



Louis Blosch



Jerry Hendon



Chuck Lewis



Guy Landes



Clayton Haggard

LOUIS BLOSCH AGENCY

9726 E. 42ND STREET • TULSA, OK 74146 •
664-7100

BUSINESS AND PERSONAL INSURANCE



Personal Touch

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When a car crash is no accident

We are an increasingly mobile society. As a driver on today's roads, you should be aware of the unfortunate reality of staged auto accidents. They can lead to injury, as well as indisputable surcharges on your policy. No matter how conscientious a driver you are, anyone can fall subject to this form of insurance fraud. In one version—the “swoop and squat”—two vehicles pass you. One pulls in front of the other, forcing the second car to brake suddenly. This causes you to rear-end the second car, thus becoming liable for damages. Meanwhile, the first car flees. To help you avoid becoming a victim, here are some tips to keep in mind:

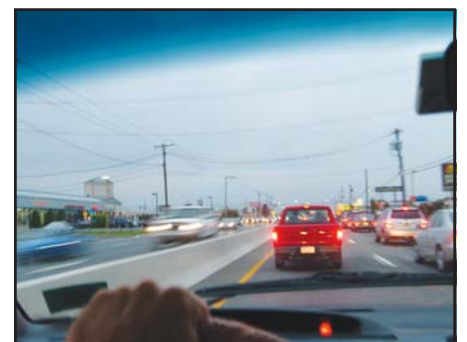
- *Pay attention to the traffic around you.* This is especially important if you drive an expensive, late model, or commercial vehicle that is likely to be heavily insured. Be wary of cars driving too slowly, erratically, or not allowing you to pass.
- *Make a practice of looking beyond the vehicle in front of you.*

Start braking as soon as traffic begins to slow, even if the car in front of you does not slow down.

- *Stay three seconds behind the vehicle you're following.* This allows adequate time to brake. Start counting the seconds when the car in front of you passes a road sign or crosses a shadow or line in the road until you reach the same spot.
- *If you hit another car, count the occupants.* Perpetrators of “swoop and squat” scams often use older model vehicles carrying many passengers. Obtain the full names, telephone numbers, and driver's license numbers of all occupants. This identifying information helps prevent others, who were not in the car, from filing false claims.
- *Call the police to the scene.* Request a detailed police damage report on the spot. This prevents scam artists from damaging their vehicles later and blaming you.

- *Report suspected scams to the National Insurance Crime Bureau (NICB).* The NICB works in conjunction with law enforcement authorities, as well as insurance carriers, to help identify and prevent possible insurance fraud. Their hotline number is 1-800-TEL-NICB.

Because driving a vehicle is an everyday occurrence, everyone has the potential to fall prey to this type of insurance fraud. *Real* accidents are traumatic enough. By increasing your awareness of *staged* accidents, and by following these tips, you may be able to protect yourself from being involved in an incident that happens “accidentally on purpose.”





Did You Know

Smooth sailing with boat owners insurance

On bright and sunny summer days the allure of water can be irresistible. When warm weather hits, if you live near a lake, river, or ocean, boating trips may be just over the horizon. Before you set sail, take some time to consider whether you and your passengers meet the required safety standards and are prepared for unforeseen events.

Boating can be a lot of fun, but sometimes, it can also be dangerous. The U.S. Coast Guard reported that for the years 1999 through 2003 the average number of fatalities per month in boating accidents was: 95 in May, 128 in June, 157 in July, and 96 in August. Fortunately, the Coast Guard reports that the number of fatal accidents seems to be on the decline, as compared to previous years. To further this trend, the Coast Guard offers online boating safety tips at www.uscg.mil and the opportunity to take any number of boating safety courses. However, as a result of potential mishaps and liabilities, many boat owners have become increasingly aware of the need for *boat owners insurance*.

A typical boat owners policy can help provide protection for your boat, motor, and equipment against damages incurred by weather, sinking, capsizing, stranding, explosion, fire, and theft. A policy can also help safeguard boat equipment, which may include anchors, oars, fuel tanks, life jackets, dinghies, tools, and canopies. *Liability coverage* may also be offered as legal protection against damages inflicted by the use of your boat, and can also cover medical treatment needed by you or your occupants as a result of an accident.

The opportunity often exists to add *additional* coverage to your policy. Some examples of possible *add-ons* are for emergency services, such as towing and hurricane haul-out expenses. Additional endorsements could cover personal effects, fishing tackle, and replacement

motor cost coverage. In many cases, discounted policy rates will exist for owners who have taken boating safety courses, have good operating records, or if the age of the boat and all operators is deemed favorable.

When selecting a boat owners policy ask questions. Some topics you might want to discuss include:

- What laws apply that are unique to my state?
- Is my trailer covered, and which boating supplies are covered?
- Will completing boating safety courses make me eligible for discounts, and if so, which courses?
- Are both inland and ocean boating covered?
- Is there an age limit on operators, and who will be covered?

When applying for a boat owners insurance policy, be prepared to answer such questions as:

- The age and driving record of the operator(s);
- The year, type, model, value, power supply, and material of the boat;
- The amount of horsepower, year, and value of the motor; and
- The manufacturer, year, and value of your trailer.

Taking a few minutes to answer these questions can result in policy coverage that will protect both you and your loved ones. Routine safety checks are common before embarking on a boating trip. With the purchase of boat owners insurance you will know that you have gone one step further and are shielded from the sometimes unpredictable elements of the sea. Give us a call and one of our qualified insurance professionals will be happy to discuss your boat coverage options.

Window Warning

During the warm weather it can be very tempting to open all your windows to let in the fresh air. But have you ever considered how dangerous it might be? According to the Home Safety Council (HSC, 2004), over 110,000 emergency room visits per year are window-related injuries. The Consumer Product Safety Commission (CPSC, 2004) suggests that children are more susceptible to falls from a window. These falls are most common during the spring and summer months.

Swimming Safety

Whether at the beach or in your own backyard, swimming can be a great way for kids to cool off during the warm summer months, but safety is paramount. The Centers for Disease Control and Prevention (CDC, 2003) reports that "drowning remains the second-leading cause of injury-related death for children ages 1 to 14 years." The CDC also determined that over 850 children died from drowning in 2001.

Home Improvement Happenings

With interest rates at all time lows, have you recently refinanced to make home improvements? If so, you are not alone. According to the Insurance Information Institute (III, 2004), over 40 million homeowners made improvements or additions to their homes between 2001–2002. In 2001, home improvements cost homeowners over \$165 billion. Unfortunately, with all these improvements, almost 65% of homes are underinsured. To help ensure that you and your home are properly covered, give us a call.

For Your Information

Home Alone?

According to the Institute for Business and Home Safety (IBHS, 2004), over 18 million homes were vacant for a period of time last year. With this in mind, the IBHS created the publication, *Is Your Home Alone?*. This easy-to-read guide offers helpful tips to help you properly close up your home for an extended period of time. Topics include how to safeguard your plumbing and how to make it look like you're home. To get your copy of *Is Your Home Alone?*, visit IBHS online at www.ibhs.org, or call toll-free (866) 657-IBHS.

STAR for Savings

Could doing laundry actually save you money? If you are using the more energy efficient ENERGY STAR rated appliances, it might. According to ENERGY STAR, a division of the Environmental Protection Agency (EPA), the average home spends almost \$1,500 per year on energy costs. Changing your appliances to ones that have earned an ENERGY STAR rating could save you over 5% each year! For more information on ENERGY STAR products, visit their website, www.energystar.gov.

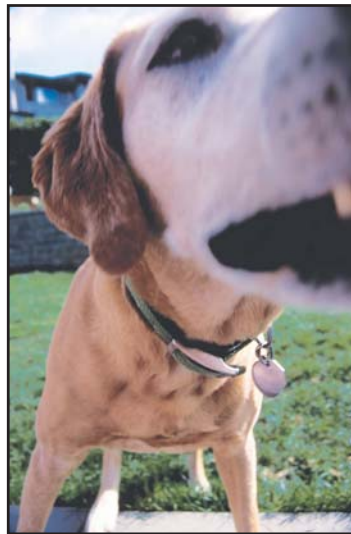
Address-ing Change

Moving to a new home can be an exciting time, but changing your address can be a daunting task. If you are looking for a simple way to make address changes on important items such as your driver's license, or need to have your mail forwarded, there is a place you can go to get it all done. A U.S. government website, www.firstgov.gov, has links to the appropriate agencies so you can change your address in a series of simple steps.

When animals attack!—be insured

If you are a dog owner, your pet may be your loyal friend and constant companion. However, if you are a homeowner, your darling dog Spot could cause a few problems. Did you know that your dog's *breed* could affect the approval or renewal of your *homeowners insurance*?

According to the Centers for Disease Control and Prevention (CDC, 2004),



over 4.7 million people suffer dog bites each year. The Insurance Information Institute (III, 2003) estimates that dog-related injuries were responsible for approximately 30% of all homeowners insurance liability payouts in 2001, and cost the industry \$310 million in 2001 alone. As a result, coverage may be denied to those homeowners who own high-risk breeds.

Case by Case

Sometimes dogs may be considered by their case history and temperament, but additional concern may exist around breeds that have caused the greatest number of fatalities over the past 20 years according to the CDC. Those dogs in descending order are: "Pit

Bull," Rottweiler, German Shepherd, "Husky," Alaskan Malamute, Doberman Pinscher, Chow Chow, Great Dane, and Saint Bernard. Although the insurance industry does not have a nationwide list of "unacceptable" dogs, there may be varying levels of tolerance for each breed. However, some state laws prevent considerations of specific breeds.

If your dog's breed raises concern, you may be asked to provide further information, such as whether the dog has undergone attack training or if it has bitten someone in the past. If your dog does have a history of biting, you may need to explain what the circumstances were, whether it was provoked, and if measures have been taken to prevent further occurrences. For unprovoked attacks, you may be denied coverage or renewal, or need to add a *disclaimer* for the dog to your policy.

The CDC offers the following tips to help prevent dog bites:

- Be careful of the dog you choose. Make sure the breed's temperament and inclinations are a suitable fit for your lifestyle and living situation.
- Reduce aggressive behavior by spaying or neutering.
- Supervise children in a dog's presence. Teach children animal safety tips.
- If a dog has a history of aggressive behavior, he or she may not be appropriate for a family. Furthermore, don't teach your dog to be aggressive with games such as tug-of-war.
- Beware of stray dogs or those who behave strangely. Leave unfamiliar dogs alone.
- If a dog attacks you, don't run and scream, and if you are on the ground, protect your head and neck.

Replacement parts denting your wallet?

Rebuilding a car with manufacturers' replacement parts can often cost many times more than the car's original sticker price. It's possible that, if a new car costs \$25,000, rebuilding it with replacement parts could cost over \$75,000! And, that's not just true with some manufacturers; *most* manufacturers' replacement parts carry high price tags. Every year, the insurance industry spends huge sums for parts and labor needed to repair vehicles damaged in auto accidents. The high costs are due, in large part, to the price of manufacturers' replacement parts. Unfortunately, these costs are ultimately reflected in your auto insurance premiums.

LKQ—Is It for You?

The good news is that there are alternatives to expensive manufacturers' parts. They are called *quality replacement parts*, also known as *like-kind*

quality (LKQ) parts, and they typically cost less. Bear in mind that insurers are obligated by their policies to provide policyholders with replacement auto parts that are *equal to or better than* those of the original manufacturer. Hence, neither quality nor safety is compromised and the cost savings often range from 25% to 40%.

Does Profit Compromise Safety?

Insurers are concerned about safety as much as you are, because safer vehicles mean fewer and less expensive accidents. LKQ parts are made to the same rigid specifica-

tions as the original parts—in state-of-the-art factories—and are *generally* comparable in quality to those made by the original manufacturer. Some reputable makers of quality replacement parts offer warranties that match, and often exceed, those offered by the car manufacturer.

If your vehicle is damaged, LKQ parts may be a safe and affordable option.

They are an example of how the insurance industry is always looking for new ways to help keep your premiums down while providing the quality service you deserve.



When animals attack!—be insured

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- A dog that is sleeping, eating, or has puppies should be left alone.
- If you suffer a dog bite you will need to report it to your dog officer at once.

If you are a dog owner whose dog is responsible for biting, it will be in your best interest to help the victim and report the incident. It will also be important to notify your insurance company and to cooperate in any investigation that may ensue.

Most importantly, teach your dog loving and trusting behavior starting



when it is a puppy. By creating an atmosphere of trust and socialization, your dog should become well adjusted to its environment. This will also help decrease the likelihood of it lashing out in fear or anger in the future. Teaching your loyal companion and best friend good behavior is the best and only way to prevent bad behavior. Doing so just may help ensure your homeowners policy will be approved and renewed.