

Insurance News and Notes

An Independent Approach To Car Insurance

(NAPSA)—Many consumers are finding they can drive down the cost of car insurance—and the time it takes to select the right policy—by contacting an independent insurance agent or broker.

Because they represent many different insurance companies, independent agents have the flexibility to review rates and coverage from competing carriers and get you the best deal. Plus, they can offer affordable protection for your home, business and other assets. So rather than spending hours gathering quotes from various companies, you can get it done with one simple call or visit to your independent agent or broker.

If you're thinking of contacting an independent agent, here are a few things to consider:

- **What's your lifestyle?** Many factors determine auto insurance rates, not just vehicle year, make and model. Companies also look at information about you. If you've recently moved, gotten married, had a birthday or experienced a similar life milestone, mention this to your independent agent or broker. You may be eligible to save money on your car insurance.

- **Sweet 16 doesn't have to be sour.** 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.

- **How old is your car?** You don't always need the same level of physical damage coverage on older cars as on newer ones. If you drive an older car, your independent agent or broker can advise you what level of coverage



Consider separating your homeowners policy from your car insurance policy. Purchasing them separately can sometimes save you money.

makes the most sense. If you want to keep your physical damage coverage, consider raising your deductible—that could save you money each year, too.

- **Save money on the fun stuff.** 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. Talk to your independent agent or broker about it.

You may also want to consider separating your homeowners policy from your car insurance policy. Bundling your homeowners policy with your car insurance doesn't always save you money. It may, but have your independent agent look at separating the policies—the discount you may have gotten for keeping them together may be outweighed by the lower price another company might have for your car insurance.

To learn more or to find an independent agent or broker, visit driveinsurance.com.