



Wisconsin Homeowners Premiums Remain Low

Even though the cost of insuring your home may have risen slightly in the past few years, Wisconsin still enjoys very low premiums in comparison to other states, according to a recent study by the National Association of Insurance Commissioners. Here are several states' average annual premiums for homeowners.

Most Expensive

- 1) Texas — \$880
- 2) Louisiana — \$721
- 3) Florida — \$666
- 4) District of Columbia — \$635
- 5) Oklahoma — \$612

Least Expensive

- 47) Oregon — \$343
- 48) Ohio — \$334
- 49) Delaware — \$326
- 50) Idaho — \$326
- 51) Wisconsin — \$287

What This Symbol Means To You



As independent agents we represent a number of outstanding insurance companies. We aren't locked into exclusively selling one company's products. We research the companies we represent to present our clients an excellent combination of price, coverage and service from the wide choice of insurance plans and programs available. We work to bring down the cost of your insurance while offering the coverages you need.

Lightning Kills

Lightning is the most under recognized weather hazard. Lightning is the second leading cause of storm deaths in the United States, killing more people than tornadoes or hurricanes. Lightning also inflicts life-long severe injuries on many more.



While no simple lightning safety procedure can guarantee perfect safety, following these guidelines will help avoid the large majority of lightning casualties. The most important principle of lightning safety is that no place outside is safe when thunderstorms are within six miles of your location.

30-30 Rule

Use the 30-30 Rule when outside. When you see lightning, count the time until you hear thunder. If this time is 30 seconds or less, go inside. Don't hesitate, go inside immediately when required! The lightning casualty stories have many cases where people were nearly to a shelter when they were struck; if they'd started even just a minute earlier, they'd have been safe. If you can't see the lightning, just hearing the thunder is a good back-up rule for going inside. With 30 seconds between lightning and its thunder, you are already in danger, so allow enough time to get to safety. This extra lead-time can be significant for fast moving thunderstorms.

Wait 30 minutes or more after hearing the last thunder before going outside. This time indoors may feel inconvenient after the storm, but is vitally important. Most lightning casualties occur after the storm has passed or dissipated.

The best shelter commonly available against lightning is a large fully enclosed building with wiring and plumbing: e.g. a typical house or large public building. Once inside, stay away from any conducting path to the outside. Stay off corded telephones. Stay away from electrical appliances, lighting, wiring and electrical sockets. Stay away from plumbing. Don't watch lightning from windows or doorways. In large buildings, inner rooms are generally better.

If you can't get to a proper building, a vehicle with a solid metal roof and metal sides offers some protection: e.g. a typical car. As with a house, avoid contact with conducting paths going outside.

The lightning season is upon us. Be Safe and Be Alive.

Kids Mirror Parents' Driving

Students say their parents are the biggest influence on how they drive, but the practices many teens emulate represent some of the most risky driving behaviors, according to a recent Liberty Mutual/SADD (Students Against Destructive Decisions) Teen Driving Study. "Nearly 60 percent of high school students say their parents are the biggest influence on their driving, and 69 percent of middle school students say parents will be the biggest influence when they do drive," said Liberty Mutual Executive Vice President Paul Condrin. "So when we engage in unsafe driving behaviors, it's no wonder they are inheriting our bad habits." Almost two-thirds of high school teens surveyed say their parents talk on a cell phone while driving. Almost half say their parents speed, and 31 percent say their parents don't wear a seat belt.