

# A Dozen Ways to Safely Save On Insurance

Keep Your Insurance Rates In Line For the Long Haul  
Without Compromising Your Protection

## Consult a Trusted Choice® Independent Agent:

Establish a good line of communication with your agent. **Two-thirds** of consumers who research insurance online decide to buy their coverage from an agent due to: Choice, Advocacy, and Customization. \*

## Be Aware of the Cost Up Front:

Don't be among the many who get sticker shock. Being proactive and speaking with an agent about the things that could lower or raise your rates will help you avoid financial surprises. Things like flood zones, distance to fire services, vehicle upgrades, and even moving, are just a few things that could impact your insurance rates. An agent is your best resource.

## Do Your Deductible Diligence:

Don't be surprised by those non-standard deductibles that many homeowners don't realize they have on their homeowner's policy that can cost much more than just the standard deductibles come claim time. Take the time to allow your agent to explain your coverage. It's time well spent.

## Evaluate Your Coverage and Limits:

Remember, as your life changes, your insurance needs also change. You may need more coverage or less coverage, or higher or lower limits. For example, the Insurance Information Institute recommends that you "consider dropping collision and/or comprehensive coverages on older cars. If your car is worth less than 10 times the premium, purchasing the coverage may not be cost effective." [Kelley Blue Book](#), your bank, or a local auto dealer can give you a sense of what your vehicle is worth.

## Good Things Come in Packages:

Most carriers offer total account discounts. So having your home, auto, and other policies with one insurance company will help keep your premiums down. **In many cases, this could be up to a 25% savings!** This is an important thing to consider before breaking up your coverage for a seemingly better price on just one line of insurance. Talk to your agent first.

## Ask and You Shall Receive:

Most carriers offer many different account discounts. Your agent should present you with the discounts that apply to your circumstances. However, it's always good to ask what other discounts you may be eligible for. This is especially true if anything in your life changes like reducing a daily commute because you now work from home, or purchasing a home security system that you didn't have previously. Talk to your agent today.



# Over a Dozen Ways to Safely Save On Insurance

## Keep Your Insurance Rates In Line For the Long Haul Without Compromising Your Protection

### Maintain a Good Credit Record:

Insurers are increasingly using credit information tied in with other factors such as claim history, geography, and more to develop what's referred to as an insurance score. Your credit record helps to increase your insurance score, which helps to reduce your insurance premium.

### Avoid Risks That Increase Your Rates:

Having certain pets, installing a swimming pool with a diving board, and putting a trampoline in your backyard are three ways you can quickly increase your home insurance rates or make you ineligible for insurance with certain carriers. Driving a lot of miles can impact your auto premiums. Consult a Trusted Choice® independent insurance agent on what risks may raise your rates.

### Assess the Full Financial Picture:

If you have a small fender bender or sustain minor damage to your home, in the long run, it may be more cost efficient to pay for the repairs out of pocket as claims can increase your premiums. Consult with an agent first. They can help to guide you.

### Be Safe:

Many insurance companies recognize safe driving and safety measures such as alarm security, pool fencing, and anti-theft car systems as responsible attributes, which can help to keep your insurance rates down.

### Be Loyal:

Jumping from insurance carrier to insurance carrier could offer small immediate savings, but you could lose valuable loyalty credits. Many insurers will reduce your premiums by a certain percentage the longer you remain a policyholder. This could save you more in the long run. However, this shouldn't stop you from periodically having a Trusted Choice® independent insurance agent compare pricing for you if you experience an out-of-line price increase.

### Get the Scoop on Group:

You've worked hard at your company for years and you've been fortunate enough to enjoy the benefit of an employer-provided life insurance policy. However, you believed all this time, that you didn't need to purchase your own life insurance policy. Are you aware of the many ways you can lose that policy and how that could cost you and your family more in the long haul? It's great to take advantage of this employee benefit, but don't leave your family short because of it. Talk to an agent to get the facts.