

Insurance Matters

How Highly Effective People Save Money On Car Insurance

(NAPSA)—You can spend hundreds of dollars on books, tapes and seminars to help you become more effective at managing your time and money. And while those may be investments you're willing to make, here's a free and simple way you can save time and money when it comes to your car insurance: Contact an independent insurance agent or broker.

Typically offering products from several—sometimes a dozen or more—insurance companies, independent agents and brokers can put together a custom insurance package with policies from competing insurance carriers that will protect your car, home and other assets at a price you and your family can afford.

Rather than spend hours gathering quotes from various companies, you can get it done with one simple phone call to your independent agent or broker.

Here are a few things to talk with your independent agent or broker about:

- On the move? In addition to the many factors that determine auto insurance rates, such as vehicle year, make, model, body type and engine size, companies also look at information about you. If you've recently moved, gotten married, had a birthday or experienced a similar life milestone, you may be eligible to save money on your car insurance.

- Sweet sixteen in the family? Having a new teenage driver usually means the auto insurance bill will go up, but there are ways to save. An independent agent or broker can find them for you.



Using an independent insurance company, agent or broker may help save you time as well as money.

- Still driving your first car? You don't always need the same level of physical damage coverage on older cars that you may want on your newer cars. As your car ages, an agent can advise you on whether or not it makes sense to drop comprehensive and collision coverages. Dropping these coverages or raising the deductible could save you money each year.

- Own any recreational vehicles? If you have a motorcycle, boat, RV or other "toy," you might save money by having it covered by the same company that insures your car.

There are many ways to save on car insurance, and highly effective people know that they can rely on their independent agent or broker to find them! And the time your agent or broker spends shopping is time you can save for doing the things you truly enjoy.

You can find an independent agent or broker by simply checking your local Yellow Pages or by visiting driveinsurance.com for a full listing of agents.