



## Life Has Changed, Has Your Insurance?

The personal insurance needs of our society have evolved over the years. It is interesting to look back to see what has changed in the world of safety and insurance. As you think about these personal insurance issues, also think about how your insurance may respond today.

Here are a few examples of how safety, liability and personal insurance have changed in our society through the years.

- 20 years ago, it seemed normal for dogs to have total freedom in the neighborhood. Now leash laws prohibit that. This has reduced the number of dog bite claims.
- Many people can remember when we used to hold babies in our laps in the front seat of the car while we were driving! Fortunately, we now have car seats to protect our little ones.
- Do you remember how every office used to be filled with second hand smoke? Now we have workplace regulations that protect employees from smoke-polluted air.
- Do you remember “party lines”? We shared home phone lines with our neighbors. We often would pick up the phone and hear Mr. Smith talking to his daughter. Privacy laws would not allow that now!
- Drinking and driving - Believe it or not, there was a time when a person could leave a party buzzed or drunk and no one would think twice. Thankfully, laws and education have helped us understand the personal liability issues around driving while impaired.
- Cell phones - When mobile phones first came out, everyone was driving and talking on their phones. It seemed normal until we learned how distracted driving is like driving drunk.
- Smoke detectors - In the 70’s, the way we knew our home was on fire was to see the flames. With the introduction of smoke and fire prevention, we have reduced deaths from home fires.

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