

Briefly Noted

- Through the first half of 2006, traffic fatalities were down considerably in Wisconsin, according to the Wisconsin Department of Transportation. The DOT noted that 323 people died on the state's roadways in the first six months of the year, down 7.4 percent from the same period in 2005 and 7.7 percent below Wisconsin's five-year average.
- One year after Hurricane Katrina, nearly 95 percent of homeowners insurance claims have been settled in Louisiana and Mississippi, insurance companies have paid billions in storm damage claims and the majority of homeowners in both states say they are satisfied with their insurance company, according to a report by the Insurance Information Institute.
- Some statistics from the Year 1904:
 - ❑ Only 14 percent of houses had a bathtub
 - ❑ More than 95 percent of all births took place at home
 - ❑ There was no Mother's Day or Father's Day
 - ❑ The population of Las Vegas was 30
 - ❑ Crossword puzzles, canned beer and iced tea hadn't been invented
 - ❑ There were only about 230 reported murders in the entire United States.

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.

Top 10 Safest Cars

According to ForbesAuto.com, the Acura RL is the safest automobile on the road today. Their report identified which cars are most likely, according to the crash tests and available facts and figures, to keep their occupants from injury or death in an accident. And furthermore, which vehicles best mix accident protection with accident avoidance.

"The common-denominator feeling is that shoppers are overwhelmed," when looking for a safe vehicle, said Michael Dulberger, president of the non-profit safety information organization Informed For Life. "They see four and five stars, and silver and gold, but they're still not sure what's best."

"If I had to characterize the safest vehicle," said Dulberger, "It would be a vehicle with electronic stability control, which minimizes the risk of rollover, and side-impact (or side-curtain) airbags, which greatly increase the chances of surviving a side-impact crash. Generally the vehicles that do better weigh around 4,000 pounds and are passenger cars, because their rollover stability is best."

Top 10 Safest Cars

1. Acura RL
2. Volvo S80
3. Honda Odyssey
4. Acura TL
5. Chrysler 300C/
Dodge Charger
6. Lincoln Town Car
7. Buick Lucerne
8. Lexus ES 330
9. Lincoln LS
10. Honda Pilot



Home & Auto Insurance Cheaper In Wisconsin

National statistics show insuring a home and vehicle is cheaper in Wisconsin than nearly any other state, according to a report from Wisconsin Public Radio.

Data from the National Association of Insurance Commissioners shows the average combined home and auto insurance premium in Wisconsin is 29 percent lower than the national average.

The NAIC statistics are from 2003, the latest data available. It ranks Wisconsin 49th out of 50 states and the District of Columbia. Only Idaho is less expensive.

The average cost to insure both your home and auto in Wisconsin is \$1,054.



commercial coverage



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Year-End Review Is Good Insurance

As your business grows and changes, your exposure to loss from any number of risks grows also. That's why we suggest that you review the many aspects of your business operation regularly to determine if you have properly insured all of your activities and property. We provide this simple checklist to aid in your evaluation.

Business Aspects To Review	No Need For Action	Look Into This
Buildings and other structures, leased or owned		
Furniture, equipment and supplies		
Leased equipment		
Inventory		
Money and securities, fraud, burglary, robbery		
Records of accounts receivable		
Improvements and betterments you made to the premises		
Computers (hardware, software)		
Liability—Directors & Officers, Personal Injury, Products Liability, Embezzlement		
Machinery		
Boilers		
Mobile property, such as automobiles, trucks and construction equipment, cell phones, pagers, PDAs		
Satellite dishes		
Signs, fences and other outdoor property not attached to a building		
Intangible property (goodwill, trademarks, etc.)		

Our agency is anxious to review your entire insurance package, including critical business interruption coverage. Give us a call, and we will be happy to meet with you.

