

March 2010

10758 County Road 81  
Maple Grove, MN  
55369

Phone: 763-425-0077  
Fax: 763-425-3220  
E-mail:  
www.EdsCollision.com

### Special points of interest:

- Spring Driving Tips
- Advice for Toyota Policyholders
- June is National Safety Month
- FocusDriven Campaign



U.S. DOT Proposes New Tire Fuel Efficiency Ratings for American Consumers

## ED'S COLLISION & GLASS

### Bright Outlook for Insurance Agent Occupation

*According to 2010 - 2011 Bureau of Labor Statistic Report*

The Bureau of Labor Statistics 2010 – 11 *Occupational Outlook Handbook* advises that Insurance Agent employment is expected to increase by 12 percent or 51,600 jobs, over the next eight years, with the best opportunities for college graduates who have sales ability, excellent interpersonal skills. The report also identifies particular opportunities for independent agents and/or brokers, and agents who are multilingual.

“Many insurance carriers are trying to contain costs and are shedding their captive agents,” the Handbook further states; “Instead carriers are relying more on independent agents or brokers.” The report did not expect that employment of agents would keep up with the rising level of insurance sales because of the decrease in captive agents.

The report authors don't believe that the Internet will threaten the jobs of insurance agents. “The automation of policy and claims processing allows insurance agents to take on more clients.” The report also states that most clients value their relationship with their agent and prefer personal service, discussing their policies directly with their agents rather than through a computer. Also cited in the report is the fact that insurance law and investments are becoming more complex, and many people and businesses lack the time and expertise to buy insurance without the advice of an agent.

#### Making yourself attractive to employers

Multilingual agents are expected to have an advantage when searching for employment, because they can serve a wider range of customers. Additionally, because of the technical nature of insurance language, agents who have a firm understanding of relevant technical and legal terms will also be desirable to employers. Many agents fail to earn enough from commissions to meet their income goals and eventually transfer to other careers.



Most people have their first contact with an insurance company through an insurance sales agent. These workers help individuals, families, and businesses select insurance policies that provide the best protection for their lives, health and property.

Numerous job openings are likely to result from the need to replace agents who leave the occupation or retire.

#### Earnings

The median annual wages of wage and salary insurance agents were \$45,430 in May 2008. In general, commissions are the most common form of compensation, especially for experienced agents.

#### New Competition

Agents may face some competition from traditional securities brokers and bankers, as they also sell insurance policies. The report recommends that insurance agents expand their products and services offering as consolidation increases among insurance companies, banks, and brokerage firms and as demands increase from clients for more comprehensive financial planning.



Place a penny into several tread grooves across the tire. If the top of the Lincoln Memorial is always covered by the tread, you have more than 6/32" of tread depth remaining.



Rotating your tires can sometimes help correct irregular tire wear. Tires should be rotated approximately every 6,000 miles.

## April Showers + May Flowers = Wet Driving Conditions! *Spring Driving Tips for Policyholders*

Now that the long winter is over, millions of Americans will take to the roads again for holiday trips and long weekend getaways. In addition to warmer weather, springtime also means melting snow and icy roads, in addition to hazards such as rain, mist and fog. When these conditions exist, your policyholders must use extra caution on the roadways. Consider sharing the following safety tips with your clients:

### **Slow Down and Increase your following distance.**

Rain water that mixes with oil or grime on the streets can cause slippery conditions that may result in unexpected skidding. In a sudden downpour, driving fast or driving on worn tires can cause tires to hydroplane – this means your tires “surf” along on a film of water just like a water skier. Tires should have at least 1/16 inch of tread depth.

Another good idea is to watch the road to see if the vehicle ahead of you is leaving tire tracks, and if it is, follow those tracks if you can. This can prevent hydroplaning.

### **Use your low beam headlights.**

High beams reflect water vapor (fog) and make it harder to see. Low beams are the law in any event if your visibility is limited to 500 feet or if there is precipitation.

### **Keeping your windshield clear.**

Your windshield is an integral part of the vehicle's structure. It provides structural strength to your car body, helps keep passengers inside the car in the event of an accident and supports the proper performance of the vehicle airbags.



Predicted by AAA, as the economy improves more and more consumers are expected to plan spring driving trips and vacations with their families and friends.

To keep the inside of your windshield clear of moisture, turn on your fan and defroster. Using the air conditioner may also clear the moisture. Also, remember to replace your windshield blades after the long and icy winter months

### **Watch out for Potholes and Black Ice.**

In many areas of the country, the snow and ice of winter have left roads in bad shape. Avoid driving through large puddles, the splashing water may affect your brakes, and cause your car to swerve. Watch for icy conditions caused by thawing snow, spring rains or mist, especially in shaded areas, bridges, and on overpasses.

Don't brake during pothole impact. Instead, apply brakes before hitting a pothole and release them just prior to impact. Braking during the impact sets up the tire and wheel assembly for a “solid hit” against the edge of the hole. Less severe damage occurs when a tire is rolling then when it is skidding over a hole during braking.

### **Remember to keep any eye out for Pedestrians!**

Finally, remember to keep an eye out for pedestrians, who may be getting out on the streets jogging and biking more in nicer weather. Rain, fog, and nighttime driving conditions can make it more difficult to see pedestrians on the road.

## Advice for Toyota Customers

Consumers should be aware of the following recalls

It seems that every day in the news, there is a new recall or safety concern for Toyota customers. The following is a summary of the current recalls and recommended procedures as advised by the National Highway Traffic Safety Administration in a recent news release to consumers:

### Gas Pedal Entrapment by Floor Mats

Drivers should immediately take out the driver-side floor mat of the following Toyota, Lexus, and Pontiac vehicles:

- 2007 – 2010 Camry
- 2005 – 2010 Avalon
- 2004 – 2009 Prius
- 2005 – 2010 Tacoma
- 2007 – 2010 Tundra
- 2007 – 2010 ES 350
- 2006 – 2010 IS250 & IS350
- 2008-2010 Highlander
- 2009 – 2010 Corolla
- 2009 – 2010 Venza
- 2009 – 2010 Matrix
- 2009 – 2010 Pontiac Vibe

After removing the driver-side floor mats, consumers should wait for a letter from Toyota instructing them to go to their dealers for the remedy. More than four million vehicles have been recalled for this safety issue.

### Sticky Gas Pedals

Some 2.3 million Toyota vehicles are being recalled for problems involving gas pedals that are hard to depress, slow to return to the closed position or remain partially depressed. Toyota, Lexus, and Pontiac vehicles affected by the sticky pedal recall are:

- 2007 – 2008 Tundra
- 2008 – 2010 Sequoia
- 2005 – 2010 Avalon
- 2009 – 2010 Corolla
- 2009 – 2010 Matrix
- 2009 – 2010 RAV4
- 2010 Highlander
- 2009 – 2010 Pontiac Vibe

If drivers are experiencing any unusual issues involving the gas pedals in the above-identified vehicles, drivers should immediately park these cars and notify their dealers. Should a pedal become stuck in a partially depressed condition while driving, owners should put their car in neutral, bring it to a stop, and call their dealer.

### Brake Issues Involving Prius and Camry Vehicles

Toyota is also recalling 2010 Prius Hybrids and Lexus HS 250h vehicles for braking safety issues involving momentary loss of braking power. Some 2010 Camry's prone to brake fluid leaks have also been recalled.



If your policyholders are experiencing any problems with their Toyota vehicle, advise them to park their vehicle in a safe place and immediately call their Toyota dealer or Toyota's North American headquarters at 1-800-331-4331.

### Actions Consumers Can Take If They Cannot Stop their Vehicles

Brake firmly and steadily – do not pump the brake pedal.

Shift the transmission into Neutral (for vehicles with automatic transmissions and sport option familiarize yourself with where Neutral is – the diagram can be misleading.

Steer to a safe location.

Shut the engine off (for vehicles with keyless ignition, familiarize yourself with how to turn the vehicle when it's moving – this may be a different action than turning the vehicle off when it's stationary.

Call your dealer or repair facility to pick up the vehicle. Do not drive it.

## RECALL



**Child Seats** – Dorel Juvenile Group (DJG) is recalling certain Maxi-Cosi Mico infant child restraint systems, models 22-371 HFL, JUC, LMD, PNG, and ORE; 22-372 TTH; and Maxi-Cosi Mico infant child restraint system – base only, model 22-515 BLK, produced from February 18, 2008 through June 28, 2008. Owners may contact DJG at 1-877-657-9546.

**Tires** – Cooper Tire is recalling certain Discoverer H/T and Discoverer LSX tires, size 245/70R17, produced between November 15 and December 12, 2009. Tread chunks may separate from the tire casing resulting in body damage to the vehicle or the driver may lose control resulting in a crash. Owners may contact Cooper Tire at 1-800-854-6288.

**Travel Trailers** – Keystone is recalling certain model year 2010 Fuzion travel trailers and fifth wheels with the Touring Edition II package. The rear ramp door cable support bracket bolts may fail when the door is used in the patio position. Owners may contact Keystone at 1-866-425-4369.

For more safety recall information visit [www.odi.nhtsa.dot.gov/cars/problems/recalls/recallmonthlyreports.cfm](http://www.odi.nhtsa.dot.gov/cars/problems/recalls/recallmonthlyreports.cfm)

**Looking for a way to promote wellness with your policyholders?** Each June, the National Safety Council encourages businesses to get involved and participate in National Safety Month. Each week carries a theme that brings attention to critical safety issues like prescription drug overdose prevention, teen driving safety, preventing overexertion, and summer safety. For tips, support material, and more information, please visit [www.nsc.org](http://www.nsc.org) and click on National Safety Month 2010.

## Ed's Collision & Glass

10758 County Road 81  
Maple Grove, MN 55369

Phone: 763-425-0077  
Fax: 763-425-3220  
E-mail: [www.EdsCollision.com](http://www.EdsCollision.com)



### Ed's APRIL SPECIAL- with every vehicle repair

#### "Spring Clean-Up"

Not only will your vehicle be brought back to pre-accident condition.....we will throw in a **FREE interior carpet shampoo** and remove the winter sand and salt.

#### April Showers bring on Extended Hours at Ed's

Monday, Wednesday, Thursday, Friday- 7:30 am to 5:30 pm

Tuesdays- 7:30 am to 7:00 pm

Saturdays- 9:00 am to Noon

**"WE COME HIGHLY WRECK-AMENDED!"**

## US Transportation Secretary Ray LaHood and the National Safety Council Announce "FocusDriven" Campaign

U.S. Transportation Secretary Ray LaHood and National Safety Council President Janet Froetscher recently announced the creation of FocusDriven, the first national nonprofit organization devoted specifically to raising awareness about the dangers of distracted driving. The group will be led by Jennifer Smith, who has been an outspoken advocate against distracted driving since her mother was killed by someone talking on his cell phone while driving in 2008.

The National Safety Council became the first

organization to call for a nationwide ban on cell phone use while driving.

FocusDriven is modeled after Mothers Against Drunk Driving (MADD), which has successfully changed society's attitudes towards drinking and driving with the use of advocates who have experienced the terrible consequences firsthand. FocusDriven also hopes to provide support for victims of distracted driving, which has become a growing epidemic in our society, but also to expand its mission to include education and evaluation of new technologies.



According to AAA, Between 4,000 and 8,000 crashes related to distracted driving occur daily in the United States. In a year, they contribute to as many as one-half of the 6 million U.S. crashes reported annually.

Putting an end to the dangerous practice of distracted driving is a top priority for Secretary LaHood and the Department of Transportation. The department recently launched a federal website, [www.distraction.gov](http://www.distraction.gov) with comprehensive information on distracted driving, as well as a national PSA featuring Secretary LaHood to raise awareness about this hazardous driving behavior.