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Insurance JANUARY 2015 Insights

A NEWSLETTER FOR CLIENTS AND FRIENDS OF INTERSTATE INSURANCE AGENCY

What Every Driver Should Know about Red Light Traffic Cameras

While authorities remain firm in their stance that these cameras contribute to public safety, many drivers say they only scare them into making sudden stops that could cause rear-end collisions during a yellow light.

Red light cameras are for traffic law enforcement, and they are able to take photos of vehicles illegally passing through intersections when the light is red. By doing this, these cameras provide evidence for law enforcement officials. Cameras are synced with the light's changing patterns to ensure they will only go off when there are red lights. The camera is able to take a photo of the license plate, which is scanned for an address. Law enforcement then mails a ticket to the offender. These cameras are now being used in many countries throughout the world.

While authorities remain firm in their stance that these cameras contribute to public safety, many drivers say they only scare them into making sudden stops that could cause rear-end collisions during a yellow light. They also say they believe the cameras are more for financial gain by law enforcement than for public safety. It seems they are somewhat correct about rear-end crashes. Researchers say that rear-end crashes are more common in intersections with red light cameras, but they also tend to have fewer right-angle crashes. The overall rate is mixed enough they cannot provide a definitive average by lumping the two together.



History

Red light cameras originated in the Netherlands but have been used since the 1960s worldwide and since the 1980s in the United States. Older types of red light cameras used film for their photos, which was sent to law enforcement officials to view. Digital systems started appearing in the

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**Your Trusted
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Welcome to the Interstate Insurance Agency Newsletter!

It is with great satisfaction that we bring this newsletter to you. In this issue and in coming months, we will discuss pertinent insurance topics which may affect you and your family. We sincerely hope that you will find this newsletter informative and please do not hesitate to contact us should you have any questions or needs.

What Every Homeowner Needs to Know to Deter Door-Knock Burglars

Door-knock burglaries or solicitor burglaries are becoming more common in many parts of the country. For those who reside in either small communities or large cities, it is important to be vigilant about who is knocking at the door. Burglars who use these techniques usually pose as salespeople or service workers. They knock on doors to pinpoint residences where nobody answers the door. After their knocks go unanswered, the burglars find unsecured windows, doors or other points of entry to force their way into homes. In some cases, they may drive through the neighborhood or sit outside of homes for long periods of time to assess the area and pinpoint residents' patterns of arriving and leaving. There are several ways to stay safe and avoid becoming a victim of a daytime door-knock burglary. Use the following tips to increase safety:

- Give the appearance that someone is home. Do not ignore a knock, but always ask who is there without opening the door. If a solicitor refuses to go away after being told to do so, call the local police immediately.
- It is important to have as many deterrents as possible. Alarm systems, security cameras, dogs and signs indicating the home has a

security system are all unattractive to burglars.

- If the home has a gate, keep it locked or closed whenever possible. Consider having a buzzer, speaker or bell installed at the gate instead of at the door.
- When a neighborhood has a watch program, all residents should display signs in their yards.
- Make sure all doors and windows are locked before leaving the home.
- For all valuables and electronics, have a special identification number engraved on them. Take photos of these items to keep in a safe place in the event that they are stolen.
- Always keep an inventory of personal property, and make sure it is kept current as new items are bought or old items are discarded. When applicable, write down corresponding serial numbers. Keep any receipts for valuable items in a locked file cabinet or other safe place.

If a burglary is taking place at a neighbor's home or an emergency is suspected, call 911 immediately. Call the local police's dispatch number if any other suspicious

activity is noted. Homeowners should remember that alert neighbors are often the ones to thank for stopping burglaries and reporting incidents that lead to arrests. If everyone in the neighborhood works together and is vigilant, it is easier to catch these criminals. Police are there to help apprehend criminals and protect citizens of their communities, but they need the cooperation of everyone to make cities safer.



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2000s and have gained popularity since then.

How Red Light Cameras Work

These devices are usually installed inside metal boxes, which are affixed to intersection poles in locations prone to accidents. In addition to the camera boxes, there are usually inductive loops set below the pavement to measure the vehicle's speed as it travels through the intersection. This helps determine whether the vehicle would have been able to stop before going through the intersection. Two photos are taken for each incident for this purpose.

Some of the details the camera records are the location of the

incident, the time, the date and the speed of the vehicle. In some cases, the entire incident may be captured in a video clip instead of a series of photos. However, the incident must include a photo of the vehicle entering the intersection and passing through it. Whether the images come from film or a digital device, they are sent to local law enforcement. An officer or clerk will review the data and images to determine whether a citation should be mailed. Vehicle owners can still challenge the citations if they feel the information is incorrect.

Researchers say that nearly 40 percent of violations happen within one-fourth of a second of the light turning red. About 80 percent of

incident happen within one second of the light changing to red. There are grace periods permitted by some red light camera systems, which allow up to one-half of a second if drivers go through the intersection at the same time the light is changing to red.

Some states have their own laws regarding the timing of red light cameras, which vary from the averages. However, some states have laws against the use of traffic camera enforcement. People who are curious about the laws in their own states should discuss any concerns with an agent. Laws can change from one year to the next, so it is important to stay current on this issue and to know what to expect.

John's Corner

We hope everyone is off to a great start this year as we dive into 2015! As this is written in mid-January, two words come to mind, "Go Hawks!" I can't think of too many other events that has united this community as much as the Seahawks. Let's hope for another Super Bowl title and fun times in the Pacific Northwest. And, the good part is, even if we don't win (or if you're not a fan), you can still enjoy the great PNW!

The 'Hawks aren't the only ones around here with a loyal fan base as evidenced by the number of referrals we get from you, our loyal fans. We've enjoyed rewarding you over the years with "thank you" notes, gift cards and other goodies. We plan to continue with that tradition along with adding another important piece to our referral program which involves giving back to our community. This year, for every referral you send to our agency, WE ARE GOING TO MAKE A DONATION TO NORTHWEST HARVEST.

Northwest Harvest is Washington's own statewide hunger relief agency. Their mission is to provide nutritious food to hungry people in a manner that respects their dignity, while fighting to eliminate hunger. Their vision is that ample nutritious food is available to everyone in Washington State. We are grateful to help support this very important charity and we "thank you" in advance.

We appreciate your business and we value your feedback. We are easy to reach via phone or email. You can also visit our website at www.istateinsurance.com and see us on Facebook... We are here to help!

Are you familiar with PEMCO self-service? You can



create your own account at www.pemco.com and access your policies, review your coverage, get driver and vehicle info, pay your PEMCO bill, and much more. PEMCO also has a new mobile app for smart phones. Go mobile with Go PEMCO on iPhone and Android.

Thank you again... Go Hawks!

- *John Rousey*

We LOVE Referrals!

Many thanks to all of you for your recent referrals.

Diane Martin

Rebekah Johnson

Debbie Nelson

Christine Hudak

Leigh Norton

Cathy Martin

Marjorie Fischer

David Voetmann

Dawda Jawara

Kurt Short

Hao Yen

Julie Stepenski

Sharilynn Hasenwinkle

Ken E. Smith

Phillis Stuart

Lisa Douglas

Delaine Jorgensen

Sharilynn Hasenwinkle

Lawrence Martin

Steven Hosford

Thank you ! Thank you!! Thank you!!!

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Insurance Insights

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**Our business is built on satisfied clients and your referrals are our lifeline ...
YOU are the best advertising we can get!**

Here's how it works:

- 1) Refer someone to Interstate Insurance Agency. When they contact us for a quote and they tell us you sent them (don't worry, we'll ask) you will receive a **\$25 GIFT CARD**.
- 2) It's really that simple!
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- 4) Thank you for talking about Interstate Insurance Agency!

