

# THE WILLIAMSON POST

## 'Tis the Season...for YOUNG DRIVERS ON THE ROAD!

### In This Issue:

- Young Drivers on the Road
- Work Comp Rates
- FAQs About Youthful Drivers
- Mechanical Breakdown Insurance
- Word Search
- Reminders
- Welcome Our New Health Agent

Williamson Insurance Agency understands the uncertainty and difficulty when it's time to consider adding a young driver to your auto insurance policy. We are here to assist you with this transition, beginning with where to find some valuable information:

\*\* The California DMV provides a website with very good information for young drivers (and parents of young drivers) at <http://www.dmv.ca.gov/teenweb/>. This will also be a good place to review the limitations for all Provisional 'first year teen drivers'.

\*\* Go to <http://www.dmv.ca.gov/cellularphonelaws/index.htm> for the latest laws regarding cell phone use for young drivers.

\*\* Mercury Insurance Company provides our office with brochures regarding Road Rules for Teen Drivers. Feel free to drop by our office, or call Williamson Insurance Agency for a free copy.

\*\* Drivers with a California Learners Permit MUST be accounted for on the auto insurance policy of the vehicles they are driving, or risk being excluded from coverage. Even a minor accident involving an excluded driver could result in a suspended license, possible fines, or lawsuit for someone with only a Learners Permit. Call your agent for more information.

\*\* Many insurance carriers offer a valuable Good Student Discount for full time students with a 3.0 or better GPA.

Williamson Insurance Agency emphasizes education and good early driving habits for young drivers. If you would like one of our agents to speak with your young driver, call our office to arrange for a short but valuable visit. Feel free to call Williamson Insurance Agency if you have any other questions regarding young drivers.

## Keeping an Eye on your Current Work Comp Rates

Many employers utilize private Workers Compensation companies to keep premiums low. There are more options now than ever before for private carriers. When an employer starts a policy for the first time, it's hard to estimate what payroll to anticipate. Underestimating could leave you with a high balance due, come audit time, if you had more payroll than expected.

There are options to keep your payroll updated with the companies and for yourself.

1. **Self-Audit:** Run quarterly or even monthly payroll reports. Perhaps when you do reports for the EDD. Use the payroll figures and calculate them with your Class Code rates. If you're higher than typical, maybe put a few extra dollars aside for the audit at the end of the term, knowing the payroll came in higher. You can even calculate some of the surcharges by following the calculations on your Declaration page.
2. **Add Payroll Midterm:** If you made a significant change with employees or their payrolls, update it midterm. It may increase your remaining installments, but at least you can break down the increase instead of having a high audit payment at the end.

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## Thinking of Buying a New Car?

*Here is some VALUABLE info!*

Many vehicle purchases at car dealerships include an option to buy an Extended Warranty, protecting you from costly future mechanical expenses. However, many of our Williamson Insurance Agency clients are taking advantage of our **MECHANICAL BREAKDOWN INSURANCE (MBI)**. This product is a quality alternative to the Extended Warranty, and typically at a much lower cost.

Williamson Insurance Agency is proud to offer this product from Mercury Insurance Company. Many of our clients have recently compared and saved hundreds of dollars by acquiring an **MBI Policy**. Here are a few examples:

<u>VEHICLE</u>	<u>DEALER COST</u>	<u>MBI COST</u>
* 2009 Honda Civic LX	\$2245.00	<b>\$245.00</b>
* 2010 Subaru Forrester	\$680.00	<b>\$415.00</b>
* 2008 Ford Edge	\$1845.00	<b>\$1380.00</b>

We urge you to call our office BEFORE you buy your next vehicle, for a free **MBI Quote** on any vehicle you consider buying. You do not need to be a Mercury Insurance Company or a Williamson Insurance Agency client to qualify for this product. Payment plans are available. Tell your friends!

## Audio Illusionz

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2660 Hartnell Ave.  
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M - F: 9am to 6pm  
[www.audioillusionzinc.com](http://www.audioillusionzinc.com)

## ....Work Comp Rates Continued

3. **Remove Payroll Midterm:** While we all want to be optimistic about the current economic condition, we need to be realistic. If you've cut back on employees or payroll significantly, it may be worth doing a midterm adjustment. With proper notice to your agent and required proof to the company, you can often get your premium updated before the next bill is due.

Any one of these options can easily be monitored by using QuickBooks, Peachtree, or any other accounting program.

**"Pay as you go"** - Another option to employers is combining your Workers Compensation with your Payroll. There are carriers accommodating both, adding benefits like Automatic Payroll Deposits. Many businesses, including high risk business classes and prior claims, are eligible. This allows employers to "pay as you go." Payroll and Workers Comp premiums are put into one bill. Our office has different carriers available.

To find out what would fit your business needs best, contact our Commercial Agents, Mike Doerschel or Carissa Stripling, to review.

### We Provide Coverage For:

Auto

Boats

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Commercial

- Apartment Buildings

- Workers Comp.

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Health

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- Medicare Supplement

- Dental

- Vision

Home

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2727 Bechelli Lane  
 Redding, CA 96002  
 P: (530)222-8650  
 F: (530)222-8867  
 License # OF17074  
 M - F:8:30am - 5pm

## Welcome Russ Hudson!

Effective immediately, Williamson Insurance Agency is pleased to welcome Russ Hudson of RW Hudson Insurance Brokerage as our Individual and Group Health Insurance specialist. Russ will be bringing his expertise and experience to our office to assist you with any of your medical insurance needs, including (but not limited to) Medicare Supplement Insurance, Dental, Vision, and more. Feel free to give Russ a call if you have any questions or would like to get a quote.

### WORD SEARCH

AUTO	T	L	E	F	H	L	A	T	N	E	D
BOAT	C	A	M	P	I	E	O	P	L	K	A
COMMERCIAL	V	I	B	O	T	U	A	C	F	J	S
DENTAL	Q	C	X	M	W	H	Y	L	G	Z	R
HEALTH	P	R	O	T	Y	C	M	I	T	B	E
HOME	S	E	V	I	R	Z	K	F	R	H	T
LIFE	R	M	G	O	F	L	X	B	A	T	N
MOTORCYCLE	H	M	T	R	Z	S	U	T	I	A	E
RENTERS	F	O	Y	A	W	E	F	I	L	Q	R
TRAILER	M	C	M	B	O	T	G	Y	E	A	L
(These are only some of the types of insurance we provide.)	Z	W	V	E	X	B	H	J	R	U	P

## Things To Remember

- Payments can be made through our agency website [www.williamsoninsuranceagency.com](http://www.williamsoninsuranceagency.com) (just click "Online Payments") or directly through your insurance company's website. Most companies also accept payments by phone.
- Our office is **NOT** authorized to accept any method of payment to Mercury Insurance. Payments must be made directly to Mercury by mail, phone, or online.
- It is essential for you to contact our office with any changes of address or telephone numbers to ensure you are receiving all correspondence from both our office and your insurance carrier.
- A **signature from the named insured** is required to remove any coverage, vehicle(s), and/or driver(s) from a policy. If you are unable to come by our office to do so, you may fax or mail a written request with a signature and policy number to our office.

## FAQs About Youthful Drivers

### Q: When should I begin to consider my auto insurance needs for my youthful driver?

**A:** Before your youthful driver gets his/her Learners Permit. Not all auto insurance carriers are tailored for youthful drivers. Discuss with your agent if a change in insurance carrier may be best for you. Doing this in advance could help minimize cost.

### Q: Will it cost me to insure my youthful driver while they have a Learner Permit?

**A:** Not necessarily. Some (but not all) carriers have plans allowing your youthful driver to be listed as a Permitted Driver at no cost to you until they obtain a valid Drivers License. Call your agent for more details.

### Q: Do driving laws apply to my youthful driver the same as they do for me?

**A:** NO! It is very important to review the guidelines with your youthful driver. Many restrictions apply to drivers in their first few years of license experience that will not apply to more experienced drivers. For more information on those restrictions, go to <http://www.dmv.ca.gov/>

\* Example – Use of a cell phone (including a hands-free device) are illegal for drivers under the age of 18.

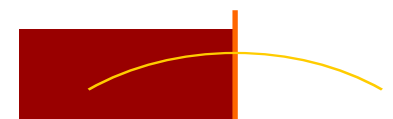
### Q: Will it be expensive to insure my youthful driver?

**A:** Not necessarily. Of course there will be cost. However, take the time to review your options with your insurance agent. He/She can evaluate your needs and concerns, and seek out the best plan for you and your family to minimize cost without giving up protection.

## Your Local Family Owned and Operated Agency Since 1976

### The History of Williamson Insurance Agency

Bruce Williamson entered the insurance industry selling Life Insurance in April 1976 in Eureka, CA. In April of 1980, shortly after moving to Redding, Bruce established Williamson Insurance Agency. At this time he began offering Home and Automobile Insurance. In April of 1993, Williamson Insurance Agency expanded again when Bruce acquired the David Fry Insurance Agency, a long established Redding agency. In April of 1996, Williamson Insurance Agency moved their office to 2727 Bechelli Lane, our current home. Over the years, and now, we maintain our goal and commitment to offer excellent customer service as a professional full line independent insurance agency.



We're on the web!

[www.williamsoninsuranceagency.com](http://www.williamsoninsuranceagency.com)  
 Signup for email distribution of our newsletters.



