

January 2012

News and Tips to Make Your Life Easier, Safer, and Happier...



Special points of interest:

- **2012 Insurance Industry Outlook**
<at right>
- **Why you need to be even more cautious online** <pg 2>
- **Discover what great NEW prizes we have in store for you in 2012**
<pg 3>
- **Check out pictures of our contest winners!**
<pg 3 & 4>

Inside this issue:

- | | |
|--|----------|
| What You Need to Know About NEW Identity Theft Scams | 2 |
| ALL NEW 2012 Referral Contest | 3 |
| Referral Contest Winners | 3 |
| Facebook Contest Results | 4 |
| Trivia Contest | 4 |



The Hauswirth Report

The State of the Marketplace

As is our custom, every January we like to take a few minutes to discuss with our friends and clients the state of the insurance marketplace and how recent changes may or may not affect how you purchase insurance products in the open marketplace.

The events of 2011, with respect to natural disasters, the flooding and earthquakes in Japan, the flooding in the country of Australia, hurricanes, and tornadoes in the Midwest, all have an effect on how much we pay for the insurance we buy.

I believe that in the state of New Jersey, we will see that our personal auto insurance premiums will remain stable for the near future. The competition for auto insurance in New Jersey has been and will continue to be intense, but we do not see any more carriers entering the market, and company costs will remain constant for the near future.

By the time the calendar flips to 2012, it's likely 2011 will be recognized officially as a banner year for insurance losses. Several industry experts reported in November that the insured losses in the first half of 2011 nearly tripled that of 2010; and that did not include hurricane Irene or the snowstorms and tornadoes we experienced in the United States in the fall.

The major problem that insur-

ance companies will have in 2012 will be to be prepared as much as possible for the increased costs of the natural disasters our country has been experiencing. Many of the seminars that I attend have shown that the climate changes and the catastrophes that we are experiencing are driving insurance costs upward. To be sure, home insurance costs will continue to rise in New Jersey, carriers will be very hesitant to offer coverage near coastal areas, and the cost of coastal coverage will increase substantially.

As I write this article



in late December 2011, we still do not have any indication whether the United States Congress will approve an extension of the flood insurance program and several of the revisions to that program that has been put forward in Congress. The stalemate that Congress has over National Flood Insurance Pro-

gram, will eventually create a dilemma for the sale of real estate throughout the United States where flood insurance is mandatory for a potential homeowner to obtain a mortgage in a flood hazard area.

During 2012 we will also see the US Supreme Court take on the case of the Patient Protection and Affordable Care Act. At the present time the Supreme Court has said they will hear the case during the second quarter of 2012 and rule on whether or not the President has the right to make individuals purchase health insurance. The eventual outcome of the 2012 national elections, whether Obama wins reelection and whether the Senate retain Democratic majority, will determine whether healthcare reform survives, lingers on life support, or dies. Regardless of the outcome, our office will continue to market individual and group health insurance as we now have a full-time dedicated employee, Dianna Sampson, to manage that department.

Our Protection Team continues to receive weekly updates from our agents associations and our insurance carriers on better ways to help protect you in what matters most in your life. We wish all of our clients and friends a Happy and Healthy and Prosperous New Year!

Hauswirth & Sons Insurance Consultants

332 Route 9 | Forked River, N.J. 08731 | (609) 693-3123
www.hauswirthinsurance.com | blog.hauswirthinsurance.com

Phishing: To try to obtain financial or other confidential information from Internet users, typically by sending an e-mail that looks as if it is from a legitimate organization, but contains a link to a fake web site that replicates the real one.

“The email may say that your account is about to be suspended unless you ‘verify’ your personal information... once they have that information—you’re toast.”

WE'RE FIRED!

Linda's Pizzeria decided last week to double the price we pay for pizzas. When we objected, we were fired! We will no longer be offering free pizza's at Linda's for our birthday program.

However, any remaining free pizza chips can be used at Via Napoli Pizzeria.

Via Napoli will be the only pizzeria used in our birthday program



What You Need to Know About NEW Identity Theft Scams

A few weeks ago, I received an e-mail from the IRS telling me that my last tax deposit was incorrectly transferred, the deposit that was made was voided, and if I did not open the attached document and give them my bank routing and checking account numbers, I would be penalized. Needless to say, we looked into it without opening the e-mail attachment and found the item in question was bogus.

Recently, both my wife and I have been receiving e-mails from Amazon.com. The e-mail indicates that I have a package that I purchased and it is being delivered to my office, the item in question was a very expensive coffee machine. Needless to say, neither of us ordered such a device and Amazon has no record of the item ever being ordered. Further investigation of the e-mail indicated that the sender was not Amazon, but instead a third-party that was looking for us to give them our Amazon account number and credit card number so they could research the device and find out who in fact ordered it. The word for this is called phishing.

Phishing is a term that's applied to the latest identify theft scam where potential thieves and con men use fake e-mail messages, which look very real sometimes, to con you into giving up credit card, bank and other sensitive financial and personal information. Once you give it up they proceed to clean you out and/or steal your identity and run up thousands of dollars worth of debt in your name.

Although some phishing excursions take place over the telephone, where people call up and pretend to be someone that they are not, most of the attacks come in the way of e-mail messages. These messages look very official and claim to come from your bank, charge card company, brokerage house and even government agen-

cies. These con men go to the web site of the company or agency that they are impersonating, steal the graphics and logos, and then proceed to put together an email which looks like it actually came from a valid source.

The email may say that your account is about to be suspended unless you "verify" your personal information, or they may contain some other important or urgent-sounding request. What they all have in common is that they require you to click on a link that's embedded in the email and then fill out some form that asks for your P I N code,



credit card number, bank account number, social security or tax ID, and anything else that they think that they can get away with asking you. Once they have that information - you're toast.

How to protect yourself from phishing attempts

- Do not ever reply to any e-mail that asks you for any personal or financial information—no matter how official it looks. Banks, credit card companies, brokers, the government, and any other legitimate entity will never ask you to click on a link and supply any kind of personal or financial information.
- If they include a telephone number for you to call, don't! If you feel that the message is legitimate, look up the actual web

site address or telephone number from a statement or invoice and use that. Even if the link in the email looks real, it isn't. It's easy to make a link look like it goes to one web site but really have it go to another.

- Never give any sensitive personal information out to anyone who calls you and asks for it. Simply ask for their name, telephone number and extension, and tell them you'll call them back. Then, check that telephone number against a number that you find on a statement or receipt. If it doesn't match, call the number that you found and tell someone what's going on. If it's a real message they'll figure it all out for you. If it's a fraud, they'll tell you.

If all of this advice comes too late for you because you already fell for the phishing trick hook, line, and sinker, then you have to take immediate action for damage control. Contact the actual company, bank, or other agency right away and explain what happened. Let them close your account and issue you a new one.

You should also contact the authorities and file a report. This will protect you later if creditors come after you for bills that the thieves ran up in your name.

If you live in the U.S. you can learn more about phishing by visiting the Federal Trade Commission Web site at www.ftc.gov or calling toll-free 877-382-4357. Canadian residents should visit the RECOL (Reporting Economic Crime Online) web site at www.recol.ca. U.K. residents can go to www.met.police.uk/fraudalert/identity_theft.htm for more information.

Computer security is a serious and ongoing issues which requires your constant vigilance. Don't let your guard down or you could end up being a victim.

Hauswirth & Sons Insurance Consultants

332 Route 9 | Forked River, N.J. 08731 | (609) 693-3123
www.hauswirthinsurance.com | blog.hauswirthinsurance.com

2012 Referral Contest

See what's new!



Thank You For Your December Referrals!!

Joe Appello

Sandy Bator

Joy Bearden

Jen Bentley

John Brancato

Lorraine Crawford

Daniel Cunningham

Maria Dargon

Dick Dawkins

Adriene DiPaolo

Mohaned Elgendy

Tucci Family

Ed Gerlacki

Dominick Guido

Debra Himber

Peter Koermer

Horst Krauleidies

Sherry Leiser

Tom Low

Megan O'Hare

Lynn Smith

Vickie Sorian

Shuman & Butz

How it works:

It's easy, simply tell a friend, relative, acquaintance or whoever about us! Make sure they tell us you sent them—but don't worry, we still ask when they call.

What you win:

1. For each referral you send, you will automatically receive a \$10 Wawa Gift Card!

2. You are also automatically entered in the monthly drawing for an Amazon Kindle Fire!!

NEW Prize!!



3. For each referral we receive, we'll donate \$5 in Your Name to the Lacey Township Food Bank!!!

November Winner:



Ann presents the \$50 Gift Card to the Forked River German Butcher Shop to winner **Joy Bearden**. Congratulations Joy!!

December Winner:



Rich presents the \$50 Gift Card to the Forked River German Butcher Shop to winner **Sherry Leiser**. Congratulations Sherry!!

Hauswirth & Sons Insurance Consultants

332 Route 9 | Forked River, N.J. 08731 | (609) 693-3123
www.hauswirthinsurance.com | blog.hauswirthinsurance.com

"I have been dealing with Hauswirth for years. We own several rentals and they take care of our Homeowners Insurance—Geri is our agent, she has been a great help to us! Now Hauswirth will be taking care of our Medicare Supplemental Insurance. Dianna has been knowledgeable and very helpful!! She is Professional & Great with follow up calls! I already gave her a new referral—my sister Helen. We are very pleased!"

Lorraine G. – Waretown, NJ

facebook Contest Results



\$620.00 to The Lacey Township Food Bank!

Rich presents the check to Laura Caroccia & Harold "Pete" Peters, co-chairpersons at The Lacey Township Food Bank, for the total number of Facebook "likes" in December! A great big thanks to all those who participated in this great contest!



Winners of the iPad 2!

Congratulations to William Sickles, Jr and his wife Cathy! They were chosen from all the people who "liked" and commented on our Facebook Page from November 15th to December 15th.

The Hauswirth Report

Page 4

Quote of the Day → "May all your troubles last as long as your New Year's resolutions" - Joey Adams

December Trivia Winner



Trivia winner **Barry Bergen** receives a bottle of Hauswirth Cellars Wine. Congratulations Barry!!

A Not-So-Trivial Pursuit

We're trying our best to stump you in 2012!

We're doing something a little different this month — we're having a trivia picture! It's easy—simply send your answer to the question listed below the image to our Trivia Coordinator, Ann Fuchilla. There are 3 easy ways to send your answer: 1. Email ann@hauswirth.net; 2. Fax to 609-693-4935; 3. Come to our office!

The first person to respond with a correct answer wins a bottle of our private label Hauswirth Cellars wine. The next six correct respondents will each receive a free pizza at Via Napoli Pizzeria in Forked River. Good luck!!



Q: What is this a close-up picture of?

Last month's trivia question and answer:

Q: What is the name of the man pictured next to Rich?
A: Claude Julien, head coach of the Boston Bruins

Hauswirth & Sons Insurance Consultants
332 Route 9 | Forked River, N.J. 08731 | (609) 693-3123
www.hauswirthinsurance.com | blog.hauswirthinsurance.com