

Responsibility. What's your policy?®



LIBERTY LINES

HELPING YOU LIVE A SAFER,
MORE SECURE LIFE

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BEST RIDE

FOR
families
plus smart
car buys for
NEW DRIVERS
& SENIORS

EXCLUSIVE SURVEY!

THE REAL STORY BEHIND
SOCIAL NETWORKING AT
WORK, SCHOOL AND HOME

rollover
SHOCKER
HOW VULNERABLE
IS YOUR CAR?

under the influence
SURPRISING stats about
parents and teens

SAFE BET CHECK OUR CAR CHART BEFORE YOU BUY

RU RESPONSIBLE?

Liberty Mutual's exclusive survey reveals what people *really* think about today's social media.

A coworker is fired after posting an angry tweet about his company on Twitter. A college student applies for an internship, only to be rejected after Human Resources finds inappropriate jokes on his Facebook page. A high school student gets suspended for lying about a teacher on a message board.

Welcome to social media, where seemingly private communications between friends may be shared with the world and even minor missteps can land you in hot water.

Sites such as Facebook (with as many as 500 million users), Twitter and LinkedIn continue to change the way people interact at work, school and home. But because there are few standards, the Liberty Mutual Responsibility Project conducted the first-of-its-kind survey on personal online behaviors and responsibility.

The results reveal what men and women think is appropriate social media behavior. Here are some key findings from the study—along with thought-provoking situations—to guide your own social networking.



AT WORK

66%

BELIEVE CHECKING PERSONAL EMAIL IS OK AT THE OFFICE EVEN IF IT'S NOT ABOUT WORK.

According to the Liberty Mutual survey, social media present a host of new questions related to work, and they're not all about productivity. For instance, is it responsible to friend your boss or coworker on Facebook? While only 29 percent of women say yes, 40 percent of men have no problem with it. In fact, men in general are much more likely to use social media in professional situations.

SOCIAL SMARTS: Gauge your office's culture before hitting "accept" to any professional friend requests, suggests Tamar Weinberg, a social media strategist and author of *The New Community Rules*. "You still need to be professional," says Weinberg. "If you're taking the day off, don't post status messages that suggest you forgot who you work for."

→ **VISIT www.responsibilityproject.com** for more thoughts on doing the right thing.

the SENIOR network

Surprise! Seniors have embraced social media. In the 50–64 age group, 47 percent of adults use social media sites. Among those age 65 and up, 26 percent are users. Both figures come from the Pew Research Center's Internet & American Life Project.

Email is seniors' most popular online activity, with **92 percent of those age 50–64 sending or reading email**, and more than half using it at least once a day. According to the Liberty Mutual Responsibility Project survey, **94 percent of online grandmothers are likely to have a Facebook profile**. Connected granddads aren't far behind, with 84 percent of them using the site.

Just like every other Internet user, seniors need to protect themselves and their private information. Good rules of thumb: Don't post to social sites about leaving your home unattended during vacations. **And never respond to requests for financial information** via the Internet.

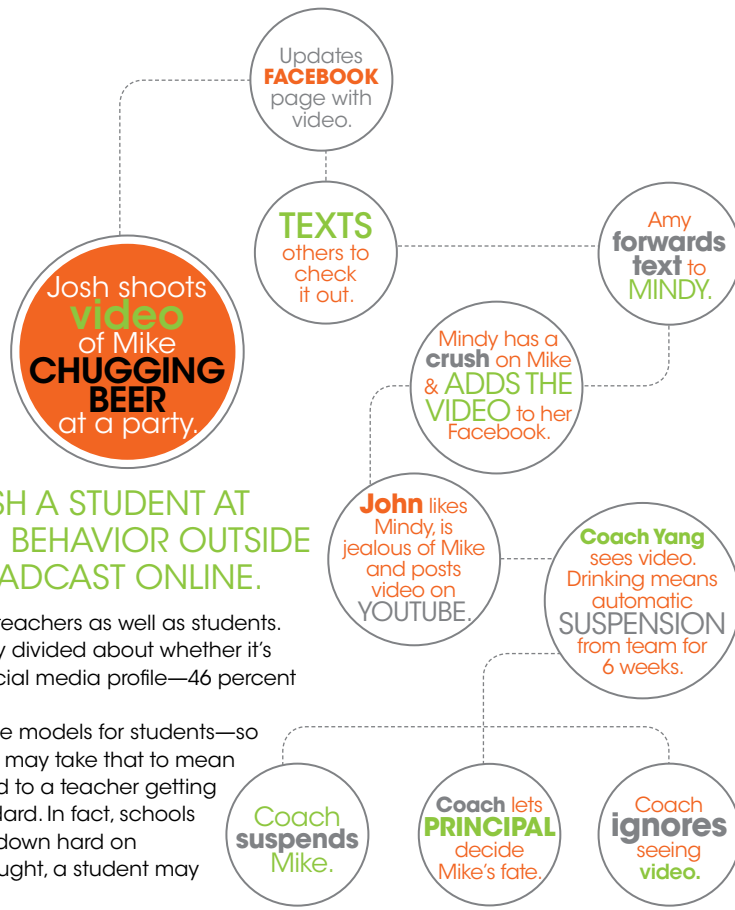
AT SCHOOL

77%

BELIEVE IT'S WRONG TO PUNISH A STUDENT AT SCHOOL FOR INAPPROPRIATE BEHAVIOR OUTSIDE SCHOOL THAT HAS BEEN BROADCAST ONLINE.

Social networking poses ethical questions for teachers as well as students. In fact, survey respondents were nearly equally divided about whether it's appropriate for a teacher to have a public social media profile—46 percent against it and 43 percent for it.

SOCIAL SMARTS: Teachers are held as role models for students—so if they post about inappropriate behavior, kids may take that to mean it's okay. While an improper tweet may not lead to a teacher getting fired, students may be held to a different standard. In fact, schools and law enforcement agencies are cracking down hard on forwarding inappropriate messages, and if caught, a student may be suspended or even expelled.



“The web has no short-term memory, and the **EASE OF SPREADING THINGS** can cause problems,” says Tamar Weinberg. “Remember: You might think it’s just among friends, but it’s not really just your circle. It’s your **WORLD, WIDE OPEN.**”

AT HOME

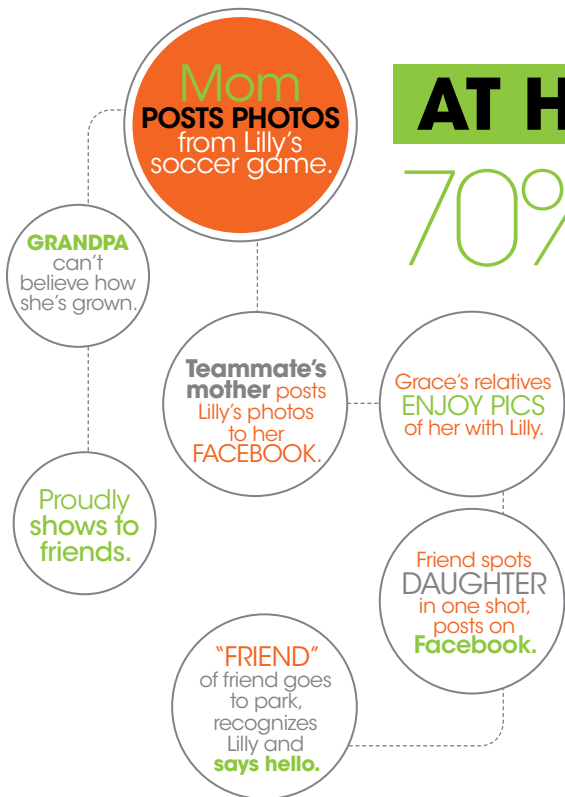
70%

OF PARENTS ARE FRIENDS WITH THEIR KIDS ONLINE.

Social networking can hold serious implications for kids. But generally, the survey found that parents, kids and social media do mix, with 72 percent of parents keeping tabs on their kids' online activity until they're 18.

SOCIAL SMARTS: Kids may not realize that social media profiles and posts are their most public face and can impact everything from future jobs and internships to college admission.

“It’s so hard to educate kids that they really have to be on their best behavior online. If they’ve gone out and done something inappropriate, it can haunt them,” says Weinberg. “Keep up an ongoing communication and establish rules with your kids for what’s appropriate and what isn’t.”



IN A flash

12-15 inches

Recommended thickness for attic insulation in most parts of the U.S. In the coldest climates, up to 20 inches is suggested.

\$257 billion

Amount spent on energy by U.S. residents per year.

76.1

Percent of U.S. workers who drive alone to work.

11,619

Average number of miles motor vehicles are driven annually.

32

Percent of Americans who volunteered for charity work in 2008—more than the number who played sports or attended sports events.

Sources:
www.energystar.gov,
U.S. Census Bureau,
U.S. Federal Highway
Administration, National
Endowment for the Arts

GO DIGITAL

Liberty Mutual now offers a digital version of **Liberty Lines** that you can access any time, anywhere. The online magazine offers multiple benefits.

→ VISIT www.libertymutual.com/libertylines and enter your email address to start receiving **Liberty Lines** online.



basement MAKEOVER

Protect your investment by preventing water problems while you're still in the planning stage.

Many homeowners study their unfinished basement and imagine its potential. They picture a family room with a flat-screen TV and state-of-the-art sound system, a hobby room or home office outfitted with electronics and supplies, or a quiet bedroom retreat where they can escape from the noise and activity in the rest of the house.

This thinking is grounded in a strong financial incentive. *Remodeling* magazine reports that among all midrange projects, a basement redo ranks third in return on investment. But the finished product can disguise potential problems. Surface water penetration of foundation walls, water backups through floor drains, burst pipes, overflowing toilets and just plain high humidity all can cause damage behind finished walls and under floors.

1 SAFEGUARD FURNISHINGS

High humidity is all it takes to ruin fabrics and corrode sensitive electronics. Home offices and family rooms located in the basement are especially vulnerable.

Fortunately, a **portable or whole-house dehumidifier** or ventilation system can dry out the air. Just be sure high humidity isn't caused by water leaks in floors or walls or from fixtures or appliances.

2 CHECK APPLIANCES

Imagine: You're not home or you're upstairs when a washing machine hose bursts in the basement. Unless you hear the water running and shut it off immediately, you face major flooding.

The best prevention is to replace rubber washer hoses with **stainless steel-clad hoses**, which have less chance of bursting. Or install an **automatic shutoff valve** to help prevent water damage when the machine is unattended for extended periods.

If you have a refrigerator in the basement, be careful not to kink the **icemaker line** when it's installed or moved. Over time, water pressure can force a hole in the crease, causing a leak.

3 KEEP WALLS DRY

Water that collects around a home's foundation can soak the soil and penetrate cracks. This may damage insulation and porous material used to finish a basement's interior walls, such as paper-backed drywall or paneling.

For prevention, **divert water away** from the foundation. Chronic problems may need to be solved by a professional.

Other causes of wet walls and floors are subsurface groundwater, storm water and sanitary sewer backups. Make sure your **sump pump** is adequately sized to remove water from around the foundation. And ask a professional about using a **backflow preventer**, a device installed with the home's drain system that allows water to flow only one way.

winter tips

4

"Water damage that occurs in the winter is most often attributed to ice dams or frozen pipes," says Paul Schrembeck, Liberty Mutual's property field manager and manager of the Water Mitigation Unit.

For damage prevention:

- Keep ice dams from forming by making sure attic insulation meets or exceeds state code requirements. Also, prevent air leakage from inside the house into the attic.
- When the weather turns very cold, let water drip slowly from all faucets served by exposed pipes.
- If you leave for an extended period, do not set your home's thermostat below 55 degrees.

3

5 PROTECT FLOORS

In the winter, frozen pipes that crack and leak are a major cause of damage. Even a one-eighth-inch split in a pressurized water line can spill up to 250 gallons per day.

Insulate pipes or **wrap them in heat tape** in areas where freezing is most likely. In homes with a sump pump system, the system should expel water from around the foundation before it can get on the floor. Make sure your system has a **battery backup** in case of power failure.

When choosing flooring, be sure the manufacturer recommends it for below-grade installation. Select carpet that's made with a **rubberized backing** and can be easily removed.

4 MAINTAIN FIXTURES

Water heaters have life expectancies of 10 or 11 years, so replace yours if it's older. The risk of a leak or blowout rises with age.

Also, make sure your toilet and sink supply lines have **shutoff valves** to stop overflow.

5

ILLUSTRATED BY BONNIE HOFKIN/HEDGE GRAPHICS

CLEARING THE air

Want to breathe easier this winter? Get your home air quality under control.

If the words "air pollution" bring to mind smoggy freeways and factory smokestacks, you need to start thinking closer to home. According to a study by the U.S. Environmental Protection Agency, the air inside your house can be two to five times more polluted than the air outside.

Now's the time to act as your own environmental protection agency. Here are four approaches to take:

Ban what you can. Declare your home a smoke-free zone. Test for radon and install carbon monoxide detectors. Also, keep humidity levels below 50 percent, fix cracks in basement walls that let moisture into the home and pull up wet or damp carpet. Minimize the use of chemical cleaners and solvents such as nail polish remover or paint strippers.

Ventilate every which way. Low-tech solutions include running a bathroom exhaust fan while showering, turning on an exhaust fan in the kitchen when cooking, operating a portable window fan whenever using paint or hobby supplies indoors and venting the clothes dryer outdoors.

Clean it up. Change your furnace filter (pleated rather than flat) monthly to reduce airborne pollutants. Professionally installed filter systems can do a good job of removing pollutants but are the most expensive. Portable air cleaners can remove particulates, but beware of ozone-generating air cleaners, which can increase respiratory ailments.

Don't play with carbon monoxide. Furnaces, fireplaces, wood-burning stoves—for any home heating source, do three things: Hook it up properly, vent it correctly and use it according to manufacturer's directions. If in doubt, call a professional.

Wise Buys

When it comes to purchasing a vehicle, **SAFETY IS KING.** See the top picks for all ages—and for different life stages.

The right features can make your ride better no matter how old you are or what kind of vehicle you drive. Dave Melton, industry director of transportation with the Liberty Mutual Research Institute for Safety, lists his top seven picks every driver should have. Then check out recommendations to make life better and safer for new drivers, families and seniors.

1. ELECTRONIC STABILITY CONTROL. "In a list of the top seven safety features, ESC would fill my top five slots because it's such a lifesaver," says Melton. Required on all new passenger vehicles by 2012, ESC senses a skid and works with the car's antilock brakes to regain control.

2. AIR BAGS. "The more the better," says Melton. Driver and front passenger bags are a given. Side or side-torso bags protect front occupants from a side impact. Side curtain bags inflate from the roof, reducing head injuries for all.

3. ANTILOCK BRAKES. Without ABS, hitting the brake pedal hard in slippery conditions may cause your brakes to lock up, meaning a loss of steering control and a dangerous skid. "Antilock brakes prevent wheel lockup and allow you to maintain steering control," says Melton.




4. TIRE-PRESSURE MONITORING. Mandatory on all passenger vehicles since September 2007, the system monitors tire air pressure. If pressure drops, a dashboard warning light flashes. "It's not just a safety feature. Underinflated tires affect fuel economy and handling and reduce tire life," Melton says.

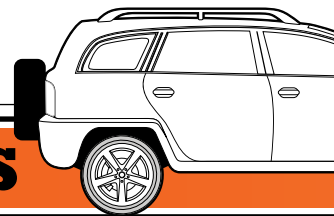
5. SAFETY BELT PRETENSIONERS. In a collision, sensors trigger a device that instantly takes up any slack in the front belts. "This makes the safety belts even more effective in preventing occupants from coming into contact with the car interior and preventing ejection from the vehicle," Melton says.

6. STRAIGHT AND NARROW. The latest lane departure warning systems use a camera to detect if your wheels are crossing a lane marker. If you're not using your turn signal at the time, you'll be alerted. For instance, an alarm will sound or the seat or steering wheel will vibrate.

7. END OF THE FENDER BENDER? Upcoming radar systems sense if the vehicle in front of yours is slowing or stopped. If you're traveling at 18 mph or less, the system will sense an impending fender bender and hit the brakes hard to avoid a crunch.

KEY:

 [what you can live without]  [what you shouldn't live without]  [insurance savings]

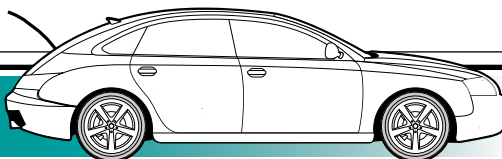


FAMILIES

HOT GLASS. On frosty mornings, you and the kids don't have time to wait for the engine to warm up and blow hot air to defrost the windshield. An electrically heated windshield uses a grid of hair-thin heating elements to melt away the ice in seconds. Make sure you also specify heated door mirrors.

LIFTING THE LID. You're rushing toward your car in the rain with an armful of groceries. Or you're putting your toddler in her car seat while your older kids have soccer gear to throw in the back. It's times like these when you'd appreciate a power-lift tailgate, which more carmakers are offering on their crossovers, SUVs and minivans.

NEW DRIVERS



Skip the factory-installed navigation system and pick up a portable **GPS** for \$100-\$200.



Liberty Mutual's **Accident Documentation Kit** has a glowstick, disposable camera, flashlight, pen, pad and instructions on what information to collect. \$9.95 + \$2.95 S&H from www.libertymutual.com/wise-buy-accident-kit.



Liberty Mutual offers a **Good Student Discount** for students who keep a B (3.0) GPA. VISIT www.libertymutualteendriving.com for details.

KEY TO SAFER DRIVING.

Wish you could be in the passenger seat with your teens to make sure they always buckle up, never speed and keep the stereo turned down? You can. An innovative new system lets parents program the car's ignition key to limit the vehicle's top speed to 80 mph, limit audio volume to 44 percent of maximum and sound a warning chime every six seconds until the safety belt is buckled.

I CAN SEE CLEARLY. All-around visibility is vital for a young driver. Avoid buying any car or truck with low, swooping rooflines, narrow windows and thick rear roof pillars. Go for a sedan with a higher roof, thinner pillars and fewer blind spots.

OUT OF SIGHT. Many kids carry pricey gear in their car, and items like sports equipment, laptops, MP3 players and designer sneakers can tempt thieves. With a hatchback or crossover, there's almost nowhere to tuck things away. A sedan with a trunk, on the other hand, lets you safely lock items away from prying eyes.

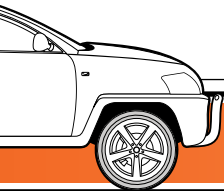
POWER TO THE PEOPLE.

Most teens will be motoring on a budget. While they may be tempted by a hulking V8-engined 4x4 SUV on the used car lot, it's likely to cost a small fortune in gas. Even family sedans that are three or more years old may be V6-powered and thirsty. For the best fuel economy and generally lower maintenance bills, opt for four-cylinder power.

SMART CHOICE. For their first "ride," many teens crave something sporty or rugged. Not a good idea because sporty cars encourage risky driving, while SUVs can be unstable when driven hard. Go for a nearly new compact four-door sedan with an economical four-cylinder engine that's equipped with some of the latest safety features, like anti-theft systems, front and side air bags and stability control with the required ABS.

BEST BUY. A four-door, four-cylinder sedan that's two to three years old.





OPEN SESAME. Keyless entry and ignition lets you unlock the door and fire up the engine without having to dig deep in a bag or pocket for a key. A radio transmitter in the key fob sends a signal that does it all for you. It's a great security feature if you're in a dimly lit parking garage and a convenience if it's raining.

MIRROR, MIRROR. You need to see what your kids are doing all the time. Many minivan, crossover and SUV makers offer a conversation mirror, an extra-wide convex mirror that will give you a full-width view of the he-pinched-me/she-kicked-me action going on in the backseat.



An SUV-style **four-wheel drive** won't stop you from skidding or reduce braking distance. Simple **front-wheel drive** with traction control works just as well.



If you have a flat tire or accident—or just need directions—**notification systems** like OnStar receive your exact location and are summoned immediately.



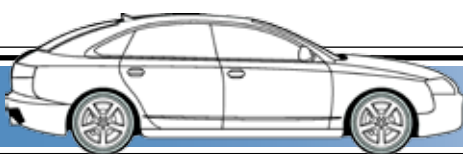
Insure more than one car and save with the **Multi-Car Discount**. Insure both car and home and save 10 percent on your home insurance with the **Multi-Policy Discount**.

SMART CHOICE. Buying new gives you peace of mind. New cars come with the latest safety innovations and allow you to specify additional features. To save money, search out last year's model, which dealers are keen to move off their lots.



BEST BUY. A minivan still provides the ultimate in versatile, economical family transportation, though a full-size crossover is a stylish alternative.

SENIORS



Large-diameter **wheels** and low-profile **tires** can cause a hard ride. Stick with standard rims.



Voice-activated navigation systems take the worry out of getting where you're going. Easy to program, these driver information screens come with real-time traffic alerts.



Seniors who **drive fewer than 7,500** miles a year could enjoy significant savings on their auto insurance with Liberty Mutual.

BLIND SPOT MONITOR. With a blind spot monitoring system, built-in radar sensors on both sides of the car detect when another vehicle has moved into your blind-spot zone. The system then triggers a warning, such as a flashing light in the corresponding side mirror or an audible sound. Other innovations use the same radar sensors to "look" both ways when you back up.

BACK IT UP. Many automakers are now offering backup cameras that display what's behind you—even in the dark—on the car's navigation screen. Add a rear parking assistance package that gives you a warning such as an audible beep-beep-beep the closer you get to an obstacle, and backing up becomes a lot easier and safer.

HEIGHT-ADJUSTABLE PEDALS. Smaller-stature drivers have to slide their seats closer to the steering wheel, which may put them too close to the air bag. Many automakers offer power-adjustable pedals that move the brake and accelerator toward you. For the perfect driving position, go for a vehicle with a seat height adjuster and a tilt/telescoping steering wheel.

CAPLESS FUEL FILLER. Twisting off a gas cap can be tough on aging wrists. Standard on many of its newest models, one automaker offers a capless fuel fill system. Simply insert the nozzle and the fuel flap releases.

SMART CHOICE. New vehicles are a great value right now, and they come with a lengthy warranty that may include scheduled maintenance.



BEST BUY. The height of car-based crossovers makes them convenient for seniors to get in and out and to load groceries, luggage and golf clubs.



SAFE CHOICE Car shopping?

Check the chart for a smart buy.

Researching a new car can be time-consuming. Fortunately, the Highway Loss Data Institute (HLDI) has done the work for you by compiling statistics for the model years 2007 to 2009. The numbers below are based on insurance claims data, organized by vehicle type. The first column in the chart shows each vehicle's overall rating, making it simple to compare one vehicle to another. A score of 100 represents the average for each category. The lower the number, the better.

To give buyers additional help with their purchasing decisions, HLDI now provides seven categories of information—four more than in the past. Here's what the categories mean:

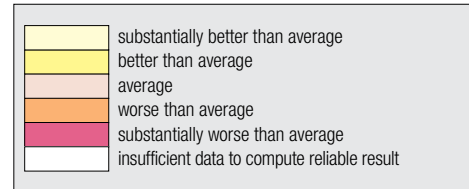
- **ALL:** Combined relative loss for all coverage types.
- **COLL:** The relative cost of repairing vehicle damage resulting from a collision.
- **PDL:** The relative cost of repairing damage to another vehicle resulting from a collision.
- **COMP:** The relative cost associated with theft or vehicle damage for reasons other than a crash.
- **PIP:** The relative safety of a vehicle in preventing bodily injury to the driver and passengers in states with a no-fault insurance system. The no-fault insurance system means that injuries are covered by each person's insurance, regardless of who's at fault.
- **MED:** The relative safety of a vehicle in preventing bodily injury to

the driver and passengers in states with a tort insurance system. The tort insurance system means that injuries are covered by the insurance of the person at fault in the accident.

- **BI:** The relative safety of a vehicle in preventing bodily injury to the driver and passengers in the struck vehicle.

→ **VISIT** www.iihs.org/research/hldi/fact_sheets/default.html to learn whether your state has a tort or no-fault insurance system.

CONTACT your Liberty Mutual representative to discuss how these statistics impact insurance costs and the price you'll pay for insurance.



TWO-DOOR CARS	ALL	COLL	PDL	COMP	PIP	MED	BI
Micro Two-door models	47	42	31	64	67	70	45
Smart ForTwo		42	35	60	66	70	
Smart ForTwo convertible		43	23	73	69		
Mini Two-door models	93	95	85	86	109	110	96
Hyundai Accent	111	107	109	63	137	140	133
Mini Cooper	79	89	64	100	67	73	71
Mini Cooper Clubman		65	66	99	64		
Toyota Yaris	97	94	88	81	133	128	102
Small Two-door models	130	143	115	104	144	155	135
Chevrolet Cobalt	151	151	134	110	172	199	173
Ford Focus	118	110	114	78	139	160	141
Honda Civic	121	139	107	97	140	137	115
Honda Civic Si	131	151	97	155	131	136	120
Pontiac G5	141	143	116	106	166	188	163
Scion tC	156	185	137	117	171	170	150
Volkswagen GTI	101	124	88	104	80	90	90
Volkswagen New Beetle	81	81	76	68	86	102	87
Volkswagen New Beetle convertible	68	63	61	102	76	73	59
Volkswagen Rabbit	101	113	91	83	91	93	108
Midsize Two-door models	108	115	98	98	115	114	109
Chrysler Sebring convertible	84	77	75	97	95	84	92
Honda Accord	103	108	81	127	120	103	97
Mitsubishi Eclipse	136	137	144	91	142	156	149
Nissan Altima	131	158	111	107	148	132	121
Pontiac G6	122	130	99	113	128	147	129
Pontiac G6 convertible	95	99	80	84	100	102	108
Volkswagen Eos convertible	84	99	80	76	72	70	79
Volvo C30		94	85	76			
Large Two-door models	86	92	67	132	55	63	81
Dodge Challenger		104	85	136	64		
Dodge Challenger SRT-8		77	43	127			
FOUR-DOOR CARS	ALL	COLL	PDL	COMP	PIP	MED	BI
Mini Four-door models	128	126	113	93	178	187	135
Chevrolet Aveo	132	126	114	108	173	201	146
Hyundai Accent	129	124	124	74	172	170	151
Kia Rio	134	120	131	80	177	215	159
Toyota Yaris	124	130	107	96	183	177	121
Toyota Yaris hatchback		51		75			
Small Four-door models	114	120	101	90	138	139	119
Chevrolet Cobalt	140	135	127	100	174	187	163
Ford Focus	109	104	99	84	129	144	126
Honda Civic	102	110	94	79	122	123	102
Honda Civic Hybrid	92	107	75	94	93	95	84
Honda Civic Si	119	140	93	141	125	116	99
Hyundai Elantra	115	128	99	92	141	145	114
Kia Spectra	137	131	116	102	186	202	157
Mazda 3	121	134	109	110	123	121	122
Mitsubishi Lancer	163	195	139	146	160	177	151
Nissan Sentra	123	129	108	82	160	161	133
Nissan Sentra SE-R		141	109	89			
Nissan Versa	123	135	99	82	170	179	130
Nissan Versa hatchback	109	119	94	78	134	138	113
Subaru Impreza 4WD	114	120	103	119	109	112	114
Subaru Impreza WRX 4WD		157	97	140			
Suzuki SX4		149	99	127	193	189	
Toyota Corolla	111	118	93	107	135	126	111
Toyota Prius Hybrid	94	112	79	96	85	90	86
Volkswagen GTI		96	75	77	75		
Volkswagen Rabbit	89	108	88	50	81	84	94
Midsize Four-door models	106	110	95	96	122	124	107
Acura TSX	88	111	66	116	88	89	62
Chevrolet Malibu (NEW)	94	94	79	113	103	104	93
Chevrolet Malibu Hybrid		90					
Chrysler Sebring	117	99	110	100	153	155	138
Dodge Avenger	126	109	123	106	155	163	147
Ford Fusion	111	111	98	97	124	137	123
Ford Fusion 4WD	101	111	90	80	101	115	106
Honda Accord	84	83	75	88	102	92	84
Hyundai Sonata	101	101	96	83	117	122	108
Kia Optima	134	127	115	118	167	176	149
Mazda 6		83	94	87	88		
Mercury Milan	101	104	101	81	113	113	105
Mercury Milan 4WD		104	106	79	95		
Mitsubishi Galant	130	123	126	82	166	176	152

Nissan Altima	112	120	94	105	141	137	108
Nissan Altima Hybrid		98	76	91	107		89
Nissan Maxima	111	117	64	177	109	96	106
Pontiac G6	127	124	115	102	144	158	145
Saturn Aura	89	87	83	76	90	100	100
Saturn Aura Hybrid		82					
Subaru Legacy 4WD	93	98	93	94	90	96	88
Toyota Camry	108	119	94	100	132	128	100
Toyota Camry Hybrid	96	109	88	99	81	85	91
Volkswagen Jetta	101	109	99	79	97	100	106
Volkswagen Passat	89	103	78	89	88	84	81
Volkswagen Passat CC		79	56	76	95		
Volvo S40	93	103	89	95	76	77	89
Volvo S40 4WD		81	63	55			
Large Four-door models	105	99	96	112	118	116	111
Buick LaCrosse	89	90	89	87	94	82	95
Buick Lucerne	90	95	85	89	86	82	91
Chevrolet Impala	101	93	94	91	124	127	113
Chrysler 300	116	102	101	150	150	136	114
Chrysler 300 4wd		64	76	75			
Chrysler 300 HEMI	106	108	80	168	110	107	90
Chrysler 300 HEMI 4WD		87	94	155			
Dodge Charger	150	133	127	197	167	158	157
Dodge Charger 4WD		74		154			
Dodge Charger HEMI	131	133	109	213	100	111	114
Dodge Charger HEMI 4WD		85	96	120			
Ford Taurus	85	79	82	97	101	83	85
Ford Taurus 4WD		94	75	66			
Hyundai Azera	91	101	76	96	90	101	87
Kia Amanti		84	78	86			
Mercury Sable		73	128	85	91	88	
Mercury Sable 4WD		76		106			
Pontiac G8	88	99	63	116	81	103	76
Toyota Avalon	95	105	79	122	92	90	81
Very large Four-door models	88	81	92	69	99	103	99
Ford Crown Victoria		78	96	79			
Mercury Grand Marquis	88	81	91	69	97	105	99
LUXURY CARS	ALL	COLL	PDL	COMP	PIP	MED	BI
Midsize Luxury models	103	130	82	126	84	87	80
Acura TL 4dr		83	58	85	88		
Acura TL 4dr 4WD		108		170			
Audi A4 convertible		108	59	109	75		
Audi A4 Quattro 4dr 4WD		139	59	99	75		
Audi A4 Quattro convertible 4WD		101	69	90	51		
Audi A5 Quattro 2dr 4WD		154	78	157			
Audi S4 Quattro convertible 4WD		91					
Audi S5 Quattro 2dr 4WD		166		104			
BMW 1 series 2dr		107	75	117			
BMW 1 series convertible		74	56	86			
BMW 3 series 2dr	112	164	79	132	78	82	76
BMW 3 series 2dr 4WD		152	91	129	77		
BMW 3 series 4dr	107	137	86	121	88	91	86
BMW 3 series 4dr 4WD	99	121	81	120	76	76	83
BMW 3 series convertible	87	117	59	113	55	63	70
BMW 3 series station wagon		83		117			
BMW 3 series station wagon 4WD		63	84				
BMW M3 2dr		171		159			
BMW M3 4dr		125		148			
BMW M3 convertible		170		113			
Infiniti G37 2dr	132	171	86	237	96	83	80
Infiniti G37 4dr		115		110			
Infiniti G37 4dr 4WD		112		62			
Lexus ES 350 4dr	102	126	81	145	87	90	73
Lexus IS 250 4dr	116	147	93	136	105	113	89
Lexus IS 250 4dr 4WD	113	145	91	135	89	96	88
Lexus IS 350 4dr	104	137	78	159	73	91	65
Lexus IS-F 4dr 4WD		181		208			
Lincoln MKZ 4dr	89	94	83	79	96	88	93
Lincoln MKZ 4dr 4WD	113	127	108	85	107	81	121
Mercedes C class 4dr	113	146	77	135	101	119	91
Mercedes C class 4dr 4WD	105	135	83	128	94	106	78
Mercedes CLK class 2dr		185	73	118	89		
Mercedes CLK class convertible	106	139	68	141	74	90	88
Saab 9-3 4dr	84	94	79	96	71	65	77
Saab 9-3 convertible		82	69</				

Saab 9-3 station wagon		78	33	122					
Saab 9-5 4dr		107	57	85					
Saab 9-5 station wagon		84		103					
Volvo S60 4dr	92	109	86	82	78	86	88		
Volvo S60 4dr 4WD		120	86	93	60				
Large Luxury models	104	138	79	126	75	77	81		
Audi A6 4dr		134	52	76					
Audi A6 Quattro 4dr 4WD	87	110	78	93	50	48	79		
Audi A6 Quattro station wagon 4WD		77							
Audi S6 Quattro 4dr 4WD		89							
BMW 5 series 4dr	111	157	77	141	78	76	81		
BMW 5 series 4dr 4WD	101	128	82	145	60	65	75		
BMW 5 series station wagon 4WD		104							
BMW 6 series 2dr		110	56	95					
BMW 6 series convertible		159	72	131		61			
BMW M5 4dr		205	57	234					
BMW M6 2dr		247		242					
BMW M6 convertible		163	71	270					
Cadillac CTS 4dr		100	70	82	69				
Cadillac CTS 4dr 4WD		96	45	74	64				
Cadillac DTS 4dr	97	118	81	112	77	81	84		
Cadillac CTS-V 4dr		215							
Hyundai Genesis 4dr		101	60	135	73				
Infiniti M35 4dr	91	127	76	98	71	68	66		
Infiniti M35 4dr 4WD		126	67	124	68	56			
Infiniti MM45 4dr		129	103	150					
Jaguar VDP 4dr LWB		221							
Jaguar XF 4dr		177	57	135	74				
Jaguar XJ8 4dr		151							
Jaguar XJ8 4dr LWB		148		292					
Lexus GS 350 4dr	105	154	56	138	83	101	71		
Lexus GS 350 4dr 4WD		146	68	115	81	78			
Lexus GS 450h Hybrid 4dr		175	68	156					
Lexus GS 460 4dr		67		218					
Mercedes CL class 2dr		199	87	269					
Mercedes CLS class 4dr	152	224	90	221	67	84	109		
Mercedes E class 4dr	116	160	82	142	78	86	89		
Mercedes E class 4dr 4WD	115	157	78	158	80	73	84		
Mercedes E class station wagon 4WD		85	40	139					
Volvo C70 convertible		99	62	88	70				
Volvo S80 4dr		103	93	54	70				
Volvo S80 4dr 4WD		95	73	94	56				
Volvo V70 station wagon		82		75					
Volvo V70 station wagon 4WD		65	66	92	46				
Very large Luxury models	127	170	81	210	66	77	90		
Audi A8 Quattro 4dr 4WD		87							
Audi A8L Quattro 4dr 4WD		126	57	171					
Audi S8 Quattro 4dr 4WD		176		347					
Bentley Continental Flying Spur 4dr 4WD		268		756					
Bentley Continental GT 2dr		238							
Bentley Continental GTC convertible		266	44	240					
Lexus LS 460 4dr	113	162	85	157	60	66	75		
Lexus LS 460 L 4dr		147	82	179	62	62			
Lexus LS 600h Hybrid LWB 4dr		165							
Lincoln MKS 4dr		121	56	223	88				
Lincoln MKS 4dr 4WD		155		175					
Lincoln Town Car 4dr	103	116	95	70	98	107	115		
Maserati Quattroporte 4dr		368	35	414					
Mercedes S class 4dr LWB	150	200	84	312	62	75	88		
Mercedes S class 4dr LWB 4WD		192	85	271	64				
SPORTS CARS	ALL	COLL	PDL	COMP	PIP	MED	BI		
Mini Sports models	65	83	56	66	59	80	47		
Mazda MX-5 Miata convertible	63	76	57	66	59	80	47		
Small Sports models	77	96	51	109	67	63	62		
Audi TT		116	57	71					
Audi TT convertible		44		60					
Audi TT Quattro 4WD		83		122					
Audi TT Quattro convertible 4WD		106		138					
Honda S2000 convertible		90	53	343					
Mercedes SLK class convertible		128	50	106	69		74		
Pontiac Solstice convertible	75	91	57	86	76	74	62		
Porsche Boxster convertible		91	35	97	39				
Porsche Cayman		117	35	98	44				
Saturn Sky convertible	70	83	50	86	67	62	65		
Midsize Sports models	103	133	82	111	79	89	86		
Cadillac XLR convertible		84		135					
Chevrolet Corvette	67	98	35	117	39	40	40		
Chevrolet Corvette convertible	53	68	30	86	34	39	42		
Chevrolet Corvette Z06		190	36	168	40				
Ferrari F430 convertible		191							
Ford Mustang	131	136	133	104	123	146	139		
Ford Mustang convertible	102	105	92	104	103	113	103		
Ford Mustang GT	107	145	94	102	86	94	82		
Ford Mustang GT convertible	81	97	72	83	63	74	75		
Ford Mustang Shelby GT500		116	38	49	25		30		
Ford Mustang Shelby GT500 convertible		74	22	38					
Lexus SC 430 convertible		105	58	193	69				
Mazda RX-8		160	120	105	111				
Mercedes SL class convertible	103	156	56	145	49	50	74		
Mitsubishi Eclipse convertible	102	98	99	113	98	121	103		
Nissan 350Z convertible		99	59	136	112				
Nissan 370Z 2dr		90		125					
Porsche 911 convertible		118	32	87	40				
Porsche 911 Coupe		133	29	109	36				
Porsche 911 Targa 2dr 4WD		99							
Porsche 911 Turbo convertible 4WD		174							
Large Sports models	106	203	41	127	34	41	59		
Aston Martin Vantage V8 2dr		192							
Jaguar XK 2dr		149	55	99					
Jaguar XK convertible		146	46	118	37				
Jaguar XKR 2dr		128		132					
Jaguar XKR convertible		131							
Maserati GranTurismo 2dr		226							
STATION WAGONS / MINIVANS	ALL	COLL	PDL	COMP	PIP	MED	BI		
Mini Station wagons/minivans	93	99	74	99	108	109	91		
Chevrolet Aveo		86	70	96					
Honda Fit	84	81	67	108	90	93	84		
Kia Rio	117	114	92	73	149	161	149		
Small Station wagons/minivans	100	95	91	94	120	125	107		
Chevrolet HHR	109	104	91	114	131	143	115		
Chevrolet HHR panel		61	66	142					

Chrysler PT Cruiser	117	103	113	78	155	159	141		
Dodge Caliber	104	91	107	75	137	136	118		
Dodge Caliber SRT-4		96		189					
Kia Rondo	97	86	90	70	118	124	119		
Kia Spectra hatchback	107	98	86	107	133	143	122		
Mazda 3	84	88	78	98	74	71	81		
Mazda 3 Mazdaspeed		118	59	135	76		61		
Pontiac Vibe	81	82	62	88	81	99	89		
Pontiac Vibe 4WD		64	66						
Scion xB	98	90	79	140	116	117	92		
Scion xD	96	97	90	79	125	129	94		
Subaru Impreza 4WD	87	95	79	114	73	75	77		
Subaru Impreza WRX 4WD		128	85	190	77				
Suzuki SX4		100	84	111					
Suzuki SX4 4WD	106	108	95	125	130	136	91		
Toyota Matrix	88	98	67	69	106	94	99		
Toyota Matrix station wagon 4WD		101	76	108					
Midsize Station wagons/minivans	77	78	76	82	72	71	76		
Audi A3		88	62	69	44				
Audi A3 Quattro 4WD		119	78	58					
Mazda 5	89	101	77	87	112	96	77		
Subaru Outback 4WD	73	69	77	84	66	64	72		
Volkswagen Jetta		80	59	71	61				
Volkswagen Passat	79	87	79	74	54	61	81		
Volvo V50		76	64	67					
Volvo V50 4WD		64		165					
Very large Station wagons/minivans	83	80	87	76	87	87	85		
Chrysler Town & Country LWB	80	72	81	92	78	78	84		
Dodge Grand Caravan	84	68	82	93	90	85	98		
Honda Odyssey	78	78	88	65	75	77	76		
Kia Sedona	87	83	88	84	95	104	89		
Kia Sedona SWB		70	84	75	143				
Nissan Quest	94	94	93	93	108	113	88		
Toyota Sienna	84	88	83	76	88	83	84		
Toyota Sienna 4WD	87	96	86	79	65	62	91		
Volkswagen Routan		65		60					
PICKUPS	ALL	COLL	PDL	COMP	PIP	MED	BI		
Small Pickups	93	89	107	83	89	88	96		
Chevrolet Colorado	96	77	107	76	93	101	121		
Chevrolet Colorado 4WD		79	105	53					
Chevrolet Colorado crew	98	95	104	72	122	107	105		
Chevrolet Colorado crew 4WD	103	108	95	99	106	119	101		
Chevrolet Colorado ext.	91	81	102	70	98	100	104		
Chevrolet Colorado ext. 4WD		84	103	103	100				
Dodge Dakota club		78	159	78	93		139		
Dodge Dakota club 4WD		77	124	65					
Dodge Dakota quad	103	77	135	81	119	107	118		
Dodge Dakota quad 4WD	107	94	126	65	106	88	134		
Ford Ranger	93	79	110	65	98	91	110		
Ford Ranger supercab	98	86	116	65	88	100	121		
Ford Ranger supercab 4WD	94	111	90	81	74	93	89		
GMC Canyon		77	91	79					
GMC Canyon 4WD		56							
GMC Canyon crew		67	112	68					
GMC Canyon crew 4WD		80	89	71					
GMC Canyon ext.		62	76	68					
GMC Canyon ext. 4WD		63	92	68					
Mazda B		95	99	66					
Mitsubishi Raider double		99	165	102					
Mitsubishi Raider ext.		101	197	60					
Nissan Frontier crew	93	92	100	79	109	103	90		
Nissan Frontier crew 4WD	89	87	113	88	92	90	73		
Nissan Frontier crew LWB		73	106	97	93		90		
Nissan Frontier crew LWB 4WD		84	115	75	81				
Nissan Frontier king									

IN A flash

30 to 50

Percent of home energy consumption homeowners can save when they do a "green" upgrade, including energy-efficient appliances and programmable thermostats.

1x/month

How often to check the air filter in your HVAC system and replace it if necessary.

\$180

Amount of money typically saved over the course of a year by using a programmable thermostat.

25.1 minutes

Average commute time for U.S. workers.

Sources:

National Association of the Remodeling Industry, Sustainable Building Industry Council, www.energystar.gov, U.S. Census Bureau

SOLUTIONS

Liberty Mutual has joined with **Upromise** to offer a free service that helps you save money for college with purchases you're already making. VISIT www.libertymutualsolutions.com.



LIKE parent, LIKE child

New findings about teens, parents and drinking point out the power of communication—and imitation.

64%
OF TEENS
HAVE NO FORMAL
DRIVING
RULES

Talking with your teen about drinking and driving may not be as scary as you think. According to the 2009 Liberty Mutual/SADD (Students Against Destructive Decisions) Teen Driving Study, 87 percent of teens

say their parents have talked to them about drinking and driving at least once, and 56 percent say their parents talk about it more than once a week.

These are heartening numbers, say the experts, because kids really do listen when parents talk. "Parents are the number one reason why kids say they make good choices," says Stephen Wallace, chairman and CEO of SADD and author of *Reality Gap: Alcohol, Drugs and Sex—What Parents Don't Know and Teens Aren't Telling*.

The survey uncovered more sobering statistics too: 30 percent of teens drink alcohol with their parents, and 14 percent say their parents allow them to host parties where alcohol is served.

For experts who talk to kids and parents daily about making good choices, these more subdued findings aren't that surprising. "According to the Liberty Mutual/SADD research, many parents believe allowing kids to drink at home makes it less likely they'll drink with friends," Wallace says. "But research shows the exact opposite is true."

A CONTRACT FOR SAFER DRIVING

Setting a good example and talking about responsible choices may be just what your teen needs. "Parents are role models for teens, especially when it comes to driving," says Josh Linson, personal markets marketing manager with Liberty Mutual.

If discussions about safe choices seem awkward for you and your child, there are guidelines to help. The Liberty Mutual Parent/Teen Driving Contract outlines appropriate rules and consequences. Think your teen would object? You might be surprised. "Parents think teens won't sign it, but from our research a lot of teens say they would," says Linson.

It's even more important when parents consider the consequences of teens having even one drink and driving. Teens can have their licenses revoked, and in some states, courts find parents responsible when they or their kids host parties with alcohol.

"Too many times parents underestimate their ability to have a positive impact on decisions their children make," Linson says. "It's important they recognize they can do something about their child's behavior, and they need to be willing to try."

→ VISIT www.libertymutualteen.driving.com to download the contract.

21%
OF TEENS
ARE ALLOWED TO
DRINK
WHEN THEIR
PARENTS
ARE NOT WITH
THEM



DRIVING like your **LIFE** depends on it

Liberty Mutual helps seniors and teens sharpen their driving skills.

In the space of a few seconds, 86-year-old Dr. Justin Altman slammed head-on into two vehicles and hit three pedestrians before crashing his car into the side of a city building. Luckily, neither the former Boston dentist, the other drivers, nor the pedestrians were injured, and no damage was done. Dr. Altman wasn't actually on the road; he was **testing his driving skills on Liberty Mutual's online Driver Seat Game.**

"Seniors need to be aware of the challenges they face and do all they can to offset them," says Julie Brassard, Liberty Mutual manager of marketing communications.

At the other end of the age scale, Liberty Mutual offers **in-depth advice and coaching to help teens prepare for their driver's license test.** The 90-minute **online Defensive Driving Course,** developed by Liberty Mutual and the National Safety Council, covers steps in avoiding collisions, alternatives to speeding, defensive driving strategies and the six most common driving errors.

→ **VISIT <http://auto-insurance.libertymutual.com/senior-driving>** for the Driver Seat Game.

→ **VISIT <http://auto-insurance.libertymutual.com/teen-driving/starting-out/online-driving-course>** for details on the Defensive Driving Course.

MYTH vs. REALITY

The truth about traffic safety and cell phones may surprise you.

MYTH

It's safe to talk on a cell phone while driving, as long as it's hands-free.

REALITY

Crash risk is four times higher when drivers use a cell phone—handheld or hands-free. A study by the Insurance Institute for Highway Safety showed no difference in the number of accidents in the months before and after hands-free laws were enacted in two states and the District of Columbia. Talking on a phone of any kind has the same effect: distraction.

→ **VISIT www.ghsa.org/html/stateinfo/laws/cellphone_laws.html** for laws in your state.

MESSAGE BOARD

Need to file a claim? Liberty Mutual has an app for that.

CLAIMS APP-TITUDE The new Liberty Mutual Mobile app for the iPhone guides you through the process of filing an insurance claim, making it easier and more convenient. The app:

- Connects you directly with a dedicated claims representative.
- Prompts you to take photos of damage.
- Offers an easy way to collect the names and contact information of anyone else involved.
- Provides a GPS function so you can map where a car accident took place.
- Allows you to voice-record key details.

The new iPhone app "is one more way we can help get our customers back to whole more quickly," says Courtney Quinn, senior product marketing manager with Liberty Mutual.

The Liberty Mutual Mobile app for the iPhone is available to download for free from the App Store.

→ **VISIT www.libertymutual.com/liberty-mutual-mobile** for more information.



COACHES OF THE YEAR Over the past four years, the Liberty Mutual Coach of the Year program has awarded \$960,000. Each coach receives \$50,000 for his charity of choice, plus \$20,000 for his alumni organization. Selected by the vote of their fans, the coaches are recognized for sportsmanship, integrity, coaching and academic excellence and community commitment.

→ **VISIT www.coachoftheyear.com** to see the winning coaches for 2010.



LIBERTY MUTUAL ADVANTAGE Introducing Better Car Replacement™ exclusively from Liberty Mutual: Our new endorsement gives you an additional option when deciding how best to cover your vehicles.

What it is: Better Car Replacement provides you extra coverage should your vehicle get totaled due to a loss, making the replacement process much easier.

How it works: If your car is considered a covered total loss due to an accident, Better Car Replacement provides you with the value of a vehicle one model year newer, with 15,000 fewer miles than your existing vehicle.

Liberty Mutual Advantage: This extra coverage increases your payout, giving you more freedom and flexibility when choosing a replacement vehicle.

Not available in all states. Deductible applies.

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→ **SPREAD THE WORD** Share the Liberty Mutual advantage with your family and friends. Give them your Liberty Mutual representative's number. Or call your Liberty Mutual office with their names and contact information.



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LIB-0111

ROLL OVER

Before buying your next car or SUV, check to see how well it will protect you in an accident.



In a rollover accident, what's overhead may save your life. That's why a new study addresses roof strength, a key to protecting you and your family.

Vehicles flip in fewer than 3 percent of crashes, yet rollovers account for more than a third of all vehicle occupant deaths. In 2009, 8,296 people died when their vehicles rolled. Almost 60 percent of deaths in tall-riding SUVs involved rollovers.

"Until two years ago no comprehensive studies took a hard look at the role roof strength played in rollover crashes," says Dave Zuby, chief research officer with the Insurance Institute for Highway Safety (IIHS).

That prompted the IIHS to begin its own independent roof crush tests. To earn a "Good" rating in an IIHS roof crush test, a vehicle's roof must withstand a force of four times its overall weight before reaching five inches of crush.

"Our findings are already prompting some automakers to take another look at roof strength in certain models," adds Zuby. "No vehicle can become an IIHS Top Safety Pick unless it receives a 'Good' rating in our roof crush test."



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These vehicles are among the IIHS's Top Safety Picks, based on roof strength and other safety criteria.

CARS

- 2011 Buick Regal ←
- 2011 BMW 5 series
- 2011 Ford Fiesta
- 2011 Infiniti M37/M56
- 2011 Mitsubishi Lancer

SMALL SUVs

- 2011 Hyundai Tucson ←
- 2011 Jeep Patriot
- 2011 Subaru Forester
- 2011 Kia Sportage
- 2011 Volkswagen Tiguan

MIDSIZE SUVs

- 2011 Cadillac SRX ←
- 2011 Chevrolet Equinox
- 2011 Ford Flex
- 2011 Jeep Grand Cherokee
- 2011 Lexus RX

→ VISIT www.youtube.com/iihs to see how the IIHS tests roof structure strength.