod Shuffle



Four Tickets to Seattle Mariners vs Texas Rangers



10 Kaady Car Washes

Age of the Empowered Customer

At Timmco, we treat everyone as an individual and not just a policyholder, whether they are purchasing their first car or insuring their dream home for retirement. It's the way we've always done things and is not just good business, but also a necessity in what has become the "Age of the Empowered Customer."

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Nowadays, it's easy for people to express dissatisfaction – or frustration – with a product or service that doesn't meet their expectations. For reviews of just about any kind of service provider, from insurance agents to plumbers, check out Angie's List (www.angieslist.com). It serves 27 metropolitan areas and plans to expand to 50 by the end of next year. In some areas, such as Portland, membership is free, while other cities charge a minimal fee.

Members of Angie's List have access to a database of opinions that are posted by other members, who number nearly 57,000 in the Portland area. The reviews follow a standard format that looks like a school report card. Insurance agents, for instance, are graded by parameters including price, quality, responsiveness, punctuality and professionalism.

Since referrals from satisfied customers are how we grow our business, we encourage you to review our services on

Angie's List. We've also made it easy for you to refer us to your family and friends using an online service called Tell-A-Pal. At the bottom of Tell-A-Pal's home page (www.tellapal.com) you will find a link called "View all Listings." By clicking on this link and typing in "Timmco," you will be taken to an online referral form.

For every referral that results in a new customer, we'll send you a \$25 Chevron gas card to show you our appreciation.



What Our Customers Are Saying

"Working with Timmco has been a real pleasure.

I've been with Timmco for nearly 10 years and I've always received prompt, knowledgeable service. The few times I called for a claim, they helped me get my claim settled quickly and without hassle. I have recommended Timmco to my friends and to my aging parents and would not hesitate to recommend them again."

— *Achod Goganian*, Portland

Questions & Answers

What are some practical things I can do to lower the cost of my homeowners insurance?

There are a number of things you can do to lower the cost of your homeowners insurance. The easiest thing to do is get a comprehensive review of your policy and needs from your Timmco agent.

It is not surprising to find quotes on homeowners insurance that vary by hundreds of dollars for the same coverage on the same home. Be careful to make sure each insurer is offering the same coverage.

Another way to lower the cost of your homeowners insurance is to look for any discount that might apply. Many insurers will offer a discount when you place both your automobile and homeowners insurance with them. Other times, insurers offer discounts if your home has either a local alarm or central station security system. Be sure to ask us about any discounts for which you may qualify.

Another easy way to lower the cost of your homeowners insurance is to raise your deductible. Increasing your deductible from \$500 to \$1,000 will lower your premium, sometimes by as much as five or ten percent. For answers to your questions about home, life or auto insurance, visit www.timmco.com.

Join us for **Coffee & Coverage** at World Cup Coffee & Tea



September 13, 2006 at 10:00 AM at World Cup Coffee & Tea at 1740 NW Glisan Street in Northwest Portland. Join us for our first "Coffee & Coverage" event. In this general session, we'll discuss some of the hot topics surrounding insurance coverage and answer your specific questions about auto, home, life or business insurance. Not a coffee drinker? There will be plenty of other tasty beverages and pastries to choose from. We hope to see you there!

Are You On Schedule?

Most households have some jewelry – most frequently a wedding ring – that exceeds the internal limit found in every homeowners policy. It may not be considered “expensive” because it was purchased long ago, but what about the sterling silver inherited from grandma? Although a homeowners policy provides broad coverage and a generally high limit on unscheduled personal property, please remember that all policies do have some limitations of coverage for specific items of potentially large replacement cost, including:



Jewelry

Watches

Furs

Silver

Art

Stamps

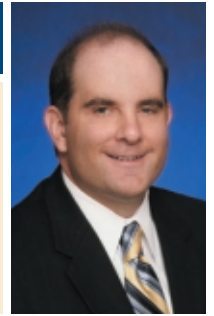
Coins

Sports Cards

Contact a Timmco agent to discuss how you can protect your most valuable personal property by specifically listing certain items on a “schedule” that establishes value, provides broader protection, and eliminates the deductible application for the identified property. A modest additional premium provides you with protection that fits your actual needs. Call us today to find out how to personalize your policy.

Serve Your Customers & Keep Them

Bob Rosson’s article in the July/August 2006 issue of *Professional Insurance Agent* magazine shares some of the ways that Timmco delivers responsive, proactive communications. He advises other independent agents to adopt the techniques outlined below.



Typically, customers interact with their insurance agent via telephone. Because there is no eye contact or observation of body language, it is important to pay attention to the tone and quality of our voices. Visiting our offices, you might find any one of us standing up and smiling while we speak – since both actions increase energy and improve tone.

1 Practice Telephone Etiquette.

On the topic of the telephone, a chief complaint amongst customers of all businesses involves automated answering systems. That’s why customers who call Timmco during normal business hours will always be able to speak to a live person.

2 Listen Carefully.

Insurance products are complex. As independent agents, it is our job to help customers find the best protection for their needs at a fair price, and we do so by listening carefully and asking intelligent questions.

Most people only listen to 25 percent of what they hear and tune out the rest. On the other hand, a good listener listens actively – almost aggressively. That’s why you may find that we ask you to repeat complex information to make sure we’ve understood. We’ll also ask a lot of questions and read back critical information to make sure we have all the details.

3 Adapt to Different Communication Styles.

Consumers today live in an era when everything moves at lightning speed. For that reason we make ourselves available 24-hours a day by designating an “on-call” agent. This assignment is rotated weekly among our six licensed producers. The on-call agent is available at all times of the day or night via a pager. We pledge to get back to you right away, in the same manner that an on-call doctor pledges to return a patient’s call.

To read a copy of the complete article, visit www.timmco.com and click on “About Us” and “Agency News.” Alternatively, you may contact Bob Rosson at 866-846-6268 or bobr@timmco.com and he will gladly send you a copy.

The Envelope Please

Many personal auto policies have remained unchanged for 12 years, even as life in America and the way we use our vehicles have evolved. Safeco has announced car insurance changes that will affect all customers as your policies renew. We encourage you to open the distinctive Safeco envelope when it arrives within the next six months. Then, call us toll-free **1-866-846-6268** (1-866-TIMMCO8). We’re here to provide you with the information you need.



Join us for
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at World Cup
Coffee & Tea

See inside for details



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Safeco's New Optimum Package Offers New Options!

If you are a Safeco auto policyholder, we can offer you new options that maximize the value of your insurance at claim time, reward you for good driving, and provide extra protection for emergencies. Call your Timmco agent to ask about these "upgrades" to your current coverage that can be purchased as a package.

We're happy to provide you with enhanced endorsement details and premiums for the complete menu of both individual and package options. Just give us a call or send us an email. We're here to help!



- Diminishing Deductible
- Electronic Lock/Key Replacement Deductible Waiver
- Emergency Expenses
- Auto Policy Limited Personal Property
- Waiver of Adjustment for Depreciation or Betterment
- Uninsured Motorists Property Damage Deductible Waiver
- Worldwide Rental Coverage
- Limited Non-Owned Trailer Coverage
- Other options not included in the Optimum Package, but available for additional premiums, include:
 - New Vehicle Replacement Coverage
- Towing
- Rental Car – Loss of Use
- Loan/Lease Gap
- Audio, Visual and Customized Equipment