

DECEMBER 2023

Agency Update

18th Annual Newsletter



WHAT IS DRIVING YOUR AUTO INSURANCE RATES?

Auto-Owners Insurance Company

Marketplace conditions are impacting all auto insurance carriers, causing rates to increase across the nation.

Rising Claim Costs

High speed, distracted driving behaviors and driving patterns getting back to pre-pandemic levels are raising the cost to settle claims. Inflation factors such as the increased cost of goods and services are also driving up claim costs.

Supply Chain Constraints

Supply shortages of various items, such as microchips and other auto parts, continue to persist as the auto manufacturing industry itself faces supply and labor shortages.

Labor Shortages

With unemployment rates still very low, labor shortages are impacting businesses everywhere. Without enough workers, it can take much longer to repair vehicles, and this increases the time a customer is in a rental car — contributing to higher claim costs.

Increase in New/Used Car Prices

New car prices are up 10.1%. Used car prices are up 7.8%.

Weather Disasters

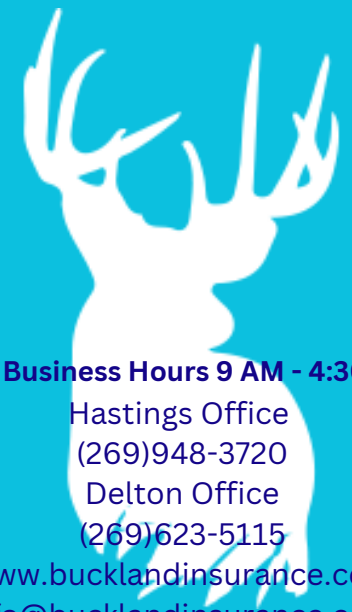
As of October 11, 2022, there have been 15 weather/climate disaster events with losses exceeding one billion each in the U.S.

Newsletter Highlights

What is driving Auto Rates

Trivia
Renewal Process

Newest Employees
Monica Retiring



Our Business Hours 9 AM - 4:30 PM

Hastings Office

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Delton Office

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BUCKLAND

Insurance Agency, Inc.
Serving our community since 1979.

**DID YOU
KNOW?**

Trivia

- 1) When and where was the first Christmas holiday celebrated?
- 2) What was the highest-grossing Christmas movie of all time?
- 3) How many ghosts show up in A Christmas Carol?
- 4) What is the best-selling Christmas song ever?

"You Spoke, We Listened"

Clients have reported being overwhelmed by the amount of correspondence they receive each insurance renewal. We hear you and do not want to add to the frustration. You are in control of the process!

- After you have received your renewal policy from the insurance company, please take time to carefully review it and contact us with any questions or changes.
- We are here to help and would welcome the opportunity to review your policy, explain coverage options or enhancements that may be available.
- If you would like to receive our annual newsletter in the future, please contact us with your preferred email address. It will also be available on our website and copies in our offices.

Note to our commercial clients: Many of our companies ask for updated information prior to renewal, therefore we will still need to reach out during renewal time. We will do our best to minimize the amount of correspondence.



"In this state, sir, making a list and texting it twice is illegal while driving."

Trivia Answers

- 1) December 25 AD336 in Rome
- 2) Home Alone
- 3) Four
- 4) White Christmas/ Bing Crosby

MEET OUR NEWEST EMPLOYEES

Stephanie Traut

Hello! I'm Stephanie Traut. My career began with Buckland Insurance Agency in December of 2022 in Delton. After working many years in retail, sales, management, the restaurant and bartending industry, even working in the schools, I've found a career that I look forward to everyday.

I live in Delton with my two children, Blake 15 and Ashlyn 10, longtime partner in life, Jason (who I consider my oldest child) and my two most favorite cats ever, Sir Fluffington P. Muffins and Rosaline Muffins (or Muff and Rose as we call them). My days are filled with sports practices for the many youth teams I coach, crafts, home projects, and having a houseful of kids due to my home being the landing spot for all their friends. We spend spring on the ballfield, summer with camps and off-season trainings, fall on the football field and now, soon to be winter on the basketball courts.

I am excited to further my newfound career with the Buckland Insurance Agency and look forward to helping as many people as I possibly can to protect the things that mean the most to them and their families.

Stephanie Traut

Laurie Greer

My name is Laurie Hallifax-Greer.

I started with Buckland Insurance Agency in Hastings on May 22, 2023. You may have seen me before in the drive thru at Wendy's. I still work weekends there.

I have three grown children, nine grandchildren, and a fur baby, Genesis. I can tell you; grandchildren are more fun! I enjoy spending time with the grandchildren painting rocks, scrapbooking, and crafting. I like to collect star note currency and go tubing down the river with my family and friends during the summer months. I hibernate in the winter 😊

I look forward to talking to you on the phone or meeting you in person when you come into the office. It will be my pleasure to assist you.

Laurie Greer



Stephanie, Wendy, Laurie, Max, Patrick, Monica, Cindy & Jess
Not pictured Lynae, Karen and Jenny

Monica Retiring

It is uncommon to hear of people retiring after almost 40 years at the same job, but it is no surprise when you meet Monica. She is anything but common. Monica started at the Buckland Agency in 1985. At that time, she was one of two employees. Since then, she has helped welcome every employee we have had, transitioned the agency through four retirements before her own, and been a beacon of light to all who have been blessed to work with her. During her almost four decades (we have employees who weren't even born when she was hired), she has served in all but one role in our agency. Monica grew up in Barry County, graduated from Delton, and has lived in the area since. Monica is a joy to be around, is a hard-working former body builder, and a national (world) class breeder of golden retrievers. Her real claim to fame though is her kind, positive, fair, and loyal personality and leadership style. If you have not had the chance to meet her or work with her, you are missing out. We have been blessed and honored to work with her from the start. Please stop in before the end of April to wish Monica well in her retirement. Share a memory, an old photograph, and help us let her know how much she will be missed.



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