



Slow Down and Enjoy the Ride, Advises Erie Insurance

Erie, Pa. --- July 7, 1999 --- Summer is vacation time. For many of us, that means packing up the luggage, the cooler and the kids and hitting the open road. If your summer plans include vacation travel by car, make sure you get to your destination safely by putting the brakes on speeding.

"Sit back, relax, enjoy the scenery -- that's what vacations are really all about," says Steve Milne, president and CEO of Erie Insurance Group, one of the nation's largest auto insurers. "Trying to reach your destination as quickly as possible only adds unnecessary stress to your travel and endangers the lives of your passengers and other motorists."

The numbers speak for themselves. The convenience of driving at higher speeds on the nation's interstate highways has come with a human cost: 500 more crash deaths a year, according to the Insurance Institute of Highway Safety.

After Congress repealed the 55 mph national speed limit in 1995, dozens of states set higher speed limits. Even after adjusting for such factors as increases in miles driven, the fatality rate on rural and urban stretches of the interstates climbed 17 percent in states that raised speeds, according to IIHS. States that did not raise the speed limit did not have any significant changes in highway death numbers. It's simply a law of physics: at higher speeds, vehicles are harder to control and stop. Also, as the speedometer climbs upward, the force of impact in a collision rises exponentially, which increases the chance for serious injury or death. The chances of death or serious injury double for every 10 mph over 50 mph a vehicle travels. That means you're twice as likely to die or be severely hurt in a crash at 60 mph than you are at 50 mph. And, at 70 mph, that rate doubles again. The force of a crash at 70 mph is comparable to a fall from a 12-story building. Is the prize of being one or two cars ahead at the next exit worth the risk?

"When you speed, you are not taking just your own life in your hands. You're risking the lives of your passengers and other motorists," Milne says. "These statistics are a grim reminder that, for safety's sake, getting somewhere in the fastest time possible probably doesn't deserve the top priority we give it."

Getting there safely is what it's all about. Slower speeds come highly recommended because you'll have some important advantages should an accident or near accident occur. Slower speeds:

- give you more time to avoid a crash
- decrease the crashes that do occur
- increase the effectiveness of safety devices such as air bags and safety belts
- give you the longer distance needed to stop and greater control of your vehicle
- put less strain on tires and brakes.

When you hit the road this summer, ask yourself, "What's my hurry?" After all, the trip can be a big part of your vacation fun. Plan a stop or two at scenic areas along the way. Enjoy a picnic lunch. You'll find that getting there truly is half the fun.

With nearly 2.6 million policyholders, Erie Insurance Group is the 17th largest property/casualty insurance group, and group member Erie Insurance Exchange is the 12th largest insurer of private passenger automobiles in the country. Erie Insurance Group includes seven companies operating in 10 states and the District of Columbia. Erie Indemnity Company (NASDAQ - ERIE) is the management company for Erie Insurance Group.