

## Crossword: Insurance IQ

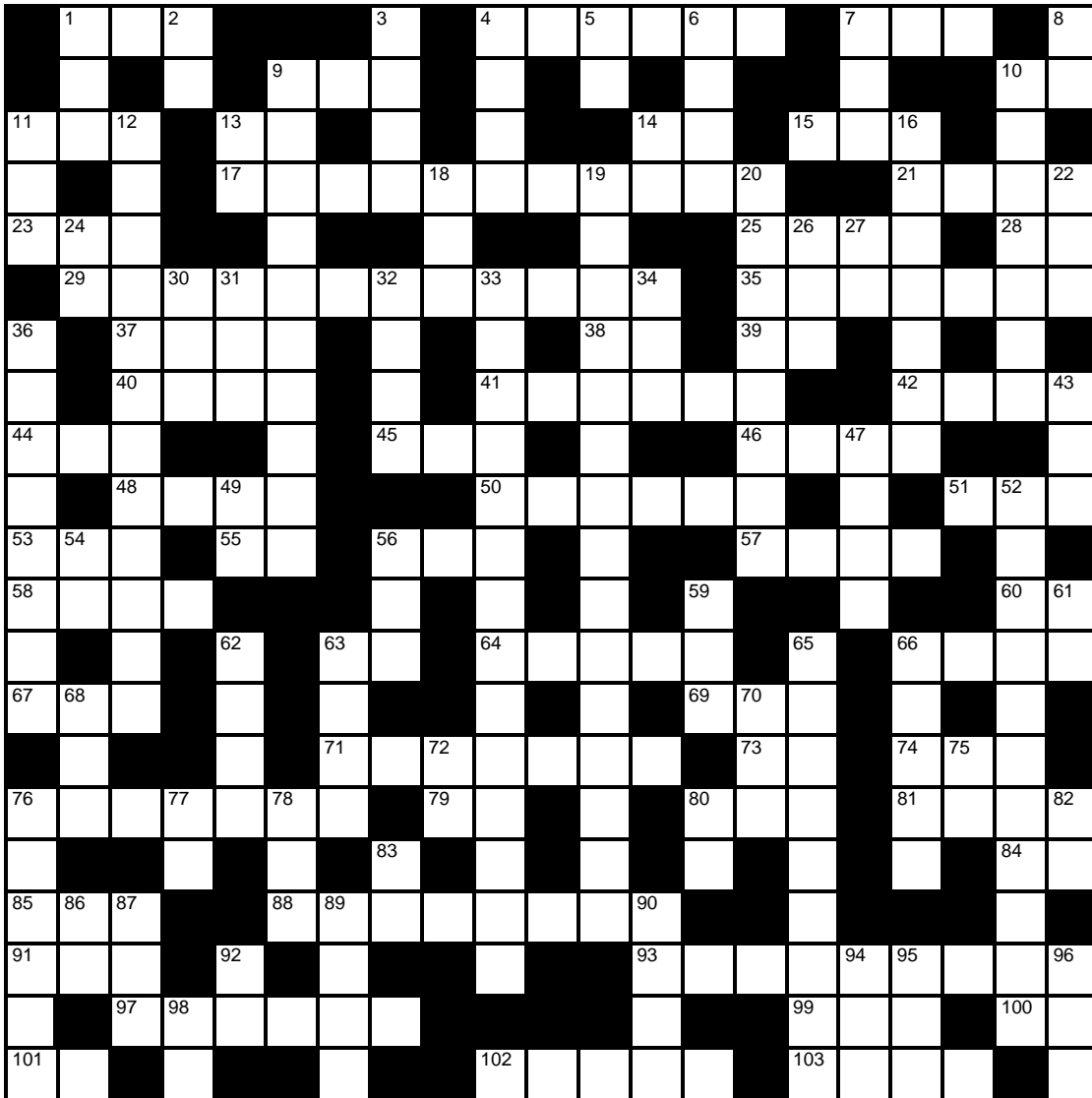
*Kick back, grab your Sharpie® and find out how much you know about your insurance.*

A recent industry study suggests insurance consumers think they're savvier than they are. According to the National Association of Insurance Councilors (NAIC) survey, people on average correctly answered only four out of 10 basic insurance questions.

Here's a chance to prove 'em wrong: Try your hand at this crossword puzzle and check your answers on the last page.

While you're there, sign up for the Eriesense & More e-newsletter and register to win\* one of ten \$50 gift cards from your choice of Best Buy, Target, Borders, Macy's or Lowe's.

*\*Completed puzzle not required to enter or win. For official rules, go to [eriesense.com](http://eriesense.com)*



## Across

1. A great source for insurance information (abbr)
4. The architectural form in ERIE's logo, inspired by Independence Hall
7. A set of laws that help teens become better drivers
9. Something sticky
10. What you say in a lull
11. Short for declarations, this page comes with your auto policy
13. Austin Powers had \_\_\_\_-jo
14. What \_\_\_\_?
15. This person answers when you call with insurance questions (abbr)
17. It'll discourage burglars, and having one may give you a discount (2 words)
21. A place where ice dams might build up
23. Piece of land
25. Not closed
28. Opposite of out
29. If you don't pay your bill, you could get one of these notices.
35. It's outlawed while driving in many states
37. Have you \_\_\_\_ that movie?
38. A box for mail
39. Opposite of off
40. A rating classification that helps determine your premium; it's based on your risk level
41. It's bad luck to walk under
42. Exposure to potential loss or liability
44. A bag that protects you in a head-on collision
45. Fresh Prince of \_\_\_\_-Air
46. The organization that can tell you how to Fortify a new home (abbr)
48. A gem you'd want to insure
50. These catastrophes occur quickly and leave damage that is only insured by the government.
51. Play on words
53. A type of dance
55. It follows la
56. Part of MPH
57. A type of life insurance with low premiums, set for a particular length of time
58. An insurance organization that performs crash tests on cars (abbr)
60. Princess \_\_\_\_
63. \_\_\_\_-stander—someone who might witness an accident
64. Bert's friend, or ERIE's fire safety dog
66. They may get caught in your headlights and do a lot of damage
67. And so forth (abbr)
69. Drunk driving (abbr)
71. An insurance employee who calculates rates
73. Added note at the end of a mailed letter
74. Cut the grass
76. When someone pretends to be you in order to spend money or get a job (first part abbr)
79. Meditation word

80. This newer technology can detect when your wheels begin to slip (abbr)
81. A new e-newsletter from ERIE: Eriesense & \_\_\_\_\_
84. Common preposition
85. Insurance is regulated by this on the state level
88. A common term for extra liability coverage, or something that keeps you dry in the rain
91. Born in Kentucky, he grew up in Indiana (see page 14)
93. With 20 down, a driver without insurance (first word)
97. The message of “Click it or Ticket” (first word)
99. A car might weigh this
100. Egyptian sun god
101. I \_\_\_\_\_ (after saying it, see your Agent)
102. Purposeful burning, often linked with fraud
103. Can be pretty, but dangerous to drive in

### Down

1. It makes the road slippery
2. Prefix to sight or cite
3. \_\_\_\_\_-wheel drive: great for hauling
4. Another word for vehicles
5. Manages public image
6. Insurance that provides money after a person passes. Some types can also be used as savings.
7. New age map, can be used for scavenger hunts (see page 14)
8. Green means this

9. How ERIE believes in doing business: “Treat others as you wish to be treated” (2 words)
10. 401Ks, Roth IRAs, CDs, and annuities all fall under this category
11. A type of Internet connection
12. A dangerous storm that leaves a lot of damage may be considered this
13. Tot’s first word?
14. “Click \_\_\_\_\_ or Ticket”
16. Insurance to cover your belongings when you live in an apartment
18. Popular business degree
19. We teach it to children in case they’re ever in a fire (4 words)
20. With 93 across, a driver without insurance (second word)
22. Writing class (abbr)
24. Popular California county (abbr)
26. Writing implement
27. Old fling
30. An EPA database that tracks air pollutants (abbr)
31. Third letter of the alphabet
32. Tree \_\_\_\_\_: the wind might knock one onto your roof
33. You can call it if you need ERIE service (3 words)
34. Yes motion
36. In Millebourne, or on the road, this will slow you down (2 words)
43. Next of \_\_\_\_\_: a database that helps first responders contact loved ones after an accident
47. ERIE cofounder, last name
49. Preposition, signifies location

52. A person at an insurance company who evaluates your risk level when you first apply for insurance
54. Robot smarts
56. You can do this with your bill at [erieinsurance.com](http://erieinsurance.com)
59. Hearsay claims this color car gets more tickets
61. Abbreviation for Infrared radiation
62. The most common home catastrophe
63. A watercraft that needs insurance
65. You may get these for being a good driver or for keeping a safe home
66. He's behind the wheel in a crash test
68. A bit
70. \_\_\_\_ and downs
72. Going \_\_\_\_ the store
75. \_\_\_\_ 7, James Bond's number
76. \_\_\_\_ Marine: insurance that can help cover your precious gems
77. ERIE cofounder, first and middle initials
78. Common virus
80. 27 European countries make it up (abbr)
82. \_\_\_\_ al, latin for "and others"
83. Tuberculosis
86. Stomach muscle
87. It's where *eriesesnse.com* is located
89. A possible result of slow water damage; it may hide behind your walls
90. Short for automobile
92. Roman 99
94. Boy child
95. Spanish card game
96. Father
98. The message of "Click it or Ticket," with 97 across (second word)

# ANSWERS

