

Welcome to the I-TIMES, the premiere newsletter for insurance consumers. This newsletter is all about helping you to find the right tools to guide through the maze of insurance options and jargon and prevent you from the traps and pitfalls.

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In this issue, we'll focus mostly on various topics around HOMEOWNERS INSURANCE. We encourage you to follow the links and use the information as you see fit.

Agents In Your Back Yard

The cost of insurance is based upon the value of what is insured. But how do you know you have thought of everything? How much is enough coverage? How do you calculate?

The solution: Try www.FindLocalAgents.com. There you can search for just the right agent for you in your own local area who knows your local guidelines and will consider your lifestyle -- thus making it easy for you to get just the right insurance coverage.

Insurance Q & A

Each issue, we will post your questions along with the answers (provided by guest agents). So please e-mail your questions to us at ganda@findlocalagents.com. Give us your name and the state in which you live. Because we are new, we have not yet begun to receive your questions. So we don't have a Q & A in this issue. However, perhaps you're wondering about such things as "What is a basic homeowner's insurance policy?" You can learn the 4 essential types of coverage by "sitting in" at INSURANCE 101 at <http://www.findlocalagents.com/ins101/basics/ins101-basics-art4.htm> .

Insurance How-To's

We have suffered wild weather recently. If your home has been damaged by hurricanes, wildfires, or other such disasters, see "How do I Avoid a Scam After a Disaster?" The article is an easy read, and it outlines 7 basic guidelines for hiring service contractors. Find it at <http://www.findlocalagents.com/ins101/howto/ins101-howto-art8.htm>.

Off the Shelf

If you are a homeowner, you want to make sure that your home is as safe and strong as it should be - for the sake of your loved ones (including the family pets), your irreplaceable or prized possessions, and to assure that psychological well-being and lifestyle are not significantly disturbed after a catastrophic event.

Howard Kunreuther's book, "PAYING THE PRICE", addresses why there has been an increasing demand for hazards insurance, what types of coverage private insurers are willing to offer, and how state and federal agencies are providing

protection to victims of natural disasters. Case studies of the challenges facing Florida in the wake of Hurricane Andrew in 1992 and California following the Northridge earthquake in 1994 reveal the challenges facing the insurance industry and others. You can pick it up today at: <http://www.powells.com/cgi-bin/biblio?inkey=62-0309063612-3>. Don't forget to browse our bookstore for other helpful insurance-related titles at <http://www.findlocalagents.com/bookstore/consumer-bookstore.htm>.

What Will It Take?

Are you shopping for your first home? Perhaps you're selling your home and buying another or maybe you're considering refinancing. You can calculate your monthly principal and interest on a mortgage at:

http://www.findlocalagents.com/resources/calcs/calc_mortgage.html. This is a helpful tool especially if you're shopping for homes online.

Insurance in Your State

There is a wealth of information waiting for you from your state regarding insurance. Just one example would be the "Home and Property Inventory File for Consumers" found at the website for the Oklahoma Insurance Department (find it at

<http://www.oid.state.ok.us/080301P&Crevised/03P&CRevise/HomeInventoryCov&Pgs7.pdf>). Whether you are a resident of Oklahoma or not, this file offers a great tool for protecting your home and belongings from loss.

Find out what your own state offers you as an insurance consumer. Just visit <http://www.findlocalagents.com/insl01/states/insl01-states-index.htm> and select your state to reach all the pertinent insurance information.

What do You Recommend?

Do you have an insurance agent that is particularly good? One who has helped you through the maze and provided you with excellent service? One who is always available and patiently answers your questions? Then why not recommend that insurance agency to others? If you have not yet done so, we invite you to visit [FindLocalAgents.com](http://www.findlocalagents.com/service/service-agency-referral.htm) and suggest that your agent be added to the directory at <http://www.findlocalagents.com/service/service-agency-referral.htm>. (You don't have to know everything about the agency; and, if you're shy, we won't even ask your identity). Then, our editors will verify all the information and usually add the insurance agency listing very quickly.

What's the Story?

Do you have a story to tell? Has your insurance agent been of particular help to you - perhaps in a severe storm, or a bad accident? Has your agent gone above and beyond the call to help the community? We want to know. If our editors choose your story, we will publish an excerpt in a future I-Times issue and give you credit (unless you wish to remain anonymous). Just e-mail us your story (please keep it brief) at story@findlocalagents.com.