



REWARDING
RESPONSIBILITY

Perspective

NEWS AND INSIGHT FROM PEMCO INSURANCE



TELLTALE SIGNS YOUR ROOF IS WORN OUT

With winter weather just a few months away, the last thing you need is a roof that can't keep out the elements. But short of seeing a drip, drip, drip from the ceiling, do you know how to tell when your roof is reaching the end of its useful life?

The experts at the National Roofing Contractors Association recommend you inspect your roof for damage and wear in the spring and fall. If you're uncomfortable climbing a ladder, you still can tell a lot by looking out a window or grabbing your binoculars and inspecting it from the ground. Watch for:

Cracks and curls. Wood shakes and shingles as well as composition tiles should lie flat. Over time, the sun dries out the water-repellent asphalt coating on composition shingles, causing them to buckle and blister.

Moss. Besides being unsightly, moss reduces your roof's ability to shed water and keeps it moist,

encouraging wood shakes to rot. It lifts the edges of shakes and shingles, allowing moisture in. Also, continually moist asphalt shingles shed granules faster.

Lost granules. Those sandy bits give your composition roof added weight and protection from the sun's ultraviolet rays. If your gutters are clogged with granules, your roof's water-shedding ability isn't what it used to be.

Missing shakes or shingles. They quickly create a domino effect, leaving neighboring shingles susceptible to wind gusts and your roof structure vulnerable to rot.

Discoloration on the ceiling or peeling paint or wallpaper, which indicates water damage.

Leaks. The problem may be as simple as worn flashing (an inexpensive fix) or as major as a failed roof.

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We'd love your feedback on Perspective! Drop us a note or send your comments via e-mail to perspective@pemco.com

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TOP-10 FUEL-SAVING TIPS FOR NORTHWEST DRIVERS

With regular unleaded gas averaging well over \$3 a gallon, Washington has the fourth most-expensive fuel in the nation (Illinois tops the list, followed by Michigan and California), according to a recent AAA poll. While some drivers have simply parked their cars to beat the pain at the pumps (King County Metro reports bus ridership at a 30-year high), most of us don't have that option.

Perspective checked with AAA and the American Petroleum Institute for tips on squeezing the most mileage out of every fill-up. Here's what we learned:

- 1) **Tune up.** Your fuel economy will improve by about one mile per gallon.
- 2) **Keep tires properly inflated.** Your mileage drops by as much as 2% per pound of pressure below the recommended level.

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Washington has the fourth most-expensive fuel in the nation

DANGER LOOMS AT INTERSECTIONS FOR MATURE DRIVERS

Mature drivers should approach intersections cautiously and carefully gauge the time needed to turn

Mature drivers need to use extra caution at intersections. That's the upshot of a new study by the Insurance Institute for Highway Safety, which found that 40% of fatal crashes involving drivers age 70 and older occurred at intersections. That compares with just 23% for drivers ages 35-54.

Researchers concluded that age-related depth perception, range of motion, and vision problems account for part of that startling statistic.

During interviews with drivers involved in collisions, researchers learned that people ages 70-79 usually saw the oncoming car but *misjudged* the time needed to negotiate the intersection, particularly when making a left turn. Drivers ages 34-54 said they were distracted and *didn't look* to see the vehicle (they had the highest percentage of rear-end collisions). Drivers age 80 and older said they looked before entering the intersection, but *failed to see* the other car.

Stop-sign controlled intersections proved more dangerous than those with signal lights. Both were worse than roundabouts, which slow and funnel traffic in one direction.

While the study has implications for drivers of every age, mature drivers, in particular, should be aware and be careful. It's a growing challenge as our substantial Baby Boomer population ages. Mature drivers should approach intersections cautiously and carefully gauge the time needed to turn. They also may want to opt for freeway rather than surface-street driving when given a choice.

To read the complete study online, visit www.iihs.org/sr/pdfs/sr4203.pdf. ■



NOW'S THE TIME TO RODENT-PROOF YOUR HOME



As you're finishing those get-ready-for-winter home fix-up jobs, a few of your "neighbors" are launching projects of their own. Every fall, rats, squirrels, and mice begin their hunt for warm winter digs – places like your garage, tool shed, barn, attic, or crawlspace.

And all it takes for you to inadvertently roll out the welcome mat, according to the Washington State Department of Health, is a handy food source and an opening no bigger than a dime.

As many as one in five suburban homes may harbor rodents, with most homeowners completely unaware of the problem.

Check for rats. Besides obvious signs like droppings, you can look for dirt mounds near holes around your foundation; gnaw marks on vegetables in your garden; nests behind boxes in the garage or in your woodpile; noises coming from the attic just after dusk; and smudge marks caused when rats rub their oily, dirty bodies along walls as they travel.

Starve them out. Remove all possible food sources. That includes table-scrap compost, fruit fallen from trees, bird feeders, and outdoor pet bowls. Inspect garbage cans to make sure lids fit tightly.

Build them out. Rodents can squeeze through gaps under garage doors, openings under eaves, cracks in the

foundation, and spaces around pipes that go into your house from the outside. Use quarter-inch heavy wire mesh to cover vents in the foundation and gaps under the eaves. Make sheet-metal collars to fit around pipes or, if the pipe goes through your foundation, plug the gaps with concrete. Trim tree branches so they don't make "rat highways" onto your roof.

Also, ask your utility company to install a "rodent shield" – concave plastic disks that can block passage on power and phone lines leading to your home.

Trap them out. Old-fashioned wooden snap traps are still the safest, cheapest way to catch rats. Place them along walls and in corners (rats don't like open spaces) and bait with peanut butter, dried fruit, or bacon.

Think twice before using poison. Not only can it harm children and pets, but a poisoned rat may seek comfort inside your walls, dying and decaying there.

If the whole idea of rodent control makes you squeamish, enlist the help of a professional exterminator. Fees vary depending on whether you select a one-time remove-and-exclude service, decontamination (that may include replacing your crawlspace vapor barrier), or an ongoing program.

Your local health department can give you more information on rodent-proofing your home. ■

STAY-AT-HOME PARENTS NEED LIFE INSURANCE, TOO

When young families think about buying life insurance, they understandably focus on the wage-earner's income. After all, at the top of any life-insurance planner are questions about how to pay the mortgage, cover college expenses, and manage day-to-day living costs.

However, the wage-earner is just one part of the important team caring for your family. You need to consider insuring the stay-at-home mom or dad, too.

After a family loses a parent, concerned relatives often step in to help out wherever they can. But over time, many widowed parents find they need to hire professional support. Based on court settlements (for accidents, etc.), MSN reports that the annual cost to replace a stay-at-home parent's contributions of childcare, cleaning, shopping, laundry, and other household services totals at least \$30,000 a year.

Few surviving spouses can squeeze that much out of the family budget.

Fortunately, it's easy and affordable to find a life insurance plan for both spouses.

For less than \$11 a month, a healthy, non-smoking 35-year-old man or woman can buy \$150,000 in term coverage for 10 years.* Dollar for dollar, no investment matches the guaranteed security of life insurance when it comes to providing for the survivors of a parent or partner's untimely death.

For a no-obligation life insurance review, please call 1-800-GO-PEMCO, your local PEMCO agent, or visit www.pemco.com/life. ■

*Premium estimate based on a 10-year PEMCO Promise Term policy using ultra-preferred rates with a life-plus discount.



WORN OUT ROOF (continued)

Old age. Many manufacturers claim their roofing products last 30 years. In reality, your roof's resilience depends on the unique conditions it faces. Exposure to temperature extremes, overhanging branches, lack of maintenance, certain roof designs, and other factors can shorten a roof's lifespan to as little as 10 years.

If you recognize any of those signs, call a reputable roofing contractor. (By trying to squeeze "just one more season" out of a failing roof, you could cost yourself more in the long run and risk damaging irreplaceable personal items.) The contractor can tell for sure if your roof needs repair or replacement. These tips can help you find a good one:

Get several bids, but question the lowest. Below-cost bids may be a tip-off to an uninsured contractor or one who uses substandard materials or cuts corners on workmanship.

Ask contractors for copies of their contractor registration cards, bonding information, and insurance. To check the registration status of any contractor, call the Department of Labor and Industries at 1-800-647-0982 or visit its Web site at www.lni.wa.gov and click "Trades & Licensing," "Hiring a Contractor," and "Look up a contractor, electrician, or plumber."

Read and understand any roofing warranties offered and watch for provisions that could void them.

For more tips on hiring contractors, visit www.pemco.com's Consumer Tips and select "Home," "Maintenance," and "Tips for hiring contractors." For a free list of National Roofing Contractors Association members in your area, call 1-800-USA-ROOF or search online at www.nrca.net/consumer/find. ■

QUESTIONS YOU ASKED US

We just built an addition on our house and remodeled the kitchen. Will my homeowners policy cover those changes automatically or do I need to notify PEMCO?

Any time you have a question about your coverage, our Customer Service Department will be glad to review your policy with you. It's always a good idea to let us know when remodeling goes beyond simple updating (like replacing a worn out countertop or carpet) so we can make sure you're covered properly. You needn't worry, though, about changes in home values owing to rising market prices or increasing labor and material costs. Your policy automatically accounts for those.

How do I clean and test my sump pump before winter rains set in?

Too often, out-of-sight basement sump pumps are also out of mind when it comes to annual maintenance. It's important to know your pump is in good condition before winter rains set in, increasing the risk of expensive flood damage. To ensure that yours functions properly when you need it:

Clean out any leaves or debris that have fallen into the sump and may be clogging the inlet screen.

Test the pump by filling the sump with a garden hose. If the pump doesn't kick on, you'll need to identify and fix the problem. Likely culprits: a perforated float, tripped breaker, or bad switch.

Consider a battery backup to run the sump pump during blackouts if your home is in an area prone to power outages. ■

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Department when
you are remodeling
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For more helpful information, visit Consumer Tips at pemco.com

Read current and past issues of Perspective at pemco.com/perspective

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FUEL-SAVING TIPS (continued)

- 3) **Check air and fuel filters** at least twice a year.
- 4) **Slow down.** Driving at 65 mph rather than 55 mph cuts fuel economy by about two miles per gallon.
- 5) **Limit idling to two minutes.** For longer stops, turn the car off if it's safe to do so.
- 6) **Drive steadily.** Jackrabbit starts and quick stops cut fuel efficiency by up to two miles per gallon. Use cruise control on the open road.
- 7) **Roll down a window.** Yes, it increases drag, but using your air conditioner can cut fuel economy in some cars by as much as two miles per gallon.
- 8) **Lighten up.** Storing heavy weekend sports equipment in your trunk reduces fuel economy.
- 9) **Avoid rooftop luggage carriers.** Their wind drag cuts mileage.
- 10) **Don't drive across town to get the cheapest gas.** You'll burn more than you'll save.

Since gas prices hit the \$3 mark, consumers and regulators alike are asking why prices can differ by as much as 25 cents per gallon in different parts of the state. There's no easy answer and, in April, the Governor's Office (in cooperation with other state

agencies) launched an investigation into pricing patterns. Watch for findings to be presented this fall in a series of public forums. ■

WHAT DRIVES THE PRICE OF FUEL?

Like the price of real estate, location, location, location tends to determine gas prices. The West Coast has limited refinery and pipeline capability, with much of our fuel delivered by more-expensive tankers. Washington's population growth (21% over the past 10 years contrasting with 4.5% nationally) has led to increased demand, but we have limited supply because West Coast refinery capacity has increased only slightly. At 52.4 cents a gallon, Washington also has the nation's sixth-highest gas tax.

Differences in suppliers also can lead to price variations. Much of Eastern Washington's fuel supply, for example, comes via pipeline from the Rocky Mountain region. And, as in all parts of the country, increased demand for summer travel raises the price 10 to 20 cents between January and July.

PREPARE FOR WINTER WINDSTORMS AND POWER OUTAGES

Few of us will soon forget the fierce 2006 Hanukkah Eve windstorm and those miserable days and nights coping without power. If Mother Nature unleashes another fury this winter, these tips can help keep your family safe and comfortable.

Before the storm, create a disaster supply kit that includes:

- One gallon of water per person, per day, for a minimum of three days.
- A three-day supply of nonperishable food for each person and pet. (Rotate the supply every six months.)
- A seven-day supply of vital medicines.
- First aid kit that includes bandages, scissors, latex gloves, sterile pads, antiseptic, and antibiotic ointment.
- Toilet paper, personal hygiene items, infant supplies, and plastic garbage bags.
- Tools and supplies including flashlights (with fresh batteries); paper plates and utensils; a non-electric can opener; matches; and a wrench to shut off utilities, if necessary.
- A fully charged fire extinguisher.
- Battery-operated radio.

Also, keep some cash on hand since ATMs and debit cards won't work during a power outage. Fill your car's gas tank and park inside, if possible, to prevent your car from being damaged by flying debris. *over, please*



WINTER WINDSTORMS AND POWER OUTAGES (continued)

During the storm:

- Remember, even gas furnaces won't work in a blackout – their blowers require electricity, and some rely on electric igniters. If you have a gas range, the oven won't work; however, the top burners can be lit manually and safely used.
- Standard telephones (not portable phones) are unaffected by power loss. An older-style "direct vent" gas water heater will work, too (the pilot light keeps it going). And plumbing is unaffected by blackouts, except for homes served by electric well pumps.
- Stay indoors away from windows. If large falling trees could hit the house, sleep on the first floor.
- Stay away from downed power lines.
- If you're cooking and the power goes out, turn off the oven and stove.

After the storm:

Do a safety assessment and damage inspection.

- If you smell natural gas or hear a hissing sound, open windows and leave the building. Turn off the gas source and call your utility company.
- If a tree has damaged your roof and you're comfortable climbing a ladder, cover openings with a tarp or plastic to prevent water damage. If possible, use fans to dry out any wet areas and protect against mold growth.
- Call 1-800-GO-PEMCO to report damage and get help.

You may be coping without natural gas, electricity, and water (if you have a well) for several days. If you have no safe alternative heat source (like a woodstove or fireplace), consider staying with relatives or at a hotel. Never use portable generators, propane heaters, hibachis, or camp stoves indoors and in attached garages, because they emit deadly carbon monoxide. ■