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Growing To Meet All Your Insurance Needs

The Legacy Group Newsletter - February 2013

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The Jim & Ronda Story...

"There has to be a better way to offer great coverage and security to clients in a friendly, efficient, cost-effective manner.

A way to make clients feel their insurance coverage will be there for them when they need it and know they are a top priority"....thought Jim & Ronda back in 2003. With over 25 years of collective experience in the corporate world of insurance and business consulting, they started out to fulfill these dreams with the creation of The Legacy Group...and have never looked back!

Growing The Legacy Group slowly brick by brick with a strong foundation in integrity and follow-through, *The Legacy Group* now offers **all your insurance needs** - a true **one-stop shop**.

Now offering Home, Auto, Business, Health and Life coverage.

YOU Have Helped Write the Rest of the Story...

Jim & Ronda started *The Legacy Group*, but you have helped write the rest of our story with your continued business and by providing referrals. We thank YOU, our clients, for our continued *growth*.

We enjoy taking care of your insurance needs and hope to continue for many years. Providing coverage for your Home and Auto is key to protecting you and your family.

Home

Your home is your castle...Allow us to create a policy that addresses the specific needs of your home/lifestyle. Offering over 50 carriers ensures we will find the right policy for you.

Auto

Accidents Happen... Let us find you a policy that protects you from financial loss if you have a car accident. Allow us to reassure you that in the event of an accident we will have you back on the road in no time.

How We Can Help You

If you would like a quote for Home and/or Auto coverage, please click here and email your request jim.toth@legacyhb.com. Or call the office, we would be happy to provide you with a quote, 440.543.0534.

Driving Record and Premiums

How will that speeding ticket you just received affect your insurance premium? Insurance.com has calculated average

increases for 14 different driving violations, and devised a new ""Uh-Oh!"" calculator to give you a more customized estimate. Not surprisingly, reckless driving is the costliest violation, with an average **rate increase of 22 percent**. By comparison, a seat-belt infraction results in a 3 percent increase. Insurance.com analyzed more than 490,000 insurance quotes given to drivers from 14 carriers from January 2009 to January 2011. The analysis compared quotes given to drivers with the 14 most common violations, and compared them with quotes given to drivers with no violations.

Here's the full list, showing how various tickets will affect your rates, on average:

1. Reckless driving: 22 percent
2. Driving while under the influence: first offense: 19 percent
3. Driving without a license or permit: 18 percent
4. Careless driving: 16 percent
5. Speeding 30 m.p.h. over the limit: 15 percent
6. Failure to stop: 15 percent
7. Improper turn: 14 percent
8. Improper passing: 14 percent
9. Following too close/tailgating: 13 percent
10. Speeding 15 to 29 m.p.h. over limit: 12 percent
11. Speeding 1 to 14 m.p.h. over limit: 11 percent
12. Failure to yield: 9 percent
13. No car insurance: 6 percent
14. Seat-belt infractions: 3 percent

For more specific results, you can use the calculator to enter your own details, like your age, state, marital status (according to Insurance.com, divorced drivers on average pay bigger premium increases than married drivers), and length of time you've been with your car insurance company.

**Client Appreciation!
Win An Aladdin's Eatery Gift Card**

As a way to say "Thank You", we are offering a \$20 Aladdin's Eatery Gift Card to the first person to "Friend" *The Legacy Group* Facebook Page today. We share interesting insurance related articles as well as local entertainment and business links. **See you on Facebook!**



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