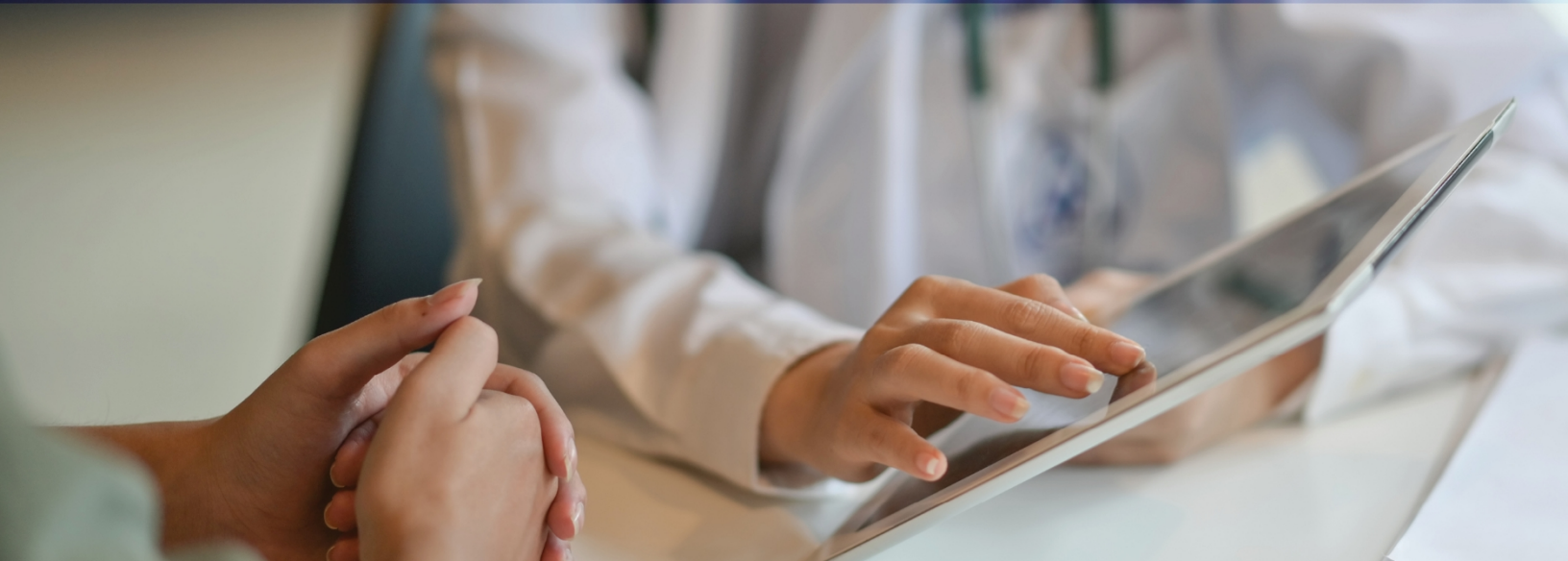


Personal Lines Insights

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Is Your Cholesterol High?

According to the Centers for Disease Control and Prevention (CDC), nearly 1 in 3 American adults has high cholesterol. Too much cholesterol can put you at risk for heart disease and stroke—two of the leading causes of death in the United States.

What Is Cholesterol?

Cholesterol is a waxy substance found in fats in your blood, which your body needs to function. There are two types of cholesterol:

- **LDL (low-density lipoprotein) cholesterol** is known as “bad cholesterol” because it can increase your risk for heart disease and stroke.
- **HDL (high-density lipoprotein) cholesterol** is known as “good cholesterol” because it can lower your risk for stroke and heart disease by removing other types of cholesterol from your blood.

What Causes High Cholesterol?

Here are some of the factors which may lead to high levels of LDL cholesterol:

- An unhealthy diet and physical inactivity
- Smoking or excessive alcohol consumption
- Family history of high cholesterol
- Type 2 diabetes or obesity

How Can I Lower My Cholesterol?

High cholesterol usually has no signs or symptoms, so it's important to get your cholesterol levels checked by a doctor before serious problems occur.

Depending on your screening results, your doctor may recommend the following practices to lower your risk:

- Lifestyle changes
- Diet changes
- Cholesterol-lowering medicine

For further information, please consult a medical professional.



Green Living Tips for Your Home

Adopting eco-friendly practices can help you positively contribute to the natural world by reducing waste, conserving energy and lowering carbon dioxide emissions. Green living practices can also help you reduce your living expenses. Consider implementing the following routines at your home:

- Research appliances before you buy them. Whenever possible, try to purchase devices certified by the Environmental Protection Agency.
- Use all-natural cleaning solutions (e.g., vinegar, tea tree oil, baking soda) around your home instead of traditional cleaning products, which are often made with harsh chemicals.
- Line-dry your clothing during the summer instead of using the drying machine; this can help conserve energy and reduce your electricity bill.
- Conserve water by limiting your showers to 10 minutes and turn off faucets when not in use (e.g., brushing your teeth, washing dishes).
- Only run appliances that use large amounts of water (e.g., washing machine, dishwasher) when they're completely full.
- Keep your heat low; this can help reduce greenhouse gas emissions and decrease heating costs.
- Use recycled, chlorine-free toilet paper, facial tissues and petrochemical-free cosmetics. These products can help you reduce waste.
- Use compact fluorescent light bulbs; these bulbs use less energy and can significantly reduce your electricity bill.

For more home guidance tips, contact us today.



Have a Teen Driver? See If They Qualify for a Discount.

A good student discount can help offset the increase in premiums that comes with having a new driver on your auto policy. This is an auto insurance discount provided by carriers that offers reduced premium rates for current students who maintain a specific GPA or other measurable level of success in school.

While certain qualifications vary between carriers and states, most auto insurance companies typically require students to meet the following standards:

- Be under the age of 25.
- Maintain at least a 3.0 GPA.
- Score in the top 20% on the PSAT, SAT or ACT.
- Be currently enrolled full time in high school, college or university.
- Receive recognition on the dean's list or honor roll.

Reach out to us today to see if your teen driver is eligible for a discount or for additional auto insurance guidance.