

## April Showers bring more than May Flowers. . .

March not only came in like a lion but left like one too! Abnormal temperatures brought an abundance of extreme weather. Wind and Hail has been far too common in our area the last couple of years but this season started over a month earlier with damaging storms. With our "Storm Season" just starting, we wanted to give some tips on what to do if you get damage from hail or tornados. Just click the link below for "What to do" tips:

[Hail Damage](#)

[Tornado Damage](#)

How will these years of storms affect our area and our Homeowners Policy?

- **Rate Increases** – nobody likes them but all of our companies have to take them to pay for this increase in claims.
- **Deductible Changes** – most companies have changed their base deductible to \$1000 but now they are going to target specifically Wind & Hail. This may be a higher dollar amount (\$2500 most common) or a Percentage of the home value (1% of the Dwelling Value) with a cap of \$2500.
- **Zone Rating** - using statistical analysis of past claims to storm trends to apply higher rates to areas that have higher storm occurrences.

As always, we review your policy annually and will recommend if a change should be made. Being an Independent Agency, we do have many companies to choose from and make our determination based on all factors like longevity, account credit, coverage options. We look to give all of our clients the best insurance plan for their needs.

## Teen Drivers—Blessing and Curse. . .

Most teens can't wait to drive and most parents are thankful for not having to "take" them to all their events. At the same time, the knowledge that this demographic is involved in the highest incidents of accidents, gives as much concern and often late nights. The articles below give some helpful information on helping your young driver begin their "career behind the wheel."

So whether it is your teen or your grandchild, take the time to review the articles and share them with your young driver. We would be happy to set a time for you to bring your young driver into our office and we will share some additional information about accidents we've handled and the importance of being responsible. If we can avoid just one accident, the time is well spent!

[Teen Drivers](#)

[Teen Accidents](#)