

MARITIME

INSURANCE GROUP

Strength. Endurance. Focus.

SPECIAL EDITION CUSTOMER NEWSLETTER



November 2011

CONSUMER CHOICE IN AUTO INSURANCE ACT EFFECTIVE NOV. 1, 2011

In April 2011, Gov. Walker signed the Consumer Choice in Auto Insurance Act into law. The law went into effect on November 1. The Act repealed portions of the 2009-2010 budget bill that required significantly higher minimum limits be included in all policies. Provisions of the law include:

- Requiring mandatory motor vehicle liability insurance.
- Decreasing the minimum liability coverages you need when purchasing insurance.
- Decreasing the minimum uninsured and underinsured coverages you need when purchasing insurance.
- Decreasing the minimum medical payments coverage you need when purchasing insurance.

The many changes to Wisconsin laws were designed to restore choice, and in some instances, affordability into the auto insurance market.

These changes are very complex and every individual's situation is different. Customers are encouraged to contact their automobile insurance agent to help them navigate the new law changes and the potential impact to their policy. Helping you, the consumer, make smart affordable choices that fit your pocketbook is the cornerstone of our agents' practices. Stop in, shoot us an e-mail or give us a call to review your policy and find out how these changes could impact your policy.

Looking to decrease the amount you pay for auto insurance? Lower limits and higher deductibles may not be your best route. Be sure and ask your agent how you can take advantage of discounts that may be offered by your insurance company.



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Auto Insurance Act Effective Nov. 1, 2011, continued from front

While the price you pay is important, buying the least expensive policy is not necessarily the best idea. Insurance that sounds too good to be true is...probably too good to be true. Then again, looking only at benefits could result in paying a higher than necessary premium. You should consider all of the following when choosing a company and a policy:

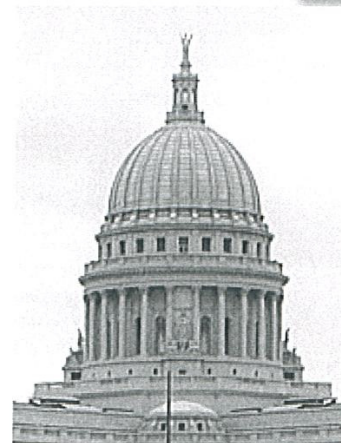
- Premium.
- Benefits, including any coverage exclusions or limits.
- Service (what's involved in making a claim?).
- Renewability (how easily can the policy be canceled?).
- Financial strength and reliability of the company.
- Company management philosophy.

Tips For A Wise Consumer

Remember the following:

- Read your policy. An auto insurance policy is a legal contract. It is written so that your rights and responsibilities, as well as those of the insurer, are clearly stated.
- Know what your needs are and find an insurer that meets your needs. Some insurers insure not only your car, but your home, life and health. Buy adequate coverage, but don't buy more than you need.
- Comparison shop. It pays to shop around and an independent insurance agent can do that for you. Unlike captive agents who can sell for only one insurance company, we represent many insurance companies and research these firms to find you the best combination of price, coverage and service for all your insurance needs.
- In the long run, being a safe driver is the best advice on how to keep your premiums low. Lower rates are generally paid by those who maintain a good driving record.

Some of the information and content used in this newsletter is taken from the Consumer's Guide to Auto Insurance published by the Wisconsin Office of the Commissioner of Insurance.



^ What This Symbol Means to You

There is a difference in where you buy your insurance. Many don't realize there are three sources for insurance:

1) CAPTIVE AGENTS

who can sell you the insurance of only one company.

2) TELEPHONE & INTERNET REPRESENTATIVES

who can offer you the insurance of one company only on the telephone or via computer.

3) INDEPENDENT INSURANCE AGENTS

like us — who represent many insurance companies. We research these firms to find you the best combination of price, coverage and service for all your insurance needs.