



Esch SINCE 1959
Insurance

Where service is still part of our tradition

322 N. Iowa Street

Dodgeville, WI 53533

PH: 608-935-9308 FAX: 608-935-5957

Toll Free: 800-246-9958

www.eschinsurance.com

122 E. Main Street

Mount Horeb, WI 53572

PH: 608-437-9308 FAX: 608-437-9309

SERVING YOU FIRST...



2010 | No. 3

WISCONSIN MANDATED AUTO INSURANCE BEGAN JUNE 1

As of June 1, all Wisconsin drivers must carry auto liability insurance. The Associated Press reported that only about 15 percent of the state's drivers are currently uninsured, which is roughly the same percentage as the national average. Every state except New Hampshire requires liability coverage.

"The fanfare surrounding June 1 is a false promise to the drivers of Wisconsin that everyone on the road will have auto insurance," said Andy Franken, president of the Wisconsin Insurance Alliance. Since Wisconsin's rate of uninsured drivers was right around the national average of 14 percent before the law passed as reported by the Insurance Information Institute, having it in effect won't result in many new drivers signing up for coverage, Franken said.

There will always be a certain percentage of drivers who don't carry insurance, Franken said. As costs go up, especially in a bad economy, those who choose to go without will only increase, he said.

Fines Await Uninsured Drivers

Since 1946, Wisconsin law had assumed that drivers automatically accept financial responsibility for crashes they cause. Motorists who can't pay lose their license and registration until they can. When they apply for reinstatement they must show proof of insurance, Associated Press said.

story continued on reverse



Many Lack Basic Insurance Knowledge

Only 45% of Americans feel confident in making insurance decisions, according to a new survey by the National Association of Insurance Commissioners (NAIC).



The NAIC survey also found that some of the basics of auto insurance are not well understood, even though it's one of the most commonly purchased types of coverage by people of all ages and demographics. The survey found that:

- More than six in 10 American (63%) do not understand that if property gets stolen from their car, it is covered by their home-owners/renters policy — and not auto insurance.
- More than half (54%) don't realize that, depending on the state in which they live, credit history may be one of the factors considered by insurance companies when determining premium. Other factors that can affect your auto insurance coverage include: driving record, type of vehicle and the deductibles you choose.
- A full 86% of Americans don't know that when their liability coverage is 100/300/100, the last figure represents the max amount that their insurance company will pay in property damage for an accident.

SERVING YOU FIRST...



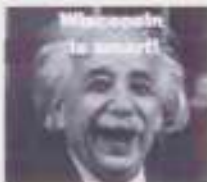
Auto Insurance Mandate (continued from front)

In 2007, there were 8,309 claims made against 10,890 uninsured drivers in Wisconsin, according to the latest Department of Transportation figures.

Under the new law, drivers must purchase liability insurance or face a fine of up to \$500. People who don't have the insurance, but lie to police and say they do, can be fined up to \$5,000. Any driver with valid insurance but who fail to present a card proving it when stopped by the police can be issued a \$10 ticket. The minimum level of liability insurance required is \$50,000 for causing injury or death of one person, \$100,000 for injury or death of two people, and \$15,000 for property damage. Police can only enforce the law if a motorist is pulled over for another offense.

WISCONSIN DRIVERS ARE NATION'S SMARTEST

The nation's most knowledgeable drivers are in Idaho, Wisconsin, Montana and Kansas, while the least knowledgeable are in New York, New Jersey, Hawaii and California.



That's according to results from a national drivers test, which found that 20.1 percent of licensed Americans – amounting to roughly 41 million drivers on the road – would not pass a written drivers test if taken today. When probed on driving behavior, 30 percent of those surveyed say financial strains have triggered a desire to drive less and seek out new ways to save money.

Overall, findings from the survey indicate the number of drivers with knowledge of basic road rules is decreasing, with this year's test scores lower than last year's (76.6% vs. 78.1%). Idaho and Wisconsin drivers tied for first in the nation, with an average test score of 80.6 percent; New York drivers ranked last, with an average score of 70.5 percent.

When comparing genders, men are still more likely to pass the test than women, but the gap is considerably smaller in 2009 (81% of males versus 79% of females) than in 2008 (87% of males versus 80% of females).

PROTECTING YOUR HOME DURING VACATIONS

According to data from the FBI's Uniform Crime Reporting Program, burglaries accounted for an estimated \$4.6 billion in lost property in 2008, with an average individual loss of \$2,079. Your home and property are some of your greatest investments.



That's why it's important to make sure everything's secure when you are away. Here are some tips to keep your valuables safe:

1. Let trusted neighbors know you're leaving and ask them to keep an eye on your home.
2. Don't announce your travel on social networking sites like Twitter or Facebook.
3. Get someone to pick up your mail and newspaper, or stop those deliveries while you're gone. A pile of papers on the doorstep is an indicator that you're not home.
4. Set your outside lights so one stays on at night and put timers on your indoor lighting so they go on and off at random intervals.
5. Don't hide a spare key outside. Criminals have more experience finding spare keys than you have hiding keys. If you need to leave a key somewhere, leave it with a trusted neighbor.
6. Trim overgrown hedges and bushes so thieves don't have an easy place to hide.
7. Use your window and door locks. In 2008, 32.3% of all burglaries occurred without forced entry into the home. A quality deadbolt is your first line of defense.



^ 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.