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Staying in touch

Keeping you informed on *Personal Insurance* issues



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Six Tips to Cut Costs on Auto Insurance

Most people recognize that auto insurance is an essential and valuable means of protection. However, increased repair costs, medical expenses, theft claims, and injury lawsuits are all adding to the cost of auto insurance. While we'll do everything we can to keep your auto insurance affordable, there are also ways *you* can control costs. Here are a few suggestions for cutting costs on your auto insurance:

- **Raise your deductibles.** One easy way to reduce insurance premiums is to increase your deductibles. Higher deductibles mean you assume more of the risk for small claims. It is important, therefore, to set deductibles at limits you can comfortably afford, since you will have to pay for them out of pocket if an accident occurs.
- **Drive defensively.** To keep costs down, maintain your car regularly, always drive with care, and remember to buckle up. Traffic violations and accidents can raise your premiums.
- **Buy a low-profile car.** Driving a low-profile vehicle can reward you with lower rates. It costs less to insure autos that are less likely to be stolen and that are less expensive to repair. A higher safety rating may also reduce your premiums.

- **Reduce physical damage insurance on older cars.** As your car ages, it may not be cost effective or necessary to continue carrying collision and/or comprehensive insurance as you did when it was new.
- **Inquire about discounts.** Many insurers offer policy discounts for a variety of reasons. For instance, some companies offer a multi-policy discount if they insure both your house *and* your car. Others may offer discounts for seniors, student drivers with good grades, or long-time customers.
- **Update your policy, as necessary.** Changing circumstances may render you eligible for lower rates. If you move, get married, or no longer insure a young driver, be sure to update your insurance accordingly.

As rising costs for auto repairs, medical expenses, theft claims, and injury lawsuits drive up insurance premiums, it may seem as though the cost of insuring your vehicle is beyond your control. However, by following the above tips, you can keep your costs to a minimum and ensure a "smooth ride" with the proper insurance coverage. Be sure to contact one of our qualified insurance professionals for further information about your individual circumstances.

Inventory Your Valuables

Try closing your eyes and mentally listing your living room furnishings or the contents of your jewelry box. If you have trouble coming up with a complete tally, imagine how hard it would be after the stress of a fire or burglary.

Having a written inventory, and perhaps even a visual recording, of your household valuables can be a prudent, money-saving strategy. Property insurers may be less likely to question claims based on such inventories, particularly if you submit photographs, videotapes, receipts, or an appraiser's statement for valuable items. Your insurance company may even provide a useful inventory form.

Make sure to keep a copy of your inventory of household valuables with your insurance agent or in your safe-deposit box. We'd be happy to help you determine the best way to inventory your family's possessions. Give us a call.

Canine Concerns: Proper Insurance Coverage

If you are a dog owner, your pet may be your loyal friend and constant companion. However, if you are a homeowner, your dog could cause a few problems. Sometimes your dog's **breed** can affect the approval or renewal of your **homeowners insurance**.

According to the Centers for Disease Control and Prevention (CDC, 2008), approximately 4.7 million people suffer dog bites each year. The Insurance Information Institute (III, 2008) estimates that dog-related injuries cost the industry over \$350 million in 2007 alone. As a result, coverage may be denied to those homeowners who own high-risk breeds, or high premiums may be involved in securing coverage.



Case by Case

Sometimes, dogs are considered according to case history and temperament, but additional concern may exist with breeds that have caused the most fatalities over the past 20 years according to the CDC. Those dogs, in descending order, are as follows: "Pit Bull," Rottweiler, German Shepherd, "Husky," Malamute, Doberman Pinscher, Chow Chow, Great Dane, and Saint Bernard. Although the insurance industry does not have a nationwide list of "unacceptable" dogs, there may be varying degrees of tolerance for each breed. However, some state laws do prevent consideration of specific breeds altogether.

If your dog's breed raises concern, you may be asked to provide further information, such as whether the dog has undergone attack training or has bitten someone in the past. If your dog does

have a history of biting, you may need to explain what the circumstances were, whether the dog was provoked, and if preventative measures have been taken to avoid further occurrences. For unprovoked attacks, you may be denied coverage or renewal, or you may need to add a **disclaimer** for the dog to your policy.

The CDC offers the following tips for dog owners and those who come in contact with dogs:

- When choosing a dog, be selective. Make sure the breed's temperament suits your lifestyle and living situation.
- Reduce aggressive behavior by spaying or neutering.
- Supervise children in your dog's presence and teach children animal safety tips.
- A dog with a history of aggressive behavior may not be appropriate for a family. Furthermore, don't encourage your dog to be aggressive with games such as tug-of-war.
- Beware of stray dogs or those who behave strangely. Leave unfamiliar dogs alone.
- If a dog attacks you, try not to run or scream. If you are on the ground, protect your head and neck.
- A dog that is sleeping, eating, or with puppies should be left alone.
- If you suffer a dog bite, report it to your dog officer or animal control officer at once.

If you are a dog owner whose dog is responsible for biting, it is important to help the victim and report the incident. Be sure to also notify your insurance company and cooperate with any ensuing investigation.

Most importantly, teach your dog proper behavior starting when it is a puppy. By creating an atmosphere of trust and socialization, your dog is likely to become well adjusted to its environment. This will help decrease the likelihood of your dog lashing out in fear or anger. Teaching your loyal companion and best friend appropriate behavior is the best way to prevent inappropriate behavior. It may also help ensure approval and renewal of your homeowners insurance policy.

For Your Information

Motorcycle Rider Courses

Motorcycles can be fun, but they can also be dangerous. The Motorcycle Safety Foundation (MSF), which develops and promotes motorcycle rider training and education, has established internationally recognized standards to promote the safety of motorcyclists with rider education courses, operator licensing tests, and public information programs. For more information on courses for beginner and experienced riders, visit www.msf-usa.org.

Carbon Monoxide Alert

During cold weather, it is especially important to be aware of the increased risk of carbon monoxide poisoning. Carbon monoxide gas results in thousands of deaths and illnesses each year. Many appliances and equipment used during the winter months generate carbon monoxide gas, including furnaces, water heaters, stoves, ovens, kerosene space heaters, wood and gas fireplaces, wood-burning stoves, portable generators, and motor vehicle engines. To learn more and minimize your risk, visit the American Association of Poison Control Centers at www.aapcc.org.

Promoting Consumer Safety

The U.S. Consumer Product Safety Commission (CPSC) is dedicated to protecting consumers and families from products that pose a fire, electrical, chemical, or mechanical hazard or may injure children. Their website, www.cpsc.gov, features product recalls and safety news, a link to sign up for email announcements, a wide variety of informative publications, and a consumer opinion forum. Periodically, CPSC also provides an audio recording (MP3 or podcast format) that summarizes recalls and other product safety news.