



FALL 2010

Test your rain-smarts before the November storms blow

When the first snowflake hits the Double Doppler, you know you'll see 'em on the news—shoppers wrestling over the last Duraflame® and tire-shop lines worthy of a blockbuster movie premiere. But while snow grabs the weather headlines, west of the Cascades, rain-slick roads present a more frequent and often overlooked threat.

TAKE OUR QUIZ AND SEE HOW RAIN-SAFE YOU REALLY ARE:

- | | | |
|--|------|-------|
| 1. If possible, stick to the middle lanes when it's raining. | TRUE | FALSE |
| 2. Replace your wiper blades every two years. | TRUE | FALSE |
| 3. Intersections, on and off ramps, and parking lots get slicker in the rain than other stretches of road. | TRUE | FALSE |
| 4. Cruise control improves safety when it's raining. | TRUE | FALSE |
| 5. Generally, the deeper your tire tread, the less likely you are to hydroplane on wet roads. | TRUE | FALSE |
| 6. Avoid driving in the tracks of the vehicle in front of you on wet roads. | TRUE | FALSE |
| 7. If you skid on a wet road, brake normally if you have antilock brakes. | TRUE | FALSE |
| 8. Tapping your brakes lightly after driving through a puddle will help dry them. | TRUE | FALSE |
| 9. Headlight glare intensifies in the rain, so leave lights off unless it's after dusk. | TRUE | FALSE |
| 10. Posted speeds take into account rainy conditions. | TRUE | FALSE |

check your answers on page 3 ➤

Do my all-season tires have enough 'bite' for safe winter driving?

The short answer: Maybe not if you anticipate driving in snowy or icy conditions. True snow tires have deeper tread, softer rubber, and lots of small slits called "sipes" that give your tires extra gripping power on slick roads. They help ensure your car's other safety systems like antilock brakes, all-wheel drive, and stability control function their best.

Some auto aficionados recommend having your tire shop add sipes to your tires to improve

continued on page 3 ➤



If you do one thing—and one thing only—to improve safety in the rain, do this: **slow down**. Reduced speed cuts your risk of hydroplaning and allows you more time to stop on slick roads.

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Ways to comply with Washington's hands-free cell phone law

It's been three months since holding a cell phone to your ear or texting while driving became a primary offense in Washington. Yet some drivers continue to risk their safety—and a \$124 ticket—by using their handheld devices. If you've yet to make the hands-free switch, consider these safer, legal alternatives:

Just don't do it. Whether or not you're holding the phone, studies continue to show that the distraction of any phone conversation slows driver reaction time. Consider one of the new GPS-enabled phone apps that automatically routes calls to voice mail when your car is moving.

Put your phone on speaker. As long as you're not fiddling with the phone, using it in speaker mode is legal. (Be prepared for poor sound quality and, perhaps, shouting to be heard.)

Plug in a wired headset to your phone. Still economical and with better sound quality than speaker mode, a wired headset leaves both hands free.

Wireless Bluetooth headsets. These little headsets fit on your ear without the distraction of a dangling wire. Make sure your phone is Bluetooth compatible and you're comfortable in handling the initial setup needed to link the two devices.

Built-in Bluetooth. Car shopping? Many vehicles come with built-in Bluetooth and offer convenient controls on the steering wheel and voice activation.

Bluetooth kits and portables. Add similar systems to your current car with either a hardwired version (so you'll never forget to take it with you) or a portable unit for multiple cars.

Multitasking devices. Car audio and navigation device manufacturers have jumped on the Bluetooth bandwagon. The combo units cost a bit more, but at least you won't have to buy two separate devices. ■



Bluetooth headsets are one of several ways you can legally use your cell phone behind the wheel.

DID YOU KNOW

Washington law still allows drivers to use handheld phones if they're calling for emergency help, reporting a crime, or trying to prevent injury to a person or property. Also, those emergency situations are the only times a driver under 18 can use any type of wireless device.



Inspect your crawlspace annually to spot problems early and head off serious damage and potentially costly repairs.

READER SUGGESTION!

Spiders may not be the only scary thing in your crawlspace

When it comes to your crawlspace, what you don't know really can hurt you. A "secret pool" could threaten your home's structural integrity or, at least, create a mold- and mildew-friendly environment. If you haven't had a recent home inspection (as part of a real estate transaction) or ventured there yourself in more than a year, it's probably time to brave the crawlspace.

Home inspectors intent on sniffing out trouble often focus on these Big 5:

Cracks in the foundation or structural issues. Vertical cracks smaller than ¼ inch usually aren't structurally significant. However, if you see horizontal cracks, marked separation, or a part of the foundation that looks sunken, it's time to call a foundation specialist.

Leaking foundations. Improperly sloped grading around your house, a high water table, wayward downspouts, or a concrete patio that has shifted over time (and now slopes toward the house) all can contribute to a wet crawlspace and the mold, mildew, insect, and rot problems that can follow.

Leaky pipes. Look for damaged flooring under bathroom, laundry, and kitchen areas (you may want to gently pull back the insulation for a better look). Another sneaky leaker: the main drain pipe where it penetrates the foundation wall.

Floor framing, support, and subfloor issues. If doors in your home don't shut properly or floors seem to slope, rot or shifted supports may be to blame.

Vermin. Destructive ants, termites, powder post beetles, and even rats can live undetected in the crawlspace for years.

If you find a potential problem or just feel unsure about what you're looking at, visit the American Society of Home Inspectors online (ashi.org) for referrals to an inspector in your area. ■



Don't let your GPS lead you astray

Relying on their car's GPS unit to find the best route home, a Reno couple got stuck last Christmas in two feet of snow on a remote Forest Service road in south central Oregon. After three scary days, a weak cell phone signal allowed them to call for help, and they made it home safely.

Three years earlier a San Francisco family got stranded in snow for a week taking a Coast Range shortcut west of Grants Pass. The father died of exposure seeking help.

GPS manufacturer Garmin warns drivers that any navigation device provides "route suggestions" only and urges drivers to pay attention to posted warnings and seasonal conditions. PEMCO's advice: Whether or not you use a GPS, check DOT websites for route updates before a trip and pack a current paper roadmap as backup. And always carry food, water, warm clothing, and blankets during winter travel. ■

Spontaneous combustion is no urban legend

Can a kitchen towel smudged with cooking oil really start a fire in the dryer? How about old rags used to mop up paint thinner? And could that pile of weeds in your compost bin start to smolder? Yes, yes, and yes!

Although uncommon, PEMCO sees claims for spontaneous-combustion fires every year.

The phenomenon occurs when combustible materials are stored in bulk and begin generating heat through oxidation (like a pile of oily rags) or decomposition (like a stack of damp hay bales). Eventually, the trapped heat builds to ignition.

So how can you prevent it?

- Store oily rags (for example, those covered in linseed oil, wood stain, paint thinner, gasoline, and motor oil) in a metal container with an airtight lid. Or, spread out each rag individually on a concrete floor.
- Get rid of unneeded combustibles like leftover paint, used motor oil, and solvents at local hazardous-waste collection events.
- Don't pile yard waste deeper than 10 feet and never compact it with heavy equipment. Instead, spread out piles, keep them uniformly moist (water acts as a "governor" to keep heat from building up), and avoid alternating dry and wet layers.
- Never put clothes or towels with oily residue (even cooking oil or suntan lotion) in the dryer. ■



Test your rain smarts (continued)

Let's see how you did:

1. **True.** Most roads are "crowned" in the middle so rainwater runs toward the outside.
2. **False.** Change wiper blades every year.
3. **True.** Road oil accumulates more in low-speed areas, making them slicker by comparison.
4. **False.** Make it a rule: wipers *on*, cruise control *off*. There's some debate about whether cruise control can actually cause loss of control on wet roadways, but at minimum, it slows your ability to recognize and respond to changes in road conditions.
5. **True.** Poor tire tread plus speed contribute to loss of traction.
6. **False.** Other cars' tires displace water on the roadway, giving you a drier surface.
7. **True.** Pump the brakes only if your car is *not* equipped with antilock brakes.
8. **True.** But avoid driving through standing water unless you *know* it's very shallow.
9. **False.** Another rule: Wipers *on*, headlights *on*.
10. **False.** Always slow your speed for less-than-optimal conditions. ■

All-season tires (continued)

grip, but beware—those aftermarket changes may void your warranty with some manufacturers.

Overly aggressive siping also can damage tires and shorten tire life. In the case of already well-siped winter tires, additional siping is unneeded.

And to stud or not to stud? While studs boost traction on glare ice, they don't handle as well on wet or dry pavement. Unless you face extreme conditions, they may be unnecessary.

Finally, regardless of the tires you choose, use matching tires all the way around. Mismatched tread can lead to unpredictable handling. ■

Suggest an article

Is there an insurance topic you'd like us to cover in Perspective? Please e-mail your ideas to perspective@pemco.com.

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Simple formula calculates life insurance needs

It may be the biggest single stumbling block for anyone thinking about buying life insurance: How much coverage do I *really* need?

While it may be tempting to latch on to a one-size-fits-all formula (like multiplying your annual salary by seven), there really is a better way to pinpoint that not-too-much, not-too-little figure that can give you peace of mind for years to come.

PEMCO recommends a simple formula like this:

$$\text{Short-term Debts} + \text{Long-term Debts} + \text{Maintenance} - \text{Resources} = \text{Life Insurance Needs}$$

Short-term debts include final expenses (uninsured medical, funeral, and probate costs), outstanding debts (credit cards, auto loans), and emergency reserves (home or car repairs). Think 12 to 36 months' worth.

Long-term debts include mortgage and college expenses.

Maintenance means ongoing necessities like food, clothing, utilities, childcare, and transportation. Calculate this figure for one year, then multiply it by the number of years you want to provide this income.

Resources include the survivor's likely income, employer-provided life insurance, Social Security benefits, and savings or investments that you may cash in to pay extra expenses.

For help in crunching the numbers, call PEMCO at 1-800-GO-PEMCO (1-800-467-3626). With no obligation, a Life specialist will work to help you find that just-right coverage at a price that feels right, too. ■

Bring a PEMCO speaker to your PTSA meeting or classroom

Parents and teachers, we know that teaching teenagers to drive can be worrisome. And we'd like to help!

PEMCO employees volunteer their time to talk about insurance-related topics for high school classes and parent-teacher organizations. Our speakers are available in the greater-Seattle area (as well as some other parts of the state) to offer two presentations:

For parent-teacher organizations and (a slightly different version) for high schools:

- **HOW TO AVOID TROUBLE ON THE ROAD**

Teenagers' driving behavior differs – here's why, and here's what parents and teens can do to help beat the odds.

Just for high school students:

- **AUTO INSURANCE BASICS**

How insurance works, why you need it, and how to keep rates down.

To learn more, please e-mail us at perspective@pemco.com or complete the back of the postage-paid card below.



Questions you asked us

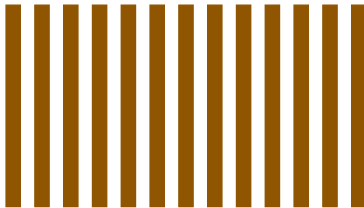
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- the parents of young drivers

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