

Mike Stromsøe's

The Protection Coach[®]

News & Tips For Clients & Friends of Stromsøe Insurance Agency

WHAT DOES YOUR TOTAL PROTECTION TEAM



???



Valentine's Recipe



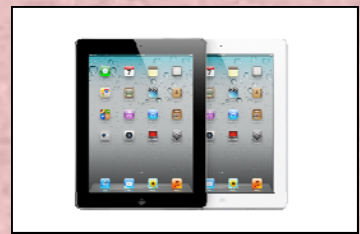
Who Doesn't LOVE Chocolate?

Deductible Increases



The Safer Way To SAVE

YOU Can WIN a New



Apple iPad EVERY Month in 2012!!!

What's the buzz this month...



SAVE up to 17% or more

By combining all your insurance with us!

LOVE February 2012

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2 Groundhog Day!	3	4 Thank a Mailman Day
5	6 Wave at your neighbor day	7	8	9	10	11
12	13	14 Happy Valentine's Day!	15	16	17 Random acts of Kindness day!	18
19	20 President's Day!	21	22	23 Tennis Day	24	25
26 National Carnival Day	27	28	29 Ash Wednesday			

- Home & Fire
- Life Insurance
- Workers Compensation
- Health Insurance - Group & Individual
- Disability Insurance - Group & Individual
- Mortgage Protection
- Cars & Trucks
- Classic & Antique Cars
- Motorcycle
- Boat & Watercraft
- ATVs & Recreational Vehicles
- Flood - All Types
- Renter (Tenant) Protection
- Condos & Townhomes
- Rental & Investment Property
- Business Liability
- Business Property
- Business Cars & Trucks
- Mechanical Breakdown
- Non-Profits
- Professional Offices

Who Doesn't LOVE Chocolate

Chocolate Covered Strawberries

Ingredients

- ◇ 16 ounces milk chocolate chips
- ◇ 2 tablespoons shortening
- ◇ 1 pound fresh strawberries with leaves



Directions

1. Insert toothpicks into the tops of the strawberries.
2. In a double boiler, melt the chocolate and shortening, stirring occasionally until smooth. Holding them by the toothpicks, dip the strawberries into the chocolate mixture.
3. Turn the strawberries upside down and insert the toothpick into styrofoam for the chocolate to cool.

**The Client Of The Month Is...
Ann Burgner & Donna Rostant
of Burgner & Rostant, Inc.
Thank You For Your Business!**

Contact YOUR Protection Coach® At
Stromsoe Insurance Agency, Inc. • Phone: (951)600-5751 • Fax: (951)677-6265
24910 Las Brisas Rd. #117 Murrieta, Ca 92562 • E-mail: insure@siaonline.com

The Insurance Doc
(AKA "Lucky Doc") is giving
AWAY something special...
A GREEN "LUCKY" TICKET!

Keep your eyes peeled for
the March newsletter. You
won't want to miss your
chance to WIN!!!

PS The Green "Lucky"
Ticket could be YOURS

over →

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Policy Deductible Increases: The Safer Way To SAVE Premium Dollars

*Must
Read*

Money is still tight for many Americans, meaning most are still looking to save when and where they can. Some people have even turned to their insurance policies as a place to cut costs. Insurance can be expensive, but consumers need to ask themselves where and how they can really save money in this area without jeopardizing the needed protections offered by their coverage.

Two typical places that many people think they can cut the cost of their premiums are from reducing the dwelling/liability limits on their Homeowners policy and reducing the liability limits on their Auto insurance policy.

In reality, cutting the liability limits on these policies leaves you highly vulnerable to risk and will not ultimately save you any money over the long run. Although you might save a few dollars now with such tactics, it really isn't worth it when you stop to think about just how much you could lose if you were sued after someone was injured in your home or resulting from an auto accident.

If you want to decrease your premiums, a much more prudent way to do it is by increasing the deductibles for your auto and/or home policies. A deductible increase from \$250 to \$500 could save

you up to 5% to 15% on your Homeowners insurance premiums. You can save a lot too on your car premiums by raising the comp & collision deductibles on your Auto insurance policy to \$500 or \$1,000 dollars.

Some consumers get nervous about not having the \$500 to cover their newly raised deductible should they need to file a claim. Since the situation doesn't involve thousands of dollars in difference, it's likely to be just as difficult for most people to come up with \$500 as it would be \$250. The only difference will be that the extra premium savings can be saved and set aside to cover the higher deductible from any future claims. In most cases, the additional \$250 could be saved in less than 24 months.

If you're nervous about taking the larger leap to a \$1,000 deductible, then you can always take a slow and steady approach. You might increase your deductible to \$500 first. You can open a savings account for the premium dollars you'll save each month from having a slightly higher deductible. Although it



Tina Ostgaard
Protection Coach

*A Warm Welcome to Some of The
Newest Members of Our Agency Family!*

- Katherine King
- Jessica Linton
- Pamela & David Herz
- David & Cecilia Harms
- Judy Harms
- Rick Hill
- (of Retro Candy & Toys)
- Chris Monko
- Juan Martinez
- Christ the King Lutheran Church
- Micah Hall
- Marissa Gates
- David Macarro
- & many others...

might take some time, you can eventually raise your deductible to \$1,000 when you have saved \$500 to \$750 dollars in the account.

Unlike lowering limits, deductible raises can save you money without placing you at a greater financial risk.

If you have any questions about your insurance policy deductible call us today at 877-994-6787(877-99 Insure), we are always here to help you.

*Thank you for the opportunity
to protect and serve you!*



Did You Know... you can find us online?

The Stromsoe Insurance Total Protection Team would LOVE it if you joined us online! Your protection is always our main priority, that's why we try our best to get information that might help you into your hands as quickly as possible. Here are just a few ways you can stay up-to-date with the latest at Stromsoe Insurance Agency...



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We Get Mail...

"Everyone was so helpful and nice. This was the first time I was in an accident – I was surprised at how easy you made it for me!"

*Vance & Barbara Wedeking
 Menifee, CA - Client Since 2001*



Trivia Time

TRUE or FALSE

1. If your car is totaled, your insurance will pay off whatever you still owe on the loan or lease.
2. If someone breaks into your car and steals your expensive camera, your car policy will cover the loss.

(Answers can be found in March 2012 update of The Protection Coach®)

Congratulations



Congratulation to Jim Nadal of Grubb & Ellis in Temecula! Jim is our Grand Prize WINNER in our 2011 Referral Program. He walked away with \$1,001 CASH, plus \$251 to his Charity of choice. Thank You!

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