

Active Hurricane Season Predicted for 2006

The U.S. and Caribbean are in for another hurricane-plagued year in 2006, according to recent reports from Tropical Storm Risk (TSR), an award-winning forecasting consortium. TSR predicts Atlantic-basin hurricane activity to be a staggering 60% above the 1950-2005 average. Here are some more of TSR's predictions:

- There's a 79% probability of an above-normal Atlantic hurricane season, a 15% probability of a near-normal season, and a 6% chance of a below-normal season.

- Sixteen tropical storms will strike the Atlantic basin. Eight of these storms will be hurricanes; four, intense hurricanes.

- There's an 81% probability of above-normal U.S. landfalling hurricane activity, a 15% chance of a near-normal season, and a 4% chance for a below-normal season.



- Five tropical storms will hit the U.S. Two of these storms will be hurricanes.

- Two tropical storms (including one hurricane) will hit the Caribbean Lesser Antilles.

"We are witnessing record levels of Atlantic and

U.S. landfalling hurricane activity," says TSR professor Mark Saunders. "The years 2003 to 2005 have seen the highest three-year total number of U.S. hurricane landfalls (11) since 1900 and the highest three-year total number of North Atlantic hurricanes (30) since reliable records began in 1950."

Adds Saunders: "Based on current and projected climate signals this high activity looks

set to continue through 2006."

Visit tropicalstormrisk.com for more information. To learn more about securing the appropriate hurricane coverage, contact us. We think you'll need it. v

Does Your Home Have Enough Insurance?

If knowing the current value of your home makes determining the amount of insurance coverage you need a cinch, why do an estimated three in five U.S. homes go underinsured by an average of 22%? Easy: When most homeowners buy a homeowners policy, they have no idea what's actually being covered.

Too often, homeowners assume that the home they want to insure should be covered for whatever number appears on the sale or on their tax

assessment, without giving adequate thought to the value of its contents and any significant improvements to the property.

If you aren't sure what your homeowners policy covers, talk to us. Our service team will help you determine the replacement value of your home so that the right coverage is always in place. They'll also walk you through the many logistics of your policy so that you're an informed, intelligent consumer. Give us a call today. v

Pools Lead to Liability Risks for Homeowners

With spring comes another joyful start to a season of swimming and backyard barbecues. And because we want this to be a fun time for you to enjoy with family and friends, we urge you to be extra careful—especially if you own a swimming pool.

Above ground, inflatable, within the ground, whatever type they might be, all pools pose a potential risk beneath their calm and chlorinated waters. The Centers for Disease Control reports that more than 3,200 people drown annually.

If you're a homeowner buying a pool, or you already own one, know that you can be held liable for an accident or drowning that occurs on your premises. To avoid the sadness of a death or injury, as well as the frustration and expense of a lawsuit, heed these tips from the Insurance Information Institute:

- Get in touch with the town or municipality that you live in to determine if your pool meets the definition of a "pool" as set by authorities. If it does, you'll need to follow all the appropriate local safety standards and building codes; you might have to install a fence, locks, decks and pool safety equipment, among other



risk-management precautions.

- Notify us of your plan to install a pool. We'll notify the insurer and make sure that you have the right liability insurance. You might even need an umbrella liability policy.

- Follow all the correct safety measures for maintaining your pool. This includes having a responsible adult (who can swim) supervise all activity, paying attention to weather, having first-aid kits and ring buoys at hand, etc. There are many other precautions, and we urge you to seek the appropriate guidance.

Call us today to discuss your insurance options. [v](#)

Drunk Driving Is All Too Common

Despite years of activism and education, almost one-third of U.S. drivers will knowingly drive drunk, according to the 2005 GMAC Insurance National Drivers Test.

When 5,000 licensed drivers were asked if they would drive drunk, 29% said they'd drive themselves home carefully, given a short distance; 26% said they'd hand their keys over to a friend and have them drive home; 25% would "call a cab, friend or spouse to pick them up"; 15% said they'd "wait until they were completely sober or spend the night"; and 9% said they'd simply "walk home."

Fatality reports bear out the trend: Since 1997, about a third of drivers killed in passenger vehicles have reportedly had a blood alcohol level above 0.08%.

Call us today to discuss your auto insurance options. [v](#)

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Considering Long-Term Care Coverage?

Let's be realistic: One day you might need assistance with the responsibilities of daily living. Long-term care insurance can help assure that such services are available to you. Here are some questions to consider when shopping for a policy:

- Does the policy cover nursing home care?
- Assisted living care?
- Home health care?
- What is the maximum daily benefit for nursing home care?
- Are there limits on the amount that the policy will pay during a lifetime?
- Does the policy have inflation protection?
- Does it have limits on preexisting conditions?
- Is there a waiting period?
- Are premiums waived while benefits are being paid?

We can help answer any questions you may have. Call today. [v](#)

Thank you for your referrals.

If you're pleased with us, spread the word! We will be happy to give the same great service to all of your friends and business associates.