

## Changes...

The majority of the attorneys at **Caravona & Czack** have been practicing law in the state of Ohio for well over 20 years. Over that period of time, we have seen numerous changes in the law that directly affect you and your families. The legal arena has changed drastically over the years. Seldom have those changes been in favor of the Ohio consumer—those very people we represent. Your personal rights have been diluted and your ability to recover just compensation for damages caused by a negligent person has become increasingly difficult. It's a problem we deal with for our clients on a daily basis.



## How can we help?

Often, the first step to curing a problem is **education**. That's why we are committed to providing our friends, families, and clients a collection of material and other information that we believe is important to you and your families, starting with this, our first special-edition newsletter.

We as a society are relying on our automobiles as our primary means of transportation more than we ever



have before. We are driving more often, farther, faster and starting to drive with greater regularity at a younger age. Quite simply, there are many more people on the roads than in past years. According to the Ohio Department of Public Safety, there were over 358,000 car accidents in 2005 in Ohio alone. Ohio witnessed 1,326 accident-related deaths, nearly one-half of which were alcohol-related. Over 132,000 Ohio residents were injured in automobile accidents in Ohio in 2005. Protection for you and your family has never been more important.

That is why we have devoted our special-edition newsletter to providing you information about **automobile insurance**—what is it, why you should have it, do you have enough and what types of coverage should you have? We'll tell you the things that are important to protect you and your loved ones. We provide that information to you from the consumer's standpoint—not the insurance companies'. Is minimum coverage right for you? How can I reduce my premiums without reducing my protection? What does "per person" and "per claim" really mean? We'll try to explain insurance issues that, often, your insurance agent won't.

No single piece of literature can adequately explain all that you need to know about automobile insurance. That's also why we will provide you with an opportunity to contact us to obtain

additional information on specific topics that might be of interest to you.

We hope you find this newsletter informative. More importantly, we hope it causes you to take a moment to review the protection you have for you and your family and decide whether you need to make some changes. The law has changed...have you kept up with those changes?

Finally, we expect that you might have questions. Call us—we're here for you.

***Drive safely and drive protected!***