



- ▶ GET THE MOST OUT OF LIFE 1
- ▶ MISSION STATEMENT 1
- ▶ FAMILY DINNERS ARE IMPORTANT 1
- ▶ CREDIT SCORE GUIDE 2

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The Round Table

Camelot Insurance Agency, LLC

IMPARTING INSURANCE KNOWLEDGE AND INFORMATION TO
EMPOWER OUR INSURED



Camelot

GET THE MOST OUT OF LIFE

Will M. Wilson, ARM

At Camelot Insurance Agency, our goal is to guide you from the uncertainty of your family's future to the reality of affordable life insurance. We offer our policy holders solid protection for their business... their families... their loved ones. We want you to get the most out of life.

For life underwriting we do not stereotype applicants according to how an outdated underwriting manual classifies them. Instead, our underwriting process uses the most current medical research to evaluate applicants individually, focusing on all the elements that truly affect a person's life expectancy.

For example, diabetes is a generally controllable condition. If the applicant is compliant with doctors' instructions, has eliminated other risk factors from his or her lifestyle, and this is validated through complete information (such as a personal history interview), then common

sense dictates that this person is someone we want as a policyholder. (Other controllable conditions where rates are favorable include depression, coronary artery disease, Chronic Obstructive Pulmonary Disease [COPD], hypertension, breast cancer, colon cancer, and occasional smokers.)

In addition to your own planning, you may also wish to consider buying life insurance for your children or grandchildren now when it is most affordable – it will guarantee their future insurability and build cash values through the years. Life insurance is a legacy you can feel good about providing for those you love.

Please call me if you are interested in a proposal that will provide you with the comfort of knowing that your family's future is secure.

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*

FAMILY DINNERS ARE IMPORTANT

WebMD Feature - <http://www.webmd.com/solutions/childrens-health/family-dinners>

By Jeanie Lerche Davis; Reviewed By Brunilda Nazario, MD

After-school activities, late workdays, long commutes -- it's no wonder few families eat dinner together. Yet studies show that the family dinner hour is an important part of healthy living.

When families dine together, they tend to eat more vegetables and fruits -- and fewer fried foods, soda, and foods with trans fats, research shows. When younger kids frequently eat dinner with their families, they are less likely to be overweight than other children. That tends to change in the teenage years, when they're less likely to eat at home.

"One of the simplest and most effective ways for parents to be engaged in their teens' lives is by having frequent family dinners," says Joseph Califano Jr., chairman and president of The National Center on Addiction and Substance Abuse at Columbia University (CASA).

CASA recently reported on a national phone survey of 1,000 teens and 829 parents of teens. Eating dinner as a family helped kids in many ways. It helped them get better grades, and kept them away from cigarettes, alcohol, and marijuana, and more.

5 Benefits of Family Dinners

- Everyone eats healthier meals.
- Kids are less likely to become overweight or obese.
- You and your kids will talk more.
- You'll be more likely to hear about a serious problem.
- There will be less stress and tension at home.

5 Tips for Organizing Family Dinners

- Set a goal. Twice a week, perhaps? Build from there.
- Keep it simple. Family meals don't have to be elaborate.
- Be prepared. Keep ingredients for healthful meals on hand.
- Keep healthy 'appetizers' on hand.
- Get the family involved. Let kids help prepare meals and set the table.

Here's another hint -- no TV allowed, no phones answered! This is time for listening to each other, sharing the day's stories, and nurturing the family connection.

*This is an abridged version of this article. Please follow link to read the complete article.



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CREDIT SCORE GUIDE

Businesses develop mathematical based credit-score models to forecast future behavior. For example, banks and mortgage companies use credit-score models to predict your ability to meet debt obligations while insurance companies use credit score models to predict the frequency of future claims activity. Since credit scores are used by insurance companies to help establish auto and homeowners insurance premiums, those with poor credit pay more.

The following is a **general guide for improving your credit score:**

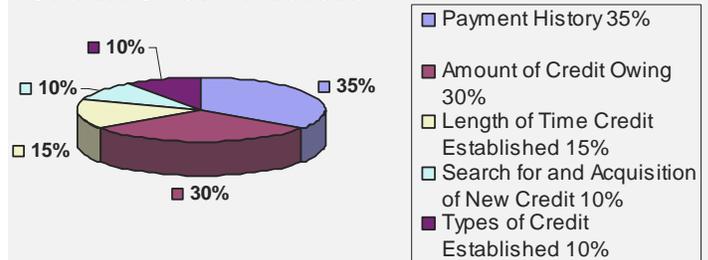
- Average time your accounts have been open; an average time of 144 months or better is best in this category.
- The percentage of your credit accounts that are in good standing; 100% is best in this category (*On-time payments count for 35 percent of your score, so even if you pay only the minimum due, a timely payment is crucial-the average score for consumers with at least one late auto payment drops 98 points*).
- The percentage of revolving accounts open with a balance higher than 75% of the credit limit; zero accounts is best in this category.
- Number of accounts (revolving, installment, mortgage, credit line) opened in the past 36 months; 0-3 is best in this category.
- Multiple inquiries from mortgage lenders made within a period of two weeks are counted as one (Inquiries during the insurance quoting process, have no impact).

You may order a free copy of your credit report once every 12 months. Reports can be ordered online at www.annualcreditreport.com or by calling (877) 322-8228. If you discover an inaccuracy on any report, contact the company to correct it. Below are toll-free phone numbers and Web addresses for the companies that keep credit scores:

Equifax: (800) 685-1111 www.equifax.com
 Experian: (888) 397-3742 www.experian.com
 TransUnion (800) 916-8800 www.TransUnion.com

CREDIT SCORE RATINGS			
EXCELLENT	750 – 850	FAIR	520 – 659
GOOD	660 – 749	POOR	350 – 519

Credit Score Factors



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