

2007. Wow! It seems surreal to be writing "2007." I continue to write "06" as habit only to say, "Oops, it's not '06." Scratch the "6" and write a "7." With the New Year comes New Year's Resolutions. A month in, have you stuck to them? Have you started them? It seems as though our New Year's Resolutions often become our annual humiliations. Don't let them become the proverbial albatross around your neck. Instead recognize them for what they are: a hope and desire for a better and improved you. If you let the new diet, exercise routine or quitting of a bad habit slip by February, start back up in March! Let one of your resolutions be: don't get discouraged with not sticking to your resolutions!

Only in Massachusetts:

Massachusetts changed the personal auto insurance industry's calendar year for rates to April 1, 2007 - April 1, 2008. 2006 enjoyed an auto insurance rate decrease of 8.7%. In 2007 rates have gone down again – this time by 11.7%. If you have an auto policy that renews in January – March do not fear. You are getting the benefit of 2006's rate decrease two years in a row & when your policy renews in 2008 you will get the even larger 11.7% decrease. This decrease will apply to your policy even if in 2008 rates go up!

PROGRESSIVE Insurance has made their foray into Massachusetts offering commercial auto insurance. As of January 10, 2007 Progressive started to write commercial auto policies in the Bay State. Johnson & Rohan is proud to be one of 38 Agencies in the entire state that has received an appointment to write their products. If you are interested in getting a commercial auto quote from us & Progressive (as well as the many other companies that we utilize) please simply give us a call. Based on our initial sampling of their rates, they are priced to beat the competition.

Winter Driving Tips:

Driving in winter can be one of the most difficult and hazardous situations for both new and experienced drivers. Here are some winter driving tips:

- Reduce your speed according to road conditions. Drive cautiously and accelerate gently.
- Never lock your brakes on icy roads. You will lose steering control. If you do skid, try to remember to turn into the direction of the skid.
- Increase the space between your vehicle and others. You need more distance to stop safely on slippery surfaces.
- Make sure your windshield washer has sufficient fluid and that your wipers and defroster are in good condition.
- Before driving, completely remove ice and snow from your vehicle. Clear all windows, wipers, headlights, and brake lights.
- Keep your fuel tank at least half full to prevent the fuel line from freezing.
- Keep a sleeping bag or blanket, flashlight, water and high calorie food that will not spoil, and a small shovel in your trunk.

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If you have not recently visited us online you may want to. We have updated our website and offer a variety of customer services including: information to report a claim, request a quote, certificate or binder, change your address or get directions to our office. You can e-mail us individually & access past editions of our newsletters. If you have any suggestions to improve our site we would love to hear from you.

Winter Tips & Information:

Ice, snow & wind can have devastating consequences on your home. The time to winterize is before the snow begins to fall. Here are some suggested precautions:

- Maintain gutters.** Removing leaves, acorns, sticks & debris from gutters so that snow & ice can drain properly can help prevent dreaded ice dams.
- Trim trees & remove dead branches.** Ice, snow & wind can cause weak trees or branches to break damaging your home, car or injuring someone.
- Check Insulation.** Add extra insulation to attics, basements and crawl spaces. If too much heat escapes through the attic it can cause snow or ice to melt on the roof. Water re-freezing causes more snow & ice to build up resulting in collapsed roofs & ice dams. Ideally, the attic should be five to ten degrees warmer than the outside air.
- Keep your home warm.** The temperature in your house should be at least 65 degrees. The temperature inside the walls where the pipes are located is colder than the walls themselves.

Johnson & Rohan Insurance

50 Salem Street, PO Box 52
Lynnfield, MA 01940
781-224-0909
(fax) 781-224-0546

Visit us online at:

JohnsonandRohan.com

Office Hours:

Monday- Friday 9:00 – 5:00

Saturday 9:00 – 12:00

24 hours/ 7 days a week by appointment

Keep insurance costs down:

We suggest that homeowner and auto insurance should help insure you against the catastrophic loss. Catastrophic losses are ones that destroy your home or liability or injury claims that leave you financially devastated. With this in mind, consider higher deductibles. Take the savings and invest in improved liability limits. Make certain you have adequate Dwelling limits on your home so that you will be able to adequately re-build. Also, consider a Personal Liability Umbrella Policy.

*"For time and the world do not stand still.
Change is the law of life. And those who
look only to the past or present are certain to
miss the future." – JFK*

THANK YOU for insuring with us! We appreciate your business and your continued referrals. ■

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