

HMS NEWSLINE

WINTER 2007-2008 ISSUE

HMS INSURANCE ASSOCIATES, INC.

On the Road: Reducing Your Risks

Whether you drive a company vehicle or your personal auto, being prepared for winter weather is crucial to reducing risks.

Begin with checking the basics when temperatures begin to fall below freezing. Tires need to have good traction to safely drive in any condition. Take a look at the grooves in your tires and make sure that the tire has not worn down to the tire *wear bars*. Wear bars are ridges of rubber that run perpendicular to the grooves on your tires.

Check your vehicles fluids. Windshield wiper fluid can go fast when you travel a wet, salted roadway. Antifreeze prevents your radiator from freezing.

Pack an emergency kit. What you have with you if something goes

wrong can make the difference between a simple delay and a nightmare. Be sure you have a flashlight, an ice scraper for clearing your windshield, sand or gravel (in case you need extra traction under your wheels), jumper cables, blanket and a cell phone.

The best advice for driving in bad winter weather is not to drive at all. But if driving is a necessity, decrease your speed and leave yourself plenty of room to stop. You should allow at least three times more space than usual between you and the car in front of you. Remember to break gently to avoid skidding or sliding on ice. Do not pass snow plows and sanding trucks. Road conditions are likely to be worse in front of the trucks opposed to staying a

safe distance behind them.

During the winter months, the hours of daylight are reduced. With more driving time occurring under darkness you need to be aware of a few things. Traffic death rates are three times greater at night than during the day. Ninety percent of a driver's reaction depends on vision, and vision is severely limited at night. Depth perception, color recognition, and peripheral vision are compromised after sundown. Other factors adding danger to night driving are fatigue, incorrectly aimed headlights, alcohol and cigarette smoke. The nicotine and carbon monoxide from smoke hamper night vision.

A little preparation and caution can significantly reduce your risks.

Preparing Your Home for the Winter

Preparing your home for the worst winter months can save you money and unwanted insurance claims. Here are a few tips.

- Furnace Inspection—Be sure your furnace and ducts are clean. Consider switching to a programmable thermostat to save fuel and money.
- Chimney—Periodic cleaning of soot and debris can prevent chimney fires.
- Detectors—Test smoke and carbon monoxide detectors to make sure they work. Have extra batteries available.
- Plumbing—Drain all garden hoses and insulate exposed plumbing pipes. Locate your shut-off valve in the event of an emergency.

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WIND-CHILL CALCULATION CHART

		Temperature (°F)							
		Calm	35	30	25	20	15	10	5
Wind Speed	10	27	21	15	9	3	-4	-10	-16
	20	24	17	11	4	-2	-9	-15	-22
	30	22	15	8	1	-5	-12	-19	-26
	40	20	13	6	-1	-8	-15	-22	-29
	50	19	12	4	-3	-10	-17	-24	-31

10751 Falls Road, Suite 256
P.O. Box 1427
Brooklandville, MD 21022

Phone: 410-337-9755
Fax: 410-337-0551
Website: www.hmsia.com

Surety—Financial Planning

With winter upon us and a new year just beginning, the majority of our bonding clients experience their *Financial Year-End*. As such, we realize that financial and tax planning play an integral part of your year-end decision making process. Please keep in mind that any significant changes in your financial or income tax structure could affect your future bond program.

To discuss any significant financial or tax changes you feel could possibly affect your company's bond program next year, contact your HMS surety representative.

Reaching Out:

Kennedy Krieger—Festival of Trees

Reaching out to our friends and neighbors is a fiber woven in the fabric of our business relations. This year HMS was once again honored to be a Patron sponsor of the annual Kennedy Krieger *Festival of Trees* event. This wonderful pre-holiday display of decorated Christmas trees and crafts offers a weekend of delight to all who attend the event at the Timonium Fairgrounds. Proceeds from the donated exhibits benefit the Kennedy Krieger Institute.

With "Yappy Holidays" as our selected theme this year, HMS employees tastefully decorated the tree with adorable puppy dog ornaments, Milkbone garland and rawhide candy canes. To our delight, the tree was sold during the event and the proceeds, along with our corporate sponsorship donation were forwarded to the Kennedy Krieger Institute.



HMS Seminars—Sharing Valuable Information



HMS recently offered several educational seminars to our clients and business associates. Our intent is to provide useful information that will enable your business to reduce potential risks which could ultimately lower insurance premiums.

Magnus Turesson and Mike Sutherland of HMS along with Mark Dennington of Dennington Safety combined live worksite demonstrations with classroom style material to present the "Fall-Protection Seminar" held on December 12th and 13th at the Leonard Jed Company facility in Baltimore. Attending the seminar were about 50 risk control and safety related insurance clients and associates.

On Friday, December 14th HMS and Howard G. Goldberg, Esq. held another seminar at the Holiday Inn Select in Timonium. This seminar addressed the new 2007 Edition of AIA Document (A-201) changes. Following a light breakfast, Mr. Goldberg

reviewed the A-201 draft document revealing the changes that contractors, subcontractors and business owners need to be aware of. With more than 100 HMS clients present, the seminar wrapped up with the opportunity for questions and answers.

As we move into 2008, HMS will continue to offer a variety of informative seminars relating to risk control, captive programs and other significant insurance related topics. Our next risk management seminar is planned for late March and will discuss proper scaffold construction and safety. More information will be forthcoming in regards to any future seminars.