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We're starting the New Year off right! Estrella Insurance is extremely proud to be included on Entrepreneur magazine's 41st Annual Franchise 500<sup>®</sup> list. This list recognizes franchises for their exceptional performance, growth, financial strength, and brand awareness. Thank you to all of our franchise owners and staff for your hard work and dedication to Estrella!

View the 2020 Entrepreneur Franchise 500 ranking below:

<https://www.entrepreneur.com/franchise500/2020/4>

## PIP Fraud Costs Everyone

Florida has the third-highest insurance rates in the entire country. There are a lot of reasons for this, from our "no-fault" insurance system and



uninsured drivers, to fraud. PIP (personal injury protection) fraud involves fake claims, and even staged accidents, costing Florida drivers millions of dollars every year.

Get the information you need to report PIP fraud: <https://www.flhsmv.gov/fhp/misc/BrochurePIP.pdf>

## Abbreviating 2020 Could Cost You

Most of us are used to abbreviating the year when writing checks or legal documents. "17", "18", "19" worked fine. However, writing only "20" could allow someone else to change the date to 2019, 2021, or any date with a "20" in it.

Read more to learn how to protect yourself against fraud: <https://www.newsweek.com/do-not-abbreviate-2020-fraud-legal-documents-forms-checks-1480295>



## Insurance Rates Continue to Rise

Seeing your insurance rates go up? It's not your imagination...and you're not alone. One report found that two-thirds of drivers have seen their rates go up in the last year. They're up nearly 30% since 2011. Unfortunately, Florida is #3 on the list. Which states have the highest auto insurance rates? Where will you pay the least? Here are some numbers.

### Most expensive states:

1. **Michigan** – Average rate \$2,484
2. **Louisiana** – Average rate \$2,190
3. **Florida** – Average rate \$1,823.

Three Florida cities are among the Top 10 most expensive in the country: Hialeah (3), Miami (4), and Tampa (6).

### Least expensive states:

1. **Maine** – Average rate \$925
2. **Idaho** – Average rate \$941
3. **Ohio** – Average rate \$952

## Be Smart About Space Heaters

When temperatures drop, you might be tempted to pull out space heaters to keep warm. However, it's extremely important to be careful, as they are associated with a risk of fire and carbon monoxide poisoning if not used properly.



### 6 essential safety tips for space heaters:

1. Buy a heater that has been tested and is UL approved.
2. Heaters should have a tip-over/shut-off feature and heating element guards.
3. Make sure smoke and carbon monoxide detectors are working properly.
4. Place heaters on a non-flammable, hard surface.
5. Keep heaters away from combustible liquids (gas, paint, spray cans) and flammable items (drapes, blankets, couches).
6. Turn off heaters when you leave the room or go to bed.

Source: <https://www.nfpa.org/-/media/Files/Public-Education/Resources/Safety-tip-sheets/PortableHeaterSafety.ashx?la=en>

## Why Choose Estrella?

Remember you can always find the **LOWEST guaranteed insurance rates** with Estrella Insurance. Contact us today to discuss your needs.

#### Estrella Insurance offers:

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