

# SERVING YOU FIRST...

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## Americans Keeping Cars Longer

The current economy has many Americans shying away from buying new cars and hanging on to their cars longer than in years past, a new trend that could affect insurance and vehicle safety considerations.

A new poll from R.L. Polk & Co. revealed that 64 percent of consumers said they were “very or extremely likely” to keep their current vehicle longer than they normally would due to economic conditions. Additionally, Polk reported that the average length

of ownership of both new and used vehicles increased from a little more than three years in 2002 to nearly four years in 2008, a 24 percent increase.

At least one auto insurer reports seeing the same trend of customers keeping their older vehicles longer. Travelers says a higher number of older cars on the road increases risk and underscores the importance of having the proper coverage.

“People tend to think there is a big difference between insuring a new car versus an older one,” said William Pearse, vice president of product strategy and design for Travelers. “The fact is, regardless of the age of the vehicle, your insurance goals are the same; protect yourself, your family and your assets in the event of damage to your car, another car or injury to any passengers or others.”

Encouragingly, regular maintenance is top of mind with respondents in the Polk survey. Specifically, 81 percent said they planned to take better care of their vehicle to keep it running longer.

## Bad Economy Doesn't Affect Insurance Coverage

Many Americans have taken steps to reduce personal insurance costs in response to the economic downturn, but a new industry study from the Insurance Research Council suggests that maintaining essential auto and homeowners coverage remains a priority for most consumers.

Among those with auto or homeowners insurance, 15 percent said they had increased their insurance deductibles or reduced the amount of coverage in order to reduce premium costs.

The study also reports on the frequency with which consumers have taken other steps in response to the downturn. For example, 65 percent reported greatly reducing their expenditures on entertainment.

Thirty-seven percent reported postponing the purchase of a major household appliance.

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### Falls Can Be Fatal

More than 15,000 people suffer fatal accidents at home each year in America, and the greatest proportion of those die from falls. Make your home safer with simple improvements, such as good lighting to illuminate dark areas, slip-resistant walking surfaces, grab-bars and a night light in the bathroom, and handrails on stairs. Keep your home or apartment free from clutter.



#### ^ What This Symbol Means to You

There is a difference in where you buy your insurance. Many don't realize there are three sources for insurance:

##### 1) CAPTIVE AGENTS

who can sell you the insurance of only one company.

##### 2) TELEPHONE & INTERNET REPRESENTATIVES

who can offer you the insurance of one company only on the telephone or via computer.

##### 3) INDEPENDENT INSURANCE AGENTS

like us—who represent many insurance companies. We research these firms to find you the best combination of price, coverage and service for all your insurance needs.

### Avoid Road Rage

Aggressive driving kills. More than half of fatal car crashes involve some form of aggressive driving—speeding, running another driver off the road, tailgating or yelling obscenities. A 2008 survey by the AAA Foundation for Traffic Safety found that 80



percent of respondents consider aggressive drivers to be a serious traffic safety problem. However, many of those same people said they drive aggressively.

Relatively minor driving infractions—changing lanes without signaling, following too closely, driving too slowly, honking at other drivers—can easily escalate into potentially deadly altercations. Not every incident turns violent, but 60 percent of motorists admit losing their temper while driving—most commonly known as road rage.

AAA Recommendations To Avoid Aggressive Driving:

#### > Don't offend

- Signal when changing lanes and merging. Avoid cutting off other drivers.
- Do not drive slowly in the left lane. If faster traffic wants to pass, move to the right lane.
- Allow a two to four second space.
- Keep your hands on the wheel. Obscene gestures often incite other drivers.

#### > Don't engage

- Do not take other driver's actions personally. There may be a reason why another driver is speeding or driving erratically.
- Give aggressive drivers lots of space.
- Avoid eye contact with aggressive drivers.
- Get help. If possible, drive to a safe public place where you can park and call police. Going to your home leads a potentially violent person to where you and your loved ones live.
- Do not get out of your car.

#### > Adjust your behavior

- Forget winning, driving is not a contest.
- Give yourself plenty of time to get where you're going. Eliminate your need to rush.
- Practice relaxation. Soothing music and deep breathing help you arrive at your destination in a calmer frame of mind.
- If you find yourself driving angrily on a regular basis, ask for help. An anger management course may dramatically change your attitude.