



THE HAUSWIRTH REPORT

We're Bringing the World to You!

Margareth and I are excited to announce that we have merged our insurance office with World Insurance Associates of Tinton Falls, NJ. After months of planning and meetings with our entire staff, we became part of the World Insurance organization on April 1 of this year.

files and took 95% of our time for the past few months. We apologize for not bringing you the latest on what happened in the wacky environment of property and casualty insurance. .

The markets:

Rest assured that the markets are still financially strong and capable of handling a major catastrophic loss. The El Niño effect of warm water in the Pacific Ocean will be the dominant factor in our weather this summer. Dr. William

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Quick Tip:

Storing small appliances in a drawer can result in a mess of tangled cords. Instead, use small plastic storage bins that fit the appliance and all its attachments. Lidded bins let you stack your appliances in a pantry to save space. This works well for electric knives, food choppers, hand mixers, juicers, and other small appliances.



So what does this mean to you, our customers and prospective customers?

World Insurance Associates brings new markets to Hauswirth & Sons Insurance that were previously unavailable to us, which allows us to give you more choices when it comes to the best insurance protection at the most competitive price. We will also be learning about several new commercial insurance markets to help many of our commercial clients.



From left to right: Phil Nisbet, Rich Hauswirth, Greg Kroeger, Margareth Hauswirth, Jeff Kroeger, Ed Wargins

To answer the major question:

We are not going anywhere. All of our employees that have been handling your accounts are part of the new organization! Margareth and I intend on working for the next several years as well, although there may be some "extra vacations" when our granddaughter wants us to take her to Disney World!

About that lack of newsletters...

Yes, we have been bad!!! We neglected to send out a newsletter in March and April. Our merger was a major project for all of us in both of-

Gray of Colorado State University is predicting a well below average storm season (Praise God!) due to the cooler ocean temperatures caused by El Niño. That is not to say we should not prepare for the worst case scenario. We still have strong memories of Hurricane Sandy and the vast amount of damage that storm caused.

Our auto markets are stronger than ever. Several of our carriers are taking some rate increases, but they are small, and some are decreasing their rates. If you don't have your auto insurance with us, give us a try, I think you'll be pleased with the results!

Flood Insurance Updates

If you think ObamaCare is complicated and fraught with crazy revisions, wait until you see what's new in flood insurance!

The major premise of the Biggert-Waters Flood Insurance Reform Act of 2012, as I have written about over the last year, was to allow premiums to reflect the true risk of living in high-flood areas.

The flood insurance program is totally insolvent and the law (we call it BW-12) ordered FEMA to stop subsidizing flood insurance for second homes, businesses, and properties with multiple claims. The flood program was always to be a break-even insurance program. However, through the years the severity and frequency of storms has caused the program to go into the red. As the National Flood Insurance Program finished up paying for Hurricane Sandy claims, it is estimated to have a \$28 billion deficit.

When some of the provisions of the BW-12 were enacted, the public was outraged over the increase in premiums. Even US Representative Judy Biggert, a sponsor of the bill, told a congressional hearing with FEMA representatives that if she knew the size of the flood insurance increases, she would never have proposed the bill.



Enter the new revision that was enacted into law this past month called the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). The new law repeals certain provisions of the 2012 reform act that eliminated subsidies on some premiums. The new law requires FEMA and the flood insurance program to restore Pre-FIRM subsidized rates

As of May 1, new policies for Pre-FIRM homes will be written with the grandfathered Pre-FIRM rates, including new purchases.

Renewals of Pre-FIRM policies purchased after July 6, 2012 will be processed with the grandfathered Pre-FIRM Rates.

Should you have any questions, please give us a call!

Here We Grow -- Again!!

We welcome two new members to our Insurance Protection Team to help serve you better.

Barbara Kroeger (right) comes from the Personal Lines division of World Insurance Associates and has been handling personal lines insurance for the past six years. She is proficient in all phases of personal insurance and will also be heading up our expansion into writing insurance in the state of Pennsylvania.



We also welcome Kim Tretola (left), who will be working with us as an underwriting assistant in our commercial lines department. Her unique background in business will be a big asset in working with our commercial clients.

We are so happy to have Barbara and Kim on our Team!



2014 Referral Contest

Just Keep Talking!



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 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 a Kindle Fire HD 8.9" Tablet!
3. For each referral we receive, we'll donate \$5 in Your Name to United Way of Ocean County.



Meet the latest winner:

Congratulations to our April winner, Natalie Costa!



Program rules & disclaimers:

- There is no limit on the number of chances to win.
- Our contest is open to any human being on the planet who refers a friend, family member, or colleague to request an insurance quote from our agency.
- You do not have to be a client to receive your free \$10 gift card or to be entered for a chance to win any of the randomly drawn prizes.
- You do not have to be present at the drawings to win.
- This offer is not in conjunction with, or inducement to buy any insurance product from Hauswirth & Sons Insurance. We reward the referrer for the lead only.
- The persons referred DO NOT have to become our client for the referring party to receive any of the free rewards and/or chances in this program.
- We are not responsible if the laws says you can't win due to age or any other reason.

Thank You for Your February - April Referrals!

- | | |
|-------------------|-------------------|
| Alyce Milano | Sandy Bator |
| Amy Napolitano | Steve Hutler |
| Bob Concia | Taffy Spaloss |
| Bonnie Slocum | Tara Oizerwitz |
| Carol Dey | Tammy Laureigh |
| Cathy Castillo | Carmella Lerro |
| Chris Buono | Donna Straub |
| David Spade | Frank Tyra |
| David Pasquarella | Jessica Donnelly |
| Donna Ranieri | Tina Hopkins |
| Doug Shearer | Krystal Conaty |
| Douglas Itjen | Linda Cerillo |
| Ed Gerlacki | Lisa Salmorin |
| Erin Budow | Lydia Villez |
| Fran Scerbo | Martin Schulze |
| Greg Broome | Natalie Costa |
| Greg Fevola | Nick Grippaldi |
| Ines Conte | Patricia Eppolito |
| Ira Lilonsky | Patti Vigliotti |
| Irene Netzel | Richard Mazzei |
| John Bottigliero | Richard Therien |
| Julie Bradshaw | Robert Soehl |
| Juliana Pace | Pat Karchik |
| Justin Meehan | Sam Bucca |
| Lori Dislecamp | Taffy Spaloss |
| Martin O'Donnell | Terry O'Connell |
| Michael Morrison | Travis David |
| Monique LaValette | Wendy Dedios |
| Pat Roe | William Moore |
| Randy Russell | |
| Robert Miller | |
| Robert Kelch | |



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Congratulations to our Marketing Manager, Jennifer Doeren, who married Dan D'Agostino on April 17!



"WE HAD BEEN WITH ANOTHER COMPANY FOR OVER 35 YEARS. EVERY YEAR THE PREMIUMS KEPT GOING UP. NO HELP FROM THE AGENT. A FRIEND TOLD US ABOUT GERI AT HAUSWIRTH & SONS. THE SERVICE WE RECEIVED FROM HER AT GETTING THE BEST PRICE FOR THE BEST COVERAGE WAS OUTSTANDING. I CAN'T SAY ENOUGH ABOUT HER & THE COMPANY. I CAN ONLY SAY SHE WAS 'AWESOME.'"
~ JUDE G. | TOMS RIVER, NJ

The Hauswirth Report

"Go forth and set the world on fire." ~ St. Ignatius of Loyola



February's Winner

Congratulations Don Bucci!



Don received a complimentary bottle of Hauswirth Cellars Wine, and you could be next! Just send us your answer before the end of the month!

February's Trivia Answer:

The popular comic strip character who loves lasagna is Garfield!

A Not-So-Trivial Pursuit

We're trying our best to stump you in 2014!

In the spirit of Mother's Day, test your knowledge with this month's trivia question about a famous mother!

It's easy—simply send your answer to the question listed below to our Trivia Coordinator, Ann Fuchilla. There are 5 easy ways to send your answer:

1. Email ann@hauswirth.net
2. Call 609-693-3123
3. Fax to 609-693-4935
4. Come to our office!
5. Post to our Facebook Page (www.facebook.com/HauswirthInsurance)

We will draw one random winner (from all the correct answers) to receive a bottle of our private label Hauswirth Cellars wine. Then, six more random winners will each receive a free pizza at Via Napoli Pizzeria in Forked River. Good luck!

Q: Who played Carol Brady on "The Brady Bunch"?

