

## **SHEDDING LIGHT ON CAR INSURANCE SAVINGS**

It can be easier than you think to put the brakes on high auto insurance rates – as an independent agency, Smucker Insurance can help! We can review your policy and possibly help you find a variety of illuminating ways to save money. Here are some things you may want to consider:

- Ask us to check several companies' rates. This is the single most important thing you can do to get the best possible rate—and we can do it for you quickly and easily. The difference between the highest and lowest rate available to you from different companies could vary by hundreds of dollars.
- Reduce or drop physical damage coverage on an older car. Depending on your car's age and where you live, comprehensive and collision coverage may not be worth keeping. We can give you advice on whether it makes sense to reduce or drop this coverage altogether.
- Raise your deductible. According to the Insurance Information Institute, raising your deductible from \$200 to \$500 could reduce your collision and comprehensive cost by 15 to 30 percent. In addition, because the average driver files a collision claim only once every ten years, odds are that over the lifetime of your car, a higher deductible will save you money. We can show you how raising your deductible will lower your premium.
- Look for discounts. Many insurance companies reduce premiums for certain driver traits or car features. For example: being a homeowner for more than three years, nonsmoker, nondrinker, students with good grades, senior citizens who have taken an approved defensive driving course, people who only drive for pleasure, cars kept in garages, antilock brakes, antitheft devices, air bags, etc. Ask us to check.
- Don't assume having your car and home insured by the same company is the best option. Because auto insurance rates vary so much from company to company, it may make sense for you to have your car and home insured by separate companies. Let's talk about it.

To learn more about all an independent agency can offer you, call Smucker Insurance at 614-873-3423.