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DUCKWORTH INSURANCE SERVICE Newsletter

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<http://www.duckworthinsurance.com>

Tools to Use

Calculate Your Life Insurance

Find out how much life insurance you need to protect your family.

Access Your ERIE Policies

You can view your auto or home policy summaries on erieinsurance.com. Set up an account to get started.

Pay Your Bill

Is your bill due? Go to erieinsurance.com to make a policy payment.

Money Smarts

Going from 'Term' to 'Perm'

Find out when you should convert your term life policy to a permanent life policy. Read more on eriesense.com.



ERIE Recognized as a J.D. Power 2012 Customer Service Champion

J.D. Power and Associates has recognized [Erie Insurance](http://erieinsurance.com) as a 2012 Customer Service Champion — one of only 50 companies in the U.S. to earn the distinction this year, and the second year in a row that ERIE was named to the elite list.



To identify the 2012 Customer Service Champions, J.D. Power evaluated more than 800 brands. The 2012 Champions were identified based on customer feedback, opinions and perceptions gathered primarily from J.D. Power's syndicated research in 2011. This group of 50 represents the highest-performing U.S. companies that deliver service excellence — both within their respective industry and across all industries measured. [Read the full story.](#)

Why Buy Annuities?

What exactly is an annuity? It's a catch-all term for an investment that pays over a long period of time, often years or even over a lifetime. When used as part of a larger retirement strategy, annuities can serve as a safe source of supplemental income.



[Prepare for the Storm](#)

Experts at the Insurance Information Institute offer tornado safety tips for property owners.



[Five Mistakes Even Good Homeowners Make](#)

A simple “uh oh” could lead to thousands of dollars in damage to your home. Learn more about the risks on [eriesense.com](#).



Have questions? [Review four questions to ask before you buy an annuity](#) and then give us call. Let's talk about how annuities could fit into your budget.

[Need Coverage for Your New Ride?](#)

There's a lot to think about when it comes to auto insurance coverage, especially if you're buying a new car. Our agency can help. We're licensed professionals who know the ins and outs, industry lingo and the coverage options. With our experience and knowledge, we'll help you select the best coverage.



Erie Insurance's auto insurance policies offer dozens of features and discounts that reward safe drivers. [Learn more about the coverage.](#)

Erie Family Life products are not available in New York.



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Nothing in this newsletter constitutes an offer of insurance. Eligibility for insurance coverage will be determined at the time of application, based upon applicable underwriting guidelines and rules in effect at that time. The insurance products referenced in this newsletter are in effect as of April 2, 2012, and may be altered at any time. All insurance products are subject to terms, conditions and exclusions not described in this newsletter.

ERIE® property and casualty insurance services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company and Flagship City Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). ERIE® life insurance and annuity services are provided by Erie Family Life Insurance Company (home office: Erie, Pennsylvania). Not all products are offered in all states. Erie Family Life Insurance products are not available in New York. Policy issuance is subject to eligibility criteria. Equal opportunity insurer. Go to [erieinsurance.com](#) for company licensure and territory information.