



TRENCHANT
INSURANCE
 Home · Auto · Life · Health

Through Trenchant Eyes

Winter Newsletter

Issue 1, Volume 1

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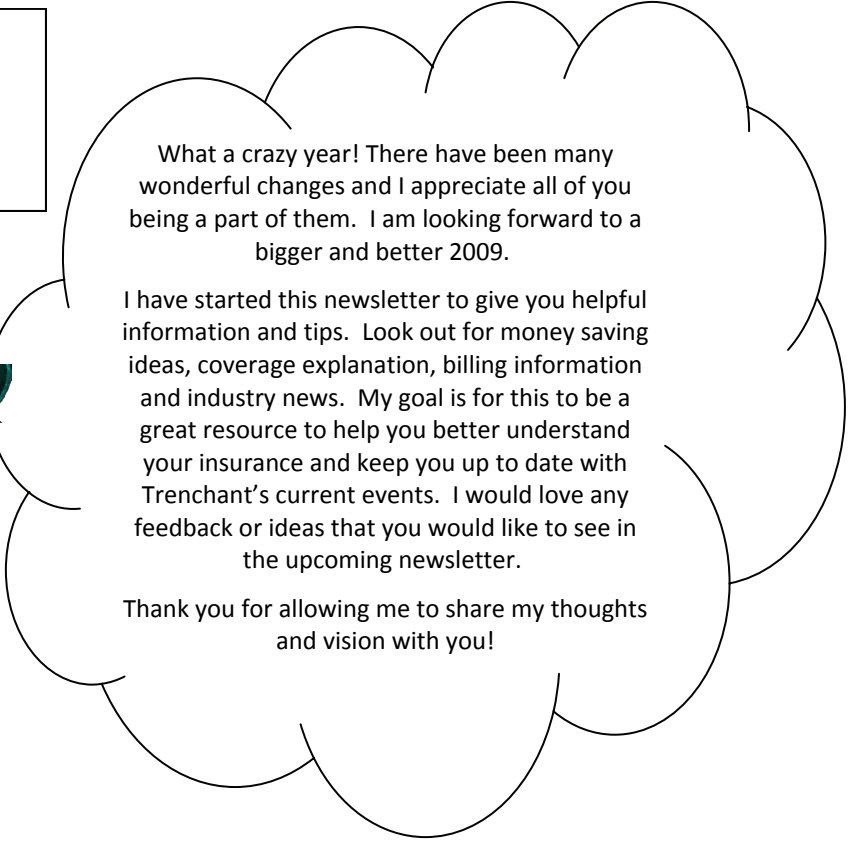
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What a crazy year! There have been many wonderful changes and I appreciate all of you being a part of them. I am looking forward to a bigger and better 2009.

I have started this newsletter to give you helpful information and tips. Look out for money saving ideas, coverage explanation, billing information and industry news. My goal is for this to be a great resource to help you better understand your insurance and keep you up to date with Trenchant's current events. I would love any feedback or ideas that you would like to see in the upcoming newsletter.

Thank you for allowing me to share my thoughts and vision with you!





How You Can Save on your Auto and Home Insurance

Yes, it is possible to save money! You may have been through it before, a company raising your rate when you have been with them for years and you have no tickets or accidents. Or maybe you do have blemishes on your record – regardless, we all desire affordable insurance. Affordable insurance exists without sacrificing the crucial protection you need if the unthinkable were to happen.

10 Ways to Reduce your Auto Insurance Premium without Sacrificing Coverage:

1. Increase your deductibles. The higher the deductible the lower the premium you pay. Choosing a higher deductible means you are willing to pay for small claims out of your own pocket. This also allows you to purchase higher liability limits. You may be willing to pay a few more dollars now for tens or hundreds of thousands of dollars of more coverage later.
2. Make sure the number of miles driven per year is correct. The more you drive, the higher your insurance premium.
3. If you have a young driver take advantage of the good student discount (given to full time students with a grade point average of 3.0 or higher and drivers training discount (given to drivers who complete a drivers training course).
4. Make sure your vehicle usage is classified correctly: pleasure use, driving to and from work or driving for business purposes.
5. If you are over 55, you can take a driver safety course that provides a discount on your policy.
6. Watch the fees when you pay your insurance premiums in installments. Some companies charge \$10 per month which really adds up over time. Automatic deduction has lower fees and many companies offer a discount if you pay your policy in full.
7. Check to see that the drivers on the policy are listed on the correct vehicle. If mom and dad share a sporty convertible, make sure the teenage driver is not listed as the primary driver of that vehicle.
8. Education – tell your agent your level of education, some companies give you a cheaper rate for higher education.
9. Good driving record – of course! The less tickets or accidents the better the rates!
10. Insurance history – it is similar to credit history – the longer you have had consistent insurance, the better your rate. Do not let your policy cancel. Not only does it affect your insurance rates but you can be fined by the Nevada DMV for having a registered vehicle without current and active insurance.



Give the Gift of Great Insurance Rates... Refer a Friend!

The greatest complement to me is a referral. I appreciate your confidence in me as your agent. Also, helping a friend, family member or colleague



save money is a great gift to give this holiday season. So if you know anyone (and we all do) who needs to save some money, send them my

way so I can shop their rates and put a little extra cash back in their wallet. If your referral becomes a client, there will be a little present that comes your way as well!

3 Ways to Reduce your Home Insurance Premium without Sacrificing Coverage:



1. Ensure your policy has the correct dwelling amount, which is the cost estimated to rebuild your home. Take the time to thoroughly review this with your agent. Your home may be over insured.
2. Increase your deductible- again the higher the deductible, the lower the premium. You may not want to submit a claim to your insurance company under \$1000 so increase your deductible and save the money.
3. Burglar and Fire Prevention – tell your agent about smoke detectors, dead bolts, fire extinguishers, central reporting fire and burglar alarms, indoor sprinklers and if you are in a gated community.

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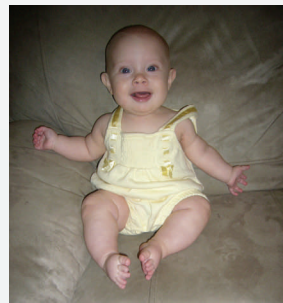
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A Note From Gina...

As many of you know I had my first child in May. On May 13, we welcomed Tori. Thank you for everyone's love, support and kind words. Many of you have heard Tori babbling (and sometimes crying) in the background. She comes into the office with me on occasion. What a won-

derful gift I have received and I am so happy to share this experience with all of you. Sorry if I have had bags under my eyes or if it has taken me a bit longer than usual to get something



done – I am still getting used to a schedule with a baby! As I hold my little one, I am even more so grateful for what I have. I wish all of you and your families the best this holiday season.



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Trenchant Circle... What's Your Piece Of the Puzzle?

Here's a listing of clients that do business with us. We hope their services can be of value to you. Let them know you saw their name in the Trenchant Insurance newsletter.

Barry Weinstein - Herbalife:
702-952-9954

Chad A. Kohler - Accounting & Income Tax Services:
702-788-8400

Cloth Connection:
702-248-6777

EvoFi One Mortgage Company:
702-525-3601

JOY PAWS (Canine Massage):
702-896-5713

L. A. Design & Staging:
702-203-5000

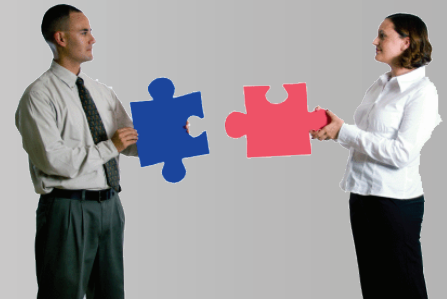
Moms In Business Network:
www.MIBN.org

My Yoga Break: 702-769-4269

R.A.N.D.M. Pool Services:
702-374-5325

Safe Kids Of Clark County:
info@clayrefoundation.com

Shawn Tsuda, MD General Surgery/Bariatric Surgery:
702-671-5150



Versaplanet.com:
www.versaplanet.com

Wizard One Pest Control:
702-496-3737

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