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2008, No. II

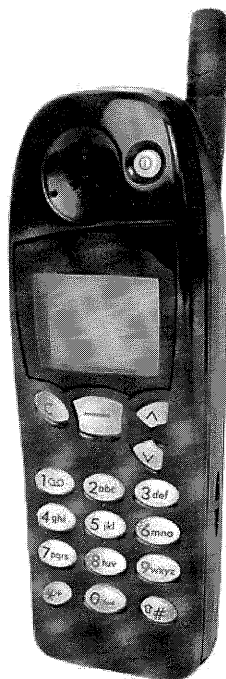
## Text Messaging Dangerous For Teen Drivers

New Jersey and Washington have banned driving while texting—a growing problem on the road. Distractions like cell phones, text messages, the radio or even talkative passengers can prove deadly, according to the Insurance Information Institute.

A survey by Liberty Mutual Group and Students Against Destructive Decisions showed that teens considered sending text messages via cell phones to be their biggest distraction. Of the teens surveyed, 37 percent said that text messaging was extremely or very distracting, while 20 percent said that they were distracted by their emotional states and 19 percent said that having friends in the car was distracting. A survey by Nationwide found that 19 percent of motorists say they text message while driving.

### Distraction Causes Crashes

The federal government estimates that 30 percent of all crashes in the United States involve driver distraction. Inattentive driving accounted for 6.4 percent of crash fatalities in 2003—the latest data available—according to the U.S. Department of Transportation. While cell phones and text messaging top the list, distractions also include radios, palm



pilots, laptops, navigational aides, eating, drinking, grooming, reading, writing, television watching and attending to children.

Employers are now concerned that they may be held liable for accidents caused by their employees while driving and conducting work-related conversations on cell phones, according to the I.I.I. Under the doctrine of vicarious responsibility, employers may be held legally accountable for the negligent acts of employees committed in the course of employment. Employers may also be found negligent if they fail to put in place a policy for the safe use of cell phones.

## Ford And Honda Lead Safest Vehicles List

The number of new cars considered the safest by the U.S. insurance industry nearly tripled in the past year, helped by automakers' push to make certain safety equipment more widely available.

Ford Motor Co. and Honda Motor Co. had the most vehicles on the Insurance Institute for Highway Safety's 2008 list of the safest cars. Thirty-four vehicles received the top safety pick designation for 2008, compared with 13 vehicles from the 2007 model year.

The institute requires new cars and trucks to have electronic stability control, to qualify for the award. Many auto companies are putting the anti-rollover technology into their fleets ahead of a government requirement for the systems by the 2012 model year.



## Wisconsin Homeowners Premiums Are Very Low

A new National Association of Insurance Commissioners' report shows that Midwestern states pay some of the lowest homeowners insurance rates in the nation. The 2005 national average, which is the most recent data available, was \$764. Wisconsin's average was \$495; South Dakota, \$622; North Dakota, \$736; Missouri, \$688; Michigan, \$734; Iowa, \$594; Indiana, \$639; and Illinois, \$660. The highest average homeowners premium was Louisiana at \$1,444 with the second highest being Florida at \$1,083.

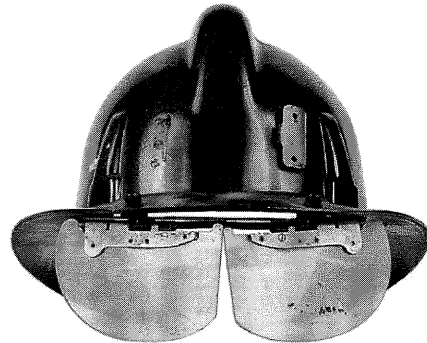
## What This Symbol Means To You ...



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 of your insurance needs.

## Smoke Detectors Save Lives And Money



Two-thirds of residences that the Milwaukee Fire Department responded to for fire calls did not have smoke alarms, according to a Public Investigator analysis of nearly 1,500 electronic records from the past two years.

- ▲ Two-thirds of people who were hurt or killed during a fire did not have smoke alarms or the alarm failed to work.
- ▲ Smoke alarms that were installed failed to operate 17 percent of the time.
- ▲ More than 70 percent of residents who lost \$25,000 or more in property during a fire did not have working smoke alarms.

### Protect Yourself

- Have a smoke detector inside and outside every bedroom and on each floor of your home.
- Get interconnected smoke alarms, where one alarm sets all of them off if it senses smoke.
- Do not remove batteries from smoke alarms to use in other appliances.
- Replace batteries every year.
- Replace smoke alarms every 10 years.

## Wisconsin Snowmobile Accidents

A state safety expert says snowmobile crashes on Wisconsin trails killed 24 riders through February this winter, considerably more than a year ago.

But Gary Eddy says he expected the casualty figure to be higher given the record snowfall across much of Wisconsin. Eddy is the snowmobile safety administrator for the Department of Natural Resources.

He credits the 55 mph nighttime speed limit on trails for holding down the deaths.

DNR records show Wisconsin has averaged 27 snowmobile deaths per season over the past 12 years.

