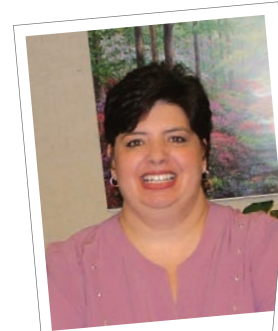




SEVEN HEALTH INSURANCE TERMS YOU SHOULD KNOW

- 1. Beneficiary** – the person or persons you decide will receive money from your life insurance policy when you die
- 2. Coinsurance** – a percentage of your health care costs that your insurance does not cover and you have to pay
- 3. Deductible** – the amount of money you are required to pay before your health insurance plan starts paying
- 4. Generic** – a drug that is exactly the same chemically as a brand name drug and is usually lower in cost
- 5. Copayment** – a set dollar amount you may be asked to pay for a physician's office visit
- 6. Out-of-Pocket maximums** – the total amount you are required to pay for health care costs in a calendar year before your plan will pay 100% of eligible costs
- 7. Providers** – any health care provider or group of providers such as a doctor, physician group or hospital is called a provider

OWNERS UPDATE



Marie Marzano



Bill McMahon



Wendy Hitchcock

We are pleased to introduce the 3 newest members of our staff:

- Marie Marzano
- Bill McMahon
- Wendy Hitchcock

This is a very exciting time for us as in addition to increasing our staff we have several new programs we will be introducing in the near future. We are also pleased to announce that Cailor Fleming has purchased the building we are located in so rest assured we will be here to "insure your world" for a very long time.

Jeff Michalenok

Trent Cailor

Don Foley, Jr.

Jill Welsh

IN THIS ISSUE:

- GetGuard – For When Mistakes Happen
- Our Clients In The News
- Hot Off The Press
- Tornado Safety
- Seven Health Insurance Terms You Should Know

STAFF STUFF

Marie Marzano was hired in January as a customer service representative in the Employee Benefits Dept.. She recently obtained her Life & Health insurance license and will be handling individual health insurance for our agency as well as providing customer support for our group health clients. Marie has been in customer service with various employers for the last 16 years and enjoys working with people. She was born and raised in Rochester, NY, lives with her husband Joe in the Youngstown area and has a 24 year old son. She enjoys cooking, sewing and crocheting.

Bill McMahon comes to us from the financial services industry where he spent four years helping people improve their financial futures. Wanting a new challenge, Bill decided to move into the insurance industry. He recently attended an intensive 3 week sales class and has obtained his property and casualty license.

He graduated from Youngstown State University with a BSBA in Business Administration, and his major areas of study were in human resources, marketing, and management. Bill lives in the Youngstown area with his wife, Alaina, who is a 7th & 8th grade math teacher. Bill's primary focus will be marketing a new program to Durable Medical Equipment facilities.

Wendy Hitchcock was hired in May as our new receptionist and support person for the Commercial Dept.. She graduated from Struthers High School and has lived in the Poland area for the last 20 years. Wendy has worked in long term health care for the last 15 years. In her personal time Wendy enjoys spending time with her family, reading, movies, Broadway shows and cooking.

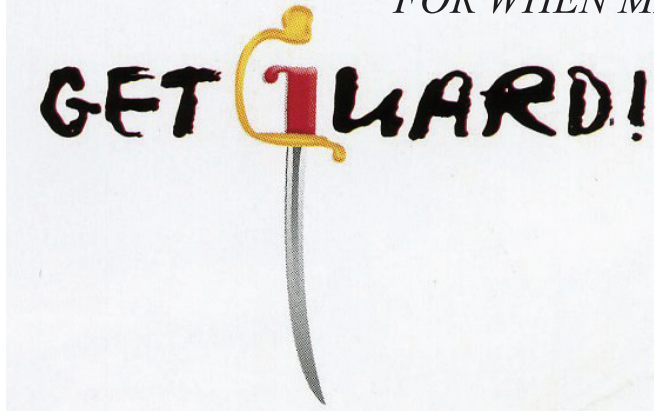
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GETGUARD – FOR WHEN MISTAKES HAPPEN



We are pleased to introduce a new liability coverage and are excited to be able to offer it to all of our commercial clients. The coverage is called getGuard and the purpose of this coverage is to provide protection for the unintentional revealing of confidential information. You cannot pick up a newspaper or listen to a newscast without hearing about hackers, spammers and/or employees accidentally sending out client information to the wrong person.

How many of us have prepared a confidential e-mail only to inadvertently put in the wrong e-mail address or sent mail to the wrong client? What if you leave customer data lying around? The list can go on and on but it boils down to one

basic premise – we all make mistakes & getGuard is there to offer protection for those mistakes.

GetGuard is unique in that the premiums are low, coverage is broad, there are no deductibles and it is very easy to get a quote. All that is involved is completing a ONE page application and within 24 hours you will have a quote. Limits of the coverage start at \$25,000/\$50,000 with the maximum being \$300,000/\$600,000. Minimum premiums will range from \$300 to \$450 annually plus tax, depending on the business.

Give us a call, send us an email or fax your request for more information in regard to this unique coverage. We look forward to providing this coverage for you.



CAILOR FLEMING CLIENTS IN THE NEWS

Once again we are pleased to highlight the accomplishments of several of our clients:

ANATOMICAL CONCEPTS – in business since 1990 & founded by Bill DeToro, Sr. this local company is going international. Anatomical Concepts currently employs 20 and makes braces for knees, feet and ankles for people with conditions such as diabetes, cerebral palsy or complications from a stroke. The braces, which can be adjusted to various sizes, are sold across the country and in half a dozen other nations. Company Vice President, Bill DeToro, Jr., said new designs are expected to keep the company growing.

HILL, BARTH & KING – was recently named one of the best employers in Ohio and was recognized at a ceremony in Columbus along with 9 other companies. It is the only company in the Mahoning Valley to receive this recognition. Phillip Wilson, Chief Operating Officer, said obviously their employees think it is a great place to work since three quarters of the score is based on employee

surveys. The firm's policies include a mentoring program for all employees, staff training, flexible schedules and tuition reimbursement. The firm currently employs 280, 12 more than it did in 2005.

PRODIGAL MEDIA – has recently set in motion a fundamental shift in how it does business with and on behalf of its clients. President Jeff Hedrich says the change is characterized by being involved at the strategic level of analyzing a client's business challenges and opportunities. They have recently added 3 experienced and talented marketing professionals to their staff. In 2006 Prodigal Media won the national creative development assignment for Rentway, a retail chain with 790 stores. The projection for 2007 is expansion further into the Cleveland market, double-digit growth in its interactive marketing offerings and the launch of a branded marketing segment initiative that will help them compete with larger marketing firms.

HOT OFF THE PRESS



Travelers Insurance has created a Wedding Protector Plan policy and Safeco Insurance is launching a program on June 27th titled Teensurance.

You insure your autos and homes against unforeseen events that could occur. With the average cost of today's wedding being above \$20,000, you might want to insure this event itself. Traveler's Wedding Protector Plan offers coverages for cancellation or postponement, additional expenses, event photographs/video, event gifts plus a variety of other coverages.



Teensurance offered by Safeco Insurance is a new kind of package that gives parents the ability to determine how their teen is driving. You can track the car's location, have a car door remotely unlocked, set speed alerts, access roadside assistance plus many other valuable tools. It is similar to selecting a basic cell-phone program.

For more information on either of these new products, please call our office at 330-782-8068 or 1-800-796-8495 and ask for Ceci Nichols or MaryEllen Lindquist in our Personal Lines department.

TORNADO SAFETY



Know the difference –

Watch: Weather conditions are right to form a tornado

Warning: A tornado has been spotted; take cover

Know the Signs:

- Whirling dust/debris with strong persistent rotation in the cloud base
- Hail or heavy rain, followed by dead calm or intense winds
- Continuous loud rumble or roar of thunder; like a close by train
- Flashes of light near the ground, indicates power lines are being snapped

Take Shelter –

Have a plan based on where you are when the storm hits. Go to the basement; get under something sturdy such as a work bench or table. Take note of what items are above you; do not position yourself in the basement with heavy items such as refrigerator, sofa or piano in the room above. If available, cover yourself with a heavy blanket, sleeping bag or mattress.

No basement, go to the lowest floor, in a center hallway, bathroom or closet. Stay clear of all windows. Do not stay in a mobile home, car or truck.

Remember that flying debris is the greatest danger.

After the storm, watch for broken glass, sharp objects and downed power lines. Do not use matches or lighters in case of leaking gas pipes or fuel tanks. Carefully render aid to the injured.

Janet Dyer