



Hummel Group

Comments from the Backseat Driver

... Looking over your shoulder
to keep you safe



Exceeding Expectations February 2011

www.hummelgrp.com

When you are driving, do you keep your eyes on the road at all times? You may be tempted to answer yes, but we all take our eyes off the road due to distractions. We have talked in the past about the dangers of cell phone use, and the fact that many states have already restricted cell phone use while driving. All the attention on cell phones has distracted our attention away from an equally threatening culprit—radios and CD players.

According to the California Highway Patrol, changing CDs or fiddling with your radio is the number one cause of distracted driving, even ahead of cell phones. Some observers point out that the numbers may be a bit skewed as some drivers use the excuse of radio or CD player use so they won't have to admit to doing something illegal, such as using their cell phone. However, some law enforcement officials request to examine cell phones to determine if they were in use at the time of the accident.

Experts say that taking our eyes off the road while traveling at freeway speed to search radio stations or dial a phone number is equivalent to traveling the length of a football field without ever seeing what is around you. There are many culprits waiting to distract us while driving. Dealing with unruly kids and eating while driving are both in the top five causes of inattentive driver crashes.

The federal government has expanded their fight against driving distractions by pressuring automakers to rethink gadgetry they install in automobiles. Automakers advise they are trying to develop ways to provide useful amenities, but in a safe way. For example, automakers are working on systems that would mute ringers on in-car cell phones if the brake pedal is pressed or the headlights or windshield wipers are activated.

The fascination of all our modern gadgets, the use of which has become almost addictive, must be controlled to avoid needless accidents and injury. Many jurisdictions are making this kind of distracted driving a valid legal issue that, if proven, can result in a driver's absolute liability in an accident.



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on Facebook!**

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The National Association of Insurance Commissioners released its 2008 Homeowners Insurance Report, providing data on market distribution and average cost by policy form and amount of insurance. Ohio's Homeowners insurance premiums are the ninth lowest in the country. According to a press release issue by the Ohio Department of Insurance, Director Mary Jo Hudson said: "While we did experience a small increase, Ohioans are still paying far below what the average American pays for homeowners insurance. We will continue to see upward pressure on rates in the next several years, due primarily to widespread severe weather incidents in Ohio. However, Ohio's low rates are due to its competitive insurance market. A competitive market assures lower insurance premium for all Ohioans. The department will continue to monitor these markets, and also assure that Ohioans have access to coverage at a fair price."

—Excerpt from *Professional Insurance Agents Ohio Edition/January 2011, page 5–6.*

Hummel Group/Taylor Agency 2010 New Employees



Brenda Gingerich joined Hummel Group in May as a Customer Service Representative in the Life Insurance and Financial Services Department. Gingerich will be arranging appointments, prepping reviews, processing paperwork from appointments and following transactions and policies to completion.

Brenda lives in Millersburg with her husband Mark and three children, Morgan, Deanna, and Sarah.



Megan Hochstetler is now working in the Health Department at Hummel Group's Orrville location. She is a Customer Service Representative and will be servicing group plans, group life insurance plans, processing new applications and answering claim questions. After graduating from Central

Christian High School, she obtained her Real Estate license and was a Real Estate Agent before joining Hummel Group.



Jake Kraft also joined Hummel Group in 2010. As Life Insurance and Financial Services Agent, Jake will be meeting with existing and prospective clients to review investment exposures, analyze business and insurance needs, and make risk management recommendations. Jake is a graduate

of Orrville High School and University of Akron. He currently resides in Medina with his wife Samantha and three children, Cameron, Austin, & Maddison.



Phil Teague has joined the Taylor Agency as a Commercial Lines Agent. Phil is a graduate of The Ohio State University and Leadership Ashland. He has served as a Board Member for Hillsdale Local Schools and the Wayne/Holmes County Home Builders Association from 2007-2009. Previously,

Phil was a new home consultant for Ratliff Custom Homes and Director of Operations of the Father Beiting Appalachian Mission Center in Louisa Kentucky. He is a member of St. Mary's Catholic Church in Wooster and the Ashland County Chapter of Pheasants Forever. Phil now resides in Loudonville with his wife Mindy and their children, Claire, Hunter, Faith, Lydia and Ridge. He will be working with current and future clients, striving to bring exceptional value to the individuals, businesses and communities he serves.



Stephen Zacour has joined Taylor Agency as a Financial Services Representative. Zacour will meet with clients to discuss their goals for the future and help develop a "game plan" for retirement, college funding, or any other financial needs. He will also work

in life insurance, investments and 401(k) plans. Stephen is a graduate of Central Christian High School and Grove City College. He currently resides in Wooster.



Hummel Group is represented by the talented people of our three offices in Berlin, Orrville, and Wooster, OH. Give us a call today at:

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