



Frozen Pipes Can Wreak Havoc



Thousands of families have one or more rooms in their homes ruined and their lives disrupted each winter by water pipes freezing and breaking.

According to the Institute for Business and Home Safety, claim payments by all insurers over the past decade for these kinds of losses have exceeded \$4 billion.

When the outside temperature drops below 20 degrees Fahrenheit, water pipes in homes with little or no insulation are likely to freeze and break. In fact, a one-eighth inch crack in a pipe can spew out more than 250 gallons of water a day, destroying floors, furniture, appliances and personal items.

Homeowners can avoid frozen pipes by having adequate insulation where pipes run along outside walls, floors and ceilings. They can disconnect outside garden hoses, wrap exposed pipes with insulating sleeves or tape, and seal foundation cracks that let arctic air freeze pipes in crawlspaces.

Additionally, insurance loss control experts advise that there are two simple tasks homeowners can do in about two minutes that can help protect pipes and homes when a severe freeze is predicted: (1) open cabinet doors to allow heat to get to piping under sinks and vanities near exterior walls, and (2) run a small trickle of water at vulnerable cold and hot faucets.

Wisconsin Enjoys Low Auto Insurance Costs

Only drivers in the state of Iowa pay lower automobile insurance premiums than their Wisconsin neighbors. According to the most recent survey by the National Association of Insurance Commissioners (NAIC), the average cost of combined coverage—liability, comprehensive and collision—per vehicle in Wisconsin was \$707 annually. The national average was \$838.

State drivers benefit from a number of factors according to industry experts, including fewer large urban areas where congestion leads to collisions.

Wisconsin also is seen as having a less regulated and more stable atmosphere for insurance regulation, which makes companies want to sell policies here, industry spokesmen said. That, in turn, increases competition and drives down premium costs, they said.

The survey indicates Wisconsin also has auto theft rates that typically are below the national average. Auto theft rates play a role in determining the cost of auto insurance coverage.

Average Auto Premium In Select States

Lowest

- ◆ Iowa: \$686
- ◆ Wisconsin: \$707
- ◆ North Carolina: \$717
- ◆ Idaho: \$719
- ◆ North Dakota: \$731

Highest

- ◆ New Jersey: \$1,386
- ◆ District of Columbia: \$1,347
- ◆ New York: \$1,324
- ◆ Louisiana: \$1,228
- ◆ Massachusetts: \$1,205





Briefly Noted

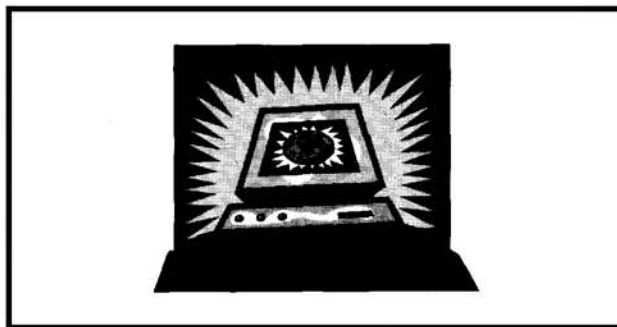
- Last year, the Department of Transportation reported, 17,555 collisions of deer and motor vehicles. Twelve people, all of them motorcyclists, died, and 664 were injured. October and November are the worst months for vehicle-deer crashes in Wisconsin, as a deer herd of about 1.6 million enters its mating season and the end of daylight-savings time means more commuters are driving in the dark. Pre-dawn and evening crashes are most common.
- More than one in four Americans say their financial information or personal information has been stolen, sometimes by someone they knew, according to a survey. The study done for Experian, the credit rating agency, found that about 19 percent of consumers report that financial information, including a bank or credit card number, has been misused.
- The Internal Revenue Service will allow taxpayers to deduct more for the use of cars for business, medical and moving purposes next year. In 2007, the standard rate for business miles will rise to 48.5 cents, from 44.5 in 2006.

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 an average of eight insurance companies and research with these firms to find you the best combination of price, coverage and service.



Be Safe When Using A Public Computer

Is it safe to access the Web from public computers at libraries, Internet cafes, airports and coffee shops? It depends. If you follow these steps, you can help keep your information private.

- ▲ **Don't save your logon information. If you are browsing secure sites that require a login, always logoff. It's not enough to simply close the browser window or type in another address.**
- ▲ **Many programs (especially instant-messengers) include automatic login features that save your username and password. Disable this option so no one can login using your stored information.**
- ▲ **Don't leave your computer unattended with sensitive information on the screen.**
- ▲ **Erase your tracks. Web browsers, such as Internet Explorer, keep a record of passwords and pages you visit, even after you close them and logoff.**
- ▲ **Delete temporary Internet files in history. In Internet Explorer, select Tools, then Internet Options. On the General Tab, under Temporary Internet Files, select Delete Files, and then click Delete Cookies. Finally, under history, click Clear History.**
- ▲ **Watch for over-the-shoulder snoops. When you use a public computer, be on the lookout for thieves who look over your shoulder or watch as you enter passwords.**
- ▲ **Don't enter sensitive information into a public computer. An industrious hacker might have installed sophisticated software on the public computer that records every keystroke and then e-mails that information back to him. If you really want to be safe, avoid typing your credit card number or any other financial (or otherwise sensitive information) into any public computer.**