

# IHRY NEWS

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## How A DUI Affects Insurance

Article provided by [PropertyCasualty360.com](http://PropertyCasualty360.com).

**A DUI's effect on auto premium could be as high as a 250% increase or as low as 37%. The difference depends on the state.**

Aside from the physical and emotional cost of a DUI or DWI, driving under the influence could wind up costing up to \$20,000 in legal fees and fines, and the additional cost on insurance could skyrocket, depending on the insured's driving history.

Auto insurance premiums are calculated based on what insurers calculate individual risk to be, and a DUI is among the costliest factors that could determine individual risk.

According to [CoverHound](http://CoverHound), in the first year after getting

a DUI, car insurance premium could go up as high as 94.13%. After the second and third year, granted no additional moving violations, premiums could lower slightly. On the third year after a DUI, the average premium rings in at a 63.74% increase.

### State-by-state differences

To get a better estimate of how a DUI would affect auto premium increases, analyze local data, as rate increases vary state-by-state. For instance, in Maine, the average rate increase after a DUI is 37%, way below the national average of 80%, and significantly lower than North Carolina's average increase of 371%.

Among the states with the highest premium rate increases

are Michigan (249%), California (186%), Hawaii (208%), Arizona (145%), New Jersey (132%), Delaware (81%), Georgia (78%) and Rhode Island (68%).

The states with the lowest rate increases are Maryland (28%), Indiana and Maine (37%), Vermont (41%), Alaska and Wisconsin (46%), and New York (47%).

The average national dollar increase to auto premiums after a DUI is \$1,163, and the average rate cost rings in at \$2,610 each year.

## The real cost of a DUI

Driving under the influence is undoubtedly one of the most dangerous decisions a person could make, threatening the wellbeing of not only the driver, but every other driver and passenger on the road. It is a violation so serious, some insurance companies might not even raise

rates — they'll just cancel the policy altogether. This becomes the worst-case scenario when shopping around for a new policy. Not only will a DUI be on the driving record driving up rates, a policy cancellation can have a costlier affect on a new policy.

A DUI will stay on a criminal record for the rest of an offender's life, but eventually, it will be cleared from the DMV record, which is the good news; insurance companies only see what's on a DMV record, so after a DUI has cleared, insurance rates will eventually go down. How long this takes, however, varies by state.

In most states, a DUI or DWI will stay on a DMV record for at least 5-10 years, but some states are significantly stronger on this. In New Mexico, for example, a DUI stays on a record for 55 years — so potentially the rest of one's life.



## Ihry Insights

*Article provided by Curtis Kaufman, Agency Manager  
Ihry Insurance*

### Earlier Haying and Grazing of Cover Crops

Farmers who planted cover crops on prevented plant acres can cut those fields for silage, haylage, or baleage earlier in 2019. USDA's Risk Management Agency adjusted the final haying and grazing date from November 1 to September 1 to help farmers who were prevented from planting or delayed in planting because of flooding and excess rainfall this spring.

Producers should consult agricultural experts for the best cover crop options as USDA does not have an approved list of cover crops. To be eligible for prevented plant payments, producers:

- Do need to follow cover crop termination guidelines, which are available on RMA's Cover Crop webpage.
- Do not need NRCS to review or approve cover crop selections for producers to be eligible for prevented plant payments. (NEW)

### Trump Raises the Stakes on China with Additional Tariff – DTN

August 2, 2019

By Chris Clayton DTN Ag Policy Editor

- The U.S. will impose an additional 10% tariff on \$300 billion in Chinese goods because China has not moved to buy large amounts of agricultural goods, President Donald Trump tweeted Thursday.
- The president then added, "More recently, China agreed to ... buy agricultural [product](#) from the U.S. in large quantities, but did not do so." The president added China President Xi Jinping also had said he would stop the sale of the opioid drug Fentanyl to the U.S., but Trump stated that has not happened "and many Americans continue to die!"

- Markets reacted sharply as September corn closed down 7 1/2 cents, August beans were down 17 cents and November soybeans were down 16 1/4 cents, and September wheat was down 7 cents. October lean hogs were down \$3.50 as well. The Dow Jones Industrial Average fell after trading upward before the tweets.
- In soybeans, China now still has 4.25 million metric tons of outstanding sales for the 2018-19 crop with the [marketing](#) year ending in 30 days. USDA reported just 68,000 metric tons of soybean sales for the week ended July 25.

## Ethanol Plants for Sale, Negative Margins Take a Toll

- Pacific Ethanol is one of two major ethanol companies to report losses on Thursday. Pacific Ethanol and Archer Daniels Midland said in separate earnings calls the U.S. reaching a trade deal with China would be huge for the industry in a persistent, negative-margin environment.
- Koehler said the industry continues to suffer from oversupply, a lack of trade with China and from small-refinery exemptions to the Renewable Fuel Standard that have reduced demand since 2016 by about 2.6 billion ethanol-equivalent gallons.
- To [account](#) for negative margins, Koehler said the company is producing at about 80% of capacity. In all, Pacific Ethanol operates plants in Illinois, Nebraska, Oregon, Idaho and California, with a production capacity of 605 million gallons. In addition, Pacific Ethanol stopped production at its 45-million-gallon plant in Aurora, Nebraska, at the end of 2018 and has cut production costs at all of its nine plants.

## Motorcycle Safety Tips

*Article provided by [Foremost](#).*

Riding a motorcycle, whether you're a new or seasoned rider, can be challenging and comes with a lot of responsibility. Although you're not in a vehicle, the rules of the road still apply to you just like every other driver on the road. We put together some helpful tips that will make you feel more prepared before you ride, and while you're out on the open road!



### Know the Law

Regulations regarding the operation of motorcycles and use of safety gear, such as helmets, may differ in different parts of the country. Check with local law enforcement or the area Department of Motor Vehicles to find out what the laws are where you will be riding. And make sure that you're following all applicable laws.

### Be Prepared

Make sure that you and your bike are properly licensed before you hit the road. Get insurance so you and your passengers are properly protected. And be aware of the current road conditions — don't take unnecessary risks if the conditions are unfavorable. Be extra cautious on wet pavement as oils from other vehicles and moisture can make pavement very slick. Read your owner's manual, and make sure you have it and a small tool kit with you when you're riding.

### Gear Up

Every time you ride, be sure to wear protective gear in case of an accident. A helmet, eye protection, a sturdy jacket, long pants, boots and gloves are your best bet for optimum protection.

### Stand Out

Brightly colored clothing can help you stand out in traffic to make other drivers aware of you. While you're riding, use your headlight, avoid other vehicles' blind spots, drive carefully and be prepared to use your horn.

## Check it Out

Be sure to check that your bike is running properly before hitting the road. Always check mirrors, tire pressure, fuel level, gauges and suspension. Follow the recommended service schedule for your bike, and be sure to have all repairs made by an authorized service provider.

## On the Road

**Distance Yourself.** Always be sure to leave enough space between you and the vehicle in front of you. That might be your only way out if the car behind you fails to stop in time. Give yourself reaction time and protect your safe zone. When turning, start on the outside of the curve to give yourself additional visibility ahead and increase your safe space.

**Position Yourself.** When riding, the left wheel track of a 4-wheeled vehicle should be your main lane position. However, when following another vehicle or coming to a stop, moving to the right of the lane will make you more conspicuous and create a space for you to exit if you need to.

**Ride Defensively.** Three-quarters of all motorcycle accidents involve collisions with cars. Most of these occur because the driver of the car didn't see the motorcycle. That's why it pays to be extra aware of what other drivers on the road are doing. Scan around you - in front, to the side and behind. Make a mental note of what's around you and be prepared to react. Watch for cars waiting to turn left across your path at intersections, as this is a common problem for motorcyclists.

## Ride Smart

**Be Sharp.** Alcohol, drugs and fatigue can all impair your ability to reason and make sound judgments. Up to 45% of all fatal motorcycle accidents involve alcohol. So, ride only when your senses are sharp and make sure to get enough rest when out on long trips. And do not drink or do drugs and then drive.

**Take Care.** If you decide to have a passenger on the back of your bike, make sure they are wearing safety gear and instruct them on proper riding techniques. A rider's weight and movement can really affect your bike's handling so double check that road conditions are favorable, and be extra sure that your bike is in top condition.

**Practice.** Find a safe place or low traffic area to practice braking, turning and improving your reaction time, especially if you're a new rider. But even if you're experienced, any practice you can get will help to hone your skills and make you a better — and safer — rider.

**Learn More.** Improve your riding skills by taking a beginner or experienced Motorcycle Rider Course from a training center recognized by the Motorcycle Safety Foundation.

*Learn how to communicate with other motorcyclists on the road with [this helpful guide](#).*



## Our Mission

**Our mission is to provide superior insurance solutions for our clients to help manage their risk and protect their assets, while maintaining the highest ethical standards of the insurance industry.**

*Thank you for choosing Thry for your insurance needs!*