

May 2021

INSIDE THE ISSUE

Getting to Know Us - Employee Spotlights

Introducing...*Cheyenne Rufer*

Cheyenne has been with Pilkey-Hopping & Ekberg for about 7 months and is an account manager in the Personal Lines Department. Previous to PH&E she was an agent assistant for American Family.



Here are some fun facts about Cheyenne.

Where are you from originally?

Southwestern Missouri

What's your favorite thing about your job?

Connecting with customers and helping them feel confident about their coverages.

What's your biggest pet peeve?

Having to sit through the same stop light twice.

What's your favorite ice cream flavor?

Mint Chocolate Chip

What's one thing most people don't know about you?

I participated in the world's longest game of catch leading up to the Kansas City Royals 2016 season opening game : Nearly ten miles long!

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Office Update

Pilkey-Hopping & Ekberg is still open to help with all your insurance needs. We continue to operate with most of our staff working remotely. The best way to contact us is by using the direct dial number for the team member you are trying to reach. Direct phone numbers can be found on our website in the *Who We Are* section. Select any individual profile from *Our Team* to see their contact info.



Jessie McKenzie

Jessie has been with Taylor-Thomason since October of 2018 and now joins the PHE team. She is an account manager in the Commercial Lines Department. Jessie was born in Berkeley "at the dawn of the 60's" and has lived in the Northwest (Oregon or Washington) since she was a teenager. .

Here are a few other things you may not know about Jessie:

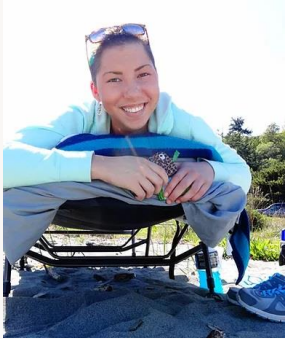
- The favorite part of her job is getting to know people. She is happy to know that insurance is part of what makes it possible for business to happen.
- Her biggest pet peeve: robo calls—especially when they find her cell phone.
- Fav ice cream flavor: chocolate, but will happily eat what is offered.
- One thing most people don't know about Jessie: as an avid bicyclist she has ridden the Seattle to Portland (STP) bike ride at least half a dozen times—always over two days.

NON-PROFIT OF THE QUARTER

Pilkey-Hopping & Ekberg's Non-Profit of the Quarter: Rachel Lynn Henley Foundation



Pilkey-Hopping & Ekberg is pleased to support Rachel Lynn Henley Foundation, the Non-Profit of the Quarter. For every referral we receive this quarter, we'll donate \$5 to this organization.



The Ladybug Effect



"Ladybugs were a symbol to Rachel of good luck and hope. It started on the day of her diagnosis in November 2007 when we found a ladybug crawling across the floor in her windowless examination room, inside the clinic, inside Seattle Children's Hospital. Since then, we found ladybugs often, and it always brought a smile to Rachel's face. They seemed to congregate around her, particularly in her rooms at both of the houses she lived in.

Traditionally, ladybugs have been seen as messengers of delight and promise, and they can be a reminder to us to release our worries, live our best lives and follow our dreams. This was how Rachel lived. Since Rachel passed, many of her family and friends have seen ladybugs, sometimes in the strangest of places including flying into the windows of moving cars and once even in a pre-packaged salad purchased from a store! These sightings have brought tears but also a smile and sense of peace.



In Rachel's honor, we love to place ladybugs around town, in the form of paintings, on rocks, sidewalks, and more. When you see any ladybugs, whether a real one or one of ours, please take a moment to think of Rachel and honor her by remembering to live your best life and follow your dreams. You can also use it as a reminder to pass that feeling on to others with a smile, and the sharing of love and encouragement. That would be such a great tribute to Rachel!"



Rachel Lynn Henley

Rachel Lynn Henley was diagnosed with synovial sarcoma - a rare soft tissue cancer - in 2007 when she was 14 years old. For seven and a half years, Rachel fought fiercely and gracefully through chemotherapy, radiation, surgeries, and a multitude of scans and hospital visits. Her battle ended peacefully on June 2, 2015.

You can donate to this foundation from their website www.rachellynnhenleyfoundation.org

-OR- Checks can be made payable to: Rachel Lynn Henley Foundation
c/o Mary Henley
3323 N. 18th
Tacoma, WA 98406

Rate and Review Us!

Thank you to all who have taken the time to complete our customer surveys. It really helps us to know how we are doing. We have a Rate and Review system on our website, www.pheinsurance.com. You can leave your comments there or please feel free to email us at insurance@pheinsurance.com any time with any concerns you have or if you just want to give kudos to one of us.

On behalf of our team, we sincerely thank you for your business and look forward to your feedback.

*"Pam was extremely helpful...I had to buy personal insurance after becoming unemployed and my COBRA coverage ran out. Pam was able to very quickly assemble comparison data for me...I am feeling lucky to have found her and that she is associated with the agency handling my other insurance needs."
John S.*

*"John is the best... He has always had my best interests at heart when it comes to insurance coverage, regardless if it's vehicles, home, or personal liability. He is a consummate professional, extremely knowledgeable and very efficient...Thanks John for all you do. I don't say it enough!"
Mike L.*

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CUSTOMER FEEDBACK

Important Information: Credit Scoring Update

Insurance companies have used consumer credit scores to help set premiums and discounts since the early 1990's. In March the Washington State Insurance Commissioner bypassed the legislative process and issued an emergency rule to prohibit the use of credit history to determine premiums. The rule requires all insurance companies doing business in Washington to file new rates by June 20th. This is what you can expect.

If you have good credit your rate will likely increase. The majority of consumers receive at least some discount based on credit scoring. These discounts are being removed.

Virtually all companies will be affected. Nationwide, credit is used as a rating factor by 95% of insurance companies. The Commissioner's rule does not allow companies to make any other rating changes in the June filing to mitigate the impact, they have to just remove credit scoring.

The structure of this rule will lead to two waves of disruption in the market. The first will start in June with the removal of credit as a rating factor. Timing of the second wave is less certain. We are in close contact with our carrier partners. They are all working on a second round of rate filings to recalibrate their models and stabilize pricing. However, it is not clear how quickly the Commissioner's office will be able to process all the new filings.

What to do? For now, the best course for most consumers will be to sit tight. You may see an increase but nearly all companies will be dealing with this so quickly moving to another carrier may not be the best choice. Washington is not the first state to do this. The companies have solutions; it will just take some time. When the additional filings are processed we will be able to advise you on the best market options for you and your family. As always we are here for you, if you have any questions please contact us.

Reid Ekberg
President
Pilkey-Hopping & Ekberg

Join us for these Upcoming Events!

Join us for one of our upcoming virtual workshops!

If you know a friend that would benefit, feel free to share. All are welcome.

The workshops will be recorded. Contact Laci Moyer lmoyer@pheinsurance.com if you missed one.

Business Owner Workshop Series

Part I: Strategies for Keeping More of the Income

Friday May 21st at 12pm RSVP here: <https://bizownerphe.app.rsvpify.com/>

Part II: Succession Planning

Thursday June 10th at 2pm RSVP here: <https://bizownersphe2.app.rsvpify.com/>

This workshop centers on how to create a good succession plan- whether your successor is internal- already in your business, or an external buyer. We will cover topics such as:

- Funding mechanisms and techniques to help employees or relatives buy the business
- Key man, buy sells, and ESOPs (Employee Stock Ownership Plans)
- Reducing or avoiding the tax impact of a business sale

Part III: Top Inexpensive, Free benefits and perks that the Best places to work companies offer and taking your HR to the next level!

Thursday July 22nd at 12pm RSVP here: <https://bizownersphe3.app.rsvpify.com/>

With the job market being as competitive as ever, it can be challenging for small to mid sized businesses to compete with benefits packages provided by the deep pockets of the Microsoft's and Amazons of the world. We will share ways to take your employee benefits to the next level. We will be joined by HR Consultant, Cortney Stehlik-Freeman, the manager of Powerfully Simple HR & Leadership, to show inexpensive ways you can shine the best light on your business to recruit the best of the best.

- Inexpensive perks Best Places to Work companies offer
- Recruitment and hiring strategies to get A-quality employees

2102 N. Pearl Street, Ste. 102
Tacoma, WA 98406
253-756-2000
pheinsurance.com

We'd love to hear about your community involvement!

If you'd like to be featured as
one of our clients of the month,
please contact our newsletter
editor, Dayle Conrad at
dayle@pheinsurance.com

REFERRAL PROGRAM

Your referrals mean the world to us.

We work hard to earn each referral with great service every day. Our "Spread the Word" program is our way to say thank you for all the referrals you've trusted us with for years.

Refer someone to Pilkey-Hopping & Ekberg Insurance and get something back!

What qualifies as a referral? A referral is when we get a call for a quote from someone saying you referred them to us.

For every referral, you get:

- A \$5 Starbucks gift card!
- We also match this with a gift to a non-profit of the quarter. This quarter, the recipient is Rachel Lynn Henley Henley Foundation..

That's it! The person you refer is under no obligation to purchase a policy from us. Give it a try! We appreciate your trust in us.

