

March 2017

Brewster Insurance Agency, Inc.

www.brewsterinsurance.com

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A sincere Thank You



- For allowing us to service your insurance needs. We strive to take the time to understand the way you live and to advise you on how to properly insure your property and yourself. We focus on YOU.
- We pledge to you to provide insurance coverage and quality service to all of our customers and the community which is the hallmark of Brewster Insurance Agency.

Included in this newsletter:

*Why similar vehicles may produce different premiums.

*Our Privacy Notice

*What we insure

It is the season of:

Boats, Motorcycles, ATVs and RVs - The Progressive Insurance Company provides excellent policies with many coverages that other companies do not offer. Call for a quote today!

Antique and Classic Autos – Hagerty Insurance offers low rates with special coverage for protection of your treasured vehicle. Call for a quote today!

Our staff:

Jay Bordner

Curt Bennett

Carla Brewster

Amber Wright

Cindy Gangwer

About Brewster Insurance This Insurance Agency was first founded by Walter D. Bailey in 1928. Walter sold insurance out of his home in Howard County. Later Walter transferred his business to his son-in-law; Munson P. Brewster. And Munson opened an office in Burlington, Indiana.

Munson's son Walter E. Brewster joined his father in the agency in 1951. Then in 1958 the agency was incorporated as Brewster Insurance Agency, Inc. After Munson's death, Walter (Ed) ran the agency on his own for many years. In 1974 Gene Matthews joined the agency. Ed & Gene became partners in 1975 and remained so for 20 years. Carla Brewster began following in her father Ed's footsteps in 1985 when she joined the agency. Larry Fellows joined the business in 1991. Then Carla Brewster, Larry Fellows and Jay Bordner purchased the agency in 1996. In 1999 Cindy Gangwer joined the agency's staff. Curt Bennett joined the staff in the fall of 2012. On December 31st 2012 Larry Fellows retired from the agency and sold his shares to Jay Bordner, Carla Brewster and Cindy Gangwer. In November of 2013 Amber Wright joined the staff. That's a brief history of our 89 years here in the community!

Why Similar Vehicles May Produce Different Premiums, by Kristin Thompson

Kristin Thompson is an administrator for the Auto-Owners Insurance Company, home office personal auto underwriting.

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When shopping for a vehicle, most people believe that newer, more expensive cars cost more to insure.

However, there are several other factors that help determine how much it costs to insure a vehicle. These factors can result in a difference in premium between seemingly similar makes and models.

Vehicle Design

Some of the most important factors used to develop rates are found in the inherent design of the vehicle. In addition to cost, damageability and occupant injurability factors are also considered when developing rating plans for new automobiles. These factors help to determine how much premium should be charged for a vehicle.

Damageability is a measurement of how much it will cost to repair a vehicle after an accident. Construction features such as bumper design or the presence of crumple zones may impact a vehicle's damageability rating.

Occupant injurability is a measure of how likely a passenger in a vehicle is

to be injured in an accident. This can be affected by factors such as the strength of the roof – which can protect a passenger in the event of a rollover crash – and are directly related to the cost to insure the occupants of the vehicle.

Vehicle size and weight affect both damageability and occupant injurability. Small, lightweight vehicles have less area to absorb the force of a crash, so damage to the vehicle is more severe and injury to passengers is more common.

Safety Technology

Some policyholders feel that if their vehicle contains advanced safety technology they should be paying a lower premium. There are a few reasons this may not necessarily be the case.

According to recent information from the Insurance Institute for Highway Safety (IIHS), the reality is that not all safety features are performing as expected.

For example, lane departure warning systems have not yet affected insurance claims. This feature is commonly found to be deactivated by

vehicle owners, which impacts the effectiveness in avoiding crashes. Blind-spot detection is another piece of technology that is intended to help avoid an accident; however, IIHS results are not yet conclusive.

The IIHS has found two crash avoidance systems that help reduce accidents. One of these is the front-crash prevention system, which includes systems with forward collision warning only, or with forward collision warning and autobrake.

Front-crash prevention systems are lowering claim frequency; however, they have been found to prevent fewer than half of the crashes they are designed to prevent.

Adaptive headlights

In addition to front-crash prevention systems, the IIHS has also found adaptive headlights lower the number of crashes.

Adaptive headlights shift the direction of the headlight as you steer to allow the driver to see better on curves at night.



To learn more about what vehicles are the most crashworthy you can visit the IIHS's website at www.iihs.org. There you will find a breakdown of which vehicles scored highest in crash-safety testing.

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PRIVACY NOTICE

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated entity unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Brewster Insurance Agency, Inc.

INFORMATION WE COLLECT

We may collect the following types of nonpublic personal information about you:

- *Information about your identity (such as your name, address, Social Security number, driver's license number and telephone number)
- *Information we receive from you on applications and forms related to our products or services
- *Information we receive from affiliates &/or nonaffiliated entities (such as motor vehicle records, insurance bureau scores, and claims history)

INFORMATION WE DISCLOSE AND TO WHOM WE DISCLOSE

We may disclose all the information that we collect about you to the insurance companies we represent for the purpose of placing and servicing your insurance coverage. We also disclose information to other affiliates &/or nonaffiliated entities (such as consumer reporting agencies, insurance adjusters, and property inspectors) who help us perform our business functions of underwriting and pricing your insurance, settling claims, and otherwise servicing you and your policy(ies). Brewster Insurance Agency, Inc. does not disclose any nonpublic personal information about our customers or former customers except as permitted by law.

INFORMATION PROTECTION

Brewster Insurance Agency, Inc. also takes steps to safeguard customer information. We restrict access to nonpublic personal information about you to those persons who need to know that information to provide products &/or services to you. We maintain physical, electronic, and procedural safeguards against unauthorized use of your nonpublic personal information.

Your confidence in us is important and we want you to know that your personal and account information is safe. If you have any questions or concerns, please contact us.

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We're on the Web!
See us at:
www.brewsterinsurance.com

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**It's a good idea to review your policies once a year.
Call us when it is convenient for you to review.**

**BREWSTER INSURANCE
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