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The Round Table

Camelot Insurance Agency, LLC

IMPARTING INSURANCE KNOWLEDGE AND INFORMATION TO
EMPOWER OUR INSURED



INTRODUCTION FROM AGENCY PRINCIPAL

For those who don't already know me, allow me to introduce myself. I am Co-Manager, along with my wife Mary, of Camelot Insurance Agency LLC. Camelot Insurance Agency LLC is a general lines agency providing business, car, home and life insurance to individuals, businesses, church groups and associations. Mary and I are primarily responsible for underwriting and general management. All other employees have responsibilities for marketing, claims, and accounting.

I have been a Marketing Representative with Aetna Life and Casualty, and it was at Aetna's Home Office in Hartford, Connecticut where I received my initial training in insurance and risk management. Later, I earned the Associate in Risk Management (ARM) designation, which is a professional title conferred by The Insurance Institute of America.

As a U.S. Army Aviator I served two tours of duty in Vietnam as a Captain, and my awarded decorations include: Parachute Badge; Army Aviator Badge; Vietnam Service Medal; Vietnam Commendation Medal; National Defense Service Medal; Air Medal, 3 Oak Leaf Clusters

and Valor Device; Distinguished Flying Cross; Army Commendation Medal.

Before Mary and I established Camelot Insurance Agency, we were both privileged to serve our community as educators with the Detroit Public Schools District. We are members of Plymouth United Church of Christ where Mary sings in the Renaissance Choir and our daughter Melissa and I are teachers in the Youth Church.

"Imparting insurance knowledge and information to empower our Insureds," is how our daughter Karen describes the purpose of The Round Table newsletter. As you know, knowledge increases understanding, which in turn provides wisdom in decision making. If at any time you have questions regarding insurance coverage or premiums, please call or visit our Web site at: <http://www.CamelotInsuranceAgency.com>.

I look forward to hearing from you.

Best wishes, ---Will M. Wilson, ARM

MISSION STATEMENT:

Camelot Agency is dedicated to first class client focused service and protection from financial loss by providing insurance services, while respecting the dignity and worth of everyone.

Serving Greater Detroit –
A Premier American
Community

"THINK" YOUR WAY TO FITNESS

February 19, 2007

We've all heard about the power of positive thinking, but a recent study found that people who think they're getting fit actually get more positive benefits from activity, according to a Reuters Health article.

The study examined hotel housekeepers over a period of four weeks. Some of the housekeepers were told that their work duties gave them enough activity to meet the Surgeon General's health guidelines. Another group of housekeepers were told nothing.

After four weeks, the housekeepers who believed their work activity counted as exercise lost weight and body fat, and lowered their blood pressure.

The results of this study suggest that it's important to understand--and believe in--the positive benefits of your activity. So here are a few things to think about the next time you exercise:

- Just thirty minutes of brisk walking each day can significantly decrease your risk of a heart attack.

<http://www.refrigeratorraid.com/2007/02/index.html/2007/02/index.html>

- Even your household chores--like yard work and house cleaning--can help you burn calories and boost your fitness levels.
- Weight bearing activity just a few times a week can build bone density and lower your chances of developing osteoporosis.
- Short spurts of activity--such as three 10-minute workouts spaced throughout the day--are just as beneficial to your health as one long workout.
- Moderate amounts of exercise have been linked to lower rates of diabetes, heart disease, stroke and even cancer.
- Strength training can help make daily activities like carrying grocery bags or laundry feel easier.
- Regular exercise will alleviate stress, boost your mood and improve the quality of your sleep.

IDENTITY THEFT

Identity theft has become the crime of the new millennium. Identity theft occurs when someone other than you, uses your good name, credit history and assets for their personal gain. The three main reasons thieves are stealing people's identities are for financial gain, to obtain a better life, or to cause you malicious harm.

The cost of these crimes to the individual can be devastating, both financially and emotionally. According to a recent survey conducted by California State University, the average victim spent \$1,495 in out-of-pocket expenses to resolve this crime, not including legal expenses. The real cost is in time, on average it can take 640 hours (the equivalent of eighty 8-hour days) to resolve identity theft events.

As an insured homeowner with Camelot Insurance Agency, the Identity Fraud Endorsement adds thousands of dollars in value to your homeowners insurance policy. Please call if you are interested or you can visit our Web site anytime at: <http://www.CamelotInsuranceAgency.com>.

TEST YOUR INSURANCE KNOWLEDGE

What two coverages are provided by the Personal Injury Protection (PIP) part of No-fault?

Personal Injury Protection (PIP)

If you are hurt in an auto accident, this part of your no-fault policy will pay all of your **medical costs**. It will also pay, up to a maximum amount, for the **wages you would have earned** if you had not been hurt, for up to three years.

In 2005, the allowed amount under no-fault is \$4,293 per month. If you are killed in an accident, your policy will pay your family up to the monthly amount for three years, based on what they would have received from your earnings and fringe benefits. You may also be entitled to up to \$20 per day in replacement services. This is to pay for services you are no longer able to provide for yourself or your family because you are injured, such as housekeeping and yard work.

What is the limit of liability provided by the Personal Property Insurance (PPI) part of No-Fault?

Property Protection Insurance (PPI)

No-fault will pay up to \$1 million for damage your car does in Michigan to other people's property, such as buildings and fences. It will also pay for damage your car does to other people's properly parked vehicles.

In your automobile policy, when should you coordinate PIP coverage?

You may coordinate PIP coverage with any health or disability policy you have (except Medicaid, Medicare or a Medicare supplemental policy) to reduce your PIP premium. The health or disability plan then becomes the primary payer for medical or wage loss expenses, and the auto policy would cover remaining medical or wage loss expenses. These auto insurance coverages are also called excess medical and excess wage loss.

Collision coverage pays for repairs to your car when it is damaged in a crash: Can you describe the three kinds of collision coverage? Check your answers below.

- Broad Form collision pays for damages regardless of fault, with a deductible that applies only if you are substantially at fault.
- Standard collision pays for damages regardless of fault, with a deductible that always applies.
- Limited collision pays only if you are not substantially at fault, and may or may not have a deductible.

CAREFUL HOMEOWNERS PAY LESS FOR INSURANCE

—
AND YOU MAY QUALIFY.

We believe safety-conscious homeowners should be recognized for their careful track record. The Citizens Insurance Company, one of the quality companies we represent, thinks so too and now rewards careful homeowners like you with lower insurance rates. We offer discounts for alarm systems, safety devices, new homes and nonsmokers. Your exceptional record could mean big savings.



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