



The Old BARN POST

Quarterly Newsletter of The Hess Agency

Fall 2017

DRIVING IN REVERSE...

One of my favorite cartoon shows in my early years was the Jetsons. I'm embarrassed to admit that I know the theme song by heart. It's amazing how many of the futuristic gadgets on the show have come to reality in my lifetime—the microwave oven, the exercise treadmill, a robot that vacuums the house, and the live video conferencing phone call. One item that we still haven't seen is the Jetsons' mode of transportation. Those of you who were fans may recall that George Jetson drove a small hovercraft instead of a car. How cool would that be to scoot around town in one of those?



Over the past several years auto manufacturers have added a lot of safety equipment to new street-driven cars: anti-lock brakes, lane departure warnings, blind spot monitoring, automatic braking, backup cameras, side curtain airbags, adaptive cruise control, and parking assist systems to name a few. These features drastically increase the price of new vehicles but their effectiveness at preventing claims is unclear. Also, it's only the latest models that carry a lot of this new safety equipment. It will take several years for the technology to be in the majority of cars on the road.

One would assume that the rollout of this technology is making the highways safer for motorists, but the numbers indicate otherwise. Data from the National Safety Council indicates that there was a 20 percent increase in traffic deaths from 2014 to 2016, the biggest two-year escalation in the past 53 years. Overall claims costs have risen 18 percent in that same time frame.

Several factors contribute to the rise of automobile accidents and their spiraling costs. With a strong US economy and low gasoline prices, drivers have logged more miles than ever before. All of the safety features that are being added not only make the vehicles more expensive to buy, but also require more costly materials and labor to repair.

The widespread use of smart phones plays the largest role in the rising accident rate. The National Safety Council estimates that 25 percent of crashes now involve phone conversations or text messaging. So, while today's technology has made automobiles safer, other technology—smart phones in particular—has increased the risk of distracted driving and more than erased these safety gains.

I encourage you to do all you can to focus on driving while behind the wheel. Please don't text or surf the web, and limit phone conversations while driving. You could even activate the "do not disturb" feature on your phone.

George Jetson drove his hovercraft with a joystick. Even the writers of the Jetsons didn't envision a self-driving car. They also never showed him taking a phone call or fussing with a GPS while behind the joystick. After seeing fellow drivers swerving back and forth while texting, sometimes I wonder if we'd be better off like Fred and Barney from the Flintstones, pedaling our cars to work.

Steven L. Faus, CIC, CLU
President

All Fired Up

Heating season has finally reached central PA. If you are using wood burning appliances to ward off the chill, please keep safety in mind. Have your chimney checked for cracks and gaps. Openings in the liner allow hot gases and flames to escape to combustible materials. Look, too, for creosote buildup. Creosote can liquefy and burn.

Are your smoke and carbon monoxide detectors working? Protect your property and loved ones by making sure your home is warm and safe.

First Party Benefits

Every auto policy in Pennsylvania provides First Party Benefits. Our legislature mandated a minimum coverage limit of \$5,000 for medical expenses arising out of an auto accident. Benefits are automatically provided to the named insured and his or her relatives living in the household. This important coverage “follows the insured”, so benefits apply no matter what car the insured occupies at the time of the injury.

Additional benefits to cover loss of income, death and funeral benefits are available, as well as the option to increase the amount of coverage up to \$1,000,000. These benefits are payable regardless of who caused the accident. They are your first line of protection for auto accident injuries.

It's a good idea to revisit the protection you chose when you first applied for your auto insurance. Needs often change over time. We are always happy to review coverages and options with you.

Important Dates

Open enrollment season is upon us.

The annual sign-up time for Medicare related insurance opened on October 15th. Seniors can buy or change coverage as needed for 2018 until December 7.

Individuals not on Medicare can buy or change their health insurance for 2018 between November 1 and December 15. Yes, the enrollment period is shorter this year and healthcare.gov is scheduled to be unavailable Sundays between midnight and noon.

As before, we are prepared to assist our current customers with plan selection and enrollment.



We are here to serve you Monday through Saturday
Weekdays 8:00 a.m. - 5:00 p.m. Thursdays 8:00 a.m. - 8:00 p.m.
Saturday 8:00 a.m. - noon Other hours by appointment

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