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## *Welcome to our first issue!*

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We are pleased to present you with the first quarterly edition of our agency e-newsletter. We hope the articles in this and future editions will provide insight into an array of insurance matters from auto, home, life & annuities to business and items of a general nature.

We urge you to contact us with questions and comments on our features and hope you pass them on to friends and loved ones.

We occasionally hear, "We didn't know you had that insurance too!" So we

want you to know our agency works in the areas of personal and business insurance of all kinds for individuals and business. If you have any insurance needs, we can help.

Our goal is to provide excellent service, competitive pricing, and products tailored to meet the special needs of each client.

We welcome your comments and testimonials and most of all we thank you for placing your insurance needs and trust with Quality Insurance.



### Focus on: Cell Phone

- 21 states ban novice drivers from cell-phone use while driving
- 18 states ban texting while driving
- 6 states ban all use of handheld cell phones while driving

[www.ghsa.gov](http://www.ghsa.gov)

## *Website new and improved*

Please visit our new interactive website designed to make insurance simpler for our clients and the friends they refer to us.

There are links to the insurance companies for instant access to pay bills, make claims, policy lookup and changes. When

that's not available, we've made it easy for you to submit them on line to us.

Take it for a test drive and we think you'll find it convenient and time saving.

We also have sections on frequently asked questions, indus-

try links, newsletters, and glossary of insurance terms.

It's just one more way to offer our services to meet your busy schedule. Of course, your agent and account manager's are still available to assist you in all of your insurance needs.

## Teens ignore bans on using cellphones and texting



*Are you setting a good example for your teenage driver?*

Teenage drivers' cellphone use edged higher in North Carolina after the state enacted a cellphone ban for young drivers, a new Institute study finds. This is the case even though young drivers and their parents said they strongly support the restrictions. Parents and teens alike believe the ban on hand-held and hands-free phone use isn't being enforced. Researchers concluded that North Carolina's law isn't reducing teen drivers' cellphone use.

The two-part study coupled researchers' observations of teenage drivers with telephone surveys of teens and their parents in the first evaluation of a cellphone law for young drivers. North Carolina's ban for drivers younger than age 18 is part of the state's graduated licensing system.

Just 1-2 months prior to the ban's Dec. 1, 2006, start, 11 percent of teen drivers were observed using cellphones as they left school in the afternoon. About 5 months after the ban took effect, almost 12

percent of teen drivers were observed using phones. Most drivers were using hand-helds. Nine percent were holding phones to their ears, while fewer than 1 percent were using hands-free devices. About 2 percent were observed dialing or texting. Cellphone use remained steady at about 13 percent at comparison sites in South Carolina, where teen driver cellphone use isn't restricted.

"Most young drivers comply with graduated licensing restrictions such as limits on nighttime driving and passengers, even when enforcement is low," says Anne McCartt, Institute senior vice president for research and an author of the study. "The hope in North Carolina was that the same would hold true for cellphone use, but this wasn't the case. Teen drivers' cellphone use actually increased a little. Parents play a big role in compliance with graduated licensing rules. Limiting phone use may be tougher for them since many want their teens to carry

phones."

**Parents and teens support cellphone ban:** When surveyed after the cellphone restrictions took effect, teenage drivers were more likely than parents to say they knew about the ban. Only 39 percent of parents said they were aware of the cellphone law, compared with 64 percent of teen drivers.

**Restrictions are rarely enforced:** Most parents and teen drivers agreed that police officers weren't looking for cellphone violators.

Phone bans for young drivers are becoming commonplace as concerns mount about the contribution of distractions to teens' elevated crash risk. Seventeen states and the District of Columbia restrict both hand-held and hands-free phone use by young drivers. Six states and DC bar all drivers from using hand-helds. For a state-by-state list of cellphone laws, visit [www.iihs.org](http://www.iihs.org).

**Talk openly and frankly with him or her in order to determine his or her attitude about being behind the wheel.**

## What's an "Ice Dam"?



*Ice dams can be a major expense!*

What is an 'ice dam'? It's a ridge of ice that forms at the edge of a roof and prevents melting snow from draining off the roof. When water backs up behind the dam, it can leak into a home and cause damage to walls, ceilings, insulation, and other areas.

Take action:

- For the short term, remove snow from your roof. A "roof rake" and push broom can be used to remove the snow. However, performing this work can be dangerous, so it's best left to the professionals.

Over the long term, increase your ceiling/roof in-

sulation to cut down on heat loss (a primary culprit of ice dams). Make the ceiling air-tight so no warm air can flow from the house into the attic space.

## Are You Waiting for Us to Ask?

Surveys tell us that half of all American households have no life insurance other than a group policy at work. Most people say they know they need more life insurance protection for their loved ones, but haven't done anything about it. Here are the leading reasons people give for not having life insurance. Does one of these sound like you?

1. *Don't know what I want to buy.* We are here to answer your questions. No pressure, no obligation, just free advice. There are no dumb questions when it comes to providing protection for your loved ones.

2. *Don't think I can afford it.* High price is a common mis-

conception about life insurance. As average life span continues to get longer, life insurance rates continue to decline. A 25-year-old male can get \$250,000 of term life insurance for as little as \$17 per month. Term life for a healthy 45-year-old would cost about \$31 per month. A 65-year-old male could get \$10,000 of final expense coverage for \$49 per month. Female rates are generally even lower.

3. *Haven't gotten around to checking into it.* Just a phone call to our agency can get you set. We will make it simple.

4. *I am immortal!* Being in the insurance business, our staff hears startling examples of

totally unexpected and untimely deaths all too frequently. The best time to buy life insurance is when you are healthy, while coverage is affordable.

Some of our companies, like Auto-Owners Insurance Company, offer substantial multi-policy discounts on your homeowners and auto policy when you have your life insurance with the same company. These savings can go a long way toward paying the cost of your life insurance. Ask us about discounts available to you.

Remember, life insurance is for the ones you love. Call us today!



*What's protecting them when your gone?*

**"We talked about it, but thought we had time. Now he's gone and I don't know what to do"**

Getting away from their high-stress jobs, a couple spends relaxing weekends in their motor home. When they found their peace and quiet disturbed by well-meaning, but unwelcome, visits from other campers, they devised a plan to assure themselves some privacy.

Now, when they set up camp, they place this sign on the door of their RV:

*"Insurance agent. Ask about our term-life package."*

## Evaluate Your Flood Risk — Then Act

Floods happen everywhere. One-quarter of all flood insurance claims come from homes outside a designated flood zone. Even an inch of water above your floor can have devastating results for your home and its contents.

Is your neighborhood in a designated flood zone? If you aren't sure, ask your agent.

Everyone lives in a flood zone, but the risk varies.

If your home is in a National Flood Insurance Program (NFIP) partici-

pating community, you are eligible to purchase flood insurance.

Set up an appointment with your agent to ask about how you can purchase flood insurance.



## UNDERSTANDING WHO IS AN EMPLOYEE



Workers compensation premium is based in part on the remuneration designated for employees. Additionally, benefits are applicable only to individuals classified as employees by definition. Understanding which individuals are considered “employees” under the terms of the policy is essential to properly constructing workers compensation coverage.

Employee status depends on several factors. One factor is the type of business seeking coverage. If the entity is a corporation, it is important to note that officers are

normally considered employees unless exempt by statute or regulatory process. In contrast, sole proprietors and partners of a partnership generally are not considered employees. Members and managers of a limited liability company (LLC) could be either depending on statute.

Workers who perform services by contract could also be considered employees if they breach any of the IRS guidelines for independent contractors (see [www.irs.gov](http://www.irs.gov)). Workers provided by an employee-leasing firm may also fall under the defini-

tion of employee; thus, contractual language designating the party responsible for providing benefits if that worker is injured is essential.

The many factors surrounding employee status cannot be ignored; a properly constructed workers compensation program is essential in preventing penalties from injured workers, violation of statutes and other potential problems.

For a detailed review of your workers compensation program, call your agent today.

### Quality Insurance Service Inc

1648 Rice Street  
St. Paul MN 55117

Phone: 651-489-1317  
Fax: 651-489-5403  
E-mail: [General@QualityInsuranceService.com](mailto:General@QualityInsuranceService.com)

We're on the web:

[QualityInsuranceService.com](http://QualityInsuranceService.com)

*The purpose of this newsletter is to provide information about industry trends and news of general interest to our clients, potential clients and other professionals. Information about product offerings, services, or benefits is illustrative and general in description, and is not intended to be relied on as complete information. While every attempt is made to ensure the accuracy of the information provided, we do not warranty the accuracy of the information.*