



Quarterly Newsletter for Clients of 1st Rate Insurance

1st Rate Insurance Services
We Serve You First!



MetLife Auto & Home



Representing Over 20 Insurance Companies to Serve You

Auto - Home - Life - Business - Earthquake - Flood - Motorcycle - Boat - R.V. - Investments

Thank You! Thank You! Thank You!

If you feel that we at *1st Rate Insurance* serve you well -
Please refer a friend!

Many thanks to all our clients who referred a friend, family member or co-worker to our agency recently:

Sue Ramback * Teri Agnew * Steve Thoreson * Victor Klock * Joe O'dell
John Harding * Judy Holser * Paul Scobee * Pat Green * Kathy Edison
David Robitaille * Mike Floyd * Patricia Temkin



If you refer somebody to our agency,
you will automatically receive a \$5 Starbucks
Coffee Gift Card and
A chance to **WIN \$100 Gift Card** "Of Your Choice"
in our quarterly drawing!

Your First Edition!

Dear Clients and Friends,

Thank you for taking your valuable time to look over our Agencies first Quarterly Newsletter. The goal of this newsletter and future newsletters is to inform and educate our clients of any changes, trends, discounts or helpful advice regarding your personal insurance as well as insurance related topics as a whole.

1st Rate Insurance is an *Independent Insurance Agency representing our CLENTS* interest first not the Insurance Companies. We are not employed by any insurance company and have your best interest at heart. As an independent agency, we can offer YOU multiple options for any of your insurance needs from over 20 top rated insurance Companies such as:



MetLife Auto & Home



Our direct connection with each company's sales, underwriting and claims department allows us to be YOUR personal advocate. We have the knowledge, understanding, and means to locate the insurance products and services that best suit your individual needs. Think of us as your personal liaison between you and the insurance companies.

Whether you need Auto, Home, Condo, Renters, Landlord, Life, Boat, RV, Motorcycle, Classic car, Small Business, Investments, or even Wedding - Event insurance, we've got you covered....

Our Agency's primary focus is YOU, our existing clients and we hope to further our relationship with our newsletters through increased communications and knowledge.

We realized that as an insurance consumer, you now have more choices today than ever before. All of us here at 1st Rate Insurance are committed to do everything in our power to make sure you are properly informed, covered at competitive prices and happy with service you receive.

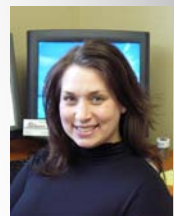
We sincerely thank you for your business and referrals.



Steve Scott
Broker



Chris Madsen
Agent



Valarie Scott
CSR

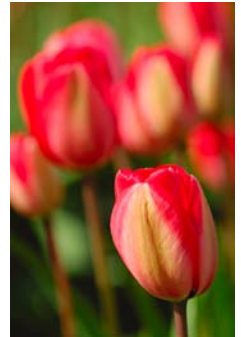




Spring has Sprung!

Spring has arrived! Most of us won't miss the morning chill and long dark days of winter, but we will all enjoy the extra sunshine, warmth and flowering plants that spring always brings us. I find it interesting how easily we seem to forget about our beautiful sunshine months of April through September. Longer days lead to more outdoor activities, yard work & landscaping projects and great BBQs with family and friends.

It is easy to forget how a change in weather can affect our lives. It's even easier to forget about insurance. Besides us, who else sits around all day thinking insurance? That is until either you need it, or there's an increase in premium.



Individual attention is our goal. Your free insurance spring clean will review coverages, assets, liabilities, and a discussion of your financial goals. Don't pass up an opportunity to determine if you're underinsured, over insured, or not protected financially.

Schedule a time to spring clean your insurance! We can come to you. Your busy schedule should not be an excuse to ignore this important review.

Call us today to set up an appointment and secure your day and time with a professional agent. Call 425-275-9500 or 1-800-596-8050

New to the 1st Rate Insurance Team

Agent Chris Madsen joined our agency this year and brings his experience and expertise in Small Business insurance and Retirement/Investment planning to our expansive line of insurance products. He is a great asset to the agency and YOU our clients.



Chris Madsen

As a family man with two small children, he understands the great need to plan ahead not only for income protection via life insurance but also securing your retirement through diversified investment vehicles.



If you have a Small business, let Chris review your insurance needs & coverages and give you a comparison commercial quote. We now offer Business insurance through two of the largest insurance carriers,



&



He also offers a free service of reviewing your retirement planning to help you make sure you are on the right track to reach your retirement goal. Give him a call at (425) 337-1600 or (206) 713-0176

Avoid a Costly Ticket or Accident!

Sending, reading, or writing a text message while driving may soon cost you \$124: In May of 2007, Washington State became the first state in the nation to ban "texting" while driving. The new law is designed to help make Washington's roads safer and went in effect on 01/01/2008.

According to the Insurance Information Institute, 89% of Americans think that sending, writing, or reading text messages or e-mails while driving is highly distracting, a danger to other drivers on the road, and that it should be illegal. 91% percent of adults even believed that "texting drivers" were as dangerous as drivers who had a couple of drinks! Yet, two-thirds of adults admit to *reading* text-messages while driving, and almost all of them (64%) admit to also *sending* text messages while on the road.



Studies have shown that people who use cell phones while driving - whether they are talking or sending text messages - are four times as likely to be involved in crashes serious enough to injure themselves. The use of cell phones forces drivers to take their eyes off the road and even though it is only for brief moments at a time, it may be enough to cause a severe accident. And people tend to become emotionally involved in their conversations, which may also impact their driving and reaction time.



According to a law signed by Governor Gregoire, the use of cell phones while driving will be banned in Washington State effective July 1st, 2008, unless the driver uses a hands-free device.

Customer Focus

Meet one of our clients and business owner of **Harding Mortgage Associates**, John Harding. John specializes in "Low Stress" Home Loans. For the last 18 years John has been helping families in the Puget Sound achieve their goal of home ownership and then helping them to save money through refinancing.



John is also a "Certified Mortgage Planner" and helps his clients manage their real estate investments and home equity to generate more liquidity, safety and a better rate of return. He teaches his clients how to use their mortgage as a tool to enhance their net worth by repositioning their excess equity into other safer, conservative investments.

John works "By Referral Only" and does not advertise to the general public because he specializes in working only with referred clients who are interested in a long term relationship. John utilizes a "Wealth Management Team" of other professionals who have expertise in the areas of taxes, insurance, legal issues, asset management, etc to make sure his clients are getting advice and counsel from professionals that, like John, truly look out for their clients best interests. For more information, FAQs and testimonials, go to www.lowstressloans.com

(If you are a client and would like your business or services featured in our newsletter, please call or email me.)
steve@1stRateInsure.com