

CRAWFORD INSURANCE AGENCY

SO YOU KNOW

2006 – Distracted Driving

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Don't drink and drive - I don't !



One call for all your insurance needs:

- **Auto**
- **Home**
- **Life**
- **Health**
- **Disability**
- **Business**

Research on traffic accidents has confirmed that **distracted driving** is nearly as serious as speeding and impaired driving. A recent study by auto club AAA's Foundation for Traffic Safety found that a driver's odds of being involved in a crash or near-crash are nearly *twice as high* when the driver looks away from the road for *two seconds or longer*.

Issues on distracted driving include handheld cell phones, interacting with passengers, animals or other objects in the vehicle, grooming, and eating or drinking. Statistics clearly reveal the undeniable link between **distractions** and accidents.

The National Highway Traffic Safety Administration states that driver distraction is a factor in 25% of crashes. As more devices are installed in our vehicles (i.e. TVs, DVD players, navigation systems, and on-board computers), experts anticipate that losses will continue to grow.

Our aging baby boomers also contribute to losses due to their declining eyesight (have you ever squinted at your cell phone to see who's calling?).

The Governors Highway Safety Association says *education is more effective than legislation*. Unfortunately, you can't legislate common sense.



Are You Maximizing Coverage ... and Minimizing Cost ?!?!?

All insurance carriers provide discounts for deductibles, good claims history, airbags and anti-lock brakes. One big discount often overlooked is the **multi-policy discount**. If your record qualifies, you can receive an additional **15% to 20% discount** on both your home and auto policies.

Policies must be placed with the same insurance company and the discounts are earned when both policies are active. The rules vary based on the insurer's filing with the State Department of Insurance. These discounts can help you lower your insurance costs. We're here to help !



Dwight Crawford

We appreciate your business, and thank you for the referrals of your friends and relatives !!

IMPORTANT REMINDER

Your individual risk tolerance is a huge factor in the final cost of protecting your assets. We are trained to help you manage risk. Controllable loss claims should never cloud your record when a serious problem arises !!



Choices

Success in life is achieved by adjustment and adaptation. Choosing a higher deductible may provide the **extra dollars** to acquire more life insurance or update your coverage limits (*without* increasing your costs). Please allow us to assist you !



CRAWFORD INSURANCE AGENCY

Asset Protection Specialists



Headliners Professional Building
4664 Hills & Dales Rd NW
Canton OH 44708-1510

Phone (330) 493-1010
F A X (330) 499-3723
Toll Free (877) 997-2327

WE'RE ON THE WEB !

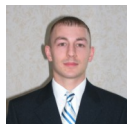
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Company Highlights

To serve you more effectively, we have purchased and are implementing the **Applied Systems** agency management software in our office. Using this web-based technology, we will be better able to utilize the strengths of our insurance carriers.



AIG, DRIVE from PROGRESSIVE, ENCOMPASS, ERIE, WESTERN RESERVE GROUP, and ZURICH all participate to varying degrees with this software. Our continuing investment will improve agency work flow, and enable us to perform our current tasks with greater efficiency.



Also, we would like you to welcome **Carl T Kramer** to our office. Carl is learning our new procedures and will be an asset in our commitment of service to you !

GOOD PEOPLE - GREAT SERVICE - HONEST VALUE

Risk Management 101

Choices to Help You Lower the Cost of Protection

HIGH TECH

- Equip computers and other home electronics with battery backup units to protect your data AND your equipment.
- Keep a disposable camera in EACH of your vehicles (photos of an accident scene could provide proof of your innocence).
- Consider a cell phone for emergency use (even if you don't think you need it). Affordable plans are now available which also include camera capability (a low resolution image is better than no image).

LOW TECH

- Buy house numbers for your home and display them prominently.
- Install smoke detectors and carbon monoxide (CO₂) detectors.
- Purchase an answering machine (burglars can't tell if you're home or away).
- Motion detectors on your outside lights will scare off unwanted visitors AND keep your walkways safe.
- Deadbolt locks and alarm systems provide extra security for your family !

NO TECH

- Lock doors and windows of your home and car.
- Drive defensively AND park defensively !
- Check the batteries in the detectors you installed.
- Clean your gutters.
- Never leave valuable items in plain view in a vehicle (this will protect your car AND your stuff).
- Light the night !
- Don't neglect health issues.
- Update your living will.



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