

Trick-or-Treat

D G N I M A E R C S B N M T S M R C E S
 E P E C T V H P S A N D R N B E R S M M
 H E I U N R O E B T L I I O T O M F U A
 C N G T O R I Y R G N K C S C E Y E T R
 A N H E C Y R C N S P E K K L Y V C S T
 Y I B H L U K I K M H C R L E E D I O I
 L E O A T T L N U O I E M A N R B N C E
 L S R H G L S P A R R Y Y I P S S U A S
 E T H T E S C E T H F T N E R D L I H C
 B R O Y X I B K N E T G R U N N I N G S
 A E O U T H R E E M U S K E T E E R S B
 I E D S A F E T Y S I D E W A L K G A B
 M T A E G N A R T S P H E O C T O B E R
 R L D M H M S E S U O H Y D N A C O W I
 P Y R S C A R Y Q B Y K L V L S C N V M

trick-or-treat
 bag
 costume
 houses
 porch
 yelling
 sidewalk
 screaming
 running
 smell my feet
 plastic pumpkins
 bags
 candy
 Snickers
 Smarties
 Three Musketeers
 Baby Ruth
 Hershey

Nestle
 candy corn
 pennies
 Unicef
 scary
 cute
 strange
 children
 parents
 safety
 thank you
 October
 evening
 neighborhood
 bellyache
 street
 trickster



Corporate Office: 330 S. Wells Street • 16th Floor • Chicago, IL 60606 • (312) 427-1777

Neighborhood Offices

Chicago Locations

***Near North Side**
 1123 North Ashland
 Chicago, IL 60622
 (773) 292-1773

***West Side**
 6060 W. Fullerton Ave.
 Chicago, IL 60639
 (773) 622-5574

***Southwest Side**
 5945 S. Pulaski
 Chicago, IL 60629
 (773) 284-7474

South Side
 200 E. 79th. Street
 Chicago, IL 60619
 (773) 487-8887

***Little Village**
 3416 West 26th Street
 Chicago, IL 60623
 (773) 542-5780

***North Side**
 4450 N. Western
 Chicago, IL 60625
 (773) 433-3300

***S. Commercial**
 9001 S. Commercial Ave.
 Chicago, IL 60617
 (773) 336-3600

Coming Soon

***Back of the Yards**
 1658 W. 47th Street
 Chicago, IL 60609

Suburban Locations

***Midlothian 1**
 14428 South Pulaski
 Midlothian, IL 60445
 (708) 389-3600

***Waukegan**
 328 South Green Bay Rd.
 Waukegan, IL 60085
 (847) 263-0600

***Palatine**
 (located next to Top Notch Auto Brokers)
 20227 N. Rand Rd.
 Palatine, IL 60067
 (847) 202-6162

***Midlothian 2**
 4019 147th St.
 Midlothian, IL 60445
 (708) 396-1777

***Cicero**
 6100 West Cermak
 Cicero, IL 60804
 (708) 780-8650

***Wheeling**
 542 W. Dundee Rd.
 Wheeling, IL 60090
 (847) 947-7900

***Stone Park**
 1681B N. Mannheim Rd.
 Stone Park, IL 60165
 (708) 223-1810

***Des Plaines**
 1051 S. Elmhurst Rd. Unit G
 Des Plaines, IL 60016
 (224) 265-9520

***Elgin**
 1 S. Liberty Ave.
 Elgin, IL 60120
 (847) 930-6200

***Aurora**
 1276-B N. Lake St.
 Aurora, IL 60506
 (630) 806-2655

***Lake County Insurance Services**
 2225 Grand Avenue
 Waukegan, IL 60085
 (847) 263-1400

***Joliet**
 550 E. Cass Ave. Unit D
 Joliet, IL 60625
 (815) 207-6730

Indiana Offices

***(Highland Area)**
 8929 Indianapolis Blvd.
 Highland, IN 46322
 (219) 923-1777

***(Gary Area)**
 5681 S. Broadway
 Merrillville, IN 46410
 (219) 985-1111

Coming Soon
***East Chicago**
 4802 Indianapolis Blvd
 East Chicago, IN 46312

Coming Soon
Michigan City
 1802 E. U.S. 20
 Michigan City, IN 46360

Indianapolis

***Specnee Insurance**
 2426 E. 56th Street
 Indianapolis, IN 46220
 (317) 255-2827

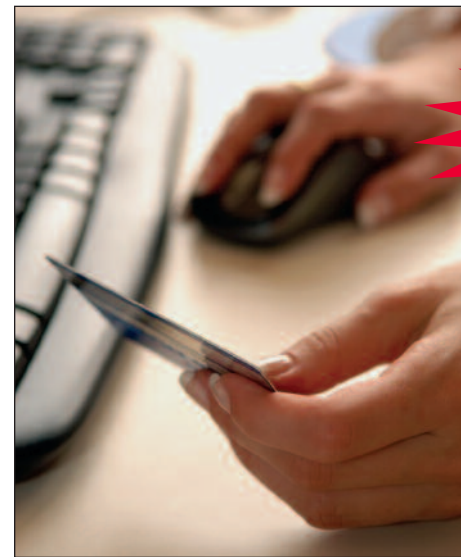
Automobile Dealership Locations

World Hyundai
 5337 Miller Circle Dr.
 Matteson, IL 60443
 (708) 441-8200

***Mike Anderson Chevy**
 5333 W. Irving Park Rd.
 Chicago, IL 60641
 (773) 761-1777

Family Hyundai
 8101 W. 159th Street
 Tinley Park, IL 60477
 (708) 336-7653

* Se Habla Español



We are excited to announce that our online payment program is up and running! This will allow you to make a monthly payment online (a \$3.00 fee does apply). Please visit us at www.northwestinsurance.com and

click on BILL PAYMENT CENTER. Just follow the instructions to sign up. Please feel free to contact your agent if you have any questions or concerns.

Northwest Insurance is once again participating in a promotion that

offers the opportunity to win free tickets for the Vicente Fernandez "Chente" Concert! The concert will be at The Allstate Arena on October 18th 2009. The last day of registration will be on October 7th 2009. Please stop by one of our locations (see back of newsletter for all locations).

GOOD LUCK!!!!

*Free Ticket Registration (no purchase necessary).

In this Issue:

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Congratulations to the winners of the Marco Antonio Solis & Pepe Aguilar Raffle!! We thank you for participating and stopping by our locations!!!

Winners:

- Liseth Aldana
- Enriqueta Arce
- Elizabeth Barrera
- Maria Elena Castrejon
- Javier Cruz
- Leonel Garcia
- Juan Gasper
- Silvia Gonzalez/Julian Roman
- Armando Martinez
- Jesus Martinez
- Paula Montero
- Jaime Ornelas
- María Rodriguez
- Rocio Rodriguez



Featured Manager: Bonnie Krystof

Executive Assistant since 1987

On June 17th 1973, Bonnie was hired as Northwest's clerk typist. There were only four other employees that worked for the company besides herself at the time. With all her expertise and knowledge of the industry, she has worked her way up to executive assistant. Bonnie now oversees all employees, and makes certain that the day to day operations run smoothly and continual for the agency. When Bonnie is not working long hours, she relaxes by spending time with friends

and family. Her idea of a restful vacation is various cruises to other countries/Islands to experience other cultures.

Bonnie's continuous dedication, hard work, and loyalty, has helped us grow into one of the largest and

successful agencies though out the Chicago-land area and Indiana. Northwest Insurance

thanks her very much, and we are proud to honor her!

The rest of the Northwest Insurance's management team:

Rosario Correa - Sales

Laura Rivera - Claims, and Finance

David Cruz - Customer Service

Linda Robnett - Underwriting

Michelle Joseph - Sales

Robert Sanabrais - Sales

Jason Kuhar - Accounting

Georgia Stockman - Human Resources

Bonnie Krystof - Executive Assistant

Brenda Wallace - Sales

Mary Beth Krystof - Operating Services

Jack Welch - IT



Tips for Preventing Your Car from Being Stolen

There is nothing more disheartening than coming out of your home or from a store to discover that your car has been stolen. Not only is it upsetting to have your vehicle and all of its belongings taken from you, you might also face auto insurance rate increases or other hassles when filing a claim. Therefore, in order to avoid all of the extra stress, it is a good idea to take some proactive steps toward keeping your vehicle safer from theft. Here's a look at a few simple things you can do to help deter a potential car thief.

- Close your sunroof and windows when parking your vehicle.
- Never leave a set of spare keys in your vehicle.
- Do not leave your motor running in your vehicle, even if you are running in somewhere for "just a second" or to warm it up on a cold morning.
- Keep your car in your driveway rather than parked on the street. If you must park in the street, choose an area that is well lit. If you have a garage, use it.
- Turn your car wheels sharply away from or toward the curb when parking
- If you have a manual transmission, park the vehicle in reverse or in first gear. If you have an automatic transmission, place it in park.
- Don't leave valuable items in plain site on the floor or on the seats of the car.
- Install burglar alarms, steering wheel locks and other anti-theft devices.

www.insurance.com

Evening Crosswalk Stings

August 24, 2009

The undercover police stings aimed at catching drivers who endanger pedestrians in crosswalks are back again -- but this time at night.

The goal of the well-publicized stings, which started during daylight hours last year, is reducing crashes involving pedestrians that occur after dark, officials said.

Four areas with a history of many vehicle-pedestrian crashes are targeted: River North, Austin, Wrigleyville and 79th Street from about Ashland to the Dan Ryan Expressway, officials said.

Several enforcement strategies will be deployed, including using undercover off-duty police officers posing as pedestrians walking in crosswalks, officials said.

If on-coming drivers don't yield to the pedestrians, as required by law, the vehicle will be pulled over by uniformed police officers farther down the street.

Motorists can be fined \$50 to \$500 for failure to yield to a pedestrian in a crosswalk.

Police also will increase speed-limit enforcement, and they will branch out into taverns, restaurants and taxicab companies, among other places, to promote safety.

Adjustments to the timing of traffic signals and new pavement markings may also be introduced, officials said.

An analysis of nighttime vehicle-pedestrian crash data in Chicago for 2005 through 2007 identified the four city areas that are the focus of the current enforcement.

The study, conducted by researchers at Western Michigan University, found that the two main factors related to crashes in the Wrigleyville section of the Lakeview neighborhood were alcohol use and driver inattention.

The after-dark crash-reduction efforts will continue through the fall, officials said. The locations of future crosswalk enforcement efforts will be posted at cityofchicago.org/transportation.

--Jon Hilkevitch



Halloween Safety Tips for Drivers and Parents and Homeowners



For many, Halloween is filled with festive costumes, glowing jack-o-lanterns and children running door-to-door yelling trick-or-treat. However, this holiday also means children are typically out past dark - creating potentially hazardous conditions for drivers, home owners, parents and trick-or-treaters.

"To help keep trick-or-treaters safe, Insurance.com has provided some helpful Halloween Safety Tips that everyone can use to ensure that Halloween is a night of treats and not a night a fright," stated David Roush, CEO of Insurance.com.

Halloween Safety Tips:

- Drive carefully over hills, around curves and approaching stop signs or cross walks
- Enter and exit driveways with caution
- Watch for children walking in the street in neighborhoods without sidewalks
- Use bright colored clothing or add reflective tape to costumes to increase visibility
- Give children flash lights or glow sticks to help illuminate walkways and sidewalks
- Discuss a trick-or-treating route with children
- Carry a cell phone in case of an emergency
- Check all candy before allowing children to consume it
- Clear all debris and clutter from walkways, stairs and yard
- Instead of candles, use battery powered lanterns or light sticks to light jack-o-lanterns
- Do not overload outlets
- Turn on front door light and light walkway to welcome trick-or-treaters

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Back To School Safety Tips



- All passengers should wear a seat belt and/or an age- and size-appropriate car safety seat or booster seat.
- Your child should ride in a car safety seat with a harness as long as possible and then ride in a belt-positioning booster seat. Your child is ready for a booster seat when they have reached the top weight or height allowed for their seat, their shoulders are above the top harness slots, or their ears have reached the top of the seat.
- Your child should ride in a belt-positioning booster seat until the vehicle's seat belt fits properly (usually when the child reaches about 4' 9" in height and is between 8 to 12 years of age). This means the shoulder belt lies across the middle of the chest and shoulder, not the neck or throat; the lap belt is low and snug across the thighs, not the stomach; and the child is tall enough to sit against the vehicle seat back with their legs bent at the knees and feet hanging down.
- All children under 13 years of age should ride in the rear seat of vehicles. If you must drive more children than can fit in the rear seat (when carpooling, for example), move the front-seat passenger's seat as far back as possible and have the child ride in a booster seat if the seat belts do not fit properly without it.
- Remember that many crashes occur while novice teen drivers are going to and from school. You should limit the number of teen passengers to prevent driver distraction; this is even required by law in many states. Do not allow your teen to drive while eating, drinking, or talking on a cell phone.

2009 - American Academy of Pediatrics

Commonly Asked Questions by Our Clients



1) **Question:** Why is it that my premium went up when I added my son/daughter to the policy?

Answer: Insurance companies use many factors in determining premium. Variables include, but not limited to; age, gender, marital status, motor vehicle report, years experience, and garaging location. When adding a youthful operator, their age along with the years driving experience would generate a greater risk, therefore causing a higher premium.

2) **Question:** Why did my premium go up just because I moved?

Answer: Insurance companies use various statistics, such as losses, congestion, and even off-street parking in evaluating a risk in all zip-codes. Therefore, when the garaging location changes, the risk may stay the same, become lower, or in some situations is greater. When it is determined to be greater, the premium will go up.

3) **Question:** Why does my temporary ID card only show liability if I have full coverage?

Answer: Illinois is a mandatory insurance state. This means you are required by law to carry the minimum limits of liability set by the State. If you are stopped by an officer, you must show proof of liability, therefore the ID card only displays the required coverage. Comprehensive and collision coverage, (sometimes) referred to as physical damage), is optional coverage or if the vehicle is financed is required by your finance company, not by the State).

4) **Question:** Why is my temporary ID card only good for 60 days?

Answer: When coverage is requested, and submitted to an insurance carrier, the application then goes through what is called the underwriting process. This is where the insurance company reviews the risk factors, and applicant statements for accuracy. During this time, you are provided with a temporary insurance ID card, which is generally good for 60 days. Within that time, your policy and permanent ID card should be issued and mailed out accordingly.

5) **Question:** Why do I have to pay my deductible if the accident was not my fault?

Answer: if you are determined to be not at fault in a loss, then the other parties insurance should be settling the claim. If they do accept 100% fault, and agree to pay the claim, then you would not be required to pay your deductible. However, there will be times when the other carrier does not accept 100% fault, you are hit by someone that does not have insurance, or you have a comprehensive claim and you need to utilize your carrier. It is only when your carrier is processing and paying for damages on your covered vehicle that you will have to pay a deductible. Your deductible is a set amount shown on your declarations page of your policy. Your deductible is per claim, not per policy term and is always the first amount collected.