# ANDOVER/BLAINE/HAM LAKE



June-August 2024















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Our videos are designed to be fun, entertaining and informative! Enjoy!



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SOUND ADVICE



# Insurance premiums are on the rise, driven by several key factors:





- **1. Weather Extremes:** Severe weather events, from winter storms to hail and windstorms, lead to more claims and higher premiums.
- **2. Increasing Repair Costs:** Rising costs of materials and labor for repairs contribute to increased premiums.
- **3. Changing Risk Landscape:** Urbanization, population growth, and evolving land use patterns affect risk exposure, prompting adjustments in premiums.
- **4. Technological Risks**: While technology brings benefits, it also introduces new risks like cybersecurity threats, impacting premium pricing.

Understanding these factors empowers residents to navigate rising premiums by reviewing coverage, seeking discounts, and implementing risk mitigation strategies.

Finding the right protection plan for you, your family, your home, or your business is challenging. We are here to make the process easy by handling the work for you. With Hemgren Family Insurance, you leave the research and price quotes to us. We'll find the perfect plan to match all your needs at the best possible price.



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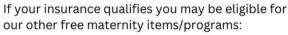
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**Heather Gruba** 

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Tiffany Davis Owner

But it's not just about what you consume – it's about what your cells can absorb. Our meticulously formulated Cellular Nutrition products are crafted to ensure **optimal absorption** and distribution of vital nutrients throughout your body. From breaking down carbohydrates into glucose for energy to transporting proteins via specific carriers, our products support every step of the cellular journey.

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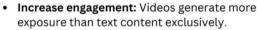
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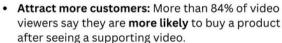
**Greg Bohnsack** 

Publisher

## Why Include a Video or QR Code in Your Ad?

Videos are a great way to connect businesses with consumers because they:





• **Build trust:** Videos can help create a personality for a business and brand, and 90% of users say that product videos help in their decision-making process.

- Encourage social sharing: Relevant videos can create positive impressions by the person watching and are often shared on social media to amplify your sales message.
- Improve brand recognition: Brand recognition increases 139% after watching a video.
- Bring a brand to life: Videos can help build consistency and ensure brand recalls.
- Have a high ROI: Video marketing has shown a considerable increase in ROI when used effectively.







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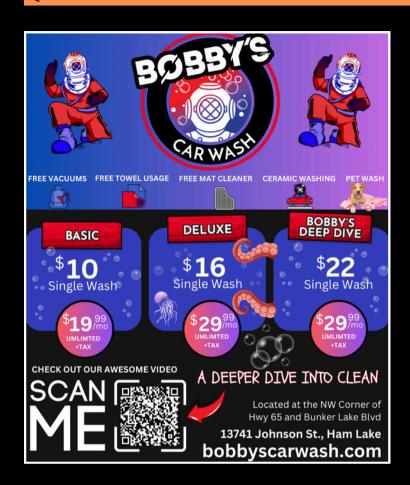
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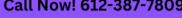


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