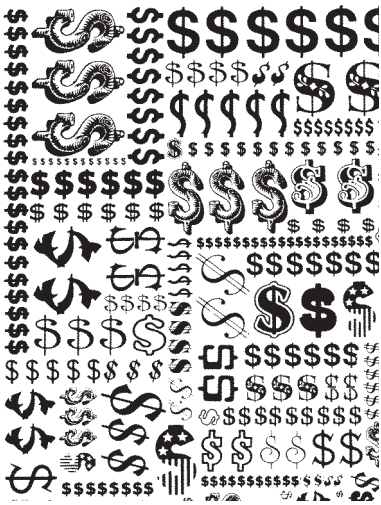


CUSTOMER NEWSLETTER...



2009 | No. 4

ARE YOU UPSET OVER WISCONSIN AUTO PREMIUM INCREASES?



Redirect your anger to state Democratic leaders who are to blame for the increases. During the budget negotiations in June, the insurance industry warned state legislators about the dramatic premium increases that would be experienced by Wisconsin motorists if several proposed insurance mandates were enacted as part of the budget process (i.e., increased liability limits, stacking of policy liability limits, mandatory and increased uninsured motorists coverage, and more). Insurance agents from across the state asked the Legislature to not adopt these proposed mandates that were sure to increase auto insurance policy premiums.

Insurance Industry's Warnings Ignored

Gov. Jim Doyle and Democratic leaders in the state Legislature chose to instead play politics by adopting these insurance mandates to placate the trial lawyer lobby, who strongly advocated for the mandates to allow higher damage awards for insurance claims. As a result, motorists across the state could now be stuck with insurance premium increases upon renewal that are 10 to 20 percent higher

story continued on reverse



Upset Motorists Should Call Their State Legislators!

Insurance buyers are justifiably upset. Some are falsely placing the blame for the premium increases on insurance agents and insurance companies. You should direct your displeasure with the premium increases to the state Legislature via a call to your state representative and state senator. When making the call, you could provide specific examples of premium increases and ask your legislators to revisit the changes that were made to Wisconsin's insurance law in the state budget. Find information on how to contact your legislators at:

www.legis.wisconsin.gov/w3asp/waml/waml.aspx

Call and voice your opinion to your state legislator!



Insurance Industry's Warnings Ignored, continued from front

than the previous year's premium. **The mandates included in the state budget bill are the sole cause of any insurance premium increases. Insurance companies are simply not to blame and had actively warned the Legislature about the forthcoming premium increases if the mandates were adopted.** Republican legislators opposed these unwarranted changes, but were powerless to stop the Democrats.



^ What This Symbol Means to You

There is a difference in where you buy your insurance. Many don't realize there are three sources for insurance:

1) CAPTIVE AGENTS

who can sell you the insurance of only one company.

2) TELEPHONE & INTERNET REPRESENTATIVES

who can offer you the insurance of one company only on the telephone or via computer.

3) INDEPENDENT INSURANCE AGENTS

like us — who represent many insurance companies. We research these firms to find you the best combination of price, coverage and service for all your insurance needs.

VOICE YOUR UNHAPPINESS TO KEY BUDGET NEGOTIATORS

You are strongly encouraged to call the following key negotiators of the state budget bill who failed to remove these insurance mandates and did not allow other legislators the opportunity to remove the mandates from the final bill:

- Representative Tom Nelson - (888) 534-0005
- Senator Russ Decker - (608) 266-2502
- Senator Mark Miller - (608) 266-9170
- Representative Mike Sheridan - (608) 266-7503
- Representative Mark Pocan - (608) 266-8570

Thank You's In Order

Please thank Republican legislators, Senator Jim Sullivan (D-Wauwatosa), Representative Peggy Krusick (D-Milwaukee) and Representative Bob Ziegelbauer (D-Manitowoc) for voting against a budget that included these insurance mandates. Their phone numbers are (608) 266-0703, (608) 266-1733 and (608) 266-0315, respectively.

By educating your legislators of the practical consequences of their actions, you can at a minimum, prevent this type of reckless action from happening again. Hopefully, your calls will also convince the Legislature of the need to revisit these costly mandates.

Incidentally, Forbes has just ranked Wisconsin as the third worst state in the country in which to do business. What affect will new insurance mandates have on the Forbes ranking next year? Rhode Island and Michigan are the only states ranked lower than Wisconsin.