

# SMART THINKING

Summer, 2011



TIPS FOR PROTECTING YOUR PIECE OF THE WORLD BY **MMG INSURANCE**

## Message from MMG President and CEO, Larry Shaw



Welcome to our first issue of "Smart Thinking," our quarterly policyholder newsletter. Each season, we will provide tips on how you can protect your piece of the world and offer suggestions on MMG products and services that can help you save time or money—or both!

**We value your business, and thank you for choosing MMG Insurance.**

**We're turning the insurance world upside down!**

MMG is honored that our employees' dedication has been recognized through several industry awards:



## Hit the road safely this summer!

Summer is a great time for road trips and weekend drives. Be sure to follow these common-sense practices to keep your family and others safe:

- Be aware of motorcycles and bicycles around you, and check behind you before turning to make sure a bike is not passing on your right.

- Watch for children playing near roads or on bikes.
- Give the road your full attention! Don't text, talk on the phone, apply makeup, or perform tasks that will distract you while driving. And NEVER drive while under the influence of alcohol or drugs.
- If you start to feel tired, pull over and rest! The National Highway Traffic Safety Administration (NHTSA) estimates that driver fatigue causes over 56,000 crashes in the US each year.
- Slow down in construction zones—not only for the safety of road repair crews, but to avoid hefty speeding fines and an increase in the cost of your insurance.
- Check your tire pressure, oil and fluid levels, and have an emergency kit on hand before heading out on a long drive.
- Watch out for wildlife in or near roadways, especially at dusk and dawn.
- Slow down during heavy rainstorms to avoid hydroplaning, and turn on your headlights for safety when it's raining (in many states, including Maine, it's the law).

**2009 Company of the Year—** Maine Independent Agents Association

**2010 Top Performing Company—**Professional Insurance Agents of New Hampshire

**2010 Top Performing Company—**Independent Agents & Brokers of Pennsylvania

**Top 5 Nationwide for Ease of Doing Business—**Deep Customer Connections survey of 7,800 insurance agents

## Save a tree—go Paper-Free!

Did you know you can receive your MMG statements and policy documents electronically? Visit [mmgins.com](http://mmgins.com) and go to **Manage My Account** to sign up!



  
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## Boating Safety

Whether you're headed to the lake or the ocean, boating is a great way to enjoy summer—just be sure you're doing it safely!

### Stay Afloat

Make sure everyone is wearing a PFD (personal flotation device) that is appropriate for their size/weight, and ensure that your boat has all the necessary safety equipment and fuel on board before you head out.

### Stay Alert

Never operate a boat under the influence of alcohol or drugs. When waterskiing or tubing, make sure you have two people in the boat at all times. Pay attention to other watercraft, including jet skis, kayaks and canoes.

### Stay in Touch

Let friends and family know where you'll be, and have a fully charged cell phone or marine radio available.

### Stay Informed

Take a boater safety course, especially if you're new to boating. Obey all rules of the water, including right of way, no wake zones, etc. Always check the weather before leaving the dock and heed small craft advisories.

## Get to Know MMG

### CASUAL-FOR-A-CAUSE

MMG's employees are passionate about supporting causes that benefit our communities. One of our ongoing efforts is "Casual Fridays"—designated days on which employees can dress casually for work by making a \$3 donation to a selected cause.

We are proud to say that, in 2010, our employees gave \$8,539 to several causes, while MMG donated over \$6,000 in matching funds to the Haiti Relief Fund and March of Dimes. In total, over \$14,500 was raised to help people in need in our neighborhoods and around the world.

To learn more about our community volunteer efforts, wellness initiatives and other news, be sure to follow MMG Insurance on Facebook.

## Tips for a Safer Summer

Keep your summer trouble-free by following these simple tips:

### Grilling

The smell of burgers on the grill is one of the unmistakable aromas of summer, but be careful! In 1999 alone, gas and charcoal grills caused 1,500 structure fires and 4,200 outdoor fires resulting in property losses of \$29.8 million, according to the National Fire Protection Association.

- Never operate your grill too close to your home or garage, and always let it cool completely before storing.
- With a gas grill, check all connectors and hoses to make sure they are tight and leak-free before use.
- Only use lighter fluid approved for charcoal grills, and never add more fluid after coals have been ignited.
- Keep children and pets far away from grills.
- If your gas grill won't ignite, leave the hood open for a few minutes before attempting to light it again.

### In the Backyard

- Check your deck—make sure hand rails are solid and safe, and that the deck itself is stable.
- Make sure the guard to your lawnmower blade is in place and working properly.
- Watch out for rocks and other debris, which can shoot out from your mower and cause injuries.



### Swimming

It's important to follow basic poolside safety, especially with children. The Consumer Product Safety Commission reported that, each year from 2007 – 2009, over 4,200 emergency room visits for children under age 15 were related to pool/spa submersion accidents.

- Always keep lifesaving equipment near your pool.
- Install a fence at least 4 feet high around all sides of the pool.
- Make sure pool gates open out from the pool and self-close/self-latch at a height children can't reach.
- Never leave a young child unsupervised in or around water.
- Do not use a pool or spa if there is a broken or missing drain cover, as the drain suction can trap a child or adult underwater.

MMG's Driver Advantage gives you extra protection above and beyond your typical automobile policy, so you can enjoy worry-free driving all summer and beyond. Ask your Independent Agent today about Driver Advantage from MMG.

For more information about our products and services, visit [www.mmgins.com](http://www.mmgins.com)