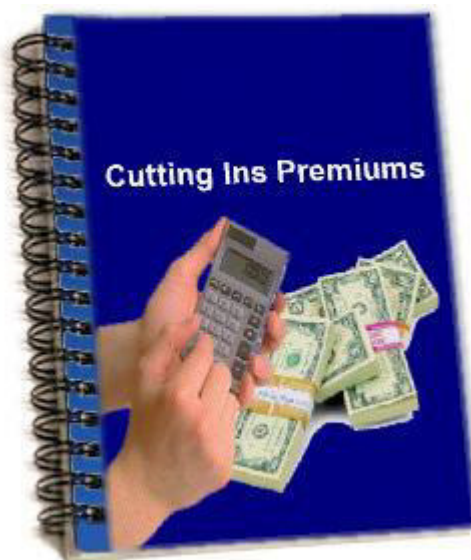


Save Hundred's of Dollars On Auto Insurance



A Practical Guide to Understanding Insurance
And Cutting Insurance Premiums

By: David Phillips
05/27/2008

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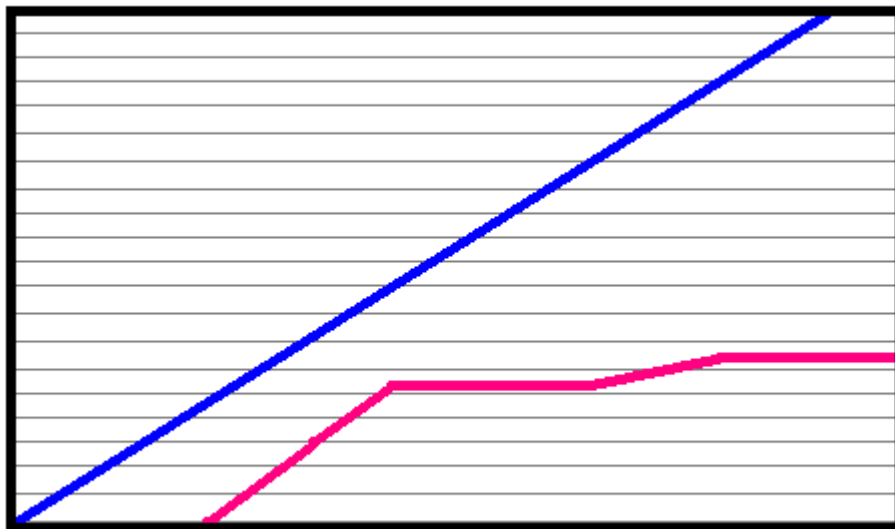
Introduction

Once I asked a room full of people if they enjoy shopping, most of the room responded positively and in one lady's case, she even became excited at just the mention of the word shopping. Next I asked how many of them enjoy shopping for insurance? Their expressions quickly changed from one that was positive to one that looked very similar to what you would expect to see on the face of a dental patient who just heard the dentist start his drill.

The expression on their faces quickly illustrated how most people feel about shopping for insurance. Currently about seven out of ten people probably pay hundreds of dollars more than necessary for auto insurance because they (1) People don't have time to call every local agent trying to find the cheapest premium and (2) even if they did have the time most people hate the process. Finding the best insurance rate available to you does not have to be a difficult task or even that time consuming.

Wouldn't it be great if you could look into a crystal ball and know for sure which company had the best auto insurance rate before you requested a quote from an agent? Instead of calling agent after agent you just simply walk into his or her office and say here's what I want, please write it? Unfortunately there are no crystal balls for insurance consumers but there are some practical and easy steps that you can take to save time and to greatly increase your chances of getting a better insurance rate.

Rate Comparison



People Who Shop Insurance —————

People Who Don't Shop —————

Take Advantage of Modern Day Technology



As an insurance agent I get asked by close friends and family all the time, "how do I get the best auto insurance rate?" Each time my answer is the same: "Shop and compare." The only way to know if you're getting the best car insurance rate for your particular situation is to comparison shop, and one of the easiest ways to do that is to take advantage of the vast amount of resources available on the internet.

There are a number of free sites where you can get auto insurance rates from A-rated companies, and it only takes a couple of minutes to get multiple quotes from top companies making it less tedious to compare rates. Since there is no obligation to purchase the quote this is too valuable of a resource not to take advantage of it.

For your convenience I have provided the following links below to the more popular and reliable on-line free rating services for: Auto insurance, homeowners insurance, life insurance, long term care insurance, dental insurance and motorcycle insurance.

AUTO INSURANCE:

[Click Here For Definitions of Common Auto Insurance Terms.](#)

- <http://www.kqzyfj.com/click-2952034-10392698>
- <http://www.dpbolvw.net/click-2952034-10361923>
- <http://www.jdoqocy.com/click-2977717-10494355>
- <http://www.anrdoezrs.net/click-2968889-10536960>
- <http://click.linksynergy.com/fs-bin/click?id=Bq5VvAc2a/Y&offerid=141639.1000018&type=3&subid=0>
- <http://click.linksynergy.com/fs-bin/click?id=Bq5VvAc2a/Y&offerid=141324.1000011&type=3&subid=0>

BUSINESS INSURANCE:

- <http://www.dpbolvw.net/click-3014621-10484650>
- <http://www.jdoqocy.com/click-2977717-10494355>
- <http://www.usinsuranceonline.com/usio/index.php?refID=11923&refCampaign=11923&kw=>

DENTAL INSURANCE

- <http://www.anrdoezrs.net/click-2977717-10358826>
- <http://www.shareasale.com/r.cfm?b=60020&u=268331&m=10459&urlink=&afftrack=>
- <http://www.anrdoezrs.net/click-2952034-10359791>

HEALTH INSURANCE

- <http://www.anrdoezrs.net/click-3014621-10457629>
- <http://www.kqzyfj.com/click-2952034-10392698>
- <http://www.jdoqocy.com/click-2977717-10494355>
- <http://www.jdoqocy.com/click-2977717-10494355>
- <http://www.usinsuranceonline.com/usio/index.php?refID=11923&refCampaign=11923&kw=>
- <http://www.anrdoezrs.net/click-2952034-10359791>
- <http://click.linksynergy.com/fs-bin/click?id=Bq5VvAc2a/Y&offerid=142278.1000029&type=3&subid=0>

HOME INSURANCE:

- <http://www.jdoqocy.com/click-2977717-10494355>
- <http://www.kqzyfj.com/click-2952034-10392698>
- <http://www.dpbolvw.net/click-3014621-10361911>
- <http://www.tkqlhce.com/click-2968889-10540760>
- <http://www.usinsuranceonline.com/usio/index.php?refID=11923&refCampaign=11923&kw=>

LIFE INSURANCE:

- <http://www.jdoqocy.com/click-2977717-10494355>
- <http://www.shareasale.com/r.cfm?b=38094&u=268331&m=8154&urlink=&afftrack=>
- <http://www.dpbolvw.net/click-3014621-10361926>
- <http://www.usinsuranceonline.com/usio/index.php?refID=11923&refCampaign=11923&kw=>
- <http://www.kqzyfj.com/click-2952034-10392698>
- <http://click.linksynergy.com/fs-bin/click?id=Bq5VvAc2a/Y&offerid=133807.1000017&type=3&subid=0>

LONGTERM CARE INSURANCE

- <http://www.anrdoezrs.net/click-3014621-10361928>

MOTORCYCLE INSURANCE

- <http://www.jdoqocy.com/click-2977717-10494355>
- <http://www.kqzyfj.com/click-2952034-10392698>
- <http://www.usinsuranceonline.com/usio/index.php?refID=11923&refCampaign=11923&kw=>

PET INSURANCE

- <http://www.jdoqocy.com/click-3014621-10372348>

RENTERS INSURANCE

- <http://www.jdoqocy.com/click-2977717-10494355>
- <http://www.dpbolvw.net/click-3014621-10361911>
- <http://www.tkqlhce.com/click-2968889-10540760>

Also you can take advantage of directories like www.InsuranceEasy.org that lists the same free services plus offer consumer guides and other links geared to assist insurance consumers.

By clicking on the links and requesting quotes from each of the free on-line rating services that offer auto insurance quotes listed in the chart that I have provided or by using directories like www.InsuranceEasy.org you will greatly increase your odds of finding the best rate.

Information Needed To Get A Quote

- General Information:**
 - Policy Holders Name
 - Address
 - Telephone number
 - Etc.

- Driver Information**
 - Name(s).
 - Dates of birth(s).
 - License number(s).
 - Social Security Number(s).
 - Any violation or claims information that applies to each driver.

- Vehicle Information**
 - Year
 - Make
 - Model
 - Vehicle Identification Number (VIN).

- Desired Coverage's**
 - Bodily Injury (BI) Amount
 - Property Damage (PD) Amount.
 - Medical Pay (MP) Amount.
 - Uninsured and Underinsured (UI/UIM) Amounts
 - Uninsured/Underinsured Property Damage (UMPD)
 - Comprehensive (Comp) Coverage.
 - Collision (Coll) Coverage.
 - Rental Coverage.
 - Towing and Labor.
 - Loan / Lease Coverage (GAP).

Choosing The Best Quote

First and most important always remember that you aren't obligated to purchase a quote provided through a free on-line rating service or a local agent. Once you receive your quotes take time and compare the quotes before you choose to apply for coverage.

Price shouldn't be you only consideration. You also should consider the following before applying for insurance:

- Is the company financially strong?
- Does the company rank well with customers in service and paying claims?
- Would it better serve you to purchase the quote on-line or from a local agent? (the ability to choose may differ from company to company)
- If the quote that you are considering is from an agent, does the agent have a good reputation?

Checking An Insurance Company's Financial Rating:

Insurance companies are rated by various independent organizations. Two of the more popular organizations are [A.M. Best](#), [Standard and Poor's](#), and [Moody's](#).

Checking Out How Companies Rate With Customers in Service and Claims:

To get information on which companies have the best service and pay insurance claims the quickest you can check out www.epinions.com/Insurance. Here you'll get consumer ratings and reviews from actual customers who've used a company's services.

Finding A Local Agent That Represents The Company That's Offering The Best Quote:

If you don't want to purchase insurance over the internet you can usually find a local agent by going to the company's site that offered you the best rate and clicking on the option "**Find An Agent**", "**Locate An Agency**", etc.

A Final Word From The Author

In closing let me say once again the only way to know if you're getting the best car insurance rate for your particular situation is to comparison shop. As you receive rates from multiple companies you will soon discover that rates will vary with each company. In some cases there can be as much \$200 or \$300 difference between the highest and lowest rates being offered. Don't cheat yourself by only using one free on-line rating service. With each service that you use your chances of receiving the best rate greatly increases, that's why I encourage taking full advantage of consumer directories like www.InsuranceEasy.org they provide you with links to the top on-line rating services.