

# INSights



A FOREST INSURANCE PUBLICATION



## Too Good to be True?

THE HIDDEN COSTS OF LOWER PREMIUMS: WHAT TO KNOW AND WHAT TO LOOK OUT FOR

Saving money is on everyone's mind these days. But when it comes to insurance, you get what you pay for. Problem is, insurance can be confusing, and consumers may not fully understand *exactly what* they're paying for. And some insurers count on this. They lure you with quick, easy quotes, and magically lower premiums, hoping you won't bother to read the fine print or notice the suddenly missing or reduced coverages—leaving you exposed to liabilities you may not be aware of, much less prepared for. Imagine your parachute doesn't open because you find out only too late that the “but-it-looked-virtually-the-same” discounted display model you purchased—surprise—only works *some* of the time (hence the discounted price).

### REDUCED, MISSING & MANIPULATED COVERAGES

Insurance policies are so notoriously voluminous that it can sometimes take seriously close scrutiny to fully grasp exactly what you're signing off on—or to notice when coverages have been eliminated, reduced or manipulated. Needless to say, it's critical to understand what you're getting and what to look out for before, in a rush to save a few dollars, you make decisions that could cost you in the long run.

Some common, and often costly, coverage tactics to watch out for:

- Roof replacement set at Actual Cash Value (vs. replacement cost)
- Deductibles that are a percent of Home Value (vs. fixed amount)
- Reduced (or eliminated) liability limits

### INSights | this issue

THE HIDDEN COSTS OF LOWER PREMIUMS	CHARITY OF THE QUARTER
TRIVIA	CLIENT(S) OF THE QUARTER
MILESTONES	SIMPLIFY YOUR LIFE
GET TO KNOW SUSAN HUIZINGA	REFERRALS

### COMMON RED FLAGS

Beware of insurers who...

- Insist they can't run a quote without taking your credit card first; some mega carriers have even started doing this. There should be no up front charge for getting an insurance quote.
- Ask “How much do you want to pay?”
- Provide quotes that are significantly lower than your current premium. These are almost always the result of reduction in coverages—a fact many insurers will conveniently gloss over in an effort to win your business. In these instances, you pay less because you're getting less.

### QUICKIE QUOTES

It may surprise you to know that some companies can't—or simply don't bother to—run reports up front. Instead, they provide you with too-good-to-be-true (and often inaccurate) quick quotes—only to surprise you later with premiums that are suddenly much higher, or inform you that—whoops—your policy didn't actually go through. One client was dismayed to find this out only *after* cancelling her original policies—leaving her with “lapsed” coverage (a huge no-no), resulting in huge premium spikes.

Forest Insurance runs actual quotes, which take time. We go into great detail to get you the most accurate quotes from multiple companies—and stand behind them. We work with only A-rated (preferred) companies because we believe in providing the finest quality coverage—coverage that's not only tailored to your needs, lifestyle, and financial goals, but is truly there for you when you need it.

### LOYALTY COUNTS

Like most businesses, insurance companies reward you for loyalty. You may not realize the true value of perks like longevity discounts or claim forgiveness—or even notice you have them—until you're rejected by other carriers because of a claim you had two years ago. So, be sure to weigh these factors carefully when considering any policy or company changes.

### TRUSTED ADVISOR

An independent agent is a valuable resource and advocate. We know all the potential scenarios, companies, coverages, and discounts—and will design coverages that provide the best protection and value, for your family.

### THE BOTTOM LINE

If reducing your premium is your top priority, let us help. Talk to your Forest Insurance account manager about how we can reduce your premiums while keeping—or minimizing the impact on—the coverages that are important to you. If you've gotten other quotes, we'll be happy to review, and do our best to match them. We'll also take the time to walk you through the fine print so you know exactly what you're getting. In the end, we not only value your business, we want to ensure you continue to get the very best coverage you can afford. ▲



## TRIVIA

ANSWER THE QUESTION(S) BELOW FOR A CHANCE TO WIN A \$10 GIFT CARD.

Did you know? As the only breed of poultry native to the Western Hemisphere, Benjamin Franklin wanted to make the wild turkey, and not the bald eagle, the national bird of the United States.



*By what popular boys' name are male turkeys referred?*

**BONUS QUESTION:**

*What common girls' name is a female turkey known by?*

Email your answer to [trivia@forestinsured.com](mailto:trivia@forestinsured.com) for a chance to win up to TWO \$10 gift cards.

*Congratulations to **Dee Gray**, who correctly guessed the answer to last issue's trivia question was the brownie—the dark, chewy treat invented at Chicago's Palmer House for the 1893 World's Columbian Exposition. Thank you to everyone who submitted answers.*

## HAPPY BIRTHDAY

Maria Jamroz (11/18)

## HAPPY FI ANNIVERSARY

Cristine Saucedo (7 yrs)  
Diane Villagomez (17 yrs)  
Forest Insurance  
(9 yrs in Forest Park)

## Get to Know Susan Huizinga

PERSONAL SUPPORT SPECIALIST  
WITH FOREST INSURANCE SINCE 2019

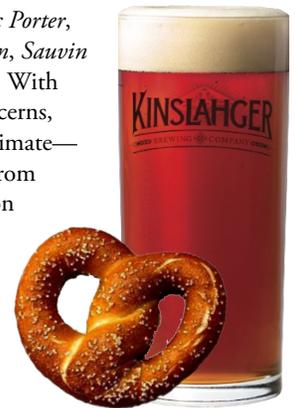


*Susan Huizinga (far left) and the Forest Insurance team at the Fall 2019 retreat to Osthoff, WI.*

Originally from Grand Rapids, Michigan, Susan attended Michigan State University, where she received a bachelor's degree in Social Science and a master's degree in Labor and Industrial Relations. She worked as a Human Resources Manager for six years before staying home to homeschool her two children. Since 2003, Susan has lived in River Forest with her husband, Keith, their daughters, Kimberly and Ashlee, and cat, Gingersnap.

Susan is an active member of the Unity Temple Unitarian Universalist Congregation, where she has served on many committees including as the Women's Retreat Coordinator and Auction Committee Chair. She has volunteered with Beyond Hunger (formerly the Oak Park River Forest Food Pantry) since 2016, helping transport and prepare for donation all food donated through the Trader Joe Food Rescue.

In addition to being a longtime community member and volunteer, Susan and her husband are also local business owners. Keith retired from his 20-year career as a commercial mortgage broker to pursue his dream of opening a microbrewery. The couple, along with partners Steve Lorenz and Neal Armstrong, opened Oak Park's [Kinslahger Brewing Company](#), a lager-focused craft brewery and taproom, located at the corner Roosevelt Road and Oak Park Avenue (directly across from The Wire), where Keith runs the brewery and Susan helps out with employee relations and marketing support. Since opening its doors in 2016, Kinslahger has been serving up local favorites such as *Chicago Common*, *Prohibition Pilsner*, *Baltic Porter*, and *Dunkel*, as well as seasonal brews like *Oktoberfest Marzen*, *Sauvin Blanc*, *New World Lager*, and the fan-favorite *Cherry Dunkel*. With the taproom currently shuttered due to Covid-19 safety concerns, Keith and Susan have adapted business to suit the current climate—accommodating takeout orders (yes, you can take out beer from your favorite local brew pub), and making home deliveries on Saturdays. For those who like to enjoy a savory bite along with their brew, Kinslahger has paired with two other local businesses—offering fresh pretzels from the [Daly Bagel](#), as well as a Marzen-infused bratwurst & Oktoberfest Beer Combo pack available through [Carnivore](#). Visit [www.kinslahger.com](http://www.kinslahger.com) for details.



After her youngest daughter started college, Susan joined Forest Insurance in September 2019 as a Personal Support Specialist, where she supports our busy team of personal lines account managers by taking payments, processing renewals, and directing customer requests. In April, she earned her Certified Insurance Service Representative (CISR) designation. Around the office, Susan is known for her cheerful demeanor and attention to detail, her homemade crafts and crock pot delights—and her love of word games. She has quickly become a valued member of the Forest Insurance family, and we are thrilled to have her! ▲



# Charity of the Quarter Infant Welfare Society



For every referral we received during July, August, and September, we made a \$10 donation to [Thrive Counseling Center](#). In all, we were able to donate a whopping \$620 to Thrive during the third quarter of 2020. Thank you for helping support a wonderful organization!

For Q4, our Charity of the Quarter is the [Oak Park River Forest Infant Welfare Society \(IWS\)](#). So, for every friend, colleague or family member you refer to us for a quote from October through December, we'll send YOU a \$10 gift card and donate \$10 to IWS! ▲

*The [Oak Park River Forest Infant Welfare Society \(IWS\)](#) is a diverse member-driven organization with an abiding commitment to assuring the health and well-being of children.*

*Through its IWS Children's Clinic, the Oak Park River Forest Infant Welfare Society provides heartfelt healthcare from head to toe by offering the highest quality medical, dental, and social services to those who are unable to afford the cost of private care.*

*IWS' work is powered by its many dedicated members and volunteers, a highly competent professional staff, generous donors, engaged partners and enlightened communities who share the view that sustaining the health of our children is a critical investment in the future.*

From December 4th to 30th IWS will host its signature fundraiser, the [Virtual Holiday Housewalk](#)—featuring virtual tours of five Oak Park & River Forest homes, festively decorated for the holidays and more! Forest Insurance is a proud sponsor of this exciting virtual event. Stay tuned for more announcements!



OAK PARK RIVER FOREST  
Infant Welfare Society

Children's Clinic • Portable Dentistry • Health Education

For or more information on IWS or to volunteer your time and talents, please visit [www.oprfiws.com](http://www.oprfiws.com).



## REFERRALS

When you refer someone to Forest Insurance, we'll send you a \$10 gift card and enter your name into our quarterly raffle. In addition, we'll also make a \$10 donation to our Charity of the Quarter, which, October through December, is the [Oak Park River Forest Infant Welfare Society](#).

*Thank you to our clients who referred a friend or family member during July, August, and September:*

- Stanley Ardito
- Ryan Abbott & Meghan Paulas
- Stanley Ardito
- Zachary & Dianne Arlia
- Nayeli Arias Bedolla
- Allen & Sarah E Arnett
- Christine Baissac-Hayden & Kevin Hayden
- Kent Barnett
- Philip & Catherine Barry
- Stephen & Alisoun Brewster
- Christine Bulger & Sherry Magdic
- Terry Burch
- Sandra Burns (2)
- Cannan Aviation Inc.
- Robert Climack
- Antonette Consalvi
- Russ & Ann Covode
- Gerald Cowles & Sandi Ross
- Peter & Anne Cozzi
- Dan & Linda Crego
- Anthony Cuda (4)
- Victoria Drake & James Evan-Cook
- Vickie Engelhardt
- Kelli Harsch & Aaron Smith
- Curtis & Janet Helwig
- Charles Hinderliter
- Chris Jabin & Thayer Carlson
- George Joseph
- Mark & Pamela Kaiser
- Marsha Kopp
- David Leopardi
- Let's Do It Again
- Terry & Cheryl Linnig
- Marisela Melecio (2)
- Barbara Middleton
- Jennifer & John Miner
- Tim & Caitlin Mooney
- Paul & Julie Moreno
- Mundo Aventuras Inc
- Felisha Phillips (3)
- Bill & Peggy Ramette
- Bob & Carol Restivo
- Joseph Richert
- Rochelle's Little Angels Day Care
- Steve & Janet Rouse
- Megan Rudd
- David & Marianne Schiavone
- Jeff & Linda Schroeder
- Marion Sirefman & Mark Podolner
- Brooke & David Sloane
- Darrell Steinhausen
- Latanya Talley
- Together for Childhood Network
- Typo! Production, LLC
- Don & Mary Vogel
- Mike Watson

## CLIENT(S) OF THE QUARTER

*Congratulations to **Victoria Drake and James Evan-Cook**—who were randomly selected from the list of clients who referred business to Forest Insurance last quarter. We'll be sending Victoria and James a \$100 Visa Gift Card as our way of saying thanks.*

## SIMPLIFY YOUR LIFE

*Forest Insurance can consolidate ALL your insurance accounts*

Home | Auto | Umbrella | Jewelry | Fine Art  
Private Client | Aviation | Life | Business | Commercial



**forest  
insurance**

Forest Insurance  
7310 Madison Street  
Forest Park, IL 60130



708 383 9000  
forestinsured.com

Chubb | Cincinnati | Hartford | Hanover | Liberty Mutual | MetLife Auto & Home  
Nationwide Private Client | Progressive | Safeco | Travelers | West Bend

trusted solutions.  
vast possibilities.

## Leadership



Dan Browne



Cathy Hall

Contact us for more information  
about our services and products:

7310 Madison Street  
Forest Park, IL 60130

708 383 9000

[www.forestinsured.com](http://www.forestinsured.com)



**forest  
insurance**

## Our Team



David Klans



Linda Carrera



Melissa Keshen



Nichole Hoppe



Mike Frontzak



Diane Villagomez



Cecilia Saavedra



Maria Lopez



Cristine Saucedo



Susan Huizinga



Bonnie Casper



Fred Arkin



Judy Shelstad



Marcia Johnson