

the ADVISOR

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Helping you Protect What you Value Most

Tips on how to keep your teen driver safe

To learn more about protecting your home and reducing risk, visit the Personal Lines Consumer Information and Safety Tips section on www.guideone.com.

To report a claim, call the GuideLine toll-free at **1-888-748-4326** anytime — 24 hours a day, 7 days a week.



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If the thought of your teenage driver hitting the road alone for the first time isn't scary enough for you, consider these facts for a moment:

- Nearly 6,000 teens die each year in car accidents.
- Reckless driving is the leading cause of death among teenage drivers, causing 77 percent of fatalities.
- Speeding is the second leading cause of death at 38 percent.
- Alcohol plays a role in 25 percent of teen fatalities.

Although cars and roadways have improved and driving laws for new drivers have become more restrictive, the number of teen deaths per year has remained steady over the last 10 years. Teen drivers face different types of distractions than adults because they are so new to driving and are easily influenced by pressure from their peers to practice unsafe driving. These accidents have predictable patterns and circumstances that can be prevented. The following is a list of these patterns and situations that every parent should make note of:

- **Nighttime driving.** Teens are twice as likely to crash at night, although fatal crash rates for 16-year-olds are higher at any time of day. Nearly 60 percent of young teens' nighttime crashes happen before midnight. Weekend nights during the summer months also have a higher fatality rate.
- **Teen passengers.** Fatal crashes involving 16-year-old drivers are much more likely to occur when other teenagers are in the car. The risk of a fatal crash increases in proportion to the number of teenager passengers in the car.
- **Speeding and basic driving errors.** Most new drivers are prone to making simple driving errors or overcorrections, often while they are already speeding.

Drivers' education programs that connect directly with teens and their personal experiences may be effective in teaching teenagers to drive responsibly, understand the seriousness of car accidents and not give in to peer pressure. As they develop a responsible attitude about driving, the number of fatal crashes will be reduced.

As a parent, there is a big part you can play in helping your teenage driver be safe, and that is choosing the right vehicle. Choosing a safe vehicle can help prevent future accidents that could hurt your child or other motorists. When choosing a car for your teen driver, consider the following:

- **Select the right size of vehicle.** It is suggested that teens drive a mid to large size vehicle.
- **Invest in a vehicle with modern safety features.** Look for a car with anti-lock brakes, adjustable seats, traction control, and driver and front seat passenger airbags.
- **Choose a familiar model.** People drive better in a car they already feel comfortable in. Consider getting a car similar to the one your teen used when learning to drive.

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- **Minimize distractions.**

Restrict the number of technological features and reduce the number of passengers. Police indicate driver inattention as a contributing factor in roughly 10% of all fatal motor vehicle crashes annually that occur on public roads. A distracted or inattentive driver is likely to have delayed recognition or no recognition of a dangerous situation that could be avoided. Use of a cell phone or "tuning" a radio or MP3/CD player are among the predominant actions that distract a teen's attention away from driving.

Protect your teen driver, yourself, your family and other motorists by taking the time to educate your teen on how to be a safe driver. By following some simple safety practices, you can help greatly reduce the number of motor vehicle casualties. 🌟



Protecting Your Home While You're on Vacation

While people go on vacation at all times of the year, July and August are two of the busiest months for vacationing. But while you're enjoying time away, a thief may find your vacant home a tempting target. As you get ready for your long awaited vacation, it is a good idea to make sure you know how to keep your home protected while you are away. The following are some tips and guidelines to consider before leaving:

- **Deliveries** — Stop mail, newspapers and other deliveries or ask a neighbor to bring them inside everyday.
- **Use Motion Detectors/Timers** — Make sure outside lights are on motion detectors. Use timers to turn inside lights on, along with a radio or television at appropriate times.
- **Yard Work** — Arrange to have yard work done and have a neighbor set out trash on normal collection days.
- **Alarm System** — If you have an alarm system, make sure it is in working order. If it is connected to a monitoring service, tell them when you'll be gone and where you're going, along with a phone number

of the person keeping an eye on things. A home protected by a security system is three times less susceptible to a break-in than one without.

- **Vehicle** — If you leave a car at home, park it in the driveway, not in the garage, and arrange to have it moved from time to time, or have a neighbor park in your driveway. Also, do not leave a garage door opener in the car, especially if you are parking your car on the street. It is recommended to unplug an electric garage door opener before you leave.
- **House Keys** — Do not keep keys hidden around the outside of your home or in your garage. Intruders know all the secret places where keys could possibly be hidden.
- **Air Conditioner** — In the summer, set the air conditioner to a higher temperature, but don't turn it off. A silent compressor on a hot day is a good indication that the house is unoccupied.
- **Take Final Looks** — Take one last walk around. After everyone is in the car, check to make sure that all windows and doors are securely locked and that the alarm system has been properly armed. 🌟

Insurance Fraud Prevention

Insurance fraud cheats innocent families and insurance companies out of billions of dollars each year. Ultimately, this ends up costing the average household \$300 annually, which is money out of your pocket.



There are numerous different ways these criminals can take advantage of you, some which include:

- Padded claim amounts (legitimate claim but inflated damage amounts);
- Bogus auto thefts;
- Arson;
- Staged slip and fall;
- Fake burglaries;
- Deceptive disabilities;
- Premium fraud (workers' compensation); and
- Staged auto accidents (sometimes called swoop and squat).

Fraud and deception within the property and casualty industry is estimated at approximately \$30 billion dollars annually. This number drastically increases to \$100 billion when life and health insurance fraud are added in. Insurance fraud is not a victimless crime and can result in prosecution. Reporting suspected fraudulent activity is the key to putting a stop to this crime.

If you would like to report suspected fraudulent activity, please contact the GuideOne Special Investigation Unit: toll free: 877-448-4331 ext. 5407 or send an e-mail to CL-SIU@guideone.com. 🌟