

# DSD Insurance Newsletter

**March 2016**

Page 1 of 7

**INDEPENDENT DISTRIBUTOR NEWS YOU CAN USE**

## Deer Crashes . . . And . . . Your Insurance

From the Claims Desk of . . .



**Tab Vines, Claims Coordinator**  
DSD Insurance  
Direct: (205) 314-0076  
Toll-Free: (866) 621-1770  
Fax: (205) 406-8736

### Deer Strikes Are Very Costly

Recent estimates are that about \$5.1 billion in vehicle damage cost annually are associated with deer crashes. The national average cost per vehicle repair claim is \$4,100 in cases where autos have impacted with deer or other animals and occurs at a rate of 1.25 million claims per year in the United States.

This is a real possibility each time you get behind the wheel in areas where you share the land with wildlife, especially in areas on the outskirts of town and beyond.

### Always Be Vigilant!

Many of our customers travel county roads between communities, from one territory stop to the next and do encounter deer quite often. While it is true that deer are most active in the late fall months, due to their breeding season, it can happen at any time of the year.

Statistics show that November is the most common month of the year for a deer strike with an auto, but we have deer collision claims throughout the year. Statistics also indicate that some states have more claims than others. For example, in West Virginia there may be a 1 in 44 chance of striking a deer whereas in Arizona there is only a 1 in 1,334 chance of striking a deer.



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### Call Us . . . Anytime!

If we can help you in any way, we will.

If we can't, we'll find someone who will.

We value your business and are your partners for life!

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Page 2 of 7

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### Familiarity Is Your Friend

Get to know the routes that you travel most often and watch for the posted signs where deer sightings and road crossings have occurred.

Pay close attention to not go over the speed limit to allow yourself the most reaction time to brake and impact at the lowest speed possible.

Also, be more aware when traveling from 5 p.m. to midnight and 5 a.m. to 8 a.m. These are the times of day when the deer population is most active. Remember that old saying about "deer caught in the headlights"? It stems from the fact that temporary blindness by oncoming motorist can cause a deer to freeze in place for a moment and that's all it takes to create an accident that won't go well for you in the end.

### Helpful Tactics

- Slow down — higher speed reduces reaction times / increases your risk
- Watch for the deer-crossing road signs, they're there for a reason
- Scan your surroundings, but keep your eyes on the road
- Use the vehicle high beam lights whenever possible, dim them for traffic of course, but the more you see, the better you can avoid deer
- If you see one deer, chances are very good there will be others, they tend to travel in groups
- Don't swerve to avoid, it may cause you to hit an oncoming car or tree, stay in your lane is really the least dangerous course of action with deer

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March 2016

Page 3 of 7

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## What To Do If You Actually Hit a Deer



- **Move your vehicle** to safe place, hazard lights on, stay out of the way of oncoming traffic
- **Call the police**, let them know if the animal is blocking traffic or creating a hazard for others
- **Stay away from the animal**, an injured animal can be very dangerous
- **Document the incident**, take plenty of photos if possible
- **Contact DSD Insurance** at 866-621-1770 or your carrier
- **Verify your vehicle is safe** to drive, look for leaking fluids, broken lights and other parts that may be damaged

### How Will This Affect and Involve Your Insurance?

**Comprehensive coverage** and your **deductible** will be triggered by a collision with a deer. You're likely to have any loss covered assuming your auto policy has comprehensive coverage in force. If you hit a deer or animal, most insurance companies do **NOT** consider this type of claim as an 'at fault' loss (where you're 'at fault') because it is a loss that your comprehensive coverage is designed and intended to cover. However . . .

An important thing to remember is that if you swerve to avoid an animal in your lane and then end up rolling over your vehicle or colliding with another auto, fixed object such as a tree, utility pole or building then your **auto collision coverage** would be triggered to respond to this as it would then be an 'at-fault' damage claim.

Remember, drive the speed limit, pay attention to driving your vehicle and if you have any questions about your insurance coverage in this type of accident please call your agent here at DSD Insurance 866-621-1770.

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Page 4 of 7

**INDEPENDENT DISTRIBUTOR NEWS YOU CAN USE**

## Fuel Savings . . . It's Always Good To Save Money!

Recent global economic changes have driven down the cost of oil and, with it, the cost of gasoline or diesel fuel for your vehicles. But, what goes 'down' can also go 'up'. So it's always good to know the best practices that will help you save fuel and stretch your hard-earned money.

Here are some good ideas we found at:



### 1. Avoid High Speeds

As your speed increases, your aerodynamic drag increases in an exponential fashion. Driving 62 mph (100 km/h) vs 75 mph (120 km/h) will reduce fuel consumption by about 15%.

### 2. Do Not Accelerate or Brake Hard

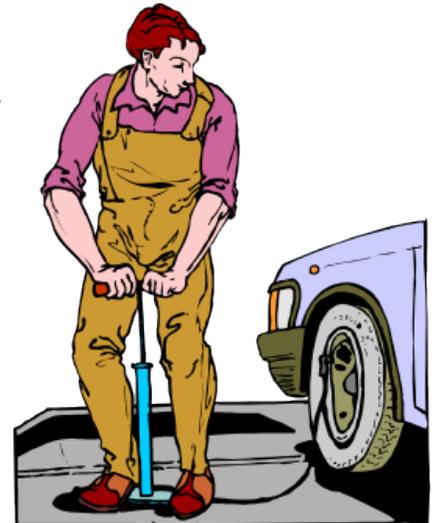
By anticipating the traffic and applying slow steady acceleration and braking, fuel economy may increase by as much as 20%.

### 3. Keep Tires Properly Inflated

Keep tire air pressure at the level recommended by your vehicle manufacturer. A single tire under inflated by 2 PSI, increases fuel consumption by 1%.

### 4. Use A/C Sparingly

When the air conditioner is on it puts extra load on the engine forcing more fuel to be used (by about 20%). The defrost position on most vehicles also uses the air conditioner.



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Page 5 of 7

**INDEPENDENT DISTRIBUTOR NEWS YOU CAN USE**

## Fuel Savings . . . It's Always Good To Save Money! (cont.)

### 5. Keep Windows Closed

Windows open, especially at highway speeds, increase drag and result in decreased fuel economy of up to 10%.

### 6. Service Vehicle Regularly

Proper maintenance avoids poor fuel economy related to dirty air filters, old spark plugs or low fluid levels.

### 7. Use Cruise Control

Maintaining a constant speed over long distances often saves gas.

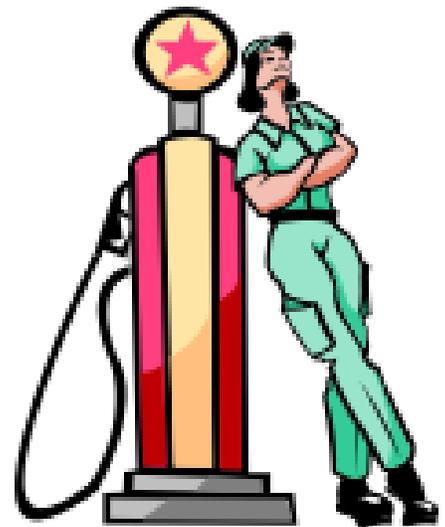


### 8. Avoid Heavy Loads

Remove the sand bags from your trunk in the spring and pack lightly for long trips.

### 9. Avoid Long Idles

If you anticipate being stopped for more than 1 minute, shut off the car. Restarting the car uses less fuel than letting it idle for this time.



### 10. Purchase a Fuel Efficient Vehicle

When buying a new vehicle examine the vehicle's rated fuel efficiency. Usually choosing a small vehicle with a manual transmission will provide you with great fuel economy.

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Page 6 of 7

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## **Four Rules Of Customer Satisfaction And Building Customer Loyalty**

by Brian Tracy

If sales are the engine that drives your business, then good customer service and building a high level of customer satisfaction is the fuel.

Your ability to satisfy your customers to gain customer loyalty is the critical determinant of your success in driving sales and growing your business. There are four levels of customer satisfaction, all based on the degree to which you meet customer expectations. The higher the level you achieve, the more you will build customer loyalty and the greater will be your success.



### **Rule #1: Build Customer Satisfaction By *Meeting* Their Expectations**

The minimum requirement to simply stay in business—to survive—is to meet the expectations of your customers. At this level, your customers have no complaints. They are satisfied for the moment but at this point, customer loyalty doesn't exist. If a competitor demonstrates that it can and will do more than merely meet their expectations, your customer will very quickly become ex-customers. Moreover, if you fail to meet their expectations, perhaps only one time, they will leave and give their customer loyalty to someone else who will. It can be instructive to observe your local merchants—true entrepreneurs.

### **Rule #2: *Exceed* Customer Expectations**

This higher level of customer satisfaction is reached by surprising your customers, going beyond what they expected. Fast, friendly, and good customer service, followed up by a phone call to make sure everything is all right, might put you into this category. So does a product or service that is a cut above that of your competitors. The second level of customer satisfaction moves you beyond mere survival, building a measure of customer loyalty and giving you an edge over your competitors. It can also increase your profitability. Customers

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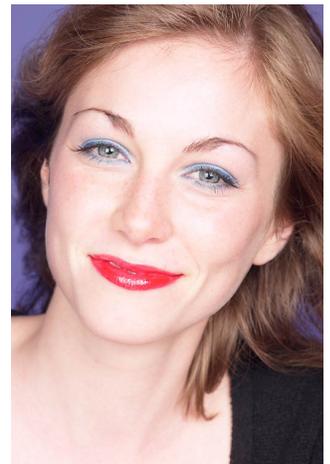
Page 7 of 7

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who experience the kind of service that exceeds their expectations are often willing to pay for it, enabling the supplier to raise prices and thus improve profit margins.

### **Rule #3: Remember, Delight Brings Customer Loyalty**

Have you ever experienced a level of good customer service that not only exceeded your expectations, but actually brought a smile to your face? A customer served at this level is truly delighted. Not only have the customers' basic needs been met, or even exceeded, but they have truly been touched on an emotional level. And once customers have enjoyed this experience, you will gain customer loyalty and it will be very difficult for a competitor to pry them away. When you delight your customers, you are on the way to creating an exceptional and highly profitable business. There are countless cost effective ways to delight your customers and build your customer loyalty. Consider the difference between first-class and coach service on most airlines. To delight your customer is to show that you care—about them. NO wonder it brings a smile to their face! The greater your success in delighting your customers and providing good customer service, the greater success you will enjoy in your business.



### **Rule #4: Amaze Them With Good Customer Service**

This fourth level of customer satisfaction is what will propel your business into the stratosphere. It requires you to, not just meet or exceed your customer's expectations, nor to simply delight them, but to truly amaze them. When you are able to accomplish this on a regular basis, you will be in a position to dominate the marketplace and achieve remarkable rates of revenue growth and profitability. Examine your business. How might you amaze your customers? The only limit is your own imagination.

Thank you for reading this post on developing good customer service and building customer satisfaction to improve your business success! Please share with your friends and family if you enjoyed reading it!

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