



OCTOBER 2025

INSURANCE HIGHLIGHTS



Our Monthly Newsletter For Family, Friends and Clients



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WHEN SHOULD I CALL MY INSURANCE AGENT?

Talking things over with a friendly, knowledgeable agent — especially one who knows your circumstances personally — can mean a big difference when it comes to planning your security.

But when do those conversations take place? Should you call your agent for every curveball life throws at you, or is it the sort of situation in which you only speak to one another when your house has been destroyed and the flood waters are rushing in?

The Human Touch:

Your insurance agent is more than just a friendly payment gateway to your insurance policy. These rigorously licensed individuals work in a complex landscape of rules, numbers and conditions, and they can help you navigate the often-baffling world of insurance.

Common reasons to speak with an agent include:

Help with claims. One of the primary reasons to contact an insurance agent is to file a claim after an incident. An agent can also help navigate the claims process, understand what documents are needed and get updates on the status of an ongoing claim.

Policy changes. Individuals often reach out to their agents when they need to update their policy. Changes may include modifying coverage in response to significant life events such as buying a new home, purchasing a new vehicle, getting married or having a child.

Questions about coverage. Policyholders frequently have questions about what their insurance covers, premium costs and payment processing. Your agent can also periodically review your coverage with you to ensure it remains adequate.

Insurance advice. Agents can be particularly useful for advice on how to best protect assets, whether it's choosing the right policy type or selecting coverage amounts.

Risk management and prevention advice. Your agent can be a great resource for guidance on how to lower risks and better manage premiums. Think of things like installing a home security system or taking a defensive driving course.

Call us today...lets talk.



13823 Grant St. New Springfield, OH 44443 Toll Free: (877) 707-9055
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GUESS THE CELEBRITY?

Send your answer to service@mvpins.com. and you could

WIN A \$25 GIFT CARD

Every correct answer will be entered into a drawing, and we'll select one winner.

Last month's winner:

Matthew James

it was...Joseph Gordon-Levitt

No purchase necessary. Contest open to everyone.

PET FIRE SAFETY



When it comes to fire safety, there's no such thing as being too careful. If you share your home with a furry friend or two, pet safety should be a priority when you're planning for a potential emergency.

- 1. Prevent fires before they start.** Pets contribute to the start of approximately 700 home fires each year.
- 2. Buy a pet-rescue alert sticker.** Stickers are easy to find — most online pet product stores sell them
- 3. Smoke detectors save lives!** But only if they are working. Your pet will thank you for it.
- 4. Practice routes of escape.** Make sure you've got an emergency plan — and do a dry run with your pet.
- 5. Know where to find your furry BFF.** A moment's notice may be all you have in an emergency, so make sure you're aware of all the places your cutie likes to hide.
- 6. Have a safe haven in mind.** Make a list of preferred kennels and boarding facilities, or hotels that allow pets.



Did you know...OCTOBER IS THE BIGGEST MONTH FOR WEDDINGS?

When asked to name their favorite gift that they registered for and received, one person said an elephant ride; another said a trip to Paris; and another said his and hers matching bathrobes. The items people most regretted registering for included a back scratcher, dog seat covers, and "too many casserole dishes."

Respondents also weighed in on registering for money. While two-thirds of people (66%) think registering for money is fine, the other third (34%) think it's in poor taste. Registering for money is least socially acceptable in the Northeast, where 41% think it's in poor taste, while it's most accepted in the South, where fewer than a third (30%) think it's tacky.

People were of two minds when it came to offering advice to couples registering today. Several said they'd advise couples to register for expensive items they'd never buy for themselves while others encouraged registering only for practical items they would use often, saying "get the needs out of the way before the wants."

If you are getting married this Fall...Congratulations. Enjoy the big day, then talk to us about insuring all those wonderful gifts you received.

WHY DO INSURANCE RATES GO UP?



If you've been wondering why rates are rising, you're not alone! Insurance works by pooling everyone's premiums together into one "pot." Claims are then paid from that same pot. When more money goes out than comes in, rates must be adjusted—just like balancing your household budget.

Here's what's driving today's increases:

Inflation – Everyday costs are higher, and insurance is no exception.

Labor Shortages – Fewer skilled workers mean longer repairs and higher labor costs.

Building Materials – Prices for lumber, roofing, and construction supplies continue to climb.

Auto Repairs & Parts – Vehicles now come loaded with sensors and tech that are costly to replace.

Extreme Weather – Natural disasters are happening more often and causing more expensive claims.

All of these factors increase what it costs insurance companies to pay out claims, which leads to higher premiums across the board.

At MVP, we're committed to finding you the best price for the best coverage. Rate increases aren't fun, but they are part of today's reality. If your premiums are climbing, reach out to us—we can review your policies, look for discounts, and explore other ways to help you save and balance the increase.



NEW FOR 2025

25 IN 25

**REFERRAL
REWARDS**

Refer a friend or family member to MVP Insurance,
you will receive a...

\$25

AMAZON

**GIFT
CARD**

FOR EACH REFERRAL

**CALL
TODAY**

877-707-9055

or visit our website: www.mvpins.com

**ARE
YOU
OUR NEXT
WINNER?
REFER
TODAY**



THANK YOU

We would like to express our sincerest gratitude
to all the people who referred their friends &
family to us this month...

Debbie Mook

Julie & Daniel Popa

William Michael Byus

Rhoda Kohler

Bruce Kleinsmith

David V. Stowell

Roberta Huffman

Also for all your Wonderful Reviews

"Received excellent service from Beth when switching my auto insurance to MVP! She quickly delivered competitive and affordable quotes and options for my husband and I. We love how much they care about and support the community as well! Would highly recommend and we will continue to utilize them for our insurance needs." *Marlaina Allen.*

"Without a doubt the smoothest insurance transaction I've had ever. David asked the important question and looked the superfluous ones up on his own. The Erie policies he set for me beat USAA by miles. I'm very much looking forward to being with MVP for years to come." *Shaun Cecil*

Check out more reviews at: www.mvpins.com

**10
YEAR TERM
LIFE RATE**

Erie Family Life 10-Year-Term

Ultra-Select Non-tobacco Class
(Qualification required)

	\$100,000		\$250,000		\$500,000	
Age	Male	Female	Male	Female	Male	Female
30	11.48	11.06	14.03	12.97	20.41	18.28
35	12.08	11.65	14.24	13.39	21.26	19.13
40	12.76	12.16	17.43	15.52	28.06	24.23
45	15.31	13.86	22.74	19.56	34.43	29.76
50	18.03	15.90	28.69	24.87	50.58	42.93
55	24.91	19.90	44.42	33.79	82.46	59.93
60	37.66	27.29	75.23	51.22	141.96	91.81
65	57.98	38.94	119.43	72.04	226.96	134.73
70	98.95	61.89	205.71	117.09	398.23	222.28

Erie offers a multi-policy discount of up to 5% for anyone
that purchases at least 100k in term insurance.



**Erie
Insurance®**



HALLOWEEN SAFETY TIPS

If YOU need to make a Claim...
CALL US FIRST

- 1 Contact MVP Insurance FIRST...**
if you are an Erie Insurance customer
- 2 Contact MVP Insurance FIRST...**
if you have a claim or question during business hours.
- 3 Contact MVP Insurance FIRST...**
during office hours...if we're closed and it's an emergency, contact ERIE directly.



Contact Us Today...

(330) 707-9055 | (724) 453-1122

David@mvpins.com

REMEMBER: TOO MANY CLAIMS MAY INCREASE YOUR RATES

Whether you love the tricks or prefer the treats, Halloween is just around the corner and so is the sweet-filled tradition of trick-or-treating. This might just be the year your teen or tween would rather canvas the neighborhood without any grownups tagging along. While a scary transition for parents, it's also an exciting time as your child learns to become more independent.

Before they head out on Halloween to have fun with their friends, take some time to talk with your child about how to stay safe. Here are six things to consider discussing and doing before your son or daughter heads out.

- **Set boundaries.** Plan out a safe route in advance and ensure your teen or tween knows the major streets so they can navigate their way home. Explain to only visit houses with lights on, and to never enter the house of someone they don't know for any reason. If they will be crossing the street, remind them to be extra careful because there may be an influx of intoxicated drivers on Halloween night.
- **Drive safe.** Whether your kids are borrowing your car, driving their own, or riding with friends, remind them that Halloween is a time when it's especially important to be vigilant while driving at night. Remind them of

these tips to mitigate any texting and driving and have them budget extra time to get where they're going. With hordes of trick-or-treaters crossing streets, alert them to pay extra attention and take it slow.

- **Avoid the tricks.** This one is trickier, because it's not likely that your teenager will let you know if they're up to some Halloween mischief – such as midnight pranks, vandalism or trespassing in a cemetery or abandoned house. Have a talk about the consequences/dangers and consider setting a curfew.
- **Host your own gathering.** If you don't want to wonder about them, consider giving your teens and their friends a safe place to socialize and hang out at your place.
- **Brighten up your costume.** The brighter the costume, the better. This will increase visibility and decrease the possibility of getting lost. The color that results in highest visibility is white, especially for cars to see. If your tween or teen's costume or clothing is dark, we suggest adding reflective strips for added visibility.
- **Stay in a group.** While most teens fully believe they are invincible, wandering off on their own (especially on a busy night like Halloween) is one of the most dangerous things they can do. Remind them how important it is to never be alone, especially after the sun goes down.



DISINFECT YOUR HOME DURING FLU SEASON.

Focus on the bathroom, kitchen and shared surfaces in the bedroom. Clean areas the sick person spent time in and things he/she touched, including countertops, faucets, and cabinet hardware. Pay special attention to hard surfaces where germs can survive, such as TV remotes and door handles. Disinfect sheets, pillowcases and other bedding. Clean electronic devices, such as cell phones and tablets.

Use the right products for each place-bleach for the bathroom, laundry sanitizer for clothing and bedding, and disinfecting wipes for many hard surfaces - **be sure each surface stays wet for 15 seconds to kill germs.**



PUMPKIN CHOCOLATE CHIP COOKIES

SHARE YOUR RECIPE WITH US AND WIN A GIFT CARD

One recipe will be chosen each month to win a gift card

service@mvpins.com

INGREDIENTS/INSTRUCTIONS

- | | |
|--|--------------------------|
| 1 c. unsalted butter, melted and cooled slightly | 3 c. all-purpose flour |
| 1 c. light brown sugar | 4 tsp. pumpkin pie spice |
| 1/2 c. granulated sugar | 1/2 tsp. baking soda |
| 2 tsp. vanilla extract | 1/2 tsp. baking powder |
| 2/3 c. canned pumpkin | 1 1/2 tsp. kosher salt |
| | 2 c. chocolate chips |

Whisk together the melted butter, brown sugar, granulated sugar, vanilla, and pumpkin in a medium bowl until combined.

Whisk together the flour, pumpkin pie spice, baking soda, baking powder, and salt, then add the butter mixture. Stir in the chocolate chips. Cover the dough with plastic wrap and refrigerate for at least 1 hour or up to 3 days.

Preheat the oven to 350°F. Line two baking sheets with parchment paper. Scoop the dough into about 1 1/2 tablespoon-sized portions, and roll into balls with your hands. Bake the cookies for 11 to 13 minutes or until the edges of the cookies are set and dry. When Cool...decorate as Spooky as you want.



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MVP INSURANCE MVP OF THE GAME

Celebrating kids in sports.

To see past MVP's please go to:
<https://www.lcsportsnet.com/sponsor/mvp-insurance-mvp-of-the-game/>

Congratulations to Eli Bintrim for winning the 2A Boys Individual Section Qualifier with an incredible score of 68 at Sylvan Heights Golf Course!

