



# NEWS

Fall 2017/Winter 2018

## A NOTE FROM ANGELA

Being thankful. Helping others. Remembering loved ones. Celebrating. Planning ahead. It's that time of year again. The holidays. They can be joyful and stressful. I hope you all find time to relax, reflect and enjoy the season with family and friends.

For us, it's a busy time winding down the year and planning for 2018. Our main goal in 2017 was to make it easier to do business. We've been busy training our staff, expanding to a second location in Myrtle Beach to better serve Horry County, updating our technology, and streamlining our departments to make us even more efficient. In this newsletter, you'll find a helpful staff directory for contacting just the right department to help you. Our new telephone system and website are valuable tools for communicating with us, particularly during inclement weather. As the insurance industry reacts to market conditions, we continue to expand our number of carriers to provide you with better insurance options.

One of our 2018 goals is to help educate you all on insurance and how to best insure what's important to you. To do so, we will need you to partner with us in strengthening our business relationship and maintaining open lines of communication on what your needs are, asking questions about your policies, and letting us know about changes that affect how we insure you. In return, we hope to keep your insurance costs down and your coverages sufficient. We also hope to keep you abreast of market conditions and what to expect in the coming months.

I wish you all a peaceful and happy holiday season. Thank you all so much for your business!

**Angela**

## WE ARE HERE TO HELP!

### STAFF DIRECTORY

Main Office Line 843-237-1353 Fax 843-237-2510 [www.lowcountryins.com](http://www.lowcountryins.com)

#### CLIENT SERVICES -EXISTING CLIENT SUPPORT

Christine Allen Ext 1021

[callen@lowcountryins.com](mailto:callen@lowcountryins.com)

Jody Keenan Ext 1029

[jkeenan@lowcountryins.com](mailto:jkeenan@lowcountryins.com)

Cindy Kramer main line

[info@lowcountryins.com](mailto:info@lowcountryins.com)

Becky Marques main line

[info@lowcountryins.com](mailto:info@lowcountryins.com)

#### SALES – NEW CLIENTS

Nicole Burgos Ext 1024

[nburgos@lowcountryins.com](mailto:nburgos@lowcountryins.com)

April Jordan Ext 1026

[ajordan@lowcountryins.com](mailto:ajordan@lowcountryins.com)

#### POLICY RENEWALS

Angela Chandler Ext 1022

[angela@lowcountryins.com](mailto:angela@lowcountryins.com)

#### LIFE & INVESTMENTS

Jim Pate Ext. 1023

[jpate@lowcountryins.com](mailto:jpate@lowcountryins.com)

#### MARKETING & ADVERTISING

Daneen Fretz Ext 1025

[dfretz@lowcountryins.com](mailto:dfretz@lowcountryins.com)

## CLIENT SPOTLIGHT

### Ian & Goffinet McLaren Pawleys Island Resident and Published Author

**About the Author:** Goffinet was born and grew up in the small Norman town of Carrickfergus, on the banks of the Belfast Lough in Northern Ireland. Having spent most of her childhood surrounded by the sea, she was immersed in the scenic beauty of the ocean. At that time, the waters were clean, pristine and marine life was abundant. Upon retirement, Goffinet soon discovered, to her great dismay, that ubiquitous plastic litter had taken a devastating toll upon her beloved ocean. Adopting Sullie Seagull as her alter ego, she embarked on a world-wide crusade to engage children and their parents in an effort to rectify the damage that plastic has inflicted on marine life.

There is a rapidly increasing concern around the world, about the problem of plastic litter on our beaches and in the ocean. It is projected that by 2050 there will be more plastic in the ocean than fish. Much of this ocean litter is simply washed off the beach so to help our younger generation understand how carelessness on the beach can have dire, unintended consequences, Goffinet has published a children's book, "Sullie Saves the Seas". The story is humorously written, but with a subtle message to teach the reader, and their parents, about plastic litter. It has been enthusiastically received around the world by readers in England, Australia, South Africa and Ireland, as well as here in the US. It is available at Litchfield Books, Pawleys Island, or can be ordered directly from Amazon.



*Sullie & Goffinet McLaren*

Kids will laugh, learn and love a savvy seagull's schemes to save marine life

## REVIEW YOUR RENEWALS!

Each month, you will get an email from our office reminding you that one or more policies will be renewing the following month. When the renewal arrives in the mail, please review it carefully and compare it to the expiring year's policy. Angela Chandler and our Client Services Department handle all questions about renewals. Part of what Angela does is monitor changes in the industry that might be beneficial for our clients. Please contact her at [angela@lowcountryins.com](mailto:angela@lowcountryins.com) or 843-237-1353 if you'd like to discuss your renewal and ways to lower your costs without compromising coverages.



**Angela Chandler**  
Ext 1022

## SEND US MORE BUSINESS

Nicole Burgos and April Jordan handle new business clients. Please refer your friends, family and neighbors to them. Quoting is free. Call 843-237-1353.



**Nicole Burgos**  
Ext. 1024



**April Jordan**  
Ext. 1026

*Lowcountry*  
Insurance



14323 Ocean Hwy, Suite 4147  
Pawleys Island, SC 29585  
(843)237-1353 Office (843)237-2510 Fax  
www.lowcountryins.com

## *EMPLOYEE RECOGNITION*

Lowcountry Insurance would like to recognize the following individuals  
for their years of service:

*Christine Allen – 10 years    Nicole Burgos – 10 years*

*Daneen Fretz – 6 years    April Jordan – 5 years*

Thank you for your commitment and dedication over the years.  
You are such an important part of Lowcountry Insurance!

**LOOK FOR OUR NEXT NEWSLETTER  
TO BE DELIVERED SPRING 2018**

## *INSURANCE INDUSTRY NEWS*



### *AUTO INSURANCE COSTS ON THE RISE IN SC*

The Department of Insurance warns insurance agents that auto rates are on the rise in the next 18-24 months. We can expect major rate increases in the first quarter of 2018 and throughout the year from most, if not all, auto insurance carriers. State Farm leads the way with the highest reported losses and rate increases.

Some reasons SC auto insurance rates are increasing:

- Rapid population growth in Horry and Georgetown Counties – more drivers on the roads, more claims
- Road improvements throughout the state – increase in accidents and claims
- SC leads the nation in automobile deaths per state – increase in claims
- More expensive cars on our highways – expensive to replace/repair with original/manufacture parts
- Unprecedented weather related claims in last 24 months – floods, hail, hurricane claims
- Automobile accident lawsuits are at an all-time high in SC
- Many carriers are restricting new business causing remaining carriers' market share to increase beyond expectations and planning

We continue to look for viable options for our clients. Currently, we insure with Hartford/AARP, Progressive, Safeco, State Auto and Travelers. All have had rate increases in 2017 and have applied for significant rate increases in 2018. No new carriers are expected to come into the state in 2018.

Ways you can keep your costs down:

- Take a defensive drivers class (the credit is good for 3 years)
- File fewer claims
- Increase deductibles
- Accept used and after market parts when repairing your vehicle



Lowcountry Insurance has donated a total of \$480 to the United Way of Greater Houston Relief Fund. These funds were generated through a marketing campaign aimed at educating our clients about the dangers of flooding in our area. A total of 48 new flood policies were issued during the month of October. Lowcountry Insurance was happy to donate \$10 per policy written.