

Want to merge safety and savings? Yield to defensive driving

The rules change ... how much do you know? | By ERIC BUTTERMAN

YOU ALWAYS KNOW TO LOOK BEFORE YOU BACK UP. You come to a full stop at a stop sign. But no matter how good you are at driving, you can always be better. Defensive driving classes have been proven to lower the chances of an accident, which is good news for both your insurance rates and your safety.

The rules change

Kathy Law, a lead instructor and director at the San Antonio-based Defensive Driving Institute, says defensive driving isn't just helpful as a refresher but for learning laws which could have recently changed.

"There have been blood alcohol level adjustments and changes for seat belts also," she says. "If the last time you looked at the rules was when you were getting your driver's license 30 years ago, a course could make a big difference."

Defensive driving also brings greater awareness. Even if you follow the rules of the road, the person entering your intersection might not. "Drivers think if they wait for the light to turn green, they're safe, but what if someone runs a red light?" Law says. "We teach you to look to the left, to the right, and then straight ahead and then left. That extra time you take has a good chance to save your life."

She also adds that her class focuses on highway driving, something people do a lot of but don't necessarily do correctly. A defensive driving course can teach you to look ahead a greater distance than just in front of you — that way you see an accident early and can avoid being a part of the pile-up.

"You need to try to see 10 to 12 seconds ahead if you can and longer at nighttime," she says, "That's not even a lot of time at high speeds. Accidents can get out of control fast."

A refresher course also points out conditions when you shouldn't drive at all; such was the case last winter when parts of Texas saw snow for the first time in years. "Few cars can do anything against black ice but some of our roads are not equipped well for any snow," she says.

Who wants lower rates?

Beyond the value to your life, defensive driving kicks in a built-in rate reduction.

"It gets you up to 10 percent in discounts for three years," says Paul

Pustka, an agency manager for Texas Farm Bureau Insurance.

As a member benefit, Texas Farm Bureau offers the state-approved course for only \$25 — that's half of what it usually costs to take it on your own. Texas Farm Bureau can send the defensive driving DVD to members to watch in their spare time or it can be picked up at your agent's office.

Or if you'd prefer the Internet, the online course is the same fee. You don't have to do it in one sitting either — the course will remember where you left off each time.

"Customers are always asking how they can save money," Pustka says. "This is among the easiest."

Eric Butterman has written for more than 50 publications, including *Men's Fitness* and *Glamour*.

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